



2015 EU-wide Transparency Exercise

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2015 EU-wide Transparency Exercise

Capital

Danske Bank

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	22,492	22,428	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,613	17,157	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,339	895	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	17,747	18,000	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	67	68	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-42	-66	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-1,450	-1,439	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-62	-32	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-213	-241	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-97	-32	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-97	-32	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-1,014	-1,078	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,339	1,082	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,339	1,082	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,843	2,569	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,378	3,014	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-535	-446	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,456	19,725	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,035	2,703	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	3,554	3,115	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-519	-413	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	116,291	119,620	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.15%	14.34%	CA3 {1}	-
Tier 1 Capital ratio	16.73%	16.49%	CA3 {3}	-
Total Capital ratio	19.34%	18.75%	CA3 {5}	-



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Risk exposure amounts

Danske Bank

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	95,536	94,351
Risk exposure amount for securitisation and re-securitisations in the banking book	622	456
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	94,914	93,895
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,936	13,167
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	2,879	2,183
Risk exposure amount for operational risk	9,939	9,919
Other risk exposure amounts	0	1
Total Risk Exposure Amount	116,291	119,620

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Danske Bank

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	8,404	3,828
Of which debt securities income	1,138	527
Of which loans and advances income	6,783	2,950
Interest expenses	4,419	1,861
(Of which deposits expenses)	991	258
(Of which debt securities issued expenses)	3,420	1,597
(Expenses on share capital repayable on demand)	0	0
Dividend income	174	146
Net Fee and commission income	1,467	798
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	-43
Gains or (-) losses on financial assets and liabilities held for trading, net	-139	-65
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	2	1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	372	235
TOTAL OPERATING INCOME, NET	5,861	3,039
(Administrative expenses)	2,979	1,396
(Depreciation)	353	174
(Provisions or (-) reversal of provisions)	-10	-13
(Commitments and guarantees given)	-10	-13
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	6	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	508	-10
(Loans and receivables)	508	-10
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1,222	0
(of which Goodwill)	1,222	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	205	108
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,015	1,599
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	529	1,261
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	529	1,261
Of which attributable to owners of the parent	529	1,261

⁽¹⁾ Information available only as of end of the year

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Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	50,075	23,228	25		50,217	43,529	30	
	Regional governments or local authorities	6,592	6,901	153		6,420	7,533	142	
	Public sector entities	18	21	3		213	71	10	
	Multilateral Development Banks	6,220	898	0		3,543	669	0	
	International Organisations	4,883	184	0		185	185	0	
	Institutions	10,212	9,418	1,532		4,157	3,008	818	
	Corporates	15,875	11,582	11,439		18,105	13,503	13,002	
	of which: SME	1,596	1,194	1,109		1,864	1,569	1,426	
	Retail	6,968	4,028	2,945		6,859	3,795	2,777	
	of which: SME	1,004	710	440		1,012	684	426	
	Secured by mortgages on immovable property	16,976	16,681	6,029		17,609	17,288	6,233	
	of which: SME	895	834	6,029		949	892	289	
	Exposures in default	1,725	825	932	842	1,542	790	897	700
	Items associated with particularly high risk	740	459	689		771	510	764	
	Covered bonds	18,591	18,591	1,932		17,692	17,692	1,838	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29	29	29		0	0	0	
	Equity	2,009	1,998	2,005		1,399	1,399	1,406	
Securitisation	0	0	0		0	0	0		
Other exposures	745	735	732		372	372	365		
Standardised Total²	141,657	95,578	28,455	1,302	129,083	110,344	28,283	1,110	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Central governments or central banks	3,594	3,903	0		20,986	21,435	0	
	Regional governments or local authorities	3,518	4,750	0		3,445	4,884	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,990	8,873	1,275		2,635	2,473	607	
	Corporates	1,440	1,341	1,341		2,466	2,352	2,000	
	of which: SME	0	0	0		0	0	0	
	Retail	367	313	234		305	263	196	
	of which: SME	199	195	145		194	188	140	
	Secured by mortgages on immovable property	61	61	5		101	101	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	3	1	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17,910	17,910	1,827		16,802	16,802	1,715	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,746	1,735	1,735		1,274	1,274	1,274	
Securitisation									
Other exposures	728	728	728		355	355	355		
Standardised Total²	728	728	728	146	355	355	355	173	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Central governments or central banks	13,485	6,051	0		2,936	1,702	0	
	Regional governments or local authorities	1,369	630	0		1,096	880	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	26	5		25	23	5	
	Corporates	154	95	95		120	93	93	
	of which: SME	0	0	0		13	13	13	
	Retail	12	7	6		8	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	75	75	0		136	136	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	13	13	13		8	8	8	
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Central governments or central banks	2,135	473	1		1,550	497	0	
	Regional governments or local authorities	560	396	79		442	335	67	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	27	18	18		117	110	110	
	of which: SME	0	0	0		13	13	13	
	Retail	16	14	10		13	9	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	1	0		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	44	44	4		96	96	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	64	64	64		57	57	57	
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	9,809	1,823	0		8,427	4,264	0	
	Regional governments or local authorities	214	214	43		236	236	47	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	17	10	0		14	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	798	193	79		1,083	204	65	
	Corporates	2,628	2,069	2,046		3,168	2,404	2,380	
	of which: SME	285	242	220		424	348	326	
	Retail	1,647	805	557		1,752	811	555	
	of which: SME	430	260	149		466	301	172	
	Secured by mortgages on immovable property	2,329	2,188	764		2,642	2,495	871	
	of which: SME	156	129	43		176	160	53	
	Exposures in default	489	169	207	299	431	177	217	237
	Items associated with particularly high risk	531	267	490		576	336	505	
	Covered bonds	125	125	20		156	156	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29	29	29		0	0	0	
Equity	38	38	39		38	38	39		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			626				530	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Central governments or central banks	3,385	3,420	0		6,644	6,925	0	
	Regional governments or local authorities	764	753	0		1,015	1,028	0	
	Public sector entities	18	21	3		213	71	10	
	Multilateral Development Banks	457	36	0		26	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	24	5		89	46	9	
	Corporates	9,944	6,778	6,659		10,276	7,057	6,932	
	of which: SME	1,311	951	889		1,412	1,195	1,074	
	Retail	3,330	1,745	1,292		3,399	1,742	1,293	
	of which: SME	284	186	107		307	183	107	
	Secured by mortgages on immovable property	11,993	11,852	4,356		12,171	12,012	4,405	
	of which: SME	734	700	225		767	727	234	
	Exposures in default	483	260	295	194	483	267	305	187
	Items associated with particularly high risk	207	190	294		193	170	256	
	Covered bonds	71	71	8		141	141	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	118	118	124		12	12	18		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			217				209	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	7,588	2,441	0		1,678	1,678	0	
	Regional governments or local authorities	25	25	5		25	25	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	11	5		61	40	11	
	Corporates	1	0	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	8	2	2		9	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	2	2	1		3	3	1	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central governments or central banks	11	11	0		24	24	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5,714	830	0		3,479	622	0	
	International Organisations	179	179	0		179	179	0	
	Institutions	2	3	1		0	0	0	
	Corporates	32	26	26		38	30	30	
	of which: SME	0	0	0		0	0	0	
	Retail	52	27	20		58	27	20	
	of which: SME	3	1	0		12	0	0	
	Secured by mortgages on immovable property	1	1	0		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	6	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	23	23	23		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			6				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	20	10	10		10	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Central governments or central banks	4	4	0		962	962	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4,704	5	0		6	6	0	
	Institutions	0	4	1		0	5	1	
	Corporates	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	88	30	23		88	30	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	3	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	5		23	23	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	4	4	4		7	7	7		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	1	0	0	0	1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central governments or central banks	868	692	18		594	594	0	
	Regional governments or local authorities	11	11	6		10	10	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	39	35	35		37	35	35	
	of which: SME	1	0	0		1	0	0	
	Retail	831	751	553		707	641	480	
	of which: SME	60	56	32		5	3	2	
	Secured by mortgages on immovable property	1,411	1,410	493		1,382	1,382	484	
	of which: SME	5	5	1		1	1	0	
	Exposures in default	559	293	315	264	459	252	271	205
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	330	0	0	0	259	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted							Of which: defaulted			
(min EUR, %)														
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	40.681	72	37.801	2.595	5	12	26.091	33	22.663	2.190	3	0	9
	Corporates	197.901	3.493	172.003	45.020	3.301	2.522	161.794	2.890	134.968	45.230	2.527	1.989	2
	Corporates - Of Which: Specialised Lending	621	4	610	210	3	2	663	4	623	180	3	3	2
	Corporates - Of Which: SME	22.993	489	19.126	4.601	266	381	23.099	480	19.134	4.525	219	311	1
	Retail	107.774	968	102.380	16.718	2.251	665	111.415	937	104.754	16.550	2.058	679	7
	Retail - Secured on real estate property	85.489	478	84.625	12.594	1.527	101	87.141	448	85.951	12.363	1.365	122	1
	Retail - Secured on real estate property - Of Which: SME	4.724	76	4.566	1.084	243	18	4.724	63	4.581	1.026	185	17	1
	Retail - Secured on real estate property - Of Which: non-SME	80.765	402	80.059	11.510	1.285	84	82.417	384	81.370	11.337	1.180	105	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22.285	490	17.755	4.124	724	564	24.274	490	18.803	4.187	693	557	5
	Retail - Other Retail - Of Which: SME	2.643	103	2.012	622	102	120	2.501	99	1.365	628	113	109	0
	Retail - Other Retail - Of Which: non-SME	19.641	387	15.743	3.501	622	444	21.693	391	16.838	3.558	580	448	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1.369		1.369	622			1.265		1.265	456			0	
Other non credit-obligation assets				2.127										
IRB Total				67.082						66.068				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount	
		Of which: defaulted		Of which: defaulted							Of which: defaulted		
(min EUR, %)													
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7.674	0	6.343	561	0	0	4.325	0	2.991	336	0	4
	Corporates	87.017	2.304	76.061	20.478	1.000	1.946	74.572	2.298	63.240	20.481	1.008	1.828
	Corporates - Of Which: Specialised Lending	149	4	148	47	3	2	146	4	145	46	3	2
	Corporates - Of Which: SME	18.083	368	14.608	2.889	312	312	17.726	416	14.309	2.706	130	279
	Retail	83.920	782	80.114	11.899	1.657	813	83.569	769	79.191	10.947	1.518	868
	Retail - Secured on real estate property	69.392	386	68.921	9.031	1.095	88	68.965	370	68.222	8.296	968	109
	Retail - Secured on real estate property - Of Which: SME	4.378	69	4.237	933	194	16	4.370	58	4.244	881	149	15
	Retail - Secured on real estate property - Of Which: non-SME	65.014	316	64.684	8.098	901	71	64.596	312	63.979	7.415	820	94
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14.527	396	11.193	2.868	725	725	14.604	399	10.969	2.651	549	759
	Retail - Other Retail - Of Which: SME	1.598	82	1.164	380	75	102	1.522	77	1.110	371	79	53
	Retail - Other Retail - Of Which: non-SME	12.929	314	10.029	2.488	650	623	13.082	322	9.859	2.280	470	666
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount	
		Of which: defaulted		Of which: defaulted							Of which: defaulted		
(min EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.558	0	2.391	166	0	0	957	0	708	133	0	0
	Corporates	37.606	104	32.317	8.631	136	71	33.007	122	27.098	9.848	194	60
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	1	0	1	1	0	0
	Corporates - Of Which: SME	3.088	32	2.831	862	33	21	3.193	33	2.914	919	47	12
	Retail	10.715	93	10.273	1.477	349	39	11.836	81	11.041	1.473	289	38
	Retail - Secured on real estate property	6.213	42	6.170	847	229	6	6.434	31	6.392	808	186	5
	Retail - Secured on real estate property - Of Which: SME	137	3	130	70	20	1	138	2	132	71	15	1
	Retail - Secured on real estate property - Of Which: non-SME	6.076	39	6.040	777	208	5	6.296	29	6.261	737	171	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4.502	50	4.163	630	121	33	5.402	49	4.649	666	103	33
	Retail - Other Retail - Of Which: SME	813	15	682	199	23	12	821	17	686	211	27	12
	Retail - Other Retail - Of Which: non-SME	3.689	35	3.422	431	98	20	4.581	33	3.963	454	76	20
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount	
		Of which: defaulted		Of which: defaulted							Of which: defaulted		
(min EUR, %)													
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.299	0	2.186	69	0	0	868	0	840	56	0	0
	Corporates	19.977	102	15.922	6.315	82	100	20.475	169	16.266	7.158	101	98
	Corporates - Of Which: Specialised Lending	471	0	461	163	0	0	516	0	477	134	0	0
	Corporates - Of Which: SME	1.455	23	1.254	516	8	15	1.906	21	1.657	689	8	14
	Retail	12.086	56	11.021	3.128	196	19	14.935	55	13.547	3.937	208	18
	Retail - Secured on real estate property	9.116	37	8.772	2.562	170	3	10.965	37	10.573	3.120	182	3
	Retail - Secured on real estate property - Of Which: SME	196	3	186	77	27	0	201	3	191	69	21	0
	Retail - Secured on real estate property - Of Which: non-SME	8,920	34	8,587	2,485	143	3	10,764	34	10,382	3,051	161	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,970	18	2,249	566	26	16	3,970	18	2,974	817	26	15
	Retail - Other Retail - Of Which: SME	227	5	162	43	4	5	229	5	164	45	7	4
	Retail - Other Retail - Of Which: non-SME	2,743	13	2,087	524	22	11	3,740	13	2,810	772	20	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,465	0	9,294	416	0	0	3,979	0	3,778	492	0	0
	Corporates	8,273	13	7,625	914	9	6	5,657	2	5,046	715	6	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	30	33	0	0	7	0	5	4	0	0
	Retail	176	3	162	32	4	2	181	2	163	27	5	2
	Retail - Secured on real estate property	104	1	103	20	3	1	102	1	101	17	3	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	103	1	102	20	3	1	101	1	100	17	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	72	1	59	12	1	1	79	1	63	10	1	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	71	1	58	11	1	1	78	1	62	10	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	883	0	882	80	0	0	317	0	274	36	0	0
	Corporates	3,894	7	2,821	892	6	6	3,912	4	2,740	992	3	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	77	0	74	23	0	0	15	0	15	5	0	0
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,227	0	2,127	186	0	0	4,610	0	4,430	150	0	0
	Corporates	9,820	23	8,889	692	13	39	10,431	17	9,529	824	12	24
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11	0	11	7	0	0	12	0	12	8	0	0
	Retail	83	8	78	27	11	7	94	8	87	26	10	7
	Retail - Secured on real estate property	57	2	57	20	8	1	65	1	65	17	6	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	2	0	0	2	0	2	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	55	2	55	18	8	1	63	1	63	15	5	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	26	6	21	7	3	6	29	6	22	9	5	7
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	6	19	7	3	6	26	6	20	9	5	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	506	0	481	14	0	0	95	0	70	6	0	0
	Corporates	7,968	0	7,878	530	0	0	1,328	0	1,222	166	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	31	91	0	0	27	0	27	83	0	0
	Retail	34	0	32	6	0	0	35	0	32	6	0	0
	Retail - Secured on real estate property	27	0	27	5	0	0	27	0	27	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	0	27	5	0	0	27	0	27	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	5	1	0	0	7	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	5	1	0	0	7	0	5	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	60	0	60	4	0	0
	Corporates	10,866	0	10,862	341	0	1,599	0	1,595	123	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,618	0	2,603	23	0	2,827	0	2,804	24	0	0
	Corporates	752	0	540	128	0	795	0	556	140	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	5	0	5	3	0	0
	Retail	83	3	76	17	2	89	3	80	16	3	2
	Retail - Secured on real estate property	60	2	59	13	1	66	3	65	13	3	2
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	2	57	13	1	64	3	63	13	3	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	23	1	16	3	0	23	0	15	3	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	16	3	0	23	0	15	3	0	1
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation												
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	883	0	882	43	0	111	0	111	35	0	0
	Corporates	3,366	933	2,675	3,682	2,048	604	2,569	260	1,925	2,101	1,195
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	3	1	0	3	0	3	1	0	0
	Retail	85	65	83	133	97	32	10	9	8	35	34
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation												
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	298	0	0
[3M - 1Y]		84	0	85	0	84							0	0	0
[1Y - 2Y]		43	0	-33	0	43	-178						-1	0	-1
[2Y - 3Y]		0	0	-178	0	0	0						0	0	0
[3Y - 5Y]		185	0	-10	0	0	-10						-2	1	-1
[5Y - 10Y]		122	0	-13	0	0	-13						-5	1	-5
[10Y - more]	49	0	71	0	0	-71						0	0	0	
Total		546	0	-78	0	43	-121	0	0	0	0	-8	300	-8	-1
[0 - 3M]	Belgium	37	0	23	0	23						5	0	5	0
[3M - 1Y]		27	0	27	0	27						0	0	0	0
[1Y - 2Y]		78	0	-61	0	78	-139					0	0	0	0
[2Y - 3Y]		121	0	82	0	0	82					0	0	0	0
[3Y - 5Y]		153	0	19	0	0	19					-2	0	-2	0
[5Y - 10Y]		69	0	-108	0	0	-108					0	0	0	0
[10Y - more]	25	0	-12	0	0	-12					0	0	0	0	
Total		510	0	-30	0	78	-108	0	0	0	0	3	0	3	0
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total		21	0	21	0	21	0	0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	1.617	1.592	1.617	0	20	49	4	60	-1	0	0	0	0	0
[3M - 1Y]		962	464	854	0	139	230	10	114	-4	-20	0	-20	0	0
[1Y - 2Y]		779	19	779	0	141	586	25	522	-24	4	0	-4	0	0
[2Y - 3Y]		752	77	752	0	0	675	10	0	0	-202	0	-202	0	0
[3Y - 5Y]		847	12	847	0	0	835	23	350	-56	-298	0	-298	0	0
[5Y - 10Y]		95	18	-112	0	0	-130	666	52	-460	-94	1	-220	1	-1
[10Y - more]	42	0	-854	0	0	-896	42	0	121	0	371	2	371	-2	-2
Total		5,094	2,224	3,883	0	280	1,319	1,540	203	1,505	-170	-365	3	-365	-3
[0 - 3M]	Estonia	166	0	0	0	0						64	0	64	0
[3M - 1Y]		94	0	0	0	0	0					0	0	-81	0
[1Y - 2Y]		58	0	0	0	0	0					-35	0	-35	0
[2Y - 3Y]		93	0	0	0	0	0					-15	0	-15	0
[3Y - 5Y]		133	0	0	0	0	0					8	0	8	0
[5Y - 10Y]		149	0	0	0	0	0					-2	0	-2	0
[10Y - more]	183	0	0	0	0	0					0	0	0	0	
Total		862	0	0	0	0	0	0	0	0	-61	1	-61	-1	0
[0 - 3M]	Finland	294	219	294	0	0	7,855	157	1,090	-30	0	0	0	0	0
[3M - 1Y]		150	15	142	0	128	87	582	37	1,119	0	0	0	0	0
[1Y - 2Y]		48	47	-27	0	1	-75	558	29	1,365	-121	0	0	0	0
[2Y - 3Y]		726	23	726	0	244	457	38	5	502	-29	0	0	0	0
[3Y - 5Y]		595	49	118	0	168	69	709	54	182	-13	1	0	0	0
[5Y - 10Y]		65	89	26	0	168	-223	1,594	200	363	-33	59	0	59	-1
[10Y - more]	257	38	257	0	21	0	606	72	65	-7	0	0	0	0	0
Total		2,135	480	1,546	0	541	246	11,742	555	4,686	-388	59	1	59	-1
[0 - 3M]	France	175	0	69	0	69						45	3	45	-4
[3M - 1Y]		622	0	456	0	40	416					1	0	1	0
[1Y - 2Y]		235	0	113	0	0	113					1	0	1	0
[2Y - 3Y]		103	0	0	0	0	47					1	0	1	0
[3Y - 5Y]		286	0	198	0	0	198					0	0	-10	0
[5Y - 10Y]		453	0	51	0	0	51					-2	0	-2	0
[10Y - more]	102	0	7	0	0	7					-3	0	-3	0	
Total		1,977	0	941	0	40	901	0	0	0	0	14	3	14	-4

2015 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)				NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
Notional value	Fair-value (+)					Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)						
[0 - 3M]	Malta																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	52	0	50	0	50											
[3M - 1Y]		299	0	299	0	299											
[1Y - 2Y]		142	0	-2	0	27											
[2Y - 3Y]		129	0	36	0	51											
[3Y - 5Y]		78	0	-140	0	26											
[5Y - 10Y]	434	0	361	0	361												
[10Y - more]		0	-25	0	0												
Total		1,144	0	579	0	103											
[0 - 3M]	Poland	0	0	0	0	0											
[3M - 1Y]		0	0	0	0	0											
[1Y - 2Y]		0	0	0	0	0											
[2Y - 3Y]		13	0	13	0	13											
[3Y - 5Y]		0	0	0	0	0											
[5Y - 10Y]	4	0	4	0	4												
[10Y - more]	0	0	0	0	0												
Total		15	0	15	0	15											
[0 - 3M]	Portugal	8	0	4	0	4											
[3M - 1Y]		21	0	11	0	11											
[1Y - 2Y]		38	0	38	0	38											
[2Y - 3Y]		11	0	11	0	11											
[3Y - 5Y]		42	0	42	0	42											
[5Y - 10Y]	17	0	-147	0	-147												
[10Y - more]	126	0	107	0	107												
Total		264	0	66	0	66											
[0 - 3M]	Romania																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0											
[0 - 3M]	Slovakia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0											
[0 - 3M]	Slovenia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0											
[0 - 3M]	Spain	-142	0	-142	0	-142											
[3M - 1Y]		-11	0	-11	0	-11											
[1Y - 2Y]		45	0	45	0	45											
[2Y - 3Y]		38	0	38	0	38											
[3Y - 5Y]		-67	0	-67	0	-67											
[5Y - 10Y]	229	0	229	0	229												
[10Y - more]	31	0	31	0	31												
Total		123	0	123	0	123											
[0 - 3M]	Sweden	2,163	1,816	2,154	0	0	334	130	0	624	-41	15	54	0	0	-42	
[3M - 1Y]		542	9	446	0	0	384	219	3	2,375	-49	69	0	69	0	0	
[1Y - 2Y]		1,127	12	1,127	0	0	957	2,181	120	1,215	-103	0	0	0	0	0	
[2Y - 3Y]		269	18	269	0	0	207	613	14	1,578	-187	168	0	168	0	0	
[3Y - 5Y]		313	3	313	0	0	3	744	54	2,984	-351	295	0	295	0	0	
[5Y - 10Y]	1,050	1	832	0	0	831	1,683	137	1,583	-158	-44	0	-44	0	0		
[10Y - more]	175	0	164	0	0	153	192	54	0	0	-185	2	-185	-2	0		
Total		5,638	1,859	4,938	0	0	2,651	5,762	384	10,359	-889	318	56	303	-44		

2015 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)				Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value
[0 - 3M]	United Kingdom	473	464	473	0	0	0					0			-1
[3M - 1Y]		36	3	36	0	0	33					0			0
[1Y - 2Y]		1	1	-812	0	0	-813					0			0
[2Y - 3Y]		0	0	-461	0	0	-461					0			0
[3Y - 5Y]		700	5	653	0	0	648					0			0
[5Y - 10Y]		269	0	185	0	0	185					0			0
[10Y - more]	410	0	16	0	0	-14					0			0	
Total	1,890	473	91	0	0	-393	0	0	0	0	0	0	0	0	-1
[0 - 3M]	Iceland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Norway	566	-420	566	0	0	145	28	304	-11	12	0	12	0	
[3M - 1Y]		376	0	366	0	0	366	75	199	-6	2	0	2	0	
[1Y - 2Y]		128	1	128	0	0	128	253	12	503	-31	0	0	0	
[2Y - 3Y]		278	0	278	0	0	278	339	24	640	-61	-238	0	-238	
[3Y - 5Y]		15	0	-3	0	0	-3	326	33	1,338	-178	0	0	-90	
[5Y - 10Y]		130	0	-14	0	0	-15	664	79	1,205	-187	195	0	195	
[10Y - more]	0	0	0	0	0	0	154	35	-48	-17	0	0	0		
Total	1,494	421	1,322	0	0	900	1,839	184	4,237	-492	-29	1	-119	0	
[0 - 3M]	Australia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0					0	0	0	0
[3M - 1Y]		1	0	1	0	0	1					0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0					0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0					0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0					0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0					0	0	0	0
[10Y - more]	0	0	0	0	0	0					0	0	-50	0	
Total	1	0	1	0	0	1	0	0	0	0	20	0	-50	0	
[0 - 3M]	Hong Kong														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	U.S.	0	0	0	0	0	0					15		-11	
[3M - 1Y]		0	0	0	0	0	0					0		0	
[1Y - 2Y]		0	0	0	0	0	0					0		0	
[2Y - 3Y]		0	0	0	0	0	0					0		0	
[3Y - 5Y]		0	0	0	0	0	0					0		0	
[5Y - 10Y]		334	0	334	0	0	334					0		0	
[10Y - more]	0	0	0	0	0	0					0		0		
Total	334	0	334	0	0	334	0	0	0	0	15	0	-11		

2015 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East							287	0	122	-3								
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																		

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Austria	0	0	0	0	0					0	0	0	0
[3M - 1Y]		0	0	0	0	0					0	0	0	0
[1Y - 2Y]		160	0	160	0	42	118				0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0				0	0	0	0
[3Y - 5Y]		1	0	-20	0	0	0				0	1	0	0
[5Y - 10Y]		23	0	16	0	0	16				2	1	-1	-1
[10Y - more]	5	0	0	0	0	0				-5	0	0	0	
Total	190	0	158	0	42	116	0	0	0	0	-3	1	-6	-1
[0 - 3M]	Belgium	0	0	0	0	0					0	0	0	0
[3M - 1Y]		82	0	82	0	77	5				0	0	0	0
[1Y - 2Y]		49	0	49	0	49	0				0	0	0	0
[2Y - 3Y]		2	0	2	0	2	0				0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0				0	0	0	0
[5Y - 10Y]		150	0	150	0	59	91				0	1	1	1
[10Y - more]	0	0	-3	0	0	-3				2	0	-4	-4	
Total	283	0	280	0	135	145	0	0	0	0	3	0	-1	0
[0 - 3M]	Bulgaria	0	0	0	0	0					0	0	0	0
[3M - 1Y]		0	0	0	0	0	0				0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0				0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0				0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0				0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0				0	0	0	0
[10Y - more]	0	0	0	0	0	0				0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0					0	0	0	0
[3M - 1Y]		0	0	0	0	0	0				0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0				0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0				0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0				0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0				0	0	0	0
[10Y - more]	0	0	0	0	0	0				0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Czech Republic	0	0	0	0	0					0	0	0	0
[3M - 1Y]		0	0	0	0	0	0				0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0				0	0	0	0
[2Y - 3Y]		21	0	21	0	21	0				0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0				0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0				0	0	0	0
[10Y - more]	0	0	0	0	0	0				0	0	0	0	
Total	21	0	21	0	21	0	0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	1.647	1.637	1.643	0	-4	183	0	96	-2	0	0	0	0
[3M - 1Y]		579	414	468	0	136	-103	33	6	54	-2	-500	0	1.000
[1Y - 2Y]		240	72	132	0	139	-107	20	1	468	-31	70	20	0
[2Y - 3Y]		11	11	83	0	0	0	85	9	0	0	90	5	5
[3Y - 5Y]		733	18	733	0	0	313	388	600	-79	801	0	-400	0
[5Y - 10Y]		626	453	768	0	0	615	458	33	722	1	722	1	-510
[10Y - more]	216	103	157	0	0	54	487	99	56	-1.462	6	1.150	-4	
Total	4.253	2.408	3.818	0	276	674	1.654	175	1.584	-168	-279	7	1.265	-5
[0 - 3M]	Estonia	1	0	0	0	0					5	0	-1	0
[3M - 1Y]		0	0	0	0	0	0				80	0	-67	0
[1Y - 2Y]		174	0	0	0	0	0				-31	0	-35	0
[2Y - 3Y]		71	0	0	0	0	0				8	0	1	0
[3Y - 5Y]		0	0	0	0	0	0				-16	0	27	0
[5Y - 10Y]		465	0	0	0	0	0				237	2	-25	-1
[10Y - more]	267	0	0	0	0	0				-88	1	-93	-1	
Total	1.579	0	0	0	0	0	0	0	0	0	225	4	-193	-3
[0 - 3M]	Finland	516	342	516	0	125	16	4.935	49	3.723	-44	0	0	0
[3M - 1Y]		19	17	16	0	1	-35	755	8	1.987	0	-436	0	0
[1Y - 2Y]		139	49	139	0	79	13	503	22	627	-18	0	0	0
[2Y - 3Y]		193	30	171	0	163	-23	636	47	631	-30	-26	13	0
[3Y - 5Y]		172	97	117	0	35	-15	604	47	544	-26	38	1	-16
[5Y - 10Y]		460	172	384	0	269	-68	1.936	392	849	-25	0	0	-42
[10Y - more]	267	60	269	0	0	-3	417	63	536	-14	0	0	0	
Total	1.767	767	1.561	0	672	-115	9.784	391	8.866	-593	48	1	-46	0
[0 - 3M]	France	129	0	77	0	0	77				-4	0	0	-1
[3M - 1Y]		99	0	6	0	40	-46				0	0	0	0
[1Y - 2Y]		42	0	-98	0	0	-98				0	0	0	-10
[2Y - 3Y]		110	0	-148	0	0	-148				10	0	0	0
[3Y - 5Y]		235	0	199	0	0	199				39	0	0	-18
[5Y - 10Y]		325	2	224	0	94	129				74	0	0	-52
[10Y - more]	65	0	25	0	0	25				9	0	0	-12	
Total	1.005	2	272	0	134	138	0	0	0	-76	0	0	8	-1

(mln EUR)		As of 30/06/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value							
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)						
[0 - 3M]	Malta																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	62	0	0	0	62													
[3M - 1Y]		1	0	1	0	1													
[1Y - 2Y]		83	0	-30	77	-107													
[2Y - 3Y]		47	0	46	26	20													
[3Y - 5Y]		13	0	-1	0	13													
[5Y - 10Y]	50	0	47	0	47														
[10Y - more]	25	0	22	0	22														
Total		281	0	146	0	116	30	0	0	0	0	0	-20	0	2	0	0	0	
[0 - 3M]	Poland	0	0	0	0	0													
[3M - 1Y]		0	0	0	0	0													
[1Y - 2Y]		6	0	6	0	6													
[2Y - 3Y]		8	0	8	0	8													
[3Y - 5Y]		0	0	0	0	0													
[5Y - 10Y]	4	0	4	0	4														
[10Y - more]	0	0	0	0	0														
Total		18	0	18	0	18	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Portugal	1	0	3	0	3													
[3M - 1Y]		7	0	-3	7	-3													
[1Y - 2Y]		13	0	7	0	7													
[2Y - 3Y]		3	0	-32	0	-32													
[3Y - 5Y]		3	0	-17	0	-17													
[5Y - 10Y]	144	0	94	0	94														
[10Y - more]	4	0	4	0	4														
Total		175	0	51	0	51	0	0	0	0	0	0	-3	0	1	0	0	0	
[0 - 3M]	Romania																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	0	0	0	0	0													
[3M - 1Y]		-126	0	-126	0	0													
[1Y - 2Y]		-173	0	-173	0	-173													
[2Y - 3Y]		261	0	261	0	261													
[3Y - 5Y]		-274	0	-274	0	0													
[5Y - 10Y]	167	0	167	0	167														
[10Y - more]	24	0	24	0	24														
Total		-121	0	-121	0	0	-121	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Sweden	1.608	893	1.592	0	0	699	556	3	312	-3	-316	58	151	-68				
[3M - 1Y]		780	33	771	0	0	684	449	1	1.182	-63	0	1.879	0					
[1Y - 2Y]		136	15	-263	0	0	-386	3.023	229	2.492	-172	-935	0						
[2Y - 3Y]		457	18	457	0	0	268	758	22	1.351	-166	-1.542	0	442	-2				
[3Y - 5Y]		253	5	-178	0	8	-178	995	63	2.746	-330	5	0	1.106	0				
[5Y - 10Y]	638	1	-316	0	0	-317	1.994	148	949	-104	-1.051	0	250	0					
[10Y - more]	256	0	182	0	180	180	194	48	7	0	147	0							
Total		4.149	965	2.365	0	8	949	7.668	514	9.040	-838	-3.692	58	3.326	-69				

(mln EUR)		As of 30/06/2015													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances	of which: FV0 (designated at fair value through profit&loss) banking book	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
0 - 3M f	United Kingdom	586	356	586	0	0	227					0	1	0	-4
3M - 1Y f		72	2	72	0	0	70					0	0	0	0
1Y - 2Y f		1	1	-1,171	0	0	-1,172					0	0	0	0
2Y - 3Y f		1	1	-930	0	0	-931					0	0	0	0
3Y - 5Y f		159	4	-89	0	0	-83					0	0	0	0
5Y - 10Y f		1,122	0	497	0	0	497					0	0	0	0
10Y - more	501	0	27	0	0	-24					3	-2	0	0	
Total	2,441	364	-1,009	0	0	-1,379	0	0	0	0	3	1	-2	-4	
0 - 3M f	Iceland														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M f	Liechtenstein														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M f	Norway	401	385	401	0	0	16					638		331	0
3M - 1Y f		127	0	38	0	0	38	156	3	318	-10	2,987	0	-2,592	0
1Y - 2Y f		233	0	212	0	0	212	304	32	532	-35	-163	0	82	0
2Y - 3Y f		102	0	102	0	0	102	288	21	870	-87	0	0	0	0
3Y - 5Y f		143	0	114	0	0	44	355	27	1,291	-110	-110	0	0	0
5Y - 10Y f		67	1	45	0	0	44	635	63	1,240	-116	-473	0	-8	0
10Y - more	1	0	1	0	0	1	62	70	-89	-14	0	0	0	0	
Total	1,075	386	914	0	0	458	1,810	146	4,301	-415	2,879	0	-2,187	0	
0 - 3M f	Australia	0	0	0	0	0	0								
3M - 1Y f		0	0	0	0	0	0								
1Y - 2Y f		0	0	0	0	0	0								
2Y - 3Y f		0	0	0	0	0	0								
3Y - 5Y f		0	0	-15	0	0	-15								
5Y - 10Y f		0	0	0	0	0	0								
10Y - more	0	0	0	0	0	0									
Total	0	0	-15	0	0	-15	0	0	0	0	0	0	0	0	
0 - 3M f	Canada	0	0	0	0	0	0								
3M - 1Y f		0	0	0	0	0	0								
1Y - 2Y f		0	0	0	0	0	0								
2Y - 3Y f		-147	0	-147	0	0	-147								
3Y - 5Y f		0	0	0	0	0	0								
5Y - 10Y f		-3	0	-3	0	0	-3								
10Y - more	2	0	2	0	0	2									
Total	-147	0	-147	0	0	-147	0	0	0	0	0	0	0	0	
0 - 3M f	Hong Kong														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M f	Japan														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M f	U.S.	0	0	0	0	0	0					0	25	0	-27
3M - 1Y f		0	0	0	0	0	0					5	0	-5	0
1Y - 2Y f		1	0	0	0	0	1					0	0	0	0
2Y - 3Y f		0	0	0	0	0	0					0	0	0	0
3Y - 5Y f		89	0	89	0	0	89					0	0	0	0
5Y - 10Y f		177	0	177	0	0	177					0	0	0	0
10Y - more	0	0	0	0	0	0					0	0	0	0	
Total	267	0	267	0	0	267	0	0	0	0	5	25	-5	-27	

(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	4	0	4	0	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	11	0	4	0	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	151	0	116	0	0	0	0	0	0	0
							40	2	61	0	0	0	0	0	0	0
							191	2	177	-4	0	0	0	0	0	0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Danske Bank

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted							Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	31,318	0	0	0	0	0	0	43,441	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,082	0	0	0	0	0	0	11,792	0	0	0	0	0	0	
Credit institutions	20,751	0	0	0	0	0	0	30,970	0	0	0	0	0	0	
Other financial corporations	485	0	0	0	0	0	0	610	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	69	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	266,439	313	10,719	6,424	618	4,819	5,474	273,972	212	8,731	5,089	749	4,051	5,089	
Central banks	1,173	0	0	0	0	0	0	12,669	0	0	0	0	0	0	
General governments	7,345	1	16	13	0	8	7	7,332	0	10	7	0	6	6	
Credit institutions	11,806	0	11	1	0	7	2	10,152	0	15	9	1	6	3	
Other financial corporations	36,052	2	370	207	0	122	33	26,843	2	227	87	3	97	22	
Non-financial corporations	86,831	109	5,357	3,227	332	2,789	2,384	90,657	107	4,158	2,549	304	2,160	2,140	
Households	123,232	201	4,965	2,976	286	1,893	3,047	126,318	102	4,319	2,437	440	1,784	2,919	
DEBT INSTRUMENTS other than HFT	297,757	313	10,719	6,424	618	4,819	5,474	317,413	212	8,731	5,089	749	4,051	5,089	
OFF-BALANCE SHEET EXPOSURES	84,889		78	78	67	0	0	92,383		135	135	77	0	0	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

Danske Bank

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,449	2,930	2,289	1,672	1,490	3,549	2,935	1,511	1,511	1,859
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	6	5	5	1	3	3	2	2	1
Credit institutions	0	0	0	0	0	1	1	1	1	0
Other financial corporations	163	163	57	57	6	151	148	57	57	8
Non-financial corporations	1,940	1,756	1,400	1,068	811	1,993	1,687	896	896	1,090
Households	1,339	1,005	827	541	672	1,401	1,097	556	556	761
DEBT INSTRUMENTS other than HFT	3,449	2,930	2,289	1,672	1,490	3,549	2,935	1,511	1,511	1,859
Loan commitments given	138	24	0	0	0	99	27	0	0	0

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



2015 EU-wide Transparency Exercise

Leverage ratio

Danske Bank

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	19,461	19,725	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	478,664	465,843	LCom {21}	
C	Leverage ratio	4.07%	4.23%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Danske Bank

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>156,950</i>	<i>156,950</i>	<i>162,740</i>	<i>160,423</i>
of which: Other financial corporations	<i>914</i>	<i>910</i>	<i>913</i>	<i>896</i>
of which: Non-financial corporations	<i>44,781</i>	<i>43,991</i>	<i>47,768</i>	<i>45,859</i>
of which: Households	<i>109,910</i>	<i>109,910</i>	<i>112,673</i>	<i>112,294</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.