



2021 EU-wide Stress Test

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2021 EU-wide Stress Test: Summary

Danske Bank

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,317	3,406	3,542	3,541	3,152	3,219	3,201
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	260	326	326	326	-395	189	189
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-818	-376	-327	-253	-2,874	-1,499	-1,332
4	Profit or (-) loss for the year	606	948	1,267	1,342	-2,608	-421	-162
5	Coverage ratio: non-performing exposure (%)	28.43%	20.99%	19.63%	18.65%	31.13%	29.10%	27.96%
6	Common Equity Tier 1 capital	19,320	19,483	19,856	19,819	15,397	14,748	13,816
7	Total Risk exposure amount (all transitional adjustments included)	105,436	105,203	105,155	105,139	111,890	118,759	119,824
8	Common Equity Tier 1 ratio, %	18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
9	Fully loaded Common Equity Tier 1 ratio, %	18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
10	Tier 1 capital	21,643	21,806	22,179	22,142	17,720	17,071	16,139
11	Total leverage ratio exposures	486,102	486,102	486,102	486,102	486,102	486,102	486,102
12	Leverage ratio, %	4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
13	Fully loaded leverage ratio, %	4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		4,892	4,892	4,892	4,892	4,892	4,892
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No

2021 EU-wide Stress Test: Credit risk IRB

Danske Bank

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Institutions	10,982	0	135	0	1,631	0	82	0	1,638	94	1	2	1	0	22.07%
5	Corporates	143,678	1,354	6,777	405	38,985	1,003	3,287	0	114,170	3,854	6,281	40	43	1,312	20.89%
6	Corporates - Of Which: Specialised Lending	57	0	3	0	19	0	3	0	47	2	11	0	0	1	9.60%
7	Corporates - Of Which: SME	61,223	789	1,869	195	13,715	734	961	0	55,424	1,735	3,069	19	18	683	22.35%
8	Retail	127,923	927	0	0	19,721	2,255	0	0	124,474	4,997	2,092	17	32	460	21.97%
9	Retail - Secured on real estate property	116,311	630	0	0	17,233	2,095	0	0	112,258	3,530	1,578	9	12	160	10.13%
10	Retail - Secured on real estate property - Of Which: SME	3,841	46	0	0	527	192	0	0	3,523	260	144	1	1	16	11.30%
11	Retail - Secured on real estate property - Of Which: non-SME	112,470	584	0	0	16,705	1,903	0	0	108,733	3,270	1,434	9	11	144	10.01%
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Other Retail	11,612	298	0	0	2,488	159	0	0	12,218	1,467	514	8	20	300	58.34%
14	Retail - Other Retail - Of Which: SME	1,229	45	0	0	327	48	0	0	958	177	112	1	3	44	39.03%
15	Retail - Other Retail - Of Which: non-SME	10,383	253	0	0	2,161	111	0	0	11,260	1,290	402	6	17	256	63.74%
16	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Securitisation	1,585	0	0	0	1,272	0	0	0	489	176	15	1	4	3	22.10%
18	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	IRB TOTAL	284,168	2,282	6,912	405	61,609	3,258	3,369	0	240,770	9,122	8,390	60	80	1,775	21.16%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	627	0	0	0	92	0	0	0	13	0	0	0	0	0	0
22	Corporates	68,174	628	0	0	17,824	653	0	0	58,115	2,180	2,659	20	24	552	20.75%
23	Corporates - Of Which: Specialised Lending	44	0	0	0	18	0	0	0	31	1	11	0	0	1	9.67%
24	Corporates - Of Which: SME	35,957	556	0	0	9,100	580	0	0	37,106	1,034	2,092	13	11	477	22.82%
25	Retail	78,270	431	0	0	11,221	968	0	0	75,941	2,753	1,154	12	23	334	28.92%
26	Retail - Secured on real estate property	71,495	247	0	0	9,986	927	0	0	69,780	1,598	823	8	9	135	16.38%
27	Retail - Secured on real estate property - Of Which: SME	3,195	22	0	0	408	75	0	0	2,955	204	109	1	1	13	12.02%
28	Retail - Secured on real estate property - Of Which: non-SME	68,301	225	0	0	9,577	853	0	0	66,825	1,394	714	7	8	122	17.05%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	6,775	184	0	0	1,236	41	0	0	6,163	1,157	331	5	15	199	60.06%
31	Retail - Other Retail - Of Which: SME	655	22	0	0	153	7	0	0	492	110	65	1	2	27	41.61%
32	Retail - Other Retail - Of Which: non-SME	6,120	162	0	0	1,083	34	0	0	5,670	1,047	266	4	13	172	64.56%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	1,210	0	0	0	915	0	0	0	438	176	15	1	4	3	23.15%
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	148,281	1,059	0	0	30,053	1,622	0	0	134,507	5,111	3,827	33	51	889	23.22%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	771	0	0	0	116	0	0	0	315	0	0	0	0	0	0
40	Corporates	35,459	83	21	12	10,747	78	11	0	27,378	946	951	10	9	109	11.47%
41	Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: SME	13,413	53	0	0	3,043	64	0	0	11,328	449	378	4	5	50	13.20%
43	Retail	15,982	46	0	0	1,402	114	0	0	16,481	346	323	2	2	22	6.91%
44	Retail - Secured on real estate property	13,987	23	0	0	1,051	69	0	0	13,480	247	280	0	1	8	2.72%
45	Retail - Secured on real estate property - Of Which: SME	353	3	0	0	56	8	0	0	319	26	10	0	0	1	10.12%
46	Retail - Secured on real estate property - Of Which: non-SME	13,634	20	0	0	995	62	0	0	13,161	221	269	0	1	7	2.44%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	1,895	17	0	0	351	44	0	0	3,021	93	44	1	1	15	33.71%
49	Retail - Other Retail - Of Which: SME	421	7	0	0	124	21	0	0	374	34	25	0	1	6	24.46%
50	Retail - Other Retail - Of Which: non-SME	1,474	10	0	0	227	23	0	0	2,627	59	19	1	1	9	45.79%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	104	0	0	0	104	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	52,217	123	21	12	12,369	192	11	0	44,174	1,287	1,274	12	11	131	10.32%

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		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Institutions	177	0	15	0	32	0	1	0	4	0	0	0	0	0	0
58	Corporates	4,815	19	6,721	384	1,536	1	3,255	0	9,245	299	458	3	8	84	18.33%
59	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	3	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	796	4	1,868	195	109	0	960	0	2,239	122	197	1	1	41	20.60%
61	Retail	12,328	390	0	0	2,398	979	0	0	11,081	1,057	410	1	3	62	15.04%
62	Retail - Secured on real estate property	11,257	319	0	0	2,015	910	0	0	10,295	975	338	0	1	11	3.29%
63	Retail - Secured on real estate property - Of Which: SME	128	28	0	0	26	103	0	0	105	13	21	0	0	3	9.74%
64	Retail - Secured on real estate property - Of Which: non-SME	11,129	299	0	0	1,989	807	0	0	10,190	962	317	0	1	9	2.87%
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	1,071	71	0	0	383	68	0	0	786	82	72	1	2	51	70.01%
67	Retail - Other Retail - Of Which: SME	56	13	0	0	15	16	0	0	34	6	12	0	0	8	67.29%
68	Retail - Other Retail - Of Which: non-SME	1,015	58	0	0	369	52	0	0	751	76	60	1	2	43	70.54%
69	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	120	0	0	0	120	0	0	0	0	0	0	0	0	0	0
72	IRB TOTAL	17,440	409	6,737	384	4,086	980	3,256	0	20,330	1,356	868	5	11	146	16.78%

2021 EU-wide Stress Test: Credit risk IRB

Danske Bank

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	1,517	191	26	2	4	8	31.70%	1,451	238	44	1	5	14	30.98%	1,424	255	55	1	5	17	30.62%	
4	Corporates	105,830	10,894	7,581	117	145	1,634	21.56%	100,151	15,246	8,909	98	217	1,812	20.34%	97,019	17,113	10,173	95	249	1,977	19.43%	
5	Corporates - Of Which: Specialised Lending	42	5	12	0	0	0	13.09%	40	7	13	0	0	0	12.62%	39	7	13	0	0	0	12.24%	
6	Corporates - Of Which: SME	51,552	4,885	3,763	57	64	828	21.90%	49,053	6,677	4,488	50	89	908	20.24%	47,685	7,378	5,133	48	94	1,864	19.09%	
7	Retail	118,412	10,520	2,630	11	66	511	19.42%	115,520	12,547	3,044	9	84	540	17.73%	115,380	12,758	3,425	8	88	566	16.53%	
8	Retail - Secured on real estate property	106,922	8,448	1,994	5	31	180	9.02%	104,706	10,324	2,324	5	46	103	8.32%	104,119	10,607	2,638	5	52	207	7.86%	
9	Retail - Secured on real estate property - Of Which: SME	3,277	460	190	1	3	20	10.49%	3,181	525	221	0	3	22	9.85%	3,157	523	248	0	3	23	9.45%	
10	Retail - Secured on real estate property - Of Which: non-SME	103,644	7,988	1,804	5	28	160	8.67%	101,524	9,810	2,103	4	43	117	8.15%	100,962	10,084	2,390	4	49	184	7.70%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Other Retail	11,491	2,072	637	5	35	331	52.00%	11,267	2,213	720	4	38	346	48.10%	11,261	2,151	787	4	36	359	45.56%	
13	Retail - Other Retail - Of Which: SME	924	152	131	1	5	50	37.94%	919	187	141	1	4	52	36.79%	924	174	149	1	4	54	36.05%	
14	Retail - Other Retail - Of Which: non-SME	10,566	1,880	505	4	31	281	55.64%	10,348	2,025	579	3	33	294	50.87%	10,337	1,977	638	3	32	305	47.79%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Securitisation	470	177	32	1	4	7	23.25%	461	175	43	0	4	10	21.11%	460	166	53	0	4	12	23.08%	
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	IRB TOTAL	226,230	21,783	10,269	129	219	2,161	21.04%	218,036	28,206	12,040	108	310	2,375	19.73%	214,283	30,292	13,706	105	346	2,572	18.77%	

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			31/12/2021				31/12/2022				31/12/2023											
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19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	12	1	0	0	0	0	21.99%	11	2	0	0	0	0	14.18%	11	2	0	0	0	0	11.94%
22	Corporates	54,277	5,434	3,243	42	77	672	20.74%	51,701	7,441	3,812	38	102	738	19.37%	50,256	8,321	4,377	37	111	803	18.35%
23	Corporates - Of Which: Specialised Lending	27	4	12	0	0	2	13.37%	26	5	12	0	2	13.06%	25	6	13	0	2	12.80%		
24	Corporates - Of Which: SME	34,629	3,116	2,487	28	42	561	22.55%	33,073	4,292	2,867	26	58	603	21.03%	32,209	4,786	3,237	25	63	644	19.91%
25	Retail	72,204	6,041	1,504	8	49	370	24.56%	70,434	7,613	1,804	6	62	393	21.79%	69,602	8,144	2,104	7	62	415	19.74%
26	Retail - Secured on real estate property	66,434	4,681	1,085	5	24	150	13.83%	64,688	6,190	1,319	4	37	182	12.27%	63,885	6,751	1,565	4	44	175	11.15%
27	Retail - Secured on real estate property - Of Which: SME	2,734	387	147	1	2	16	10.86%	2,642	452	174	0	3	18	10.68%	2,614	455	199	0	3	19	9.59%
28	Retail - Secured on real estate property - Of Which: non-SME	63,700	4,294	938	4	22	134	14.30%	62,046	5,741	1,145	4	35	144	12.60%	61,271	6,296	1,366	4	42	155	11.38%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	5,870	1,359	421	4	25	220	52.23%	5,745	1,420	485	3	25	231	47.68%	5,717	1,293	539	3	23	241	44.66%
31	Retail - Other Retail - Of Which: SME	478	113	76	1	3	31	46.32%	473	111	83	0	3	32	38.83%	474	104	89	1	2	34	37.26%
32	Retail - Other Retail - Of Which: non-SME	5,392	1,246	345	2	22	189	54.85%	5,273	1,308	402	2	22	199	49.51%	5,244	1,289	450	2	21	207	46.04%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	422	174	32	1	4	7	23.41%	416	169	43	0	4	10	23.23%	417	160	51	0	4	12	23.22%
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	127,015	11,649	4,780	51	126	1,050	21.96%	122,561	15,224	5,659	45	168	1,141	20.17%	120,285	16,627	6,533	44	183	1,231	18.84%

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37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	295	20	0	0	0	0	20.33%	283	31	1	0	0	0	22.23%	276	38	1	0	1	0	22.68%
40	Corporates	25,399	2,542	1,335	44	32	199	14.94%	23,953	3,383	1,740	36	43	257	14.79%	23,155	4,016	2,105	35	45	308	14.63%
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	7.27%	0	0	0	0	0	0	7.40%	0	0	0	0	0	0	7.51%
42	Corporates - Of Which: SME	10,512	1,056	587	20	14	89	15.09%	9,951	1,407	797	17	19	116	14.53%	9,651	1,524	980	16	20	139	14.17%
43	Retail	15,798	971	375	1	5	28	7.54%	15,088	1,133	404	1	7	31	7.58%	15,015	1,107	422	1	8	32	7.60%
44	Retail - Secured on real estate property	13,032	659	315	0	2	10	3.09%	12,897	776	334	0	3	10	3.10%	12,900	760	346	0	3	11	3.10%
45	Retail - Secured on real estate property - Of Which: SME	307	34	14	0	0	1	10.46%	305	34	15	0	2	10.12%	306	33	16	0	2	2	9.99%	
46	Retail - Secured on real estate property - Of Which: non-SME	12,725	625	301	0	1	8	2.75%	12,591	742	318	0	2	9	2.76%	12,594	728	330	0	2	9	2.76%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	2,766	311	61	1	3	19	20.63%	2,711	357	70	1	5	28	28.91%	2,715	247	76	1	5	21	28.04%
49	Retail - Other Retail - Of Which: SME	354	49	30	0	1	8	25.36%	352	49	32	0	1	8	24.98%	353	46	33	0	1	8	24.83%
50	Retail - Other Retail - Of Which: non-SME	2,412	263	31	1	2	11	35.82%	2,359	308	38	0	4	12	32.23%	2,362	300	43	0	4	13	30.51%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	17.14%	0	0	0	0	0	0	16.98%	0	0	0	0	0	0	17.01%
54	IRB TOTAL	41,492	3,532	1,71																		

2021 EU-wide Stress Test: Credit risk IRB
Danske Bank

RowNum	Item	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	1,407	309	18	0	14	8	41.89%	1,279	412	43	0	26	18	43.15%	1,204	462	67	0	33	29	43.43%
4	Corporates	96,697	19,151	8,457	460	689	2,697	31.89%	85,363	27,237	11,705	297	1,007	3,508	29.97%	78,734	30,871	14,701	239	1,177	4,256	28.95%
5	Corporates - Of Which: Specialised Lending	41	6	13	0	0	5	43.50%	38	8	14	0	0	0	39.74%	35	8	16	0	0	6	36.80%
6	Corporates - Of Which: SME	48,212	7,223	4,271	258	353	1,478	24.60%	43,106	11,016	6,095	180	497	1,914	21.44%	39,083	12,463	7,771	144	564	2,323	29.90%
7	Retail	115,544	13,262	2,757	21	263	774	28.08%	112,194	15,829	3,539	15	370	902	25.49%	111,048	16,197	4,318	14	419	1,036	23.98%
8	Retail - Secured on real estate property	105,053	10,201	2,110	19	162	402	19.06%	102,137	12,532	2,694	13	262	482	17.88%	101,152	12,929	3,283	11	309	569	17.33%
9	Retail - Secured on real estate property - Of Which: SME	3,127	601	199	1	12	40	19.94%	2,981	683	263	0	19	50	18.95%	2,922	683	322	0	22	60	18.57%
10	Retail - Secured on real estate property - Of Which: non-SME	101,926	9,600	1,911	18	149	362	18.97%	99,157	11,849	2,431	13	243	432	17.76%	98,230	12,246	2,961	11	287	509	17.19%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	10,491	3,061	647	3	101	372	57.48%	10,057	3,297	845	2	108	420	49.73%	9,896	3,268	1,039	2	111	467	45.08%
13	Retail - Other Retail - Of Which: SME	894	260	133	1	11	38	43.70%	828	266	154	1	11	64	41.57%	818	257	173	1	11	69	40.05%
14	Retail - Other Retail - Of Which: non-SME	9,597	2,801	514	1	90	334	61.65%	9,229	3,031	691	1	97	356	51.55%	9,078	3,011	866	1	100	398	46.09%
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	415	232	32	0	10	10	31.28%	374	246	60	0	12	19	31.39%	347	245	57	0	13	27	31.51%
18	IRB TOTAL	214,953	32,953	11,265	482	976	3,489	30.98%	199,210	43,724	15,347	312	1,414	4,447	28.98%	191,933	47,776	19,172	253	1,641	5,348	27.89%

RowNum	Item	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	10	2	0	0	0	0	28.13%	9	3	0	0	0	0	29.11%	9	4	0	0	0	0	29.63%
22	Corporates	51,010	8,515	3,429	149	304	1,118	32.62%	45,939	12,099	4,915	92	497	1,451	29.52%	42,818	13,765	6,371	77	611	1,782	27.98%
23	Corporates - Of Which: Specialised Lending	27	5	12	0	0	5	45.10%	24	6	13	0	0	6	42.19%	22	7	14	0	6	6	39.53%
24	Corporates - Of Which: SME	32,961	4,632	2,639	115	195	944	35.78%	29,886	6,683	3,662	78	309	1,174	32.05%	27,949	7,635	4,648	64	375	1,402	30.16%
25	Retail	70,739	7,575	1,534	17	195	538	35.03%	68,214	9,529	2,107	11	283	640	30.33%	66,943	10,206	2,701	10	329	749	27.71%
26	Retail - Secured on real estate property	65,268	5,879	1,124	16	124	295	26.22%	63,018	7,641	1,541	10	209	358	23.25%	61,897	8,317	1,986	9	253	431	21.70%
27	Retail - Secured on real estate property - Of Which: SME	2,608	508	152	1	10	31	20.39%	2,473	586	209	0	17	40	19.21%	2,415	591	261	0	20	49	18.79%
28	Retail - Secured on real estate property - Of Which: non-SME	62,660	5,301	972	15	113	264	27.13%	60,546	7,055	1,332	10	192	318	23.90%	59,482	7,726	1,725	9	234	382	22.15%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	5,472	1,760	413	1	71	244	59.86%	5,186	1,888	566	1	74	281	49.65%	5,046	1,889	715	1	76	317	44.40%
31	Retail - Other Retail - Of Which: SME	452	140	75	1	7	36	47.45%	434	145	88	0	7	40	45.07%	427	141	100	1	7	43	43.36%
32	Retail - Other Retail - Of Which: non-SME	5,019	1,626	337	0	64	208	61.64%	4,751	1,743	478	0	67	241	50.49%	4,619	1,748	615	0	69	274	44.57%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	378	219	32	0	10	10	31.27%	343	227	58	0	11	18	31.49%	321	224	84	0	12	27	31.68%
36	IRB TOTAL	122,138	16,311	4,997	166	509	1,667	33.35%	114,506	21,859	7,081	103	792	2,109	29.79%	110,091	24,199	9,156	87	953	2,558	27.93%

RowNum	Item	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	267	48	1	0	0	0	22.95%	241	71	2	0	2	1	26.30%	225	86	4	0	3	1	27.33%
40	Corporates	22,399	5,057	1,820	189	243	504	27.68%	19,190	7,194	2,892	123	322	797	27.57%	17,304	8,147	3,824	97	354	1,054	27.56%
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	10.94%	0	0	0	0	0	0	11.02%	0	0	0	0	0	0	11.07%
42	Corporates - Of Which: SME	9,422	1,880	853	101	117	237	27.81%	8,117	2,623	1,414	71	138	384	27.14%	7,327	2,934	1,894	56	137	508	26.84%
43	Retail	15,155	1,543	446	2	29	73	16.31%	14,839	1,763	543	2	42	88	16.35%	14,727	1,770	646	1	47	105	16.19%
44	Retail - Secured on real estate property	12,783	855	369	1	15	46	12.51%	12,558	1,012	436	1	25	55	12.64%	12,488	1,009	509	0	28	65	12.75%
45	Retail - Secured on real estate property - Of Which: SME	290	48	17	0	1	4	20.97%	283	51	22	0	1	4	19.50%	279	50	26	0	1	5	18.65%
46	Retail - Secured on real estate property - Of Which: non-SME	12,492	807	352	1	14	43	12.10%	12,275	962	415	1	24	51	12.28%	12,208	959	484	1	27	60	12.43%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	2,373	688	277	1	15	27	24.52%	2,281	750	107	1	17	33	30.98%	2,240	761	137	1	19	40	29.00%
49	Retail - Other Retail - Of Which: SME	316	84	32	0	2	10	31.03%	307	87	39	0	3	11	29.52%	301	87	44	0	3	13	28.49%
50	Retail - Other Retail - Of Which: non-SME	2,056	604	45	1	12	17	37.04%	1,974	662	69	1	15	22	31.80%	1,938	674	93	1	16	27	29.25%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0																		

2021 EU-wide Stress Test: Credit risk STA
Danske Bank

RowNum	um	(mnr EUR, %)	Baseline Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1			39,715	1,577	9	0	10	1	10.03%	38,533	2,655	113	0	29	0	8.19%	37,652	3,448	202	0	41	16	8.18%	
2			6,700	212	1	0	1	0	7.99%	6,560	348	5	0	3	0	7.66%	6,440	461	12	0	4	1	7.70%	
3			3,855	140	1	0	1	0	8.00%	3,762	229	4	0	1	0	5.94%	3,687	300	8	0	2	0	5.77%	
4			74	4	0	0	0	0	3.75%	71	7	0	0	0	0	15.37%	70	8	0	0	0	0	17.18%	
5			5	0	0	0	0	0	0.00%	5	0	0	0	0	0	8.03%	5	0	0	0	0	0	8.10%	
6			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
7			236	7	0	0	0	0	12.89%	232	11	1	0	0	0	20.87%	229	14	0	1	1	0	21.75%	
8			2,361	365	594	3	8	138	23.29%	2,216	866	639	3	11	11	22.79%	2,153	495	673	3	11	151	22.44%	
9			1,161	210	424	2	6	104	24.58%	1,094	250	451	2	7	109	24.17%	1,070	255	470	2	7	112	23.92%	
10			1,820	502	211	2	8	42	19.97%	1,792	497	244	1	8	46	18.64%	1,798	464	272	1	7	49	17.85%	
11			902	260	147	1	4	21	14.38%	905	238	166	0	4	23	14.01%	915	213	180	0	3	25	13.78%	
12			5,191	457	130	1	3	9	6.73%	5,124	599	145	0	11	3	6.57%	5,100	517	161	0	3	10	6.43%	
13			2,101	96	24	0	1	2	6.92%	2,076	116	30	0	1	2	6.69%	2,074	114	34	0	1	2	6.60%	
14			24	11	16	0	0	6	38.33%	24	9	17	0	0	6	37.14%	25	9	17	0	0	6	36.78%	
15			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
16			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
17			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
18			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
19			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20			0	0	0	0	800	0	0.00%	0	8	0	0	800	0	0.00%	0	8	0	0	800	0	0	0.00%
21			59,982	3,283	963	6	833	196	20.41%	58,320	4,739	1,169	5	856	217	18.57%	57,158	5,724	1,345	4	869	234	17.42%	

RowNum	um	(mnr EUR, %)	Baseline Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
23			4,942	97	0	0	0	0	2.14%	4,867	170	2	0	2	0	2.25%	4,790	244	5	0	2	0	2.42%	
24			2,398	65	0	0	0	0	5.57%	2,351	111	2	0	1	0	6.68%	2,307	153	4	0	1	0	6.22%	
25			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
26			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
27			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
28			11	0	0	0	0	0	0.00%	11	0	0	0	0	0	17.83%	11	0	0	0	0	0	17.54%	
29			70	8	0	0	0	0	10.64%	66	12	1	0	0	0	11.29%	63	14	2	0	0	0	11.78%	
30			0	0	0	0	0	0	39.66%	0	0	0	0	0	0	18.49%	0	0	0	0	0	0	17.77%	
31			31	30	6	0	0	0	1.89%	33	27	7	0	0	0	1.85%	34	25	8	0	0	0	1.84%	
32			2	0	0	0	0	0	2.47%	2	0	0	0	0	0	3.93%	1	0	0	0	0	0	4.74%	
33			152	8	1	0	0	0	1.63%	149	11	1	0	0	0	1.99%	146	13	2	0	0	0	1.62%	
34			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
35			0	0	0	0	0	0	1.67%	0	0	0	0	0	0	11.37%	0	0	0	0	0	0	10.74%	
36			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
37			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
38			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
39			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
41			0	6	0	0	595	0	0.00%	0	6	0	0	595	0	0.00%	0	6	0	0	595	0	0	0.00%
42			7,594	215	8	0	596	0	2.49%	7,467	337	13	0	598	1	3.97%	7,341	456	20	0	599	1	4.96%	

RowNum	um	(mnr EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43			5,350	134	0	0	1	0	0.00%	5,236	238	9	0	2	1	8.03%	5,136	331	17	0	4	1	8.10%
44			340	10	0	0	0	0	0.00%	332	17	0	0	0	0	7.27%	324	25	0	0	0	0	7.43%
45			301	8	0	0	0	0	1.65%	295	15	0	0	1	0	1.63%	288	21	1	0	0	0	1.67%
46			12	0	0	0	0	0	0.00%	12	1	0	0	0	0	18.23%	12	1	0	0	0	0	18.44%
47			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50			38	5	0	0	0	0	16.56%	36	7	1	0	0	0	15.14%	34	9	1	0	0	0	13.93%
51			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52			1	0	0	0	0	0	4.74%	1	0	0	0	0	0	4.27%	0	0	0	0	0	0	4.15%
53			1	0	0	0	0	0	9.11%	1	0	0	0	0	0	9.94%	1	0	0	0	0	0	10.62%
54			41	25	3	0	0	0	3.94%	40	24	4	0	0	0	3.82%	40	24	5	0	0	0	3.77%
55			28	17	2	0	0	0	4.11%	28	16	3	0	0	0	4.03%	29	15	3	0	0	0	4.00%
56			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%</



2021 EU-wide Stress Test: Credit risk STA
Danske Bank

RowNum	Description	31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
1	Central banks	38,656	2,627	19	0	31	2	10.79%	37,168	4,079	55	0	48	6	10.86%	36,076	5,125	102	0	66	11	10.85%
2	Central governments	6,627	285	2	0	4	0	9.67%	6,437	465	11	0	7	1	9.58%	6,275	611	27	0	10	3	9.73%
3	Regional governments or local authorities	3,808	186	1	0	2	0	8.91%	3,687	300	7	0	4	1	7.86%	3,583	393	19	0	5	2	7.84%
4	Public sector entities	69	9	0	0	0	0	4.05%	65	13	0	0	0	0	5.56%	61	16	1	0	0	0	5.88%
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	7.60%	0	0	0	0	0	0	7.58%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	227	16	0	0	0	0	13.42%	218	25	1	0	1	0	19.56%	212	30	1	0	1	0	21.49%
8	Corporates	2,123	583	615	12	28	224	36.52%	1,854	774	693	8	33	247	35.64%	1,717	846	758	7	35	263	34.96%
9	of which: SME	1,047	311	437	9	20	175	40.14%	918	393	484	6	25	193	39.82%	855	417	522	5	26	206	39.54%
10	Retail	1,719	603	211	1	15	60	28.59%	1,663	616	254	1	16	67	26.28%	1,654	584	294	1	15	73	24.80%
11	of which: SME	828	332	149	0	8	34	22.09%	809	245	175	0	8	38	21.53%	807	302	200	0	8	40	21.19%
12	Secured by mortgages on immovable property	5,101	529	148	3	18	36	24.66%	4,587	688	183	2	20	44	24.11%	4,520	633	215	2	21	51	23.76%
13	of which: SME	2,062	132	28	1	5	7	24.69%	2,016	167	39	1	6	10	24.71%	2,003	171	48	0	6	12	24.67%
14	Items associated with particularly high risk	22	12	16	0	1	9	54.83%	21	11	18	0	1	10	52.80%	21	11	19	0	1	10	51.73%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Other exposures	0	8	0	0	646	0	0.00%	0	8	0	0	852	0	0.00%	0	8	0	0	1,058	0	0.00%
21	Standardised Total	58,356	4,858	1,013	17	745	333	32.85%	56,105	6,899	1,223	11	981	375	30.69%	54,534	8,257	1,437	9	1,213	415	28.86%

RowNum	Description	31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
22	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23	Central governments	4,905	134	0	0	2	0	2.59%	4,798	235	6	0	5	1	10.63%	4,690	332	17	0	8	2	10.68%
24	Regional governments or local authorities	2,389	74	0	0	1	0	7.80%	2,334	126	4	0	3	0	8.72%	2,274	179	11	0	4	1	8.80%
25	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	1	0	0	0	0	0	23.55%	1	1	1	0	1	0	34.55%	1	1	0	0	0	0	35.91%
29	Corporates	61	17	1	0	0	0	13.06%	52	25	3	0	0	0	13.41%	46	28	4	0	1	1	13.55%
30	of which: SME	0	0	0	0	0	0	46.91%	0	0	0	0	0	0	34.15%	0	0	0	0	0	0	33.48%
31	Retail	26	35	6	0	0	0	3.45%	25	34	9	0	0	0	3.38%	24	32	11	0	0	0	3.35%
32	of which: SME	1	0	0	0	0	0	2.53%	1	0	0	0	0	0	3.06%	1	0	1	0	0	0	3.13%
33	Secured by mortgages on immovable property	152	8	1	0	0	0	18.97%	148	11	2	0	0	0	19.49%	145	15	2	0	1	0	19.97%
34	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Items associated with particularly high risk	0	0	0	0	0	0	2.27%	0	0	0	0	0	0	13.60%	0	0	0	0	0	0	15.99%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	0	6	0	0	435	0	0.00%	0	6	0	0	542	0	0.00%	0	6	0	0	650	0	0.00%
42	Standardised Total	7,534	274	8	0	439	1	6.75%	7,358	436	23	0	551	2	8.51%	7,179	593	45	0	663	4	9.18%

RowNum	Description	31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
43	Central banks	5,328	155	0	0	2	0	0.00%	5,208	274	2	0	4	0	10.89%	5,078	400	5	0	5	1	10.86%
44	Central governments	338	11	0	0	0	0	0.00%	329	20	1	0	0	0	10.64%	319	29	1	0	1	0	10.68%
45	Regional governments or local authorities	300	10	0	0	0	0	2.49%	291	18	1	0	0	0	2.50%	282	25	2	0	0	0	2.51%
46	Public sector entities	12	0	0	0	0	0	0.00%	12	1	0	0	0	0	5.78%	11	1	0	0	0	0	5.98%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50	Corporates	29	14	1	0	0	0	26.69%	24	18	2	0	0	0	20.02%	20	21	3	0	0	0	16.26%
51	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52	Retail	1	11	1	0	0	0	4.63%	7	10	1	0	0	0	8.88%	7	10	3	0	0	0	9.00%
53	of which: SME	1	0	0	0	0	0	48.48%	1	0	0	0	0	0	39.32%	1	0	0	0	0	0	34.45%
54	Secured by mortgages on immovable property	39	25	4	0	1	1	18.05%	36	25	7	0	1	1	17.73%	35	24	10	0	1	2	17.61%
55	of which: SME	27	17	3	0	1	1	17.96%	26	17	5	0	1	1	17.35%	25	16	6	0	1	1	17.11%
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62	Other exposures	0	1	0	0	51	0	0.00%	0	1	0	0	51	0	0.00%	0	1	0	0	51	0	0.00%
63	Standardised Total	6,054	227	6	0	55	1	18.16%	5,907	367	14	0	56	2	15.06%	5,753	511	23	0	58	3	13.51%

RowNum	Description	31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
64	Central banks	6,612	488	4	0	3	0	10.28%	6,331	763	10	0	7	1	10.67%	6,169	915	19	0	10	2	10.75%
65	Central governments	764	55	0	0	1	0	10.48%	731	86	2	0	1	0	8.23%	711	104	5	0	1	1	8.09%
66	Regional governments or local authorities	1,097	102	1	0	0	0	9.17%	1,041	156	3	0	1	0	7.79%	1,006	187	2	0	1	1	7.62%
67	Public sector entities	57	8	0	0	0	0	4.65%	53	12	0	0	0	0	5.55%	50	15	1	0	0	0	5.88%
68	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70	Institutions	0																				

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Danske Bank

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
105	UNITED KINGDOM												
106	Central banks												
107	Central governments												
108	Regional governments or local authorities												
109	Public sector entities												
110	Multilateral Development Banks												
111	International Organisations												
112	Institutions												
113	Corporates												
114	of which: SME												
115	Retail												
116	of which: SME												
117	Secured by mortgages on immovable property												
118	of which: non-SME												
119	Items associated with particularly high risk												
120	Covered bonds												
121	Claims on institutions and corporates with a ST credit assessment												
122	Collective investments undertakings (CIU)												
123	Equity												
124	Securitisation												
125	Other exposures												
126	Standardised Total												

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	GERMANY												
128	Central banks												
129	Central governments												
130	Regional governments or local authorities												
131	Public sector entities												
132	Multilateral Development Banks												
133	International Organisations												
134	Institutions												
135	Corporates												
136	of which: SME												
137	Retail												
138	of which: SME												
139	Secured by mortgages on immovable property												
140	of which: non-SME												
141	Items associated with particularly high risk												
142	Covered bonds												
143	Claims on institutions and corporates with a ST credit assessment												
144	Collective investments undertakings (CIU)												
145	Equity												
146	Securitisation												
147	Other exposures												
148	Standardised Total												

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149	N.A.												
150	Central banks												
151	Central governments												
152	Regional governments or local authorities												
153	Public sector entities												
154	Multilateral Development Banks												
155	International Organisations												
156	Institutions												
157	Corporates												
158	of which: SME												
159	Retail												
160	of which: SME												
161	Secured by mortgages on immovable property												
162	of which: non-SME												
163	Items associated with particularly high risk												
164	Covered bonds												
165	Claims on institutions and corporates with a ST credit assessment												
166	Collective investments undertakings (CIU)												
167	Equity												
168	Securitisation												
169	Other exposures												
170	Standardised Total												

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
171	N.A.												
172	Central banks												
173	Central governments												
174	Regional governments or local authorities												
175	Public sector entities												
176	Multilateral Development Banks												
177	International Organisations												
178	Institutions												
179	Corporates												
180	of which: SME												
181	Retail												
182	of which: SME												
183	Secured by mortgages on immovable property												
184	of which: non-SME												
185	Items associated with particularly high risk												
186	Covered bonds												
187	Claims on institutions and corporates with a ST credit assessment												
188	Collective investments undertakings (CIU)												
189	Equity												
190	Securitisation												
191	Other exposures												
192	Standardised Total												

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	N.A.												
194	Central banks												
195	Central governments												
196	Regional governments or local authorities												
197	Public sector entities												
198	Multilateral Development Banks												
199	International Organisations												
200	Institutions												
201	Corporates												
202	of which: SME												
203	Retail												
204	of which: SME												
205	Secured by mortgages on immovable property												
206	of which: non-SME												
207	Items associated with particularly high risk												
208	Covered bonds												
209	Claims on institutions and corporates with a ST credit assessment												
210	Collective investments undertakings (CIU)												
211	Equity												
212	Securitisation												
213	Other exposures												
214	Standardised Total												

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
215	N.A.												
216	Central banks												
217	Central governments												
218	Regional governments or local authorities												
219	Public sector entities												
220	Multilateral Development Banks												
221	International Organisations												
222	Institutions												
223	Corporates												
224	of which: SME												
225	Retail												
226	of which: SME												
227	Secured by mortgages on immovable property												

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Danske Bank

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail																						
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																						
31		Retail																						
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a ST credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																						
52		Retail																						
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																						
73		Retail																						
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario												
			31/12/2021				31/12/2022				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions									

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Danske Bank

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1		Central banks																				
2		Central governments																				
3		Regional governments or local authorities																				
4		Public sector entities																				
5		Multilateral Development Banks																				
6		International Organisations																				
7		Institutions																				
8		Corporates																				
9		of which: SME																				
10		Retail																				
11		of which: SME																				
12		Secured by mortgages on immovable property																				
13		of which: non-SME																				
14		Items associated with particularly high risk																				
15		Covered bonds																				
16		Claims on institutions and corporates with a ST credit assessment																				
17		Collective investments undertakings (CIU)																				
18		Equity																				
19		Securitisation																				
20		Other exposures																				
21		Standardised Total																				

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22		Central banks																				
23		Central governments																				
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27		International Organisations																				
28		Institutions																				
29		Corporates																				
30		of which: SME																				
31		Retail																				
32		of which: SME																				
33		Secured by mortgages on immovable property																				
34		of which: non-SME																				
35		Items associated with particularly high risk																				
36		Covered bonds																				
37		Claims on institutions and corporates with a ST credit assessment																				
38		Collective investments undertakings (CIU)																				
39		Equity																				
40		Securitisation																				
41		Other exposures																				
42		Standardised Total																				

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43		Central banks																				
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48		International Organisations																				
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50		Corporates																				
51		of which: SME																				
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58		Claims on institutions and corporates with a ST credit assessment																				
59		Collective investments undertakings (CIU)																				
60		Equity																				
61		Securitisation																				
62		Other exposures																				
63		Standardised Total																				

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
64		Central banks																				
65		Central governments																				
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72		of which: SME																				
73		Retail																				
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75		Secured by mortgages on immovable property																				
76		of which: non-SME																				
77		Items associated with particularly high risk																				
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80		Collective investments undertakings (CIU)																				
81		Equity																				
82		Securitisation																				
83		Other exposures																				
84		Standardised Total																				

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
85		Central banks																				
86		Central governments																				
87		Regional governments or local authorities																				
88		Public sector entities																				
89		Multilateral Development Banks																				
90		International Organisations																				
91		Institutions																				
92		Corporates																				
93		of which: SME																				
94		Retail																				
95		of which: SME																				
96		Secured by mortgages on immovable property																				
97		of which: non-SME																				
98		Items associated with particularly high risk																				
99		Covered bonds																				
100		Claims on institutions and corporates with a ST credit assessment</																				

2021 EU-wide Stress Test: Securitisations

Danske Bank

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	350						
4		SEC-IAA	0						
5		Total	350						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	129	141	133	147	153	199	290
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	129	141	133	147	153	199	290	
12	Impairments	Total banking book others than assessed at fair value		6	0	-6	6	0	-6

2021 EU-wide Stress Test: Risk exposure amounts

Danske Bank

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	87,276	87,287	87,280	87,294	93,982	100,871	102,178
2	Risk exposure amount for securitisations and re-securitisations	129	141	133	147	153	199	290
3	Risk exposure amount other credit risk	87,147	87,147	87,147	87,147	93,830	100,673	101,888
4	Risk exposure amount for market risk	5,974	5,974	5,974	5,974	6,280	6,397	6,409
5	Risk exposure amount for operational risk	9,774	9,774	9,774	9,774	9,774	9,774	9,774
6	Other risk exposure amounts	2,382	2,168	2,127	2,098	1,854	1,718	1,463
7	Total risk exposure amount	105,406	105,203	105,155	105,139	111,890	118,759	119,824
8	Total Risk exposure amount (transitional)	105,436	105,203	105,155	105,139	111,890	118,759	119,824
9	Total Risk exposure amount (fully loaded)	105,406	105,203	105,155	105,139	111,890	118,759	119,824

2021 EU-wide Stress Test: Capital

Danske Bank

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	B	TOTAL RISK EXPOSURE AMOUNT		105,406	105,203	105,155	105,139	111,890	118,759	119,824
62	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63	B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	0	0	0
64	C.1	Common Equity Tier 1 Capital ratio		18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
65	C.2	Tier 1 Capital ratio		20.53%	20.73%	21.09%	21.06%	15.84%	14.37%	13.47%
66	C.3	Total Capital ratio		22.96%	23.17%	23.53%	23.50%	18.13%	16.54%	15.61%
67	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		18,977	19,199	19,671	19,734	15,020	14,316	13,506
68	D.2	TIER 1 CAPITAL (fully loaded)		21,300	21,522	21,994	22,057	17,343	16,639	15,829
69	D.3	TOTAL CAPITAL (fully loaded)		23,869	24,090	24,563	24,626	19,912	19,207	18,398
70	E.1	Common Equity Tier 1 Capital ratio		18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
71	E.2	Tier 1 Capital ratio		20.21%	20.46%	20.92%	20.98%	15.50%	14.01%	13.21%
72	E.3	Total Capital ratio		22.64%	22.90%	23.36%	23.42%	17.80%	16.17%	15.35%
73	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	4,892	4,892	4,892	4,892	4,892	4,892
75	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	H.1	Total leverage ratio exposures (transitional)		486,102	486,102	486,102	486,102	486,102	486,102	486,102
77	H.2	Total leverage ratio exposures (fully loaded)		485,760	485,760	485,760	485,760	485,760	485,760	485,760
78	H.3	Leverage ratio (transitional)		4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
79	H.4	Leverage ratio (fully loaded)		4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
80	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	P.2	Countercyclical capital buffer		0.12%	0.12%	0.12%	0.12%	0.00%	0.00%	0.00%
82	P.3	O-SII buffer		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
83	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.6	Combined buffer		5.62%	5.62%	5.62%	5.62%	5.50%	5.50%	5.50%
87	R.1	Pillar 2 capital requirement		4.57%	4.57%	4.57%	4.57%	4.57%	4.57%	4.57%
88	R.1.1	Of which: CET1		3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
89	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		12.57%	12.57%	12.57%	12.57%	12.57%	12.57%	12.57%
90	R.2.1	Of which: CET1		7.62%	7.62%	7.62%	7.62%	7.62%	7.62%	7.62%
91	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.19%	18.19%	18.19%	18.19%	18.07%	18.07%	18.07%
92	R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.24%	13.24%	13.24%	13.24%	13.12%	13.12%	13.12%

2021 EU-wide Stress Test: P&L

Danske Bank

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,317	3,406	3,542	3,541	3,152	3,219	3,201
2	Interest income	6,129	7,373	7,295	7,562	7,434	7,281	7,072
3	Interest expense	-2,812	-3,967	-3,752	-4,021	-4,283	-4,062	-3,871
4	Dividend income	29	29	29	29	14	14	14
5	Net fee and commission income	1,553	1,553	1,553	1,553	1,396	1,396	1,395
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	260	326	326	326	-395	189	189
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-22		
8	Other operating income not listed above, net	559	603	602	600	536	545	545
9	Total operating income, net	5,719	5,917	6,052	6,050	4,681	5,363	5,344
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-818	-376	-327	-253	-2,874	-1,499	-1,332
11	Other income and expenses not listed above, net	-4,107	-4,058	-4,100	-4,096	-4,977	-4,567	-4,344
12	Profit or (-) loss before tax from continuing operations	794	1,482	1,625	1,700	-3,169	-703	-332
13	Tax expenses or (-) income related to profit or loss from continuing operations	-187	-534	-359	-358	561	282	170
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	606	948	1,267	1,342	-2,608	-421	-162
16	Amount of dividends paid and minority interests after MDA-related adjustments	232	748	502	501	0	0	0
17	Attributable to owners of the parent net of estimated dividends	375	200	765	840	-2,608	-421	-162
18	Memo row: Impact of one-off adjustments		46	46	46	46	46	46
19	Total post-tax MDA-related adjustment		0	0	0	0	152	152

2021 EU-wide Stress Test

Major capital measures and realised losses

Danske Bank

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		750

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0