



2018 EU-wide Stress Test

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2018 EU-wide Stress Test: Summary

Danske Bank

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	3,467		3,141	3,331	3,407	3,056	3,348	3,083
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	711		727	727	727	-121	426	426
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	217		-394	-321	-239	-3,139	-1,423	-948
Profit or (-) loss for the year	2,797		1,333	1,691	1,803	-1,904	489	-413
Coverage ratio: non-performing exposure (%)	24.27%	26.33%	23.98%	22.31%	20.83%	29.62%	28.44%	26.65%
Common Equity Tier 1 capital	17,830	17,775	17,559	17,521	17,403	15,317	15,917	15,447
Total Risk exposure amount (all transitional adjustments included)	101,195	101,116	101,675	104,472	106,353	108,999	118,602	120,985
Common Equity Tier 1 ratio, %	17.62%	17.58%	17.27%	16.77%	16.36%	14.05%	13.42%	12.77%
Fully loaded Common Equity Tier 1 ratio, %	17.53%	17.28%	17.10%	16.56%	16.17%	13.18%	12.52%	11.97%
Tier 1 capital	20,302	20,247	20,054	20,016	19,898	17,811	18,412	17,942
Total leverage ratio exposures	460,105	460,105	460,105	460,105	460,105	460,105	460,105	460,105
Leverage ratio, %	4.41%	4.40%	4.36%	4.35%	4.32%	3.87%	4.00%	3.90%
Fully loaded leverage ratio, %	4.40%	4.34%	4.32%	4.30%	4.28%	3.66%	3.77%	3.69%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
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			4,802	4,802	4,802	4,802	4,802	4,802
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 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Danske Bank	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	14,621	1	305	0	2,076	0	220	0	2,014	1	8	0	0	41.0%
	Corporates	129,049	1,898	7,586	124	40,071	1,467	3,606	0	111,072	5,526	1,642	1,503	27.2%	35.2%
	Corporates - Of Which: Specialised Lending	92	3	4	0	27	1	4	0	91	6	2	2	2	29.7%
	Corporates - Of Which: SME	20,194	311	1,171	25	3,275	211	497	0	22,822	757	298	235	23.3%	44.8%
	Retail	121,637	1,221	0	0	18,447	2,602	0	0	121,873	2,484	668	578	11.9%	12.2%
	Retail - Secured on real estate property	105,010	713	0	0	15,144	1,898	0	0	105,788	1,736	249	206	23	11.8%
	Retail - Secured on real estate property - Of Which: SME	5,208	63	0	0	845	169	0	0	5,125	189	26	23	0	49.7%
	Retail - Secured on real estate property - Of Which: non-SME	99,802	649	0	0	14,299	1,729	0	0	100,663	1,547	223	183	0	50.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,626	508	0	0	3,303	704	0	0	16,084	749	419	372	0	0
	Retail - Other Retail - Of Which: SME	1,814	62	0	0	446	98	0	0	1,703	121	62	54	0	0
	Retail - Other Retail - Of Which: non-SME	14,814	446	0	0	2,858	606	0	0	14,381	628	357	318	0	0
	Equity									0	0	0	0	0	0
	Securitisation									589	9	3	1	0	9.6%
Other non-credit obligation assets															
IRB TOTAL		265,308	3,120	7,891	124	60,594	4,069	3,826	0	235,548	8,020	2,322	2,082	26.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Denmark	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,380	0	0	0	201	0	0	0	24	0	0	0	0	32.9%
	Corporates	63,043	1,293	0	0	17,969	1,087	0	0	55,076	3,624	1,179	1,099	3	30.3%
	Corporates - Of Which: Specialised Lending	64	3	0	0	20	1	0	0	60	4	2	2	0	35.2%
	Corporates - Of Which: SME	14,664	285	0	0	1,901	282	0	0	16,717	673	199	192	0	28.5%
	Retail	78,657	593	0	0	12,049	949	0	0	78,067	1,591	521	450	0	28.2%
	Retail - Secured on real estate property	70,522	328	0	0	10,456	876	0	0	70,075	1,051	218	180	0	17.1%
	Retail - Secured on real estate property - Of Which: SME	3,894	46	0	0	661	126	0	0	3,819	153	23	20	0	13.0%
	Retail - Secured on real estate property - Of Which: non-SME	66,629	281	0	0	9,795	750	0	0	66,256	897	195	160	0	17.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,135	266	0	0	1,593	73	0	0	7,992	541	304	269	0	49.8%
	Retail - Other Retail - Of Which: SME	772	28	0	0	195	15	0	0	711	73	37	32	0	43.9%
	Retail - Other Retail - Of Which: non-SME	7,362	237	0	0	1,398	58	0	0	7,280	467	267	237	0	50.8%
	Equity									0	0	0	0	0	0
	Securitisation									543	9	3	1	0	9.6%
Other non-credit obligation assets															
IRB TOTAL		143,080	1,892	0	0	30,220	2,036	0	0	133,710	5,224	1,703	1,550	29.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Sweden	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	916	0	1	0	176	0	0	0	161	0	0	0	0	0
	Corporates	31,382	48	47	0	10,791	50	28	0	27,032	173	66	42	0	24.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,367	20	12	0	821	37	11	0	3,060	30	18	15	0	48.1%
	Retail	13,559	59	0	0	1,485	135	0	0	14,522	110	30	24	0	21.6%
	Retail - Secured on real estate property	11,417	38	0	0	1,031	96	0	0	11,381	74	9	7	0	9.1%
	Retail - Secured on real estate property - Of Which: SME	958	7	0	0	127	15	0	0	945	15	3	2	0	12.8%
	Retail - Secured on real estate property - Of Which: non-SME	10,459	30	0	0	905	80	0	0	10,436	59	6	5	0	8.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,142	22	0	0	454	40	0	0	3,141	36	22	17	0	47.0%
	Retail - Other Retail - Of Which: SME	745	10	0	0	180	16	0	0	743	19	10	8	0	43.4%
	Retail - Other Retail - Of Which: non-SME	1,397	12	0	0	274	24	0	0	2,398	18	12	9	0	50.7%
	Equity									0	0	0	0	0	0
	Securitisation									0	0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		45,857	107	48	0	12,452	186	28	0	41,716	284	96	65	23.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Danske Bank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	19	0	32	0	4	0	8	0	3	0	0	0	0	-
	Corporates	2,689	4	7,366	124	857	0	3,484	0	8,228	174	61	56	31.9%	
	Corporates - Of Which: Specialised Lending	0	0	4	0	0	0	4	0	4	0	0	0	-	
	Corporates - Of Which: SME	133	0	1,149	25	30	0	476	0	1,161	34	14	13	37.6%	
	Retail	12,557	487	0	0	1,652	1,302	0	0	12,267	566	75	67	11.9%	
	Retail - Secured on real estate property	9,414	298	0	0	913	723	0	0	10,851	447	11	9	2.1%	
	Retail - Secured on real estate property - Of Which: SME	111	8	0	0	9	19	0	0	126	13	1	1	6.2%	
	Retail - Secured on real estate property - Of Which: non-SME	9,303	290	0	0	904	704	0	0	10,726	435	10	8	1.9%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	3,142	189	0	0	738	579	0	0	1,516	118	64	58	49.2%	
	Retail - Other Retail - Of Which: SME	145	20	0	0	30	63	0	0	101	23	12	11	51.8%	
	Retail - Other Retail - Of Which: non-SME	2,998	169	0	0	708	516	0	0	1,415	97	52	47	48.6%	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		15,265	491	7,398	124	2,512	1,302	3,492	0	20,597	740	136	123	16.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	437	0	0	0	52	0	0	0	18	0	0	0	-	
	Corporates	17,093	223	0	0	6,361	140	42	0	14,027	868	196	173	19.9%	
	Corporates - Of Which: Specialised Lending	27	0	0	0	7	0	0	0	26	0	0	0	-	
	Corporates - Of Which: SME	1,792	5	10	0	577	1	10	0	1,662	16	7	5	33.2%	
	Retail	15,889	54	0	0	3,051	191	0	0	15,956	171	23	18	10.8%	
	Retail - Secured on real estate property	12,855	38	0	0	2,576	179	0	0	12,686	136	8	6	4.5%	
	Retail - Secured on real estate property - Of Which: SME	231	2	0	0	42	8	0	0	223	7	1	0	6.1%	
	Retail - Secured on real estate property - Of Which: non-SME	12,624	36	0	0	2,533	171	0	0	12,464	130	7	6	4.4%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	3,033	16	0	0	476	12	0	0	3,270	35	15	12	35.6%	
	Retail - Other Retail - Of Which: SME	149	3	0	0	40	4	0	0	146	7	3	2	35.3%	
	Retail - Other Retail - Of Which: non-SME	2,884	13	0	0	436	7	0	0	3,123	28	12	10	35.6%	
	Equity									0	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets									41	0	0	0	-		
IRB TOTAL		33,419	277	65	0	9,464	331	42	0	30,043	1,039	219	192	18.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,254	0	36	0	186	0	8	0	14	0	0	0	-	
	Corporates	1,414	8	2	0	431	7	1	0	771	18	9	8	44.5%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	19	0	0	0	14	0	0	0	14	2	0	0	14.4%	
	Retail	78	5	0	0	27	2	0	0	77	6	4	4	65.7%	
	Retail - Secured on real estate property	65	1	0	0	24	1	0	0	65	2	1	1	30.8%	
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	1	0	0	0	2	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	63	1	0	0	23	1	0	0	63	2	1	1	30.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	13	4	0	0	3	0	0	0	12	4	3	3	87.2%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	63.2%	
	Retail - Other Retail - Of Which: non-SME	11	4	0	0	3	0	0	0	11	4	3	3	88.3%	
	Equity														-
	Securitisation														-
Other non-credit obligation assets									4	0	0	0	-		
IRB TOTAL		2,746	13	38	0	645	9	8	0	866	24	13	12	50.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Danske Bank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,955	0	29	0	398	0	2	0	256	0	0	0	0	0
	Corporates	2,410	0	0	0	662	1	0	0	848	2	2	0	0	8.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	38	0	0	0	5	0	0	0	31	0	0	0	0	0
	Retail	171	1	0	0	29	1	0	0	171	3	1	1	1	32.1%
	Retail - Secured on real estate property	122	1	0	0	21	1	0	0	124	2	0	0	0	10.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	122	1	0	0	21	1	0	0	123	2	0	0	0	10.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	49	1	0	0	9	0	0	0	47	1	1	1	1	58.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	20.6%
	Retail - Other Retail - Of Which: non-SME	48	1	0	0	8	0	0	0	47	1	1	1	1	63.1%
	Equity									0	0	0	0	0	0
Securitisation															
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		5,536	2	29	0	1,089	2	2	0	1,275	6	3	1	22.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Switzerland	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,059	0	0	0	26	0	0	0	8	0	0	0	0	0
	Corporates	563	0	0	0	66	0	0	0	187	5	1	1	1	17.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	68	3	0	0	14	3	0	0	65	6	2	3	2	29.9%
	Retail - Secured on real estate property	58	2	0	0	12	3	0	0	56	6	1	1	1	23.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	2	0	0	12	3	0	0	56	6	1	1	1	23.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	1	0	0	2	0	0	0	9	1	1	1	1	75.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	76.5%
	Retail - Other Retail - Of Which: non-SME	10	1	0	0	2	0	0	0	9	1	1	1	1	75.7%
	Equity									0	0	0	0	0	0
Securitisation															
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		3,691	3	0	0	106	3	0	0	260	11	3	3	24.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United States	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	899	0	3	0	122	0	1	0	15	0	0	0	0	0
	Corporates	1,430	4	3	0	627	2	1	0	905	5	4	4	4	79.6%
	Corporates - Of Which: Specialised Lending	0	0	0	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	0	0	0
	Retail	162	2	0	0	36	5	0	0	161	4	1	1	1	18.4%
	Retail - Secured on real estate property	124	2	0	0	23	5	0	0	123	3	0	0	0	9.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	123	2	0	0	23	5	0	0	122	3	0	0	0	9.5%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	38	1	0	0	13	0	0	0	38	1	1	1	1	64.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	93.5%
	Retail - Other Retail - Of Which: non-SME	38	1	0	0	13	0	0	0	38	1	1	1	1	64.6%
	Equity									0	0	0	0	0	0
Securitisation															
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		2,491	7	6	0	785	7	2	0	1,082	8	5	4	50.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,022	0	7	0	102	0	1	0	49	0	0	0	0	0
	Corporates	168	0	3	0	65	0	1	0	142	2	1	1	39.9%	
	Corporates - Of Which: Specialised Lending	0	0	0	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	0	0	0
	Retail	35	4	0	0	6	1	0	0	35	4	4	4	89.7%	
	Retail - Secured on real estate property	30	0	0	0	5	1	0	0	31	0	0	0	24.8%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	0	0	4	1	0	0	29	0	0	0	24.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	4	0	0	1	0	0	0	4	4	4	4	97.2%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	4	0	0	1	0	0	0	4	4	4	4	97.2%	
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	1,225	4	10	0	172	1	2	0	226	7	5	5	73.3%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	64	0	0	0	5	0	0	0	50	0	0	0	0	0
	Corporates	1,736	0	0	0	244	0	0	0	336	0	0	0	20.5%	
	Corporates - Of Which: Specialised Lending	0	0	0	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	0	0	0
	Retail	27	0	0	0	6	0	0	0	27	0	0	0	0.2%	
	Retail - Secured on real estate property	24	0	0	0	5	0	0	0	24	0	0	0	0.0%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	0	0	4	0	0	0	23	0	0	0	0.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	1	0	0	0	3	0	0	0	1.0%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	3	0	0	0	60.6%	
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	1,828	0	0	0	256	0	0	0	413	1	0	0	5.9%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Danske Bank	Central banks and central governments	0	0	0	0	0	0	0	0	8.3%	0	0	0	0	0	7.8%
	Institutions	1,996	19	19	5	24.3%	1,976	38	27	11	28.5%	1,958	56	34	16	27.6%
	Corporates	110,165	6,434	1,939	1,624	25.2%	109,008	7,590	2,187	1,796	23.7%	107,831	8,767	2,371	1,942	22.2%
	Corporates - Of Which: Specialised Lending	90	7	3	2	32.0%	88	9	3	3	29.2%	87	10	3	3	26.9%
	Corporates - Of Which: SME	22,685	894	277	240	26.8%	22,502	1,078	309	264	24.5%	22,208	1,270	327	288	22.6%
	Retail	121,381	2,976	720	604	20.3%	120,944	3,413	760	627	18.4%	120,519	3,839	788	645	16.8%
	Retail - Secured on real estate property	105,381	2,143	275	218	10.2%	105,010	2,514	294	229	9.1%	104,639	2,885	311	238	8.2%
	Retail - Secured on real estate property - Of Which: SME	5,087	227	29	24	10.7%	5,054	260	31	25	9.8%	5,022	292	32	26	9.0%
	Retail - Secured on real estate property - Of Which: non-SME	100,294	1,916	245	194	10.1%	99,956	2,254	263	203	9.0%	99,617	2,593	278	212	8.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,999	824	445	387	46.4%	15,934	899	466	399	44.3%	15,873	954	478	407	42.7%
	Retail - Other Retail - Of Which: SME	1,689	135	66	56	41.7%	1,679	145	70	58	40.1%	1,671	153	71	60	38.9%
	Retail - Other Retail - Of Which: non-SME	14,311	689	379	330	47.3%	14,255	754	397	340	45.2%	14,208	801	406	347	43.4%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	588	14	5	2	12.6%	578	20	6	3	13.7%	573	25	8	4	13.9%	
IRB TOTAL	234,125	9,444	2,682	2,235	23.7%	232,506	11,062	2,981	2,437	22.0%	230,880	12,688	3,200	2,606	20.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	8.3%	0	0	0	0	0	7.8%
	Institutions	24	0	0	0	30.7%	24	0	0	0	28.3%	24	0	0	0	26.3%
	Corporates	54,617	4,082	1,330	1,159	28.4%	54,057	4,642	1,457	1,241	26.7%	53,517	5,182	1,537	1,304	25.2%
	Corporates - Of Which: Specialised Lending	59	7	3	2	32.9%	58	8	3	2	30.7%	58	9	3	3	28.9%
	Corporates - Of Which: SME	16,638	783	224	200	26.5%	16,532	858	241	211	24.6%	16,423	967	254	221	22.8%
	Retail	77,205	1,953	560	470	24.1%	77,353	2,305	593	488	21.2%	76,988	2,670	618	504	18.9%
	Retail - Secured on real estate property	69,766	1,360	239	190	14.0%	69,461	1,665	257	200	12.0%	69,137	1,988	273	209	10.5%
	Retail - Secured on real estate property - Of Which: SME	3,786	186	25	21	11.3%	3,756	216	27	22	10.2%	3,726	246	28	23	9.3%
	Retail - Secured on real estate property - Of Which: non-SME	65,980	1,174	214	169	14.4%	65,704	1,449	230	178	12.3%	65,411	1,742	245	186	10.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,938	594	321	280	47.1%	7,893	640	336	288	45.0%	7,851	681	345	295	43.3%
	Retail - Other Retail - Of Which: SME	704	81	40	34	41.7%	697	87	43	35	40.2%	692	93	44	36	38.8%
	Retail - Other Retail - Of Which: non-SME	7,235	513	281	246	47.9%	7,195	553	293	253	45.8%	7,159	588	301	259	44.0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	538	14	5	2	12.5%	533	20	6	3	13.7%	528	25	7	3	14.0%	
IRB TOTAL	132,884	6,050	1,895	1,631	22.0%	131,967	6,967	2,057	1,732	24.9%	131,057	7,877	2,163	1,811	23.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	161	0	0	0	15.4%	161	1	0	0	20.6%	160	2	1	0	19.9%
	Corporates	26,845	361	131	67	18.4%	26,582	624	179	106	17.1%	26,278	928	222	144	15.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	15.2%	0	0	0	0	10.0%	0	0	0	0	11.0%
	Corporates - Of Which: SME	3,029	61	25	18	29.5%	2,989	101	33	25	24.9%	2,944	146	41	32	21.9%
	Retail	14,488	144	35	26	17.9%	14,465	167	37	28	16.6%	14,447	185	38	29	15.5%
	Retail - Secured on real estate property	11,358	97	10	7	7.4%	11,342	113	10	7	6.6%	11,329	126	10	8	6.1%
	Retail - Secured on real estate property - Of Which: SME	942	18	3	2	11.4%	941	20	3	2	10.7%	939	21	3	2	10.2%
	Retail - Secured on real estate property - Of Which: non-SME	10,416	79	7	5	6.5%	10,401	93	7	5	5.7%	10,390	104	8	5	5.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,130	47	25	19	39.5%	3,123	54	27	20	37.6%	3,118	59	28	21	35.6%
	Retail - Other Retail - Of Which: SME	738	23	11	9	37.2%	736	25	11	9	35.4%	734	27	12	9	34.1%
	Retail - Other Retail - Of Which: non-SME	2,392	24	14	10	41.6%	2,387	28	16	11	39.5%	2,384	32	16	12	36.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	21.3%	0	0	0	0	19.7%	0	0	0	0	18.7%	
IRB TOTAL	41,494	505	165	92	18.3%	41,208	792	216	134	17.0%	40,884	1,115	261	173	15.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Baseline Scenario															
		31/12/2018				31/12/2019				31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mln EUR, %)															
Finland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Institutions	3	0	0	0	0	3	0	0	0	0	3	0	0	0	0	
	Corporates	8,161	240	82	64	26.8%	8,074	328	96	77	23.5%	7,982	420	110	90	21.4%	
	Corporates - Of Which: Specialised Lending	4	0	0	0	6.7%	4	0	0	0	12.2%	4	0	0	0	0	11.4%
	Corporates - Of Which: SME	1,152	44	15	14	31.3%	1,140	56	16	15	26.2%	1,127	69	17	16	22.6%	
	Retail	12,203	630	79	70	11.1%	12,261	672	82	72	10.7%	12,232	701	82	72	10.3%	
	Retail - Secured on real estate property	10,800	498	12	10	2.0%	10,756	533	12	10	1.9%	10,742	557	13	10	1.9%	
	Retail - Secured on real estate property - Of Which: SME	124	15	1	1	5.8%	123	15	1	1	5.6%	122	16	1	1	5.5%	
	Retail - Secured on real estate property - Of Which: non-SME	10,676	484	11	9	1.9%	10,643	518	11	9	1.8%	10,619	541	12	10	1.8%	
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	0	
	Retail - Other Retail	1,503	131	67	60	45.9%	1,495	139	69	61	44.2%	1,490	144	70	62	43.1%	
	Retail - Other Retail - Of Which: SME	99	23	12	11	48.7%	99	24	12	11	47.3%	98	25	12	12	46.5%	
	Retail - Other Retail - Of Which: non-SME	1,403	108	55	49	45.2%	1,396	115	57	50	43.5%	1,392	119	58	50	42.4%	
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	0	
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	0		
IRB TOTAL	20,467	870	161	134	15.4%	20,338	1,000	177	149	14.9%	20,217	1,121	193	162	14.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Norway	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	18	0	0	0	20.7%	18	0	0	0	25.2%	18	0	0	0	22.9%
	Corporates	13,867	1,028	229	194	18.9%	13,668	1,227	272	222	18.1%	13,480	1,415	305	246	17.4%
	Corporates - Of Which: Specialised Lending	26	0	0	0	11.0%	26	1	0	0	14.1%	25	1	0	0	14.4%
	Corporates - Of Which: SME	1,646	32	11	7	22.8%	1,623	55	17	12	22.3%	1,599	79	23	18	22.3%
	Retail	15,927	201	26	20	9.8%	15,910	218	27	20	9.4%	15,898	229	28	21	9.1%
	Retail - Secured on real estate property	12,665	158	10	7	4.1%	12,652	171	10	7	4.0%	12,643	180	10	7	3.9%
	Retail - Secured on real estate property - Of Which: SME	222	7	1	0	5.9%	222	8	1	0	5.8%	222	8	1	0	5.8%
	Retail - Secured on real estate property - Of Which: non-SME	12,443	151	9	6	4.1%	12,430	163	9	6	3.9%	12,421	172	10	7	3.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,262	42	17	13	31.0%	3,258	47	17	14	29.2%	3,255	50	18	14	27.8%
	Retail - Other Retail - Of Which: SME	145	8	3	3	33.0%	145	8	3	3	32.4%	145	8	3	3	32.0%
	Retail - Other Retail - Of Which: non-SME	3,117	35	14	11	30.6%	3,113	39	14	11	28.5%	3,110	41	15	11	27.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	41	0	0	0	15.4%	41	0	0	0	12.8%	40	1	0	0	11.3%	
IRB TOTAL	29,853	1,229	255	214	17.4%	29,637	1,445	299	242	16.8%	29,437	1,645	333	267	16.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	14	0	0	0	22.2%	14	0	0	0	27.3%	14	0	0	0	27.3%
	Corporates	768	21	13	10	47.4%	764	25	14	11	45.4%	759	30	16	12	41.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	14	2	0	0	15.3%	14	2	0	0	17.0%	14	2	0	0	16.8%
	Retail	77	7	4	4	62.9%	76	7	4	4	61.0%	76	7	4	4	59.3%
	Retail - Secured on real estate property	64	3	1	1	28.1%	64	3	1	1	26.5%	64	3	1	1	25.1%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	7.9%	2	0	0	0	7.5%	2	0	0	0	7.2%
	Retail - Secured on real estate property - Of Which: non-SME	63	3	1	1	28.2%	62	3	1	1	26.6%	62	3	1	1	25.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	12	4	4	3	86.7%	12	4	4	3	86.3%	12	4	4	3	85.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	61.7%	1	0	0	0	60.9%	1	0	0	0	60.1%
	Retail - Other Retail - Of Which: non-SME	11	4	3	3	87.9%	11	4	3	3	87.5%	11	4	4	3	87.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	4	0	0	0	20.6%	4	0	0	0	21.2%	4	0	0	0	20.4%	
IRB TOTAL	863	28	17	14	51.1%	858	32	19	16	48.7%	853	37	20	17	45.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	256	0	0	0	21.4%	256	0	1	0	24.2%	256	1	1	0	23.2%
	Corporates	842	8	5	1	15.3%	836	14	7	2	16.2%	829	21	8	3	15.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	31	0	0	0	13.4%	31	0	0	0	37.2%	31	0	0	0	37.4%
	Retail	171	4	1	1	28.7%	170	4	2	1	26.5%	170	5	2	1	24.7%
	Retail - Secured on real estate property	123	2	0	0	8.9%	123	3	0	0	8.0%	123	3	0	0	7.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	10.6%	1	0	0	0	13.9%	1	0	0	0	14.7%
	Retail - Secured on real estate property - Of Which: non-SME	122	2	0	0	8.9%	122	3	0	0	8.0%	122	3	0	0	7.3%
	Retail - Qualifying Revolving	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-
	Retail - Other Retail	47	2	1	1	56.4%	47	2	1	1	54.4%	47	2	1	1	52.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	20.7%	0	0	0	0	21.3%	0	0	0	0	21.4%
	Retail - Other Retail - Of Which: non-SME	47	1	1	1	59.9%	47	2	1	1	57.5%	47	2	1	1	55.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	48.2%	0	0	0	0	47.2%	0	0	0	0	45.7%	
IRB TOTAL	1,269	12	7	2	19.7%	1,262	19	9	4	18.7%	1,254	26	10	5	17.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	8	0	0	0	17.7%	8	0	0	0	24.2%	8	0	0	0	25.2%
	Corporates	187	5	1	1	17.5%	186	5	1	1	17.2%	186	6	1	1	16.9%
	Corporates - Of Which: Specialised Lending	0	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	0	-
	Retail	65	7	2	2	29.1%	65	7	2	2	28.5%	65	7	2	2	27.8%
	Retail - Secured on real estate property	56	6	1	1	23.3%	56	6	1	1	22.7%	56	6	1	1	22.2%
	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	56	6	1	1	23.3%	56	6	1	1	22.7%	56	6	1	1	22.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	9	1	1	1	72.9%	9	1	1	1	71.0%	9	1	1	1	69.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	75.3%	0	0	0	0	74.0%	0	0	0	0	72.7%
	Retail - Other Retail - Of Which: non-SME	9	1	1	1	72.9%	9	1	1	1	71.0%	9	1	1	1	69.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	260	12	3	3	24.2%	259	12	3	3	23.6%	259	13	3	3	22.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	15	0	0	0	16.2%	15	0	0	0	24.2%	15	0	0	0	24.1%
	Corporates	903	7	9	4	59.9%	899	11	10	6	55.0%	894	16	12	8	53.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	4.9%	0	0	0	0	13.5%	0	0	0	0	14.6%
	Retail	161	4	1	1	17.7%	161	5	1	1	17.1%	160	5	1	1	16.6%
	Retail - Secured on real estate property	123	4	0	0	8.9%	123	4	0	0	8.3%	122	4	0	0	7.8%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.2%	1	0	0	0	6.3%	1	0	0	0	6.3%
	Retail - Secured on real estate property - Of Which: non-SME	122	4	0	0	8.9%	121	4	0	0	8.3%	121	4	0	0	7.8%
	Retail - Qualifying Revolving	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-
	Retail - Other Retail	38	1	1	1	59.6%	38	1	1	1	56.2%	38	1	1	1	52.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	29.7%	0	0	0	0	55.3%	0	0	0	0	58.5%
	Retail - Other Retail - Of Which: non-SME	38	1	1	1	59.6%	38	1	1	1	56.2%	38	1	1	1	52.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,079	11	10	5	43.4%	1,074	16	11	7	43.4%	1,069	21	13	9	44.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Danske Bank	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,985	30	57	11	38.4%	1,925	90	102	35	39.5%	1,871	144	120	54	37.7%
	Corporates	109,798	6,800	3,539	2,086	30.7%	107,013	9,585	4,421	2,779	29.0%	104,381	12,217	5,076	3,315	27.1%
	Corporates - Of Which: Specialised Lending	89	8	4	3	38.2%	86	11	4	4	34.4%	84	13	5	4	31.6%
	Corporates - Of Which: SME	22,628	951	476	308	32.4%	22,227	1,251	564	400	29.6%	21,820	1,759	658	477	27.1%
	Retail	121,213	3,144	1,184	828	26.3%	120,358	4,000	1,428	1,034	25.9%	119,609	4,748	1,525	1,140	24.0%
	Retail - Secured on real estate property	105,244	2,280	610	406	17.8%	104,584	2,940	754	556	18.9%	103,981	3,543	838	631	17.8%
	Retail - Secured on real estate property - Of Which: SME	5,073	241	48	36	15.1%	5,012	302	59	45	14.9%	4,956	358	62	48	13.5%
	Retail - Secured on real estate property - Of Which: non-SME	100,171	2,039	561	370	18.1%	99,572	2,638	695	510	19.3%	99,025	3,185	775	583	18.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	15,969	864	575	422	48.8%	15,776	1,059	674	479	45.2%	15,629	1,204	687	508	42.2%
	Retail - Other Retail - Of Which: SME	1,684	140	79	60	42.9%	1,662	162	92	66	41.1%	1,647	178	93	70	39.3%
	Retail - Other Retail - Of Which: non-SME	14,285	724	496	362	49.9%	14,111	897	582	412	46.0%	13,982	1,027	595	439	42.7%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	581	17	15	3	20.5%	566	32	17	7	21.3%	554	44	20	9	20.7%
	IRB TOTAL	233,578	9,990	4,795	2,928	29.3%	229,862	13,706	5,968	3,856	28.1%	226,415	17,153	6,740	4,518	26.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	24	0	1	0	31.1%	24	0	0	0	28.7%	24	1	0	0	26.6%
	Corporates	54,405	4,294	2,208	1,477	34.4%	53,171	5,528	2,702	1,819	32.9%	51,930	6,769	3,020	2,069	30.6%
	Corporates - Of Which: Specialised Lending	59	7	4	3	39.4%	57	9	4	3	36.0%	55	11	4	4	32.4%
	Corporates - Of Which: SME	16,588	792	358	259	32.7%	16,372	1,019	418	311	30.6%	16,133	1,258	465	344	27.3%
	Retail	77,568	2,090	949	655	31.4%	76,862	2,796	1,175	841	30.1%	76,209	3,449	1,266	939	27.2%
	Retail - Secured on real estate property	69,653	1,473	517	344	23.3%	69,105	2,021	657	483	23.9%	68,573	2,552	737	555	21.7%
	Retail - Secured on real estate property - Of Which: SME	3,773	199	40	30	15.2%	3,717	255	50	38	15.0%	3,665	307	53	41	13.4%
	Retail - Secured on real estate property - Of Which: non-SME	65,879	1,274	478	313	24.6%	65,388	1,766	606	445	25.2%	64,908	2,245	684	514	22.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	7,916	617	432	312	50.5%	7,757	775	518	358	46.2%	7,635	897	529	384	42.8%
	Retail - Other Retail - Of Which: SME	701	84	51	37	43.9%	686	99	62	42	42.2%	675	110	62	44	40.3%
	Retail - Other Retail - Of Which: non-SME	7,215	533	380	275	51.6%	7,071	676	457	317	46.8%	6,961	787	467	339	43.1%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	536	17	15	3	20.5%	521	31	17	7	21.4%	510	42	19	9	20.9%
	IRB TOTAL	132,533	6,401	3,173	2,135	33.4%	130,578	8,356	3,894	2,667	31.9%	128,672	10,262	4,306	3,016	29.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	161	0	1	0	18.2%	155	6	5	1	21.5%	149	13	6	3	21.4%
	Corporates	26,793	413	482	104	25.3%	26,240	966	555	239	24.8%	25,647	1,559	720	369	23.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	19.5%	0	0	0	0	27.8%	0	0	0	0	27.8%
	Corporates - Of Which: SME	3,020	70	69	23	33.1%	2,914	176	79	47	26.7%	2,811	279	108	74	26.7%
	Retail	14,484	148	60	37	24.9%	14,444	188	68	48	25.3%	14,409	223	72	52	23.4%
	Retail - Secured on real estate property	11,355	100	29	18	17.8%	11,329	126	33	24	18.9%	11,306	149	35	26	17.5%
	Retail - Secured on real estate property - Of Which: SME	942	19	6	4	20.2%	939	22	6	4	19.9%	936	24	6	3	18.8%
	Retail - Secured on real estate property - Of Which: non-SME	10,413	81	24	14	17.3%	10,390	105	27	19	18.6%	10,370	125	28	22	17.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,128	48	30	19	39.7%	3,115	62	35	24	38.3%	3,104	73	37	26	35.3%
	Retail - Other Retail - Of Which: SME	738	24	12	9	37.1%	733	29	14	10	35.1%	729	33	14	11	32.6%
	Retail - Other Retail - Of Which: non-SME	2,391	25	19	10	42.2%	2,382	33	21	14	41.0%	2,375	41	23	15	37.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	0	0	26.1%	0	0	0	0	23.3%	0	0	0	0	21.8%
	IRB TOTAL	41,438	562	542	141	25.2%	40,839	1,160	628	288	24.8%	40,205	1,794	797	424	23.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Danske Bank

		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures
		(mln EUR, %)													
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	0	0	24.6%	3	0	0	0	33.6%	3	0	0	0
	Corporates	8,149	253	132	73	28.9%	7,998	404	182	121	29.9%	7,856	545	230	160
	Corporates - Of Which: Specialised Lending	4	0	0	0	11.3%	4	0	0	0	24.4%	3	0	0	0
	Corporates - Of Which: SME	1,150	45	20	14	31.6%	1,132	64	27	20	31.2%	1,113	83	32	24
	Retail	12,297	636	95	81	12.7%	12,234	699	99	83	11.9%	12,200	772	99	85
	Retail - Secured on real estate property	10,795	503	24	20	3.9%	10,744	555	25	21	3.7%	10,716	583	25	21
	Retail - Secured on real estate property - Of Which: SME	124	15	1	1	8.2%	122	16	2	1	7.9%	122	17	2	1
	Retail - Secured on real estate property - Of Which: non-SME	10,672	489	23	19	3.8%	10,621	539	24	19	3.6%	10,594	566	24	20
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Retail - Other Retail	1,502	132	71	61	45.8%	1,490	144	74	63	43.6%	1,485	149	74	64
	Retail - Other Retail - Of Which: SME	99	24	12	11	48.6%	98	25	12	12	46.7%	98	25	12	12
	Retail - Other Retail - Of Which: non-SME	1,402	109	59	49	45.2%	1,392	119	62	51	42.9%	1,387	124	61	52
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0
IRB TOTAL	20,449	889	227	154	17.3%	20,235	1,103	281	204	18.5%	20,060	1,278	330	244	19.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures
		(mln EUR, %)													
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18	0	0	0	23.6%	18	0	0	0	25.7%	18	0	0	0
	Corporates	13,801	1,094	381	258	23.6%	13,088	1,807	599	392	21.7%	12,559	2,336	695	480
	Corporates - Of Which: Specialised Lending	26	0	0	0	17.3%	25	1	0	0	23.7%	25	1	1	0
	Corporates - Of Which: SME	1,640	38	26	10	26.5%	1,594	84	35	20	23.6%	1,553	125	47	31
	Retail	15,911	217	56	33	15.3%	15,875	293	57	38	14.9%	15,856	272	58	39
	Retail - Secured on real estate property	12,653	170	32	18	10.8%	12,626	197	31	20	10.1%	12,612	211	31	21
	Retail - Secured on real estate property - Of Which: SME	222	8	1	1	13.5%	221	8	1	1	13.2%	221	9	1	1
	Retail - Secured on real estate property - Of Which: non-SME	12,431	162	30	17	10.7%	12,405	189	29	19	10.0%	12,391	203	30	19
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Retail - Other Retail	3,258	47	24	15	31.7%	3,249	56	26	18	31.7%	3,244	61	26	18
	Retail - Other Retail - Of Which: SME	145	8	4	3	32.9%	144	9	4	3	32.4%	144	9	4	3
	Retail - Other Retail - Of Which: non-SME	3,113	38	21	12	31.4%	3,105	47	22	15	31.5%	3,100	51	23	15
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Other non-credit obligation assets	41	0	0	0	22.3%	40	1	0	0	16.9%	39	2	0	0
IRB TOTAL	29,771	1,311	437	291	22.2%	29,021	2,061	657	430	20.9%	28,472	2,610	753	519	19.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures
		(mln EUR, %)													
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	14	0	0	0	27.8%	14	0	0	0	30.1%	14	0	0	0
	Corporates	766	23	30	12	53.7%	755	34	37	16	48.4%	744	44	41	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Corporates - Of Which: SME	14	2	1	1	36.4%	14	3	1	1	35.6%	14	3	1	1
	Retail	76	7	5	4	60.1%	75	9	5	5	55.6%	74	10	6	5
	Retail - Secured on real estate property	64	3	1	1	28.8%	63	4	1	1	29.0%	62	5	2	1
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	9.9%	2	0	0	0	8.9%	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	3	1	1	29.0%	61	4	1	1	29.4%	60	5	2	1
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Retail - Other Retail	12	4	4	3	85.9%	12	4	4	4	83.8%	12	4	4	4
	Retail - Other Retail - Of Which: SME	1	0	0	0	58.8%	1	0	0	0	55.6%	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	4	3	3	87.3%	11	4	4	3	85.5%	11	4	4	3
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0
	Other non-credit obligation assets	4	0	0	0	29.4%	4	0	0	0	21.5%	4	0	0	0
IRB TOTAL	860	30	35	17	55.1%	848	43	43	21	49.7%	836	54	47	25	45.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Danske Bank	Central governments or central banks	67,201	0	7	0	1,348	0	0	0	1.0%
	Regional governments or local authorities	9,410	0	42	0	4,348	0	0	0	0.0%
	Public sector entities	81	0	16	0	71	0	0	0	0.0%
	Multilateral Development Banks	397	0	0	0	5	0	0	0	0.0%
	International Organisations	198	0	0	0	0	0	0	0	0.0%
	Institutions	2,621	0	232	0	305	0	0	0	0.0%
	Corporates	5,363	73	9,239	94	5,445	285	107	90	31.7%
	of which: SME	632	7	988	9	646	32	17	15	46.2%
	Retail	1,714	35	1,125	47	2,162	118	63	53	45.1%
	of which: SME	1,057	18	632	26	976	44	18	14	32.5%
	Secured by mortgages on immovable property	4,637	65	1,690	65	4,327	129	17	13	10.0%
	of which: SME	699	3	215	3	703	8	1	1	7.2%
	Items associated with particularly high risk	182	14	273	21	114	49	27	26	53.2%
	Covered bonds	29,417	0	2,981	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			2,267	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			1,911	0	24	0	0	0	22.0%
	Standardised Total		125,493	187	15,785	226	18,149	581	214	183

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Denmark	Central governments or central banks	12,139	0	0	0	405	0	0	0	0.0%
	Regional governments or local authorities	5,965	0	0	0	3,179	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,367	0	27	0	0	0	0	0	0.0%
	Corporates	276	1	196	1	167	3	1	1	44.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	21	0	16	1	53	2	0	0	1.9%
	of which: SME	2	0	1	0	3	0	0	0	0.0%
	Secured by mortgages on immovable property	62	2	22	2	12	1	0	0	1.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	27	0	40	0	0	0	0	0	0.0%
	Covered bonds	26,514	0	2,689	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		48,230	3	4,859	4	3,816	5	2	1

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	10,325	0	0	0	90	0	0	0	0.0%
	Regional governments or local authorities	1,765	0	0	0	201	0	0	0	0.0%
	Public sector entities	31	0	6	0	43	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	0.0%
	Corporates	37	0	37	0	51	0	0	0	0.0%
	of which: SME	3	0	0	0	0	0	0	0	0.0%
	Retail	3	0	23	0	5	0	0	0	23.4%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	20	0	7	0	6	0	0	0	1.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	1,696	0	170	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		13,889	0	235	0	395	0	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Finland	Central governments or central banks	8,145	0	0	0	615	0	0	0	0.0%
	Regional governments or local authorities	1,411	0	0	0	700	0	0	0	0.0%
	Public sector entities	50	0	10	0	28	0	0	0	0.0%
	Multilateral Development Banks	86	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	265	0	3	0	0	0	0	0	0.0%
	Corporates	935	22	928	31	980	43	16	14	33.9%
	of which: SME	76	3	69	5	77	10	6	6	62.1%
	Retail	467	14	543	20	881	20	6	4	18.9%
	of which: SME	596	12	341	17	602	17	4	3	15.7%
	Secured by mortgages on immovable property	1,045	0	423	0	1,038	8	0	0	3.0%
	of which: SME	428	0	120	0	425	4	0	0	4.7%
	Items associated with particularly high risk	1	0	1	0	1	0	0	0	0.0%
	Covered bonds	212	0	21	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	13,039	36	1,956	51	4,243	71	23	19	26.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Norway	Central governments or central banks	967	0	0	0	55	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	234	0	47	0	86	0	0	0	0.0%
	Corporates	5	0	5	0	18	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	1	1	1	7	1	1	1	51.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	21	0	7	0	21	0	2	0	6.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0	0	0.0%
	Covered bonds	457	0	46	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	1,746	1	166	1	179	1	1	1	45.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Germany	Central governments or central banks	25,951	0	0	0	68	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	4.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	1	1	0	0	0.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	140	0	14	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	26,094	0	15	0	70	1	0	0	1.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
United Kingdom	Central governments or central banks	3,548	0	0	0	19	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	8	0	0	0	5	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	253	0	51	0	187	0	0	0	0.0%
	Corporates	2,484	35	2,467	45	2,472	140	59	50	35.5%
	of which: SME	260	0	244	0	271	6	3	2	29.1%
	Retail	651	11	448	13	993	58	30	25	42.1%
	of which: SME	358	4	228	6	297	20	7	6	31.9%
	Secured by mortgages on immovable property	2,716	36	949	36	2,527	81	11	9	10.8%
	of which: SME	232	2	79	2	248	3	1	0	10.0%
	Items associated with particularly high risk	151	14	227	21	110	49	27	26	53.2%
	Covered bonds	211	0	21	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures										
Standardised Total	10,109	96	4,248	116	6,313	327	128	109	33.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	20	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	9	0	9	0	17	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	1	1	1	3	2	1	1	41.0%
	of which: SME	0	0	0	0	0	1	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	23	0	5	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures										
Standardised Total	63	1	22	1	23	2	1	1	32.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
United States	Central governments or central banks	624	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	51	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	0.0%
	Corporates	3	0	3	0	4	0	0	0	62.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	96.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures										
Standardised Total	705	0	28	0	7	0	0	0	82.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	1,813	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	34	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	10	1	0	0	1.1%
	of which: SME	2	0	1	0	5	0	0	0	17.7%
	Secured by mortgages on immovable property	22	0	7	0	8	1	0	0	2.6%
	of which: SME	4	0	1	0	1	0	0	0	17.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	117	0	12	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,957	0	24	0	52	2	0	0	1.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Luxembourg	Central governments or central banks	160	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	252	0	0	0	0	0	0	0	0.0%
	International Organisations	179	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	66	0	66	0	59	24	3	3	14.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	7	0	5	0	8	0	0	0	0.0%
	of which: SME	2	0	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		705	0	109	0	69	24	3	3	14.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		615	0	1	0	7.7%	614	1	0	0	7.3%	614	1	0	0	7.1%
Finland	Central governments or central banks	700	0	0	0	7.2%	700	1	0	0	7.0%	699	1	0	0	6.9%
	Regional governments or local authorities	28	0	0	0	5.5%	28	0	0	0	22.9%	28	0	0	0	22.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	969	54	19	16	29.3%	957	67	21	17	26.1%	944	80	24	20	24.9%
	Corporates	76	11	7	6	56.8%	74	12	7	6	52.3%	73	13	7	7	48.7%
	of which: SME	866	35	9	5	14.6%	857	44	10	6	14.2%	849	52	11	7	14.2%
	Retail	591	27	6	4	13.2%	585	33	7	4	12.3%	580	38	8	5	11.9%
	of which: SME	1,036	10	1	0	3.8%	1,034	11	1	0	4.3%	1,033	12	1	1	4.6%
	Secured by mortgages on immovable property	424	5	0	0	5.0%	424	5	0	0	5.3%	423	6	0	0	5.4%
	of which: SME	1	0	0	0	10.7%	1	0	0	0	26.8%	1	0	0	0	31.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	27.0%	0	0	0	0	27.2%	0	0	0	0	27.7%	
Standardised Total	4,215	99	29	21	21.5%	4,191	124	33	24	19.7%	4,168	146	37	28	19.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		55	0	0	0	3.3%	55	1	0	0	3.3%	55	1	0	0	3.2%
Norway	Central governments or central banks	0	0	0	0	0.8%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	96	0	0	0	0.3%	96	0	0	0	6.3%	96	0	0	0	13.9%
	Corporates	18	0	0	0	2.1%	18	0	0	0	17.0%	18	0	0	0	22.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	7	1	1	1	51.1%	7	1	1	1	50.7%	7	1	1	1	50.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	6.3%	2	0	0	0	6.2%	2	0	0	0	6.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	179	1	1	1	37.0%	179	2	1	1	29.3%	178	3	1	1	24.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		68	0	0	0	0.0%	68	0	0	0	6.9%	68	0	0	0	6.6%
Germany	Central governments or central banks	0	0	0	0	4.6%	0	0	0	0	5.8%	0	0	0	0	6.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	13.1%	0	0	0	0	21.0%	0	0	0	0	24.6%
	Corporates	0	0	0	0	4.9%	0	0	0	0	13.4%	0	0	0	0	15.4%
	of which: SME	1	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	4.1%	1	0	0	0	4.2%	1	0	0	0	4.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	1	0	0	0.9%	1	1	0	0	1.0%	1	1	0	0	1.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	70	1	0	0	1.6%	70	1	0	0	2.0%	70	1	0	0	2.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	33	0	0	0	3.9%	33	1	0	0	9.7%	33	1	0	0	12.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	10	1	0	0	1.9%	10	1	0	0	2.3%	10	1	0	0	2.6%
	of which: SME	5	0	0	0	13.4%	5	0	0	0	12.2%	5	0	0	0	12.0%
	Secured by mortgages on immovable property	8	1	0	0	3.1%	8	1	0	0	3.3%	8	1	0	0	3.4%
	of which: SME	1	0	0	0	17.4%	1	0	0	0	17.2%	1	0	0	0	17.0%
	Items associated with particularly high risk	0	0	0	0	5.1%	0	0	0	0	15.3%	0	0	0	0	18.5%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	51	2	0	0	2.7%	51	2	0	0	4.8%	50	3	0	0	6.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	59	25	4	4	14.3%	58	25	4	4	14.2%	58	26	4	4	14.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	8	0	0	0	12.1%	8	0	0	0	26.5%	8	0	0	0	33.1%
	of which: SME	1	0	0	0	9.9%	1	0	0	0	31.5%	1	0	0	0	39.7%
	Secured by mortgages on immovable property	2	0	0	0	5.9%	2	0	0	0	6.0%	2	0	0	0	6.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	69	25	4	4	14.3%	68	25	4	4	14.3%	68	26	4	4	14.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Finland	Central governments or central banks	615	0	3	0	9.4%	613	2	1	0	8.5%	612	3	1	0	8.1%
	Regional governments or local authorities	700	0	1	0	8.8%	699	2	1	0	8.4%	697	3	1	0	8.0%
	Public sector entities	28	0	0	0	6.9%	28	0	0	0	26.3%	28	0	0	0	25.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	18.8%	0	0	0	0	24.5%	0	0	0	0	26.0%
	Corporates	967	56	26	18	31.7%	942	82	37	24	29.9%	919	104	43	30	28.8%
	of which: SME	75	11	7	6	56.5%	72	15	9	8	50.9%	69	17	10	9	49.1%
	Retail	865	35	10	6	15.2%	852	49	13	8	16.0%	844	57	14	9	15.9%
	of which: SME	590	28	7	4	13.9%	582	37	9	5	13.7%	577	42	9	6	13.4%
	Secured by mortgages on immovable property	1,036	10	1	0	4.5%	1,033	12	1	1	5.4%	1,032	14	1	1	5.7%
	of which: SME	424	5	0	0	5.7%	423	6	1	0	6.3%	423	6	0	0	6.4%
	Items associated with particularly high risk	1	0	0	0	14.2%	1	0	0	0	23.9%	1	0	0	0	42.1%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	33.3%	0	0	0	0	40.1%	0	0	0	0	40.1%	
Standardised Total	4,212	102	41	24	23.1%	4,168	147	52	33	22.7%	4,133	182	59	40	22.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Norway	Central governments or central banks	55	0	0	0	4.4%	55	1	0	0	4.4%	54	1	0	0	4.2%
	Regional governments or local authorities	0	0	0	0	2.0%	0	0	0	0	1.7%	0	0	0	0	1.6%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	96	0	0	0	0.7%	95	1	0	0	8.0%	94	2	1	1	19.9%
	Corporates	18	0	0	0	3.2%	18	0	0	0	18.1%	18	0	0	0	22.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	7	1	1	1	52.9%	7	1	1	1	52.4%	7	1	1	1	51.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	15.1%	2	0	0	0	15.6%	2	0	0	0	15.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	179	2	1	1	36.7%	177	4	1	1	20.7%	175	6	1	1	21.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	68	0	0	0	0.0%	68	0	0	0	8.9%	68	0	0	0	8.3%
	Regional governments or local authorities	0	0	0	0	6.4%	0	0	0	0	9.0%	0	0	0	0	8.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	20.0%	0	0	0	0	28.9%	0	0	0	0	26.6%
	Corporates	0	0	0	0	7.5%	0	0	0	0	13.6%	0	0	0	0	24.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	7.8%	1	0	0	0	9.5%	1	0	0	0	10.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	1	0	0	4.1%	1	1	0	0	6.2%	1	1	0	0	7.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	70	1	0	0	4.9%	70	1	0	0	7.3%	70	1	0	0	8.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Danske Bank

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	33	0	0	0	5.8%	32	1	0	0	12.4%	31	2	1	0	16.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	10	1	0	0	4.3%	10	1	0	0	6.6%	10	1	0	0	7.1%
	of which: SME	5	0	0	0	11.9%	5	0	0	0	14.4%	5	0	0	0	13.8%
	Secured by mortgages on immovable property	8	1	0	0	6.4%	8	1	0	0	7.5%	7	1	0	0	7.7%
	of which: SME	1	0	0	0	17.4%	1	0	0	0	17.0%	1	0	0	0	16.7%
	Items associated with particularly high risk	0	0	0	0	5.6%	0	0	0	0	29.9%	0	0	0	0	34.8%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	51	2	0	0	5.5%	50	4	1	0	9.4%	49	5	1	1	12.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	58	25	6	5	19.7%	56	27	11	6	21.0%	54	29	11	6	21.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	8	0	0	0	20.3%	8	0	0	0	31.2%	8	0	0	0	38.1%
	of which: SME	1	0	0	0	12.2%	1	0	0	0	36.2%	1	0	0	0	44.7%
	Secured by mortgages on immovable property	2	0	0	0	13.1%	2	0	0	0	12.7%	2	0	0	0	12.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	69	25	6	5	19.7%	66	27	11	6	21.0%	64	29	12	6	21.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Risk exposure amounts

Danske Bank

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	85,889	85,773	86,359	89,153	91,035	91,559	100,533	102,934
Risk exposure amount for securitisations and re-securitisations	77	77	104	117	128	155	226	291
Risk exposure amount other credit risk	85,812	85,696	86,256	89,036	90,907	91,403	100,308	102,643
Risk exposure amount for market risk	5,083	5,083	5,083	5,083	5,083	7,138	7,751	7,740
Risk exposure amount for operational risk	10,215	10,215	10,215	10,215	10,215	10,215	10,215	10,215
Other risk exposure amounts	9	9	9	9	9	9	9	9
Total risk exposure amount	101,195	101,080	101,666	104,460	106,341	108,921	118,508	120,897

2018 EU-wide Stress Test: Capital

Danske Bank

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	A	OWN FUNDS	22,877	22,823	22,578	22,461	22,264	20,335	20,857	20,308
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,830	17,775	17,559	17,521	17,403	15,317	15,917	15,447
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	18,195	17,928	17,928	17,928	17,928	16,023	16,513	16,100
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	-70	-70	-70
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	0	0	0	0	-73	-73	-73
	A.1.3.2	OCI impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	3	3	3
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-130	-130	-130	-130	-130	-130	-130
	A.1.8	(-) Intangible assets (including Goodwill)	-903	-903	-903	-903	-903	-903	-903	-903
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-45	-46	-46	-46	-46	-76	-567	-312
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-226	-226	-226	-226	-226	-228	-228	-228
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-41	-41	-41	-41	-41	-41	-41
	A.1.14.1	Of which: from securitisation positions (-)	-41	-41	-41	-41	-41	-41	-41	-41
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-226	-226	-310	-399	-503	-636	-848	-1,064
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-267						
	A.1.21.1	Of which: subject to transitional arrangements		-225	-181	-261	-298	-1,013	-1,266	-1,400
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		287	287	287	287	287	287	287
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	-63	52	104	1,125	1,487	1,679
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		62	43	77	93	399	508	565
	A.1.22	Transitional adjustments	90	304	172	222	208	962	1,076	980
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0	
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		214	172	222	208	962	1,076	980	
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		214	172	222	208	962	1,076	980	
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
A.1.22.4	Other transitional adjustments to CET1 Capital	90	90	0	0	0	0	0	0	
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0	
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0							

2018 EU-wide Stress Test: Capital

Danske Bank

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	2,472	2,472	2,495	2,495	2,495	2,495	2,495	2,495
	A.2.1	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,495
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	-23	-23	0	0	0	0	0	0
	A.2.4.1			0	0	0	0	0	0
	A.3	20,302	20,247	20,054	20,016	19,898	17,811	18,412	17,942
	A.4	2,575	2,575	2,524	2,445	2,366	2,524	2,445	2,366
	A.4.1	2,307	2,307	2,307	2,307	2,307	2,307	2,307	2,307
	A.4.2	0	0	0	0	0	0	0	0
	A.4.3	268	268	217	138	59	217	138	59
	A.4.3.1			0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	101,195	101,080	101,666	104,460	106,341	108,921	118,508	120,897
	B.1	0	0	0	0	0	0	0	0
	B.2		37	9	12	11	79	94	88
CAPITAL RATIOS (%) Transitional period	C.1	17.62%	17.58%	17.27%	16.77%	16.36%	14.05%	13.42%	12.77%
	C.2	20.06%	20.02%	19.72%	19.16%	18.71%	16.34%	15.52%	14.83%
	C.3	22.61%	22.57%	22.21%	21.50%	20.93%	18.66%	17.59%	16.79%
Fully loaded CAPITAL	D.1	17,739	17,471	17,388	17,299	17,194	14,355	14,841	14,467
	D.2	20,234	19,966	19,883	19,794	19,689	16,849	17,336	16,962
	D.3	22,542	22,273	22,190	22,101	21,997	19,157	19,643	19,270
CAPITAL RATIOS (%) Fully loaded	E.1	17.53%	17.28%	17.10%	16.56%	16.17%	13.18%	12.52%	11.97%
	E.2	20.00%	19.75%	19.56%	18.95%	18.52%	15.47%	14.63%	14.03%
	E.3	22.28%	22.04%	21.83%	21.16%	20.69%	17.59%	16.58%	15.94%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			4,802	4,802	4,802	4,802	4,802	4,802
	G.1			0	0	0	0	0	0
	H.1	460,105	460,105	460,105	460,105	460,105	460,105	460,105	460,105
	H.2	460,037	460,037	460,037	460,037	460,037	460,037	460,037	460,037
	H.3	4.41%	4.40%	4.36%	4.35%	4.32%	3.87%	4.00%	3.90%
	H.4	4.40%	4.34%	4.32%	4.30%	4.28%	3.66%	3.77%	3.69%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.55%	0.55%	0.55%	1.16%	1.16%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	1.80%	1.80%	2.40%	3.00%	3.00%	2.40%	3.00%	3.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	3.60%	3.60%	4.82%	6.66%	6.66%	4.28%	5.50%	5.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Danske Bank

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	3,467	3,141	3,331	3,407	3,056	3,348	3,083
Interest income	6,894	22,926	27,569	31,069	31,267	40,361	42,685
Interest expense	-3,427	-19,785	-24,238	-27,662	-28,210	-37,013	-39,602
Dividend income	27	27	27	27	14	14	14
Net fee and commission income	1,649	1,635	1,649	1,649	1,456	1,406	1,380
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	711	727	727	727	-121	426	426
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					-56		
Other operating income not listed above, net	522	382	392	442	366	382	392
Total operating income, net	6,376	5,912	6,126	6,252	4,715	5,576	5,294
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	217	-394	-321	-239	-3,139	-1,423	-948
Other income and expenses not listed above, net	-3,115	-3,527	-3,389	-3,437	-4,210	-3,454	-4,504
Profit or (-) loss before tax from continuing operations	3,478	1,991	2,416	2,576	-2,634	699	-158
Tax expenses or (-) income related to profit or loss from continuing operations	-681	-658	-725	-773	730	-210	-255
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	2,797	1,333	1,691	1,803	-1,904	489	-413
Amount of dividends paid and minority interests after MDA-related adjustments	2,189	1,333	1,691	1,803	0	0	0
Attributable to owners of the parent net of estimated dividends	608	0	0	0	-1,904	489	-413
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Danske Bank

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-931
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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
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 (+/-)	644

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Danske Bank

	Actual						
	31/12/2017						
	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
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	43,067	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	9,749	0	0	0	0	0	0
Credit institutions	32,116	0	0	0	0	0	0
Other financial corporations	1,148	0	0	0	0	0	0
Non-financial corporations	53	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	313,787	411	6,220	3,396	544	2,159	2,913
Central banks	47,098	0	0	0	0	0	0
General governments	8,497	0	2	0	0	1	0
Credit institutions	7,917	0	2	1	2	1	1
Other financial corporations	26,224	4	170	27	0	69	13
Non-financial corporations	94,221	267	2,633	1,710	19	959	924
Households	129,831	140	3,413	1,658	523	1,128	1,974
DEBT INSTRUMENTS other than HFT	356,854	411	6,220	3,396	544	2,159	2,913
OFF-BALANCE SHEET EXPOSURES	102,158		350	269	87	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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Danske Bank

	Actual				
	31/12/2017				
	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
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,661	2,739	1,041	1,041	2,966
Central banks	0	0	0	0	0
General governments	2	2	1	1	0
Credit institutions	1	1	1	1	0
Other financial corporations	191	129	57	57	69
Non-financial corporations	2,604	1,361	518	518	1,507
Households	1,863	1,247	464	464	1,391
DEBT INSTRUMENTS other than HFT	4,661	2,739	1,041	1,041	2,966
Loan commitments given	284	35	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