

Bank Name	DNB BANK ASA
LEI Code	549300GKFG0RYRRQ1414
Country Code	NO

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



### **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,541	18,460	17,195	16,828	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,541	18,460	17,195	16,828	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	18,754	19,826	18,659	18,261	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $1$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	18,754	19,826	18,659	18,261	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	20,968	22,015	20,400	20,638	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,968	22,015	20,400	20,638	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	102,942	101,009	94,796	93,564	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	102,942	101,009	94,796	93,564	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier $1$ (as a percentage of risk exposure amount) - transitional definition	17.04%	18.28%	18.14%	17.99%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.04%	18.28%	18.14%	17.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.22%	19.63%	19.68%	19.52%	CA3 {3}	-
Tier $1$ (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.22%	19.63%	19.68%	19.52%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.37%	21.80%	21.52%	22.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.37%	21.80%	21.52%	22.06%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	308,828	290,869	295,228	288,517	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.07%	6.82%	6.32%	6.33%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,754	19,826	18,659	18,261	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	18,754	19,826	18,659	18,261	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	308,828	290,869	295,228	288,517	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	308,828	290,869	295,228	288,517	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.07%	6.82%	6.32%	6.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.07%	6.82%	6.32%	6.33%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital DNB BANK ASA

		<b>!</b>	4	4 ( 24 /42 /2022	A 1 24 /02 /2022	4	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 20,968	As of 31/12/2022 22.015	As of 31/03/2023 20,400	As of 30/06/2023 20,638	C 01.00 (*0010.40010)	REGULATION Articles 4(118) and 72 of CRR
	-	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,		,	.,		
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,541	18,460	17,195	16,828	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	3,601	3,625	3,339	3,248	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,342	16,468	15,249	14,851	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	612	367	546	594	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	12	12	11	11	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-151	-148	-144	-144	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,028	-1,115	-1,052	-1,025	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-42	-39	-36	-35	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-272	-256	-254	-258	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-3	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of ORP, Articles 36(1) point (k) (i), 343(1) point (b), 343(1) point (b), 344(1) point (b) and 238 of ORP, Articles 36(1) point k) (ii) and 379(3) of ORP, Articles 36(1) point k) (iv) and 153(8) of ORP, and Articles 36(1) point k) (iv) and 153(4) of ORP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Moldings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-527	-445	-407	-388	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-9	-58	-22	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0S15,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,213	1,366	1,463	1,433	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,363	1,519	1,604	1,561	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-150	-154	-141	-128	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660;c0010) + C 01.00 (r0690;c0010) + C 01.00 (r0730;c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,754	19,826	18,659	18,261	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,214	2,189	1,742	2,377	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,751	2,733	2,241	2,854	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-537	-543	-499	-477	$\begin{array}{c} \text{C1.00} \left( (9310, \cos(10)) + \text{C 01.00} \right. \\ \left( (9300, \cos(10)) + \text{C 01.00} \right. \\ \left( (9300, \cos(10)) + \text{C 01.00} \right. \\ \left( (9300, \cos(10)) + \text{C 01.00} \right) \\ $	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	102,942	101,009	94,796	93,564	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.04%	18.28%	18.14%	17.99%	CA3 {1}	*
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.22%	19.63%	19.68%	19.52%	CA3 (3)	•
CETA Comital	C.3	TOTAL CAPITAL RATIO (transitional period)	20.37%	21.80%	21.52%	22.06%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,541	18,460	17,195	16,828	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	*
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.04%	18.28%	18.14%	17.99%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
		A Committee of the Comm	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		-				
Memo items	F	Adjustments to A11 due to IFRS 9 transitional arrangements  Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	88,360	87,247	82,294	81,494	C 02.00 (n0040, c0010) -{C 07.00 (n0040, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s002) + C 08.01 (n0400, c0220, s002) + C 08.0
Of which the standardised approach	29,626	28,413	28,005	27,017	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	58,734	58,834	54,288	54,477	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	3,659	2,401	2,145	1,987	C 07.00 (r0090, c0220, s001) + $C$ 07.00 (r0110, c0220, s001) + $C$ 07.00 (r0130, c0220, s001) + $C$ 08.01 (r0040, c0260, s001) + $C$ 08.01 (r0050, c0260, s001) + $C$ 08.01 (r0050, c0260, s002) + $C$ 08.01 (r0050, s0020, s002) + $C$ 08.01 (r0050, s0020, s002) + $C$ 08.01 (r0050, s0020, s0020) + $C$ 08.01 (r0050, s0020) + $C$ 08.01 (r0050, s0020, s0020) + $C$ 08.01 (r0050, s0020, s0020) + $C$ 08.01 (r0050, s0020, s0020) + $C$ 08.01 (r0050, s0020) + $C$ 08.01 (r0050, s0020) + $C$ 08.01 (r0050, s0020, s0020) + $C$ 08.01 (r0050, s0020) + $C$ 08.01 (r00500, s0020) + $C$ 08.01 (r00500, s0020) + $C$ 08.01 (r00500,
Credit valuation adjustment - CVA	545	455	344	323	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	820	880	762	753	C 02.00 (r0520, c0010)
Of which the standardised approach	820	880	762	753	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r010, c9601)*12.5+C 20.00 (r010,c0450)*12.5+MAX(C 24.00(r010, c0990),C 24.00(r010,c0100),C 24.00(r010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,557	10,027	9,252	9,007	C 02.00 (+0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,557	10,027	9,252	9,007	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	102,942	101,009	94,796	93,564	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



# 2023 EU-wide Transparency Exercise P&L DNB BANK ASA

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,160	7,943	3,104	6,478
Of which debt securities income	311	480	167	343
Of which loans and advances income	4,057	6,241	2,219	4,538
Interest expenses	1,866	3,140	1,755	3,811
(Of which deposits expenses)	813	1,690	1,047	2,276
(Of which debt securities issued expenses)	744	1,216	519	1,090
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	85	110	2	32
Net Fee and commission income	721	984	234	473
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	4	50	0	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	643	541	139	375
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-308	-172	33	-64
Gains or (-) losses from hedge accounting, net	27	2	29	-3
Exchange differences [gain or (-) loss], net	-3	1	2	2
Net other operating income /(expenses)	15	2	1	4
TOTAL OPERATING INCOME, NET	4,478	6,321	1,792	3,482
(Administrative expenses)	1,482	2,092	527	1,037
(Cash contributions to resolution funds and deposit guarantee schemes)	2	119	34	56
(Depreciation)	268	362	87	170
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-52	-61	9	8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-52	-60	9	9
(Other provisions)	-1	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-15	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-35	40	-15	61
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-35	40	-15	61
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	8	11
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,815	3,768	1,142	2,142
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,169	3,073	878	1,651
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,169	3,073	878	1,651
Of which attributable to owners of the parent  (1) Information available only as of end of the year	2,169	3,073	878	1,651

<sup>(1)</sup> Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	43,660				29,800				50,276				48,474				IAS 1.54 (i)
Financial assets held for trading	32,988	2,319	30,231	438	20,482	1,641	18,425	417	18,199	1,870	15,903	426	19,244	1,254	17,599	391	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	644	113	358	172	675	133	359	183	685	139	349	197	675	255	350	69	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	12,264	1,875	5,945	4,443	18,159	1,919	11,566	4,675	10,618	1,209	5,222	4,188	8,749	709	4,013	4,027	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,721	295	13,427	0	13,808	243	13,565	0	14,769	243	14,527	0	15,066	256	14,810	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	187,228				186,245				178,722				177,213				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,382	0	1,382	0	1,264	0	1,264	0	1,170	0	1,170	0	1,249	0	1,249	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	7,646				6,723				7,392				7,091				
TOTAL ASSETS	299,534				277,156				281,832				277,761				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accun	nulated impairr	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	13,721	0	0	0	0	0	13,808	0	0	0	0	0	14,769	0	0	0	0	0	15,066	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	174	0	0	0	0	0	211	0	0	0	0	0	225	0	0	0	0	0	231	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	172,220	13,034	2,543	-66	-79	-598	170,289	13,881	2,642	-66	-82	-631	164,004	12,968	2,236	-66	-73	-571	162,895	12,533	2,238	-67	-68	-548	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

DNB BANK ASA

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	23,288	14,836	12,359	14,945	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,359	3,308	3,881	4,007	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	246,153	230,219	237,623	232,032	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,517	3,545	3,295	3,462	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	503	522	515	507	IAS 37.10; IAS 1.54(I)
Tax liabilities	614	736	779	889	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	13	14	15	15	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	276,446	253,180	258,468	255,858	IAS 1.9(b);IG 6
TOTAL EQUITY	23,088	23,976	23,365	21,904	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	299,534	277,156	281,832	277,761	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



### **Breakdown of liabilities**

DNB BANK ASA

(mln EUR)

Breakdown of financial liabilities t	oy instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		26,329	18,058	15,383	18,091	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	132	41	39	25	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	343	282	232	292	Annex V.Part 1.31
	Central banks	3,844	5,354	3,706	5,495	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	10	20	0	271	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,846	6,236	5,992	9,949	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,015	5,059	5,125	8,762	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	17,136	10,458	18,493	21,255	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5,231	2,548	5,170	12,439	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,845	9,581	13,261	12,683	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,918	7,772	9,304	7,674	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	73,333	68,144	69,497	58,365	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	54,852	51,488	51,533	44,060	ECB/2013/33 Annex 2.Part 2.9.1
	Households	52,108	52,317	47,419	47,184	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	47,288	46,476	42,041	41,810	Annex V.Part 1.42(f), 44(c)
Debt securities issued		82,961	79,824	80,521	78,686	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,819	3,499	2,812	3,415	Annex V.Part 1.37
Other financial liabilities		2,439	1,611	2,614	2,422	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		275,316	251,907	257,158	254,446	



## 2023 EU-wide Transparency Exercise Market Risk

	SA						M									IM					
	3		VaR (Memorani			CAPITAL CHARGE FOR CIP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE								
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		TOTAL RISK EXPOSURE AMOUNT SURE
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022				
Traded Debt Instruments Of which: General risk Of which: Specific risk	760 400 354	817 560 245	0	0 0	0 0	0 0							0 0	0	0 0	0					
Equities Of which: General risk Of which: Specific risk	58 4 45	48 0 44	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk Total	2 0 820	14 0 880	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	
Total	As of 31/03/2023	As of 30/06/2023	,	, ,	Ü	As of 31/				, ,	·		,		,	As of 30/0			, ,	,	
Traded Debt Instruments	695	698	0	0	0	0							0	0	0	0					
Of which: General risk	446	436	0	0	0	0							0	0	0	0					
Of which: Specific risk	249	262	0	0	0	0							0	0	0	0					
Equities Of which: General risk	66	54 1	0	0	0	0							0	0	0	0					
Of which: Specific risk	56	49	ő	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0					
Commodities risk	762	753	ı o	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



					Standardised A	pproach							
		As of 30/09/2022 As of 31/12/2022											
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)	47.022	40.020	^		39.818	39,749						
	Central governments or central banks Regional governments or local authorities	47,022	46,939 3,876	69		39,818 4,298	39,749						
	Regional governments or local authorities  Public sector entities	5,803	5,780	21		4,298 5,918	5,770	/2					
	Multilateral Development Banks	3,826	3,896			3,984	3,977						
	International Organisations	151	151	0		43	43	0					
	Institutions	9,610	6.492	1.857		8,321	5.890	1.791					
	Corporates	20,162	18,004	12,848		18,251	16,041	11,088					
	of which: SME	7,935	7,323	4,373		7,576	6,993	4,110					
	Retail	16,054	6,316	4,701		13,690	6,290	4,692					
Consolidated data	of which: SME	190	152	87		191	151	86					
Consolidated data	Secured by mortgages on immovable property	13,488	11,946	4,757		13,784	12,334	4,895					
	of which: SME	8	8	2		7	7	2					
	Exposures in default	234	149	194	79	276	188	251	84				
	Items associated with particularly high risk	94	93	140		86	86	129					
	Covered bonds	4,429	4,429	443		4,174	4,174	417					
	Claims on institutions and corporates with a ST credit assessment	106	106	19		104	104	22					
	Collective investments undertakings (CIU) Equity	2,231	2,231	4.941		2,337	104 2,337	5,193					
	Other exposures	2,231	2,231	1,238		2,337	2,337	1,101					
ı	Other exposures Standardised Total <sup>2</sup>	130.072	112,786				103.055	29,658	104				
	Standardised Total	(1) Opinional commonstra contribution framework contri						29,030	104				

Obtained amounts unlike Enterior vision, a semental below lable in its sound to write due to use off on the revenue relation or could not instruction below in its a substitution effective.

"Observational to disk or confidence with an elevation could not be all the seminar to the 2015 areas."

"Observation and to disk countries are disclosed. These have below well-not the first following relative of countries of countries are obtained and the seminar or the 2015 countries seeded by noticed encountries. According and the seminar or the 2015 countries seeded by noticed encountries.

		<sup>(4)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
	(mb EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
NORWAY	Comit of governments or comit of hands  Marife sector of the or fined arthropies  Commontation  Commontation  Marife sector of the or fined arthropies  Marife sector of the or fined arthropies  Marife sector of the or fined arthropies  Extension on the offsett  Extension on the offsett  Extension on the offsett  Common the or fined arthropies  Marife sector of the or fi	2,222 744 749 160 2,0 2,2 2,2 3,1 1,1,919 1,1,765 1,77	2,416 366 41 160 0 1,466 11,154 4,778 3,054 0 10,288 0 10,288 3,355 0 3,355 0 3,355 0 3,454 0 3,288 0 0 3,288 0 3,288 0 3,288 0 0 3,288 0 3,288 0 0 3,288 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 65 8 8 0 0 337 7,309 2,249 2,249 0 3,653 0 0 132 75 344 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	36	2,592 737,7 255 655 0 0 2,509 10,638 4,838 8,826 0 11,964 0 170 54 3,660 0 20 2,274 2,274 2,274	2,500 339 94 165 0 1,241 9,787 4,474 2,259 0 10,563 3,602 3,602 3,202 3,202 3,202 3,202 3,202 3,202 3,202 3,202 3,202 3,202 4,202 4,202 4,202 5,	688 11 10 0 0 299 6,064 2,164 1,770 0 3,789 0 127 81 300 22 5,131 884	40			
	Other exposures Standardised Total <sup>2</sup>	2,180	2,180	1,142	36		2,057	884	40			

		(2) Total value adjustments and provisions per country or counterparty exclusion more for securisation exposures out includes general orest risk adjustments.										
					Standardised A	pproach						
			As of 30/09	2022			As of 31,	12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	11.188	11,188	0		948	948					
	Regional governments or local authorities	11,100	11,100	0								
	Public sector entities	0	0	ō		ō	ō	i i				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	751	546	146		424	272	88				
	Corporates	454	283	166		215	163	162				
	of which: SME	0	0	0		0		0				
	Retail of which: SME	4	1	1		3	1	0				
UNITED STATES	Secured by mortgages on immovable property	12	10	ů č		13	10					
	of which: SME	0	0	ō		0		i i				
	Exposures in default	1	0	0	0	1	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	72	72	0		66	66					
1	Equity Other exposures	0				35	35	35				
1		8										
	Standardised Total <sup>2</sup>				0				0			

O'Chrisnid excessor. un'ille Excessor value, in recordat before talaire inte account any effect due to codit convenion factions or codit nis relization techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitasion exposures but includes general credit risk adjustments.

			(2) Total value adjustments and provision	is per country of counterparty	oxiludes those for secustisation	exposures but includes general	credit risk adjustments.			
						Standardised A	pproach			
				As of 30/09	2022			As of 31;	12/2022	
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	GERMANY	Control construents to control for St. No. No. No. No. No. No. No. No. No. No	22,551 515 227 0 0 340 247 2 2 2 0 0 0 0 0 0 0	27,351 516 922 0 0 0 277 285 0 0 0 0 0	0 0 0 0 105 258 0 0 0 0 0 0 0 0 0		26,519 602 994 0 0 333 236 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26,519 602 994 0 0 354 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 154 210 0 0 0 0	
- 1		Standardised Total <sup>2</sup>				0				

					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks	4,275		0		7,960	7,960	0				
	Regional governments or local authorities	1,138 1.132	939 1.132	0		1,120 1,227	927 1.227	0				
	Public sector entities	1,132	1,132	0		1,227	1,227					
	Multilateral Development Banks		0	0		0		0				
	International Organisations Institutions	952	718	126		900	740	115				
	Corporates	4,357	4,032	2,993		3,989	3,623	2,737				
	of which: SME	2,193	2,104	1.604		2,144	2,064	1,574				
	Retail	3.646	2.875	2.156		3,516	2,799	2,099				
CHEREN	of which: SME	0	0	0		0	0	0				
SWEDEN	Secured by mortgages on immovable property	20	18	6		19	19	7				
	of which: SME	0	0	0		0	0	0				
1	Exposures in default	17	16	24	1	9	7	11	2			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	313	313	31		119	119	12				
	Claims on institutions and corporates with a ST credit assessment	9	0	0		0		0				
	Collective investments undertakings (CIU)											
	Equity	10	10	10		273	273	200				
	Other exposures	156	156	81		2/3	2/3	200				
	Standardised Total <sup>2</sup>											

1 (\*\*) Chishall associars unlike Econium value, in recorded before takins into account any effect due to credit convenion factors or credit nik missastion techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisaation exposures but includes general credit nik adjustments.



FRANCE

# EBA Control of the Co

	DND DANK ASK											
					Standardised A	proach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure <sup>s</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providings. Original Exposure* Exposure Value* Exposure Value* Exposure Amount Value as an adjustment of the Company of the									
UNITED KINGDOM	Control of commence of the Control of Contro	12 0 0 1.488 9 7 7 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 1,100 5 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 365 49 0 22 2 2 12 0 0 0 0	0	28 0 0 0 1,547 85 85 0 74 0 0 0 0 1 1 1 1 1 1 1	28 0 0 0 1,272 63 63 0 29 0 0 0 0 0 0 0 0	0 0 0 0 439 55 55 0 22 2 0 0 0 0 0	°			
	(ii) Delicinal connection trolling Permicina value is nonrefed buffine taking into accreted our result research as effect than to result research parties are result risk militarion terhologies (a.m. substitution affords)											

					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and original Exposure* Exposure Value* Risk exposure amount							Value adjustments and provisions <sup>2</sup>		
Other Countries	Control Construction Control Construction Control Construction Control Construction	0 0 0 3,666 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,785 1455 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 3,820 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,812 343 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	·		
	Standardised Total <sup>2</sup>	_							-		

	Standardised Approach									
		As of 30/09/	2022			As of 31;	12/2022			
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Combined constructions of control has been found in the National constructions to control and enterties public sector entities.  Public sector entities  Public sector entities  Description of the control and	355 0 0 217 0 300 600 0 0 1 1 1 0 0 400 0 0 0 0 0 0 0 0 0 0	350 0 217 0 0 226 407 0 5 5 0 1 0 0 0 474 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 116 29 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		252 0 248 0 0 0 3011 338 0 1 1 0 0 446 0 0 0 0	252 0 248 0 0 211 334 0 1 1 0 0 0 445 0 0 0	0 0 0 0 112 226 23 3 0 0 0 0 45	1		

				Standardised Ap	proach							
		As of 30/09/	2022			As of 31;	12/2022					
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>				
(min EUR, %)												
Central governments or central banks	5	5	0		6	6	0					
Regional governments or local authorities	1.982	1.982	0		1.832	1.832						
Public sector entities	1,982	1,982	0		1,832	1,832						
Multilateral Development Banks	0	0	0		0		0					
International Organisations	719	498	207		441	312	148					
Institutions	/19	416	207		441	312	148					
Corporates		,	,		10							
of which: SME Retail	0											
of which: SME	0											
or which: SME Secured by mortgages on immovable property	99	96	24		100		20					
of which: SME	22	30	34		100	30	33					
Exposures in default	2	2	3	0	2	2	3					
Items associated with particularly high risk	ō	ō	o o		0	ō	i o					
Covered bonds	5	5	1		5	5	1					
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
Collective investments undertakings (CIU)	0	0	0		0	0	0					
Equity	0	0	0		0	0	0					
Other exposures	0	0	0		0	0	0					
Standardised Total <sup>2</sup>				0								

		(2) lotal value acquirments and provisions per country or counterparty exclusion consistent experiments.									
					Standardised A	pproach					
			As of 30/09	/2022			As of 31	/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
CANADA	Caulid communities or canical sharing shalled cautio entitles shalled cautio entitles shalled cautio entitles shalled cautio entitles shalled caution entitles shalled caution composities of shalled caution of shalled caution composities of shalled caution of shall caution of	0 2,078 0 449 1 1 0 0 0 0 0 0 0 0	2,070	0 0 0 0 655 1 0 0 0 0 0	0	0 1,793 0 0 204 1 1 0 0 0 0 0	1333	0			
	Other exposures Standardised Total <sup>2</sup>	0	-			0					
	Standardised Total*	Electrical and the format of									

	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
				Standardised A	pproach					
		As of 30/09/	2022			As of 31;	/12/2022			
41.00.40	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	falue adjustments and provisions <sup>2</sup>		
Committee Commit	1238 0 0 1,278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128 0 1,278 0 0 0 169 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 34 24 0 0 0 0 0 0 0 0	0	16 0 1,231 0 0 246 131 1 0 613 0 1 0 0 0 0 0	16 0 1.231 0 0 1.231 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 0 38 141 0 460 0 0 0 0 0	0		

		Standardised Approach									
					Standardisc	и жрргоасн					
			As of 31,	03/2023			As of 30/	06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min BJR. %) Central governments or central banks	53,457	53.368	7		51.015	50,940				
	Regional governments or local authorities	3.847	3,325	56		3.861	3,340	51			
	Public sector entities	6.221	6,063	5		6.322	6.173	5			
	Multilateral Development Banks	4,445	4,445	0		4.338	4,338	0			
	International Organisations	11	11	0		55	55	0			
	Institutions	8,346	5,415	1,554		7,616	4,923	1,427			
	Corporates	17,823	15,821	10,922		16,861	14,576	10,226			
	of which: SME	5,117	4,673	2,422		7,342	6,805	4,080			
	Retail	14,880	6,441	4,807		14,904	6,402	4,780			
Consolidated data	of which: SME	191	145	83		180	138	79			
Corisonaatea aata	Secured by mortgages on immovable property	13,220	11,649	4,648		13,211	11,652	4,598			
	of which: SME	7	7	2		26	25	10			
	Exposures in default	339 81	248 78	339 117	85	299 79	220 76	300 114	7		
	Items associated with particularly high risk	4.092	4.092	117		4.006	76 4,006	114			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	4,092	4,092	409		4,000	4,000	401			
	Collective investments undertakings (CIU)	112	112	23		96	96	16			
	Equity	2,229	2,229	4.861		2,164	2,164	4,747			
	Other emeaures	2.581	2.581	1,389		2,562	2,562	1,439			
	Standardised Total <sup>2</sup>	131,683	115,877	29,139	105	127,389	111,523	28.112	9		

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min Fill %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,654	2,538	0		1,295	1,192	0	
	Regional governments or local authorities	542	263	52		509	221	48	
	Public sector entities	230	86	1		222	86	1	
	Multilateral Development Banks	172	172	0		56	56	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,648	1,464	350		2,116	1,003	239	
	Corporates	10,233	9,271	5,898		9,976	8,988	5,787	
	of which: SME	4,594 10.706	4,249	2,076		4,803	4,431 3,301	2,248	
	Retail	10,706	3,189	2,393		10,890	3,501	2,477	
NORWAY	of which: SME	11.404	9.882	3,553		11.421	9.911	3.591	
	Secured by mortoages on immovable property of which: SME	11,404	9,002	3,333		11,421	9,911	3,391	
I	or whore SME Exposures in default	222	149	203	44	194	134	180	40
	Items associated with particularly high risk	51	51	77	***	49	49	73	40
	Covered honds	3.546	3,546	355		3,440	3,440	344	
I	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)	38	38	23		36	36	16	
I	Equity	2,161	2,161	4,793		2,086	2,086	4,669	
	Other exposures	2,168	2,168	1,072		2,196	2,196	1,136	
I	Standardised Total <sup>2</sup>				44				40

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitarization exposures but includes general credit risk adjustments.

		(2) Total Value adjustments an	a provisions per country or col	anorparty excludes tridse for se	cuntisation exposures but indu	ses general credit risk adjustmer	ES.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Combal onex membra or contral hands Resisted coverments or local authorities Rubinc ector entities Rubinc ector entities Multilateral Devictoroment Banks International Orcanisations	18,087 0 0 0 0 0 591	18,087 0 0 0 0 390	0 0 0 0 0		19,289 0 0 0 0 415	19,289 0 0 0 0	0 0 0 0 62	
UNITED STATES	Corporates of which: SHE Retail of which: SHE Secured by mortages on immovable property	302 0 3 0 12	251 0 1 0 9	226 0 0 0 0 5		205 0 3 0 7	182 0 1 0 7	182 0 0 0 4	
	of which SHE Exposures in default Items associated with particularly high risk Covered bonds Claims on initiatulons and corporates with a ST credit assessment	0 1 0 0	0 0 0 0	0 0 0 0	0	0 1 0 0	0 0 0 0	0 0 0 0	C
	Collective investments undertakinos (CIU) Equity Other enroques Standardised Total <sup>2</sup>	74 44 0	74 44 0	0 44 0	0	60 51 0	60 51 0	0 51 0	

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient one or ender this integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value adjustments as	d provisions per country of co	interparty excludes those for se	cuntisation exposures but inclu	des general credit reix adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Country of conversations of country has a D.C. %)  Marketing of conversation of local substitutes  Public sector entitions  Public sector entitions  Marketing of conversations  Institution of conversations  Instituti	26,697 490 1,008 0 320 2 0 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0	26,697 4999 1,008 0 0 227 241 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1119 227 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	25,485 460 1,144 0 337 228 0 2 2 0 0 0 0 0 0 0 0	460	0 0 0 0 1228 185 0 0 0 1 1 0 0 0	0
	Other exposures Standardised Intal <sup>2</sup>	U		0	0	0	0	0	0

		(4)							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mh B.R. %)								
	Central governments or central banks Regional governments or local authorities	3,672 1,206	3,672 971	0		3,520 1.182	3,520 957	U	
	Regional governments or local authorities  Public sector entities	1,200	1,310			1,102	1.378	0	
	Multilateral Development Banks	0	0	ō		0	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	566	87		750	483	90	
	Corporates	4,043	3,786	3,000		3,928	3,496	2,672	
	of which: SME	0	0	0		2,017	1,965		
	Retail	3,407	2,711	2,033		3,237	2,553	1,914	
SWEDEN	of which: SME Secured by mortgages on immovable property			0		0		0	
	of which: SME	13	14	3		13		0	
	Exposures in default	7	5	3	2	14	13	19	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	72	72	7		98	98	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	- 11	11	11		12 326	12	12	
	Other exposures	360	360	289		326	326	285	
	Standardised Total <sup>2</sup>				1 2				1

2 (2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in rescurribution exposures but includes general credit nik adjustments.

DAID DANK AC

	DNB BANK ASA								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR. %) Central governments or central banks	43	43	0		49	49	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	1.176	762	258		1.077	689	191	
	Corporates	122	73	67		69	51	45	
	of which: SME	0	0	0		0	0	0	
	Retail	72	30	23		73	31	24	
UNITED KINGDOM	of which: SME Secured by mortoages on immovable property	0		0		0	0	0	
	Secured by mortoages on immovable property of which: SME	46	36	13		46	35	13	
	Exposures in default	ő	ŏ	ő		ŏ	ŏ	o o	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	0		0				0	
	Equity Other exposures	10	10	10		13	13	13	
	Standardised Total <sup>2</sup>	Ů				·		Ů	
		(1) Original exposure, unlike Ex	nnouse value is reported before	no taking into account any offer	t due to coult concession facto	s or morfit risk mitination techni	ione (o a substitution efforts	Δ.	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general oredit risk adjustments.

		(2) Total value adjustments a	nd provisions per country of co	anterparty excludes those for s	ecuritisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min FID %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Cimital overmentation or comital habital Redicial convermentation for leaf arthrollides Public active stellides Public active stellides Workshop or convertible or controlled Constitution Establishment Convertible of which; 395 Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 4,233 44 0 0 0 0 0 0 0 0 0 0	0 0 4,233 4 6 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effect (1) Years when a finishment and prescription are countries to convenient to the convenient and prescription are countries to convenient to the convenient and prescription are countries to the convenient and convenient and convenient to the convenient and convenient and convenient and convenient are convenient to the convenient and convenient and convenient are convenient and convenient and convenient and convenient are convenient and convenient and convenient are convenient and convenient and convenient and convenient are convenient and convenient and convenient are convenient are convenient and convenient are convenient and convenient are conveni

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb P/0 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Control overcomments or control shares.  Recisional overcomment or food at strictlines  Recisional control or food of attrictions  Recisional control or food of a strictlines  Institutions  Institut	652 0 0 311 0 0 263 337 50 0 1 1 0 466 60 0 0 0	652 0 0 0 3111 0 0 0 128 332 0 46 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 87 168 0 35 0 0 0 0 0 0 0 0 0 0 0 7 0 0 0 0 0 0 0		11 0 270 0 0 287 377 70 60 1 1 0 430 0 0 0 0	11 0 370 0 0 205 371 0 0 1 1 0 0 0 0 0 0	0 0 0 0 103 233 3 0 0 0 0 0 0 0 0 0	o
	Standardised Total <sup>2</sup>				1				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit adjustments.

Combination Committee   Comm						Standardisc	d Approach			
Combit of event monetals or carefully blanks   6   6   7   7   6				As of 31,	/03/2023			As of 30,	06/2023	
Combit accumentation of central basis			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an
Record oversements of local authorities   0   0   0   0   0   0   0   0   0		(min BJR, %)								
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FRANCE	Menional one-remember for local authorities Public souther military Public souther military International Constitution Internatio	0	0	0 0 0 114 16 0 0 34 0 3 1 1		0	0 0 220	0 0 0 105 105 10 0 0 33 3 0 1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments an	nd provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks	0				0		0	
	Regional governments or local authorities	1,565	1,565	o o		1.668	1.668	ō	
	Public sector entities	189	181	0		164	156	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	220	101	20		219	96	25	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0			0	0	
	Retail of which: SME	2	0	0		1	0	u u	
CANADA	OF WRIGH: SME Secured by mortgages on immovable property	0						0	
	Secured by mortgages on immovable property of which: SME	0		0			0	0	
	Francures in default	0		0	0	ů ů	0	ů,	
	Items associated with particularly high risk	i i	i i	o o	_	ō	0	ō	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0			0	0	

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

					Standardise	d Approach			
			As of 31	03/2023			As of 30	06/2023	
	(min BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FINLAND	Control overaments or control sales assessed expension of overaments or board arthritists and a second overaments or board arthritists and a second overaments and a second ov	199 4 1,027 0 0 308 3 1 0 1 0 0 0 0 0 0 0 0	19 0.225 235 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0 0 0 44 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	20 4 1,047 0 299 3 3 0 0 0 0 0 0 0 0	20 0 1,647 0 0 221 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 43 16 0 0 0 0 0 0 0	q
	Standardised Total <sup>2</sup>	(1) Original common continue for			0				

DNB BANK ASA

							IRB Ap	proach					
				As of	0/09/2022					As of 3	1/12/2022		
		Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments												
	Institutions	114,420 2,476 93,705 40,006 4,354 533 109,317 2,432 89,231 38,809										0 4.339	0
	Corporates  Corporates - Of Which: Specialised Lending	949	2,476	93,705	40,006	4,354	67	936	2,432	89,231 856	38,809	4,339	549 61
	Corporates - Of Which: SME	20,847	423	18.583	7.974	793	124	21.235	485	18.890	8.184	846	136
	Retail	94,788	310	93.265	20.757	897	21	96,140	328	94,689	21.154	943	22
	Retail - Secured on real estate property	86,480	175	86,480	18.623	452	6	87.821	192	87.821	19.032	497	7
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0	0	0	ò
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	86,480	175	86,480	18,623	452	6	87,821	192	87,821	19,032	497	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,307	135	6,785	2,134	445	15	8,320	137	6,869	2,122	445	15
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8,307	135	6,785	2,134	445	15	8,320	137	6,869	2,122	445	15
	Equity	0	0	0	0			0	0	0	0		
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				60,764						59,962		

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation schrisiques (a.g. aubstitution effects).
(2) 1985 facilities contacted the Securitation position untils in the results per to the 2019 secricie.
(3) Original many contacts and disclosed in contacts and efficients. (3) Original composition of the contribution of countribution positions. (3) Original composition of the original exposure or Top 10 countribut resided by original exposure or Top 10 countribut resided by original exposure or Top 10 countribution residence or Top 10 countribution resid

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NORWAY	Control hanks and control agreements Corporates - Of White: Specialized Lenting Real - Secure don real cettate property Real - Secure don real cettate property Real - Of White: Secure - Secure - Of White: Secure - Secure - Of White: Secure - Secure - Of White: Real - Of White: Secure - Secure - Of White: Secure - Secure - Of White: Secure	0 66,150 395 20,847 94,426 86,179 0 86,179 0 8,247 0	0 0 1,222 7 423 306 174 0 174 0 132 0	0 55,286 367 18,583 92,920 86,179 0 86,179 0 6,741 0	0 0 23,336 151 7,974 20,674 18,558 0 18,558 0 2,115 0 2,115	0 2,486 14 793 884 449 0 449 0 435 0	0 319 2 124 21 6 0 6 0 14	0 67,105 419 21,235 95,773 87,513 0 87,513 0 8,260 0	0 0 1,282 7 485 322 189 0 189 0 133 0	0 55,893 381 18,890 94,338 87,513 0 87,513 0 6,824 0	0 0 23,635 158 8,184 21,066 18,963 0 18,963 0 2,103 0	0 0 2,474 3 846 929 494 0 494 0 435 0	0 0 336 3 136 21 7 0 7 0 14 0
	Other non credit-obligation assets								Ů			Ů	
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0 11.121	0	0 7.371	0 2.676	0	0	9.660	0	6.430	0 2.345	0	0
	Corporate	Corporates - Of Which: Specialised Lending	11,121	0	7,3/1	2,6/6	0	0	9,660	0	6,430	2,395		0
		Corporates - Of Which: SME		0		0		0	0	0			0	0
	Retail	cupulation of Milat. Sec	48	0	47	9	0	0	46	0	45	9	0	0
		Retail - Secured on real estate property	44	ō	44	8	ō	ō	42	ō	42	8	ō	ō
LINUTED CTATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SI	44	0	44	8	0	0	42	0	42	8	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	3	1	0	0
	Equity Other nor	credit-obligation assets	0	0	0	0	0	0	0	0	0			0
	IRB Total													

	I						IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	658	0	526	192	0	0	513	0	402	181	0	0
	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	14	0	13	3	0	0	15	0	14	3	0	0
	Retail - Secured on real estate property	11	0	11	2	0	0	12	0	12	3	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0 11	0	0	0	17	0	0	0	0	0
OLIG WATE	Retail - Secured on real estate property - Of Which: non-Si	11	0	11	2		0	12	0	12	3		
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
		3			1	0		3	0	2	1		0
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME	3	0	- 4	1	0		3	0	2	0		0
	Equity Other non credit-obligation assets		0	0	U		0	0	0		U		
	IRB Total											-	
	IRB Iotal												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	10.066	93	7.912	3.272	240	6	9,844	0 80	7.723	3.209	183	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	ő	0	0	0	0	0	ő
	Corporates - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	60	1	56	18	4	0	58	1	54	18	4	0
	Retail - Secured on real estate property	44	0	44	12	1	0	42	0	42	12	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	44	0	44	12	1	0	42	0	42	12	1	0
	Retail - Qualifying Revolving	17					0	0			0		
	Retail - Other Retail - Of Which: SME	1/	1	13	6	3	0	16	1	12	6	3	0
	Retail - Other Retail - Of Which: non-SME	17	1	13	-	2	0	16	1	12	6	2	
	Equity	ő	ô	0	ő	ő	ő	0	ô	0	ő	ő	ŏ
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposun	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	90	0	0 2.095	0	0	0	108	0	0	234	0
	Corporates	9,078	90	7,807	2,095	113	9	6,058	108	4,888	1,630	239	1 3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0	0	0	0	0	0	0	
	Retail	34	0	33		,	0	35	2	34	7	,	
	Retail - Secured on real estate property	29	0	29	-		0	30	2	30	é		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	n	0	0	0	1 2
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	29	ō	29	6	ō	ō	30	2	30	6	ō	1 6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5	0	4	1	1	0	5	0	4	1	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	1	0	5	0	4	1	1	0
	Equity		0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												_
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0 0 0	0 0	0	0 0 0	0000	0 0 0 0	0 0 0	00000	0	0 0 0	0000
Other Countries	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0 0	0 0 0	0 0	0	0 0	0	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total												

		i												
								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporates		2.025	0	1.533	812	0	0	2.029	0	1.512	812	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	ő	ő	0	o o	0	0	ő	ő
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		31	0	30	9	1	0	32	0	30	9	2	0
		Retail - Secured on real estate property	25	0	25	7	0	0	26	0	26	7	1	0
DENMARK		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENIMA		Retail - Secured on real estate property - Of Which: non-Si	25	0	25	7	0	0	26	0	26	7	1	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	6	0	4	0	1	0	6	0	9	0		0
		Retail - Other Retail - Of Which: non-SME	-	0	4	2	,	0	6	0	4	1 2	,	0
	Equity	Retail * Other Retail * Or Willow, Horrsme		0	,				0	0	0			
	Other non	credit-obligation assets		Ů	Ů	Ů	Ů	Ů	Ů	Ů	Ů		Ů	, i
	TRR Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	430	0	370	117	0	0	395	0	361	95	0	0
	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
	Retail	7	0	6	2	0	0	7	0	7	1		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Wh		0	6	1		0	6	0	0	1		0
FRANCE	Retail - Secured on real estate property - Of Wi Retail - Secured on real estate property - Of Wi		0			0	0	0	0	6			0
	Retail - Qualifying Revolving	icii licii si	0			0	0	0	0	0			0
	Retail - Other Retail	, i	0	ı i				1		ĭ			0
	Retail - Other Retail - Of Which: SME	i i	0	i i	0	0	0	n	0	n n	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	ĭ	ō	0	l ő	1	ŏ	l ĭ	ō	ő	ő
	Equity	i i	i o	i i	ō	ō	ō	ō	ō	ō		o o	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0 0 614	0	0 0 492	0 0 234	0	0 0 0	0 0 550	0	0 0 463	0 0 216	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 0 2	0	0 0 2	0 0 1	0	0	0 0 3	0	0 0 3	0 0 1	0	0
CANADA	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:  Retail - Secured on real estate property - Of Which:		0	2 0 2	0	0	0	2 0 2	0	2 0 2	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 1 0	0	0	0	0	0	0 1 0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	1 0	0	0	0	0	0	1 0	0	0	0	0	0
	IRB Total												

									IRB Ap	proach					
						As of	30/09/2022					As of :	31/12/2022		
				Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
			(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		Central ban Institutions	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates		736	9	619	295	17	0	999	0	800	321	0	0
-			Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ı		Retail	copound of Hillian and	2	ő	2	1	ő	ő	2	ő	2	1	ő	ŏ
-			Retail - Secured on real estate property	1	0	1	1	0	0	2	0	2	1	0	0
-	FINI AND		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
-	TINDAND		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	1	0	0	2	0	2	1	0	0
-			Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0		0		
-			Retail - Other Retail - Of Which: SME	ô	ő	ō	ő	ő	ő	ô	ő	ô	ő	ő	ő
-			Retail - Other Retail - Of Which: non-SME	1	0	1	0	ō	ō	1	ō	1	ō	0	ō
		Equity		0	0	0	0	0	0	0	0	0	0	0	0
		Other non c	redit-obligation assets												

<sup>(</sup>ii) Orional exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

DNB BANK ASA

							IRB Ap	proach						
				As of 3	31/03/2023					As of	30/06/2023			
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	
	(min ELR, %)	Of which: Of which: provisions Of which: Of which: of-builted defaulted defaulted defaulted defaulted												
	Central banks and central governments													
	Institutions			84,382	0	0	0		1.860	0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	103,632 877	1,915 114	84,382 810	35,691 332	2,973 4	485 58	103,681	1,860	84,076 695	36,238 285	3,115 12	472 62	
	Corporates - Of Which: SME	20.073	391	17.991	7.667	672	110	19.857	340	17.945	7.717	556	87	
	Retail	88,813	328	87,539	19.584	922	21	86,776	327	85,539	19.094	908	21	
	Retail - Secured on real estate property	81,370	197	81.370	17.646	493	7	79,584	198	79,584	17.233	490	8	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	81,370	197	81,370	17,646	493	7	79,584	198	79,584	17,233	490	8	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	7,443	131	6,169	1,938	429	14	7,192	128	5,955	1,861	418	13	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	7,443	131	6,169	1,938	429	14	7,192	128	5,955	1,861	418	13	
	Equity Other non credit-obligation assets	0		0	0			0			0	0		
	Other non credit-obligation assets  TRR Total <sup>2</sup>				55,275						55,332			

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

(3) Dolly the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries raised by original exposure, calculated

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	62,658 372	1,011	52,712 346	21,892	1,937	265	62,121	1,026	52,341 342	22,685	2,501	202
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	20.073	391	396 17.991	120 7.667	672	110	359 19.857	340	342 17.945	116 7.717	2 556	3 87
	Retail	88.472	322	87.211	19.501	910	20	86.439	320	85.216	19.010	896	21
	Retail - Secured on real estate property	81.082	195	81.082	17.581	490	7	79,300	195	79,300	17,166	487	8
	Retail - Secured on real estate property - Of Which		0	0	0	0	0	0	0	0	0	0	0
NORWAY	Retail - Secured on real estate property - Of Which		195	81.082	17.581	490	7	79,300	195	79,300	17.166	487	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,390	128	6,129	1,920	420	13	7,140	125	5,916	1,844	409	13
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7,390	128	6,129	1,920	420	13	7,140	125	5,916	1,844	409	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		•						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central b Institutio	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		9,517		6.233	2.219	20	0	9,684	0	6.455	2.192		0
	Corporati	Corporates - Of Which: Specialised Lending	0	ő	0	0	0	ő	0	ő	0,433	0	ő	ő
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		41	0	40	8	0	0	41	0	40	10	0	0
		Retail - Secured on real estate property	37	0	37	8	0	0	37	0	37	9	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED STATES		Retail - Secured on real estate property - Of Which: non-Sh	37	0	37	8	0	0	37	0	37	9	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	3	0	2	1		0	3			1		0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1		0	2		2	1	0	0
	Equity	Retail • Other Retail • Of William Hair-Site	ñ	0	n	n	0	n	n n	0	n	n	0	0
	Other nor	credit-obligation assets	_	_	_			_			_		_	
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0 0	0 0	0	0	0
	Institutions Corporates	475		366	180	0	0	491	0	364	175	0	0
	Corporates - Of Which: Specialised Lending	9/3	0	300	100		0	491	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	n	0	0	0	0	0	o o
	Retail	12	0	11	3	0	0	10	0	10	3	0	0
	Retail - Secured on real estate property	10	0	10	2	0	n	8	0	8	2	0	o o
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	10	0	10	2	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	9,743	75	7.664	3.235	168	0	9,790	36	0 7.851	3.327	45	0 8
	Corporates - Of Which: Specialised Lending	0,740	,,	0	0	0	0	0,730	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	54	1	51	16	4	0	54	1	51	16	3	0
	Retail - Secured on real estate property	40	0	40	11	1	0	40	0	40	11	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-	40	0	40	11	1	0	40	0	40	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	14	1	11	5	3	0	14	1	10	5	3	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	14	0	11	ě	2	0	14		10	ı ç	2	0
	Equity	0	0		ő	ő	o o	0	n n	0	ő	0	0
	Other non credit-obligation assets									_			
	IRB Total												

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

DNB BANK ASA

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0 232	0 17	0	0 88	0	0	0 48	0 46
	Corporates	5,185	110	3,842	1,416	232	0	5,027	88	3,622	1,228	48	46
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0		0	0		0	0	0	0
	Retail	33	2	31	7		0	34	2	32		1	0
	Retail - Secured on real estate property	28	2	28	é		0	29	2	29	7	,	0
	Retail - Secured on real estate property - Of Which: SME	0	n	0	0	0	0	0	â	0	ń	n n	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	28	2	28	6	ō	ō	29	2	29	7	1	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	1	0	4	0	3	1	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	1	0	4	0	3	1	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property			0			0			0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0				0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non			0			0			, a	0		0
	Retail - Qualifying Revolving		0	o o	0	0	0	ő		o o	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	ō	0	0	0	ō	o o	ō	0	0	1 0
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	0	ō	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		•												
								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	· ·		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporati		2,166		1,626	908	0	0	2.671	0	1.833	969	0	0
	Corporati	Corporates - Of Which: Specialised Lending	2,100	0	1,020	0.00		0	2,071		1,033	909		0
		Corporates - Of Which: SME	0	0	ů	0	0	n	0	0	0	0	0	0
	Retail		28	0	27	8	1	ō	26	ō	25	8	1	ō
		Retail - Secured on real estate property	23	0	23	7	1	0	21	0	21	6	1	0
DENMARK		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DEINMARK		Retail - Secured on real estate property - Of Which: non-Sh	23	0	23	7	1	0	21	0	21	6	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	5	0	4	2	1	0	5	0	4	1	1	0
		Retail - Other Retail - Of Which: SME	0	0		0		0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	5	0	1 1	2	1 0	0	5		1 1	1	1	0
	Equity	n credit-obligation assets	0			U		0	0			U		0
	IRB Total				<b>I</b>									
	THE TOTAL													

		İ						IRB Ap	proach					
					As of	31/03/2023					As of :	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporati		0 286	0	0 254	0 61	0	0	0 296	0	0 266	0 61	0	0
	Corporati	Corporates - Of Which: Specialised Lending	200	0	254	0.		0	290	0	0	0.		0
		Corporates - Of Which: SME	ő	ő	ő	o o	ő	ő	ő	ő	ő	o o	ő	ő
	Retail		6	0	6	1	0	0	5	0	5	1	0	0
		Retail - Secured on real estate property	5	0	5	1	0	0	4	0	4	1	0	0
FRANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INANCL		Retail - Secured on real estate property - Of Which: non-Si	5	0	5	1	0	0	4	0	4	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: NME Retail - Other Retail - Of Which: non-SME	1 1		1 1	0		0	,	1 0	1 1	0		0
	Equity	Retail • Other Retail • Of William Hair-She	n	0	â	0	0	0	n n	0	ń	0	0	o o
		n credit-obligation assets	_	_	_		_	_			_		_	
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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
	Corporates	553	0	426	201	0	0	546	0	427	213	0	0
	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	3	0	2	1		0	4		4	1		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: Sh	= 2 0	0	2	0	0	0	4		9	1	0	0
CANADA	Retail - Secured on real estate property - Of Which: no		0		0								0
	Retail - Qualifying Revolving	2	0	6	0	0	0	,		7	0		0
	Retail - Other Retail	ĭ	0	ů	0	0	0	ĭ	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	1	0		0		0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TRR Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,003	,	746	307	2	0	998	15	768	346	27	,
	Corporates - Of Which: Specialised Lending	0	ō	0	0	ô	ő	0	0	0	0	0	ô
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0		0		0	0	0	0	0	0	0
1112112	Retail - Qualifying Revolving	50 1	0	1	1		0	1	0	1	1	0	0
	Retail - Other Retail	1	0	,	0		0	,	0	,	0		0
	Retail - Other Retail - Of Which: SME	ô	ő	ô	ő	ő	ő	ō	ő	ô	o o	ő	ő
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0		0	0	0
	Other non credit-obligation assets												

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



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	neet exposures	
					Non-desirable formulation			Bardarah ara adah ara	alaba a Calaba andron	David and the second state		Oil-balance si	ieet exposures	
					Non-derivative financial as	ssets by accounting portroll	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					unough profit of loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria													
[3Y - 5Y [ [5Y - 10Y [														
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     5Y - 10Y	Belgium													
[10Y - more Total														
[10y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
12   1   2   1   1   2   1   1   1   1	Bulgaria													
	-													
[ 0 - 3M [														
[ 1Y - 2Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Czech Republic													
[10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [	1													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Denmark													
[5Y - 10Y [														
Total	1													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Estonia													
[ 2Y - 3Y [	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	or writen: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany													
Total	Croatia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Greece													
[ 0 - 3M	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy							_						
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Latvia													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
Total	Netherlands													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[0 - 3M   [3M - 1Y   [11 - 2Y   [11 - 2Y   [12 - 3Y   [13 - 5Y   [15 - 10Y   [10 - more]]]]	Slovenia													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [ 13M - 1Y [ 13Y - 2Y [ 12Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more ] Total	United Kingdom													
Total	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M	Norway	693 1,344 193 193 193 193 193 194 194 194 194 194 194 194 194 194 194	591 1,344 168 2 130 526 704	220 706 64 126 93 45 185	0 629 110 0 20 477 503	0 0 0	472 10 19 31 17 5 16 570	611 2 0 0 0 0 0 0	1.527 212 3 0 0 0	91 28 0 0 0 0 0	1.060 451 0 0 0 0 0	851 4 1 0 0 0 856		38
[ 0 - 3M [	Australia		7.12											
[ 0 - 3M [	Canada													
10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
10tal   0 - 3M   1   1   3M - 1   1   1   1   1   1   1   1   1   1	Switzerland													
[10V - more	Other advanced economies non EEA													
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA													
Total [ 0 - 3M [	Middle East													
Total     Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Africa													
Total [0-3M] [3M-1Y] [11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1,080 1,703 2,278 2,355 3,812 2,813 1,022	2,378 2,355 2 3,812 2,812 1,022	27 350 78 48 26 101 74	96 41 26 42 3	4 287 3 408 6 1,242 5 1,747 6 3,345 7 2,074 895 0 9,997	32 96 115 202 14		991 1 138 0 2 0 0 0 0 0 0 1 1331	50 15 0 0 0 0	855 6 366 0 (	10 223 60 50 62 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, 
- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
Total [0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [33 - 5Y] [5Y - 10Y] [10Y - more Total	Belgium													
[ 0 - 3M [	Bulgaria													
Total [0 - 3M[   3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    1SY - 10Y    10Y - more   Total	Cyprus													
[ 0 - 3M [	Czech Republic													
To - 3M	Denmark													
Total   Tota	Estonia													



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	İ
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance st	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amoritised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland													
Total   0 - 3M     0 - 3M     1 3M - 1 Y     1 2Y - 2Y     2Y - 3Y     1 3Y - 5Y     1 5Y - 10Y     1 10Y - more   Total   0 - 3M     1 3M - 2Y     1 3Y - 2Y	France													
	Germany													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	Croatia													
27 - 34'     33 - 54'     55' - 100'     100' - more     Total     0 - 3Mf     3M - 14'     12' - 34'     12' - 34'     13' - 54'     15' - 100'     100' - more     Total     0 - 3Mf     0 - 3Mf     101 - 101	Greece													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary													
[ 0 - 3m] [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Italy													
Total   Tota	Latvia													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M	Netherlands													
[ 3M - 1Y [	Poland	0 99 16 33 0 0	0 90 5 16 8 83 0 0 0	0 0 0 0 0	0 0 0 0 0	0 90 16 83 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
107 - more Total [ 0 - 3M   [ 3 M - 1 Y   [ 2 Y - 3 Y   [ 2 Y - 3 Y   [ 3 Y - 5 Y   [ 10 Y - 10 Y   [ 2 Y - 10	Portugal	402	402	·	v	192	, and the second	•	·	v	,	v		V
TOY - more	Romania													
Toy - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y]	Spain													
Total [ 0 - 3M [	Sweden													
Total	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M	Norway	121 204 88 28, 28, 446 66 596		31 197 71 243 218 6 308	0 0 18 219 59 280 <b>576</b>	000000000000000000000000000000000000000	90 7 7 17 21 9 3 8 8 155	2 9 9 31 52 36 12 151	94 1.076 366 587 560 535 124 3,342	3 9 12 18 44 95 11	67 464 348 433 769 1.134 165 3,379	510 4 0 0 0 0 0 515		
[ 0 - 3M [	Australia													
[ 0 - 3M	Canada													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Hong Kong													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.													
[ 0 - 3M [	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland													
Total  [ 0 - 3M	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [13M - 1Y  [11Y - 2Y  [2Y - 3Y  [3Y - 5Y  [5Y - 10Y  [10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	505 1,102 1,767 4,000 3,136 2,999 700	1,761 4,007 3,136 2,894 700	82 67 27 5	395 690 359 219 354 327 0	1,298 3,669 2,670 7 2,471 640	22 52 85 89 6	6 4 2 7 1	4 405 652 2 44 1 100 5 1,360 0 0 7.3 7.534	4	54 54 233 553 553 185 187 33	202 108 141 0 1 0 0		

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the apprepate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, 
(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

DNB BANK ASA

									DIND DA	UN ASA								
					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	l amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	lamount		Accumulated imp	airment, accumulated nega lit risk and provisions <sup>4</sup>	itive changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performin	g exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>	esponents.		Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	43,604		0	0						29,743				0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,919									27,711								
Central banks	1,781		0	0	0					7,365	0	0				0	0	0
General governments	5,891	. 0	0	0	0		0		0	6,141	0	0	0	0	0	0	0	0
Credit institutions	13,677	0	0	0	0		0		0	13,427	0	0	0	0	0	0	0	0
Other financial corporations	30	0	0	0	0		0		0	30	0	0	0	0	0	0	0	0
Non-financial corporations	540	0	0	0	0		0		0	747	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	192,271	219	2,550	2,550	2,543	144	598	598	1,311	191,516	263	2,648	2,648	2,642	147	631	631	1,639
Central banks	107	0	0	0	0		0		0	901	0	0	0	0	0	0	0	0
General governments	405	4	0	0	0	0	0	0	0	645	0	0	0	0	0	0	0	0
Credit institutions	4,767	9 0	0	0	0	C	0	C	0	1,227	0	0	0	0	0	0	0	0
Other financial corporations	7,463	0	2	2	2	1	1	1	1	7,543	0	1	1	1	1	1	1	0
Non-financial corporations	79,268	3 46	2,114	2,114	2,113	97	524	524	1,032	79,181	40	2,202	2,202	2,201	98	552	552	1,353
of which: small and medium-sized enterprises	22,375	5 21	396	396	396	40	138	138	225	22,512	33	460	460	459	47	158	158	272
of which: Loans collateralised by commercial immovable property	20,960	21	163	163	162	20	27	23	135	21,941	13	237	237	237	27	41	41	197
Households	100,257	7 168	434	434	427	46	74	74	278	102,020	223	445	445	439	49	78	78	286
of which: Loans collateralised by residential immovable property	88,143	86	255	255	249	12	13	13	236	89,565	109	266	266	261	17	14	14	243
of which: Credit for consumption	1,668	14	99	99	99	4	36	36	1	1,603	16	97	97	97	5	36	36	1
DEBT INSTRUMENTS other than HFT	257,794	219	2,550	2,550	2,543	144	598	598	1,311	248,971	263	2,648	2,648	2,642	148	631	631	1,639
OFF-BALANCE SHEET EXPOSURES	76,550		475	475	475	44	25	25	283	72,625		309	309	309	38	21	21	190

The first the definition of constructions construct assume the table to be first the definition of the definition of the definitio

## Performing and non-performing exposures DNB BANK ASA

					As of 31/03/2023								As of 30/06/2023				
		Gross car	rying amount/ Nominal	lamount		Accumulated imp	nairment, accumulated negative changes in fair lit risk and provisions <sup>4</sup>	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated imp	airment, accumulated ne it risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	٥	of which non-performing	r.	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIB)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>		Of which Stage 3 <sup>s</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	50,226		0	0	0	0	0	0 0	48,42	1 0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,618				0	0	0	0 0	20,221	8 0	0	0		0	0	0	0
Central banks	1,834		0	0	0	0	0	0 0	1,42	6 0	0	0	0	0	0	0	0
General governments	5,018	. 0	0	0	0	0	0	0 0	4,22	0 0	0	0	0	0	0	0	0
Credit institutions	13,899		0	0	0	0	0	0 0	13,71	2 0	0	0	0	0	0	0	0
Other financial corporations	29		0	0	0	0	0	0 0		2 0	0	0	0	0	0	0	0
Non-financial corporations	838	. 0	0	0	0	0	0	0 0	86	9 0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	183,422	209	2,241	2,241	2,236	139	571 5	1,332	181,719	9 227	2,243	2,243	2,238	135	548	548	1,443
Central banks	1,425	0	0	0	0	0	0	0 0	1,63	3 0	0	0	0	0	0	0	0
General governments	416	0	0	0	0	0	0	0 0	23	1 0	0	0	0	0	0	0	0
Credit institutions	2,950	0	0	0	0	0	0	0 0	4,17	8 0	0	0	0	0	0	0	0
Other financial corporations	8,094	0	2	2	2	1	1	1 1	7,63	2 0	17	17	17	1	1	1	16
Non-financial corporations	75,853	42	1,755	1,755	1,754	93	494 4	1,030	75,59	0 63	1,734	1,734	1,734	95	485	485	1,095
of which: small and medium-sized enterprises	21,937	29	396	396	395	43	130 1	30 231	21,89	0 50	337	337	336	42	104	104	207
of which: Loans collateralised by commercial immovable property	20,618	21	163	163	162	25	35	35 128	20,40	0 30	209	209	208	24	42	42	167
Households	94,685	167	485	485	480	44	77	77 301	92,49	6 164	492	492	487	39	63	63	333
of which: Loans collateralised by residential immovable property	77,264	118	263	263	259	15	13	13 213	81,23	2 112	270	270	266	13	15	15	245
of which: Credit for consumption	1,157	11	54	54	54	1	9	9 1	1,38	1 11	67	67	67	4	16	16	1
DEBT INSTRUMENTS other than HFT	255,266	209	2,241	2,241	2,236	139	571 57	1,332	250,360	8 227	2,243	2,243	2,238	135	548	548	1,443
OFF-BALANCE SHEET EXPOSURES	71,155		222	222	222	43	22	12 130	71,06		195	195	195	44	20	20	117

The first death and the specimen genomes plane after the Social CAC) of Inguistian (10) to 15/2021 (200).

The first death and the specimen genomes plane after the Social CAC) of Inguistian (20) to 15/2021 (200).

The first death and the specimen genomes plane after the Social CAC) of Inguistian (20) to 15/2021 (200).

The first death and the specimen genomes plane after the Social CAC) of Inguistian (20) to 15/2021 (200).

The first death and the specimen genomes plane after the Social CAC) of Inguistian (20) to 15/2021 (200).

The first death and the specimen genomes plane after the Social CAC) of Inguistian (20) to 15/2021 (200).

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#### Forborne exposures

			As of 30/	09/2022					As of 31/:	12/2022		
		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	nanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,702	1,360	310	298	1,879	648	3,039	1,304	315	304	1,662	796
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	108	0	0	0	11	0	90	0	0	0	10	0
Non-financial corporations	3,289	1,322	303	292	1,580	618	2,611	1,258	308	298	1,399	767
of which: small and medium-sized enterprises	390	140	40	39	274		394	147	43	41	275	
Households	305	38	6	6	288	29	338	45	7	6	252	29
DEBT INSTRUMENTS other than HFT	3,702	1,360	310	298	1,879		3,039	1,304	315	304	1,662	
Loan commitments given	164	47	2	0	74	39	80	9	2	1	25	5
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>10</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions\*) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



#### Forborne exposures

DNB BANK ASA

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,619	1,113	250	243	1,558	685	2,314	999	216	209	1,457	730
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	90	0	1	0	10	0	11	0	0	0	10	0
Non-financial corporations	2,156	1,063	242	236	1,244	654	1,965	949	210	204	1,171	696
of which: small and medium-sized enterprises	310	111	30	28	257		312	95	34	32	257	
Households	372	50	7	6	304	31	338	50	6	5	275	34
DEBT INSTRUMENTS other than HFT	2,619	1,113	250	243	1,558		2,314	999	216	209	1,457	
Loan commitments given	95	8	1	0	4	3	128	2	1	0	22	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
DNB BANK ASA

			As of 3	0/09/2022					As of 31	1/12/2022					As of 3	1/03/2023					As of 30	/06/2023		
	Gross carr	rving amount	2013	0,03,2022			Gross car	ving amount	250.52	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1	I	Gross can	rving amount	23 0. 3.	.,03,2023			Gross carr	rving amount	25 01 50	700/2023		
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>a</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	4,028	11	11	4,028	6	0	4,383	89	89	4,383	7	0	4,931	96	96	4,931	26	0	4,994	97	97	4,994	39	0
B Mining and guarrying	2,547	545	545	2,547	37	0	2,446	542	542	2,446	37	0	2,333	393	393	2,333	33	0	1,922	378	378	1,922	64	0
C Manufacturing	7.091	31	31	7.091	16	0	6.875	37	37	6.875	18	0	6.127	41	41	6.127	17	0	6.330	36	36	6.330	20	0
D Electricity, gas, steam and air conditioning supply	4,770	119	119	4,769	66	0	5,002	110	110	5,001	60	0	4,731	106	106	4,729	57	0	4,896	131	131	4,895	62	0
E Water supply	202	18	18	186	16	0	195	18	18	180	16	0	190	17	17	177	16	0	261	17	17	248	15	0
F Construction	8.375	77	77	8.373	36	0	8.477	102	102	8.475	47	0	7.946	94	94	7.944	41	0	8.290	90	90	8.289	43	0
G Wholesale and retail trade	5.265	121	121	5.265	30	0	5.094	127	127	5.094	37	0	5.764	128	128	5.764	43	0	5.366	130	130	5.366	42	0
H Transport and storage	8,675	943	943	8,673	298	0	7,597	818	818	7,596	256	0	6,697	631	631	6,695	219	0	7,102	561	561	7,100	141	0
I Accommodation and food service activities	1,149	20	20	1,149	7	0	950	17	17	950	8	0	941	15	15	941	7	0	915	14	14	915	7	0
J Information and communication	2.409	5	5	2.409	3	0	2.597	5	5	2.597	3	0	2.382	5	5	2.382	3	0	2.478	6	6	2.478	4	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	22,612	109	109	22,604	33	0	23,030	208	208	23,022	62	0	21,694	125	125	21,686	54	0	21,221	182	182	21,213	55	0
M Professional, scientific and technical activities	7,025	59	59	7,025	53	0	7,422	82	82	7,422	78	0	7,160	56	56	7,160	51	0	6,861	52	52	6,861	49	0
N Administrative and support service activities	2,703	11	11	2,703	12	0	2,739	12	12	2,739	13	0	2,646	11	11	2,646	12	0	2,641	10	10	2,641	12	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	5	0	0	5	0	0	5	0	0	5	0	0	3	0	0	3	0	0
P Education	217	25	25	217	2	0	265	25	25	265	2	0	237	25	25	237	2	0	207	26	26	207	19	0
Q Human health services and social work activities	1,610	6	6	1,609	2	0	1,530	1	1	1,530	3	0	1,558	3	3	1,558	4	0	1,551	3	3	1,551	3	0
R Arts, entertainment and recreation	341	5	5	341	3	0	324	1	1	324	2	0	244	1	1	244	2	0	246	1	1	246	1	0
S Other services	245	7	7	244	1	0	247	7	7	246	1	0	269	8	8	268	2	0	264	2	2	263	1	0
Loans and advances	79.268	2 114	2.114	79,237	621	0	79 181	2 202	2 202	79 151	650	0	75.853	1.755	1.755	75.825	587	0	75 550	1 734	1.734	75 523	580	0

<sup>(1)</sup> The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.