



2022 EU-wide Transparency Exercise

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

In the jurisdiction of this bank the implementation of the reporting framework based on CRR2/CRD5 took place in Q2 2022, therefore only data as of June 2022 is available.

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.

2022 EU-wide Transparency Exercise

Key Metrics

DNB BANK ASA

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period				17,838	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				17,838	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period				18,760	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				18,760	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period				20,876	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				20,876	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				103,465	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				103,465	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				17.24%	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				17.24%	(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				18.13%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied				18.13%	(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				20.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied				20.18%	(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				301,057	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				6.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2022 EU-wide Transparency Exercise

Leverage ratio

DNB BANK ASA

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition				18,760	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition				18,760	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital				301,057	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital				301,057	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital				6.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital				6.23%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS				20,876	C 01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				17,838	C 01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				3,683	C 01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings				15,690	C 01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income				521	C 01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves				0	C 01.00 (0200,0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk				0	C 01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				12	C 01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				-157	C 01.00 (0250,0050)	Articles 52 to 55 of and 36(1) point (f) of CRR
	A.1.8	() Intangible assets (including Goodwill)				-1,045	C 01.00 (0280,0050) + C 01.00 (0290,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 26(1) point (b) and 37 point (a) of CRR
	A.1.9	() DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs				-43	C 01.00 (0320,0050)	Articles 26(1) point (c) and 38 of CRR
	A.1.10	() IBB shortfall of credit risk adjustments to expected losses				-274	C 01.00 (0380,0050)	Articles 26(1) point (e), 40 and 159 of CRR
	A.1.11	() Defined benefit pension fund assets				0	C 01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	() Reciprocal cross holdings in CET1 Capital				0	C 01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	() Excess deduction from AT1 items over AT1 Capital				0	C 01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	() Deductions related to assets which can alternatively be subject to a 1.250% risk weight				0	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050)	Articles 4(30), 26(1) point (k) (i) and (j) and 89 to 91 of CRR, Articles 26(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 26(1) point (k) (iv) and 153(8) of CRR and Article 26(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions ()				0	C 01.00 (0460,0050)	Articles 26(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	() Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment				0	C 01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	() Deductible DTAs that rely on future profitability and arise from temporary differences				0	C 01.00 (0490,0050)	Articles 26(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	() Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				-548	C 01.00 (0520,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR
	A.1.18	() Amount exceeding the 17.65% threshold				0	C 01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	() Insufficient coverage for non-performing exposures				-3	C 01.00 (0510,0050)	Articles 26(1) point (m) and Article 470 of CRR
	A.1.18B	() Minimum value commitment shortfalls				0	C 01.00 (0554,0050)	Articles 26(1) point (n) and Article 133(2) of CRR
	A.1.18C	() Other foreseeable tax charges				0	C 01.00 (0552,0050)	Article 26(1) point (l) of CRR
	A.1.19	() Additional deductions of CET1 Capital due to Article 3 CRR				0	C 01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other				0	C 01.00 (0520,0050)	-
	A.1.21	Transitional adjustments				0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	C 01.00 (0520,0050)	Articles 48(1) to (3), and 49 and 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	C 01.00 (0240,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	C 01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				922	C 01.00 (0530,0050)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments				1,080	C 01.00 (0540,0050) + C 01.00 (0570,0050)	-	
A.2.2	() Excess deduction from T2 items over T2 capital				0	C 01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions				-158	C 01.00 (0600,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments				0	C 01.00 (0560,0050) + C 01.00 (0680,0050) + C 01.00 (0730,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				18,760	C 01.00 (0010,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				2,116	C 01.00 (0070,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				2,670	C 01.00 (0070,0050) + C 01.00 (0080,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions				-554	C 01.00 (0090,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050) + C 01.00 (0100,0050)	-	
A.4.3	Tier 2 transitional adjustments				0	C 01.00 (0080,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050)	-	
B	TOTAL RISK EXPOSURE AMOUNT				101,465	C 01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included				0	C 01.00 (0010,0040)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				17.24%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)				18.13%	CA1 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)				20.18%	CA2 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				17,838	SAI-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.13-MINA-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				17.24%	(B.1)/(E-B.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	C 01.00 (0440,0050)	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	C 01.00 (0440,0050)	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	C 01.00 (0440,0050)	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	C 01.00 (0440,0040)	-	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - 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.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DNB BANK ASA

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹				89,220	C 02.00 (r0040, c0010) - [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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach				30,527	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	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				58,693	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	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²				2,873	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA				514	C 02.00 (r0640, c0010)
Settlement risk				0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)				0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)				1,083	C 02.00 (r0520, c0010)
Of which the standardised approach				1,083	C 02.00 (r0530, c0010)
Of which IMA				0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book				0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book				0	C 02.00 (r0680, c0010)
Operational risk				9,775	C 02.00 (r0590, c0010)
Of which basic indicator approach				0	C 02.00 (r0600, c0010)
Of which standardised approach				9,775	C 02.00 (r0610, c0010)
Of which advanced measurement approach				0	C 02.00 (r0620, c0010)
Other risk exposure amounts				0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total				103,465	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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 CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
DNB BANK ASA

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income				2,967
Of which debt securities income				192
Of which loans and advances income				2,487
Interest expenses				808
Of which deposits expenses				335
Of which debt securities issued expenses				419
(Expenses on share capital repayable on demand)				0
Dividend income				86
Net Fee and commission income				496
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				3
Gains or (-) losses on financial assets and liabilities held for trading, net				542
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net				-231
Gains or (-) losses from hedge accounting, net				-9
Exchange differences (gain or (-) loss), net				-1
Net other operating income /(expenses)				8
TOTAL OPERATING INCOME, NET				3,052
(Administrative expenses)				997
(Cash contributions to resolution funds and deposit guarantee schemes)				1
(Depreciation)				180
Modification gains or (-) losses, net				0
(Provisions or (-) reversal of provisions)				-58
(Payment commitments to resolution funds and deposit guarantee schemes)				0
(Commitments and guarantees given)				-58
(Other provisions)				-1
Of which pending legal issues and tax litigation ¹⁾				0
Of which restructuring ²⁾				0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾				0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				-17
(Financial assets at fair value through other comprehensive income)				0
(Financial assets at amortised cost)				-17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)				0
(of which Goodwill)				0
Negative goodwill recognised in profit or loss				0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates				0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				1,951
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				1,504
Profit or (-) loss after tax from discontinued operations				0
PROFIT OR (-) LOSS FOR THE YEAR				1,504
Of which attributable to owners of the parent				1,503

¹⁾ 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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DNB BANK ASA

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:																	
Cash, cash balances at central banks and other demand deposits													35,637				IAS 1.54 (f)
Financial assets held for trading													27,299	2,692	24,152	454	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss													715	117	401	196	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss													12,909	1,927	6,319	4,663	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income													13,443	389	13,054	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost													189,176				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting													1,131	0	1,131	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹													7,625				
TOTAL ASSETS													287,934				IAS 1.9(a), IAS 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References				
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾							
	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	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	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	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					
Breakdown of financial assets by instrument and by counterparty sector ²																													
Financial assets at fair value through other comprehensive income	Debt securities																												Annex V.Part 1.31, 44(b)
	Loans and advances																												Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities																												Annex V.Part 1.31, 44(b)
	Loans and advances																174,418	12,617	2,874	-59	-81	-720							Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

DNB BANK ASA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading				18,633	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹				0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss				2,162	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost				241,463	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹				0	Accounting Directive art 8(3)
Derivatives – Hedge accounting				2,192	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions				522	IAS 37.10; IAS 1.54(l)
Tax liabilities				468	IAS 1.54(n-o)
Share capital repayable on demand				0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities				13	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale				0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹				0	Annex V Part 1.29
TOTAL LIABILITIES				265,454	IAS 1.9(b);IG 6
TOTAL EQUITY				22,481	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES				287,934	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

DNB BANK ASA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives					20,439	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments				94	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities				292	Annex V.Part 1.31
Deposits	Central banks				6,299	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits				9	ECB/2013/33 Annex 2.Part 2.9.1
	General governments				6,863	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits				6,002	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions				14,864	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits				6,283	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations				9,499	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits				7,126	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations				67,003	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits				50,187	ECB/2013/33 Annex 2.Part 2.9.1
	Households				54,330	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits				49,919	Annex V.Part 1.42(f), 44(c)	
Debt securities issued					82,380	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued					2,739	Annex V.Part 1.37
Other financial liabilities					2,388	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES					264,450	

2022 EU-wide Transparency Exercise
Market Risk
DNB BANK ASA

	SA		IM								IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		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	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	
(min EUR)																				
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021								As of 31/12/2021									
Traded Debt Instruments																				
Of which: General risk																				
Of which: Specific risk																				
Equities																				
Of which: General risk																				
Of which: Specific risk																				
Foreign exchange risk																				
Commodities risk																				
Total	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022								As of 30/06/2022									
Traded Debt Instruments		1,006									0	0	0	0						
Of which: General risk		596									0	0	0	0						
Of which: Specific risk		394									0	0	0	0						
Equities		74									0	0	0	0						
Of which: General risk		4									0	0	0	0						
Of which: Specific risk		62									0	0	0	0						
Foreign exchange risk		3									0	0	0	0						
Commodities risk		0									0	0	0	0						
Total		1,083									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 OV1 template.



2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DNB BANK ASA

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ²									

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

DNB BANK ASA

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks					39,343	39,256	0	
	Regional governments or local authorities					4,715	4,116	109	
	Public sector entities					5,792	5,729	33	
	Multilateral Development Banks					3,531	3,602	0	
	International Organisations					140	140	0	
	Institutions					8,636	6,218	2,030	
	Corporates					19,796	17,727	12,938	
	of which: SME					8,562	7,835	4,846	
	Retail					17,805	6,712	5,006	
	of which: SME					209	157	91	
	Secured by mortgages on immovable property					13,256	11,665	4,656	
	of which: SME					8	8	3	
	Exposures in default					289	192	252	91
	Items associated with particularly high risk					65	64	96	
	Covered bonds					4,396	4,396	440	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
Collective investments undertakings (CIU)					102	102	19		
Equity					2,291	2,291	5,054		
Other exposures					2,380	2,380	1,201		
Standardised Total ²					122,538	104,591	31,832	119	

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DNB BANK ASA

		IRB Approach								
		As of 30/09/2021				As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(mln EUR, %)									
	Central banks and central governments									
	Institutions									
	Corporates									
	Corporates - Of Which: Specialised Lending									
	Corporates - Of Which: SME									
	Retail									
	Retail - Secured on real estate property									
	Retail - Secured on real estate property - Of Which: SME									
	Retail - Secured on real estate property - Of Which: non-SME									
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Other non credit-obligation assets										
IRB Total ²										

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

DNB BANK ASA

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	110,762	2,504	90,814	39,126	4,082	624				
	Corporates - Of Which: Specialised Lending	1,448	122	1,356	745	130	57				
	Corporates - Of Which: SME	20,648	411	18,248	8,014	799	110				
	Retail	96,502	317	94,868	21,105	928	22				
	Retail - Secured on real estate property	87,753	172	87,753	18,866	442	7				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	87,753	172	87,753	18,866	442	7				
	Retail - Qualifying Revolving	0	0	0	0	0	0				
	Retail - Other Retail	8,749	145	7,115	2,238	487	15				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	8,749	145	7,115	2,238	487	15				
	Equity	0	0	0	0	0	0				
	Other non credit-obligation assets										
IRB Total ²					60,230						

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DNB BANK ASA

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 amortized 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	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others														

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

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

DNB BANK ASA

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]	Others															
[10Y - more]																
Total		667	667	251	172	240	-1	475,165	1,195	52	900	719	0			
[0 - 3M]		2,088	2,087	186	406	1,485	11	1,681	166	384	122	0				
[3M - 1Y]		1,602	1,602	415	562	592	33	180	2	0	157	0				
[1Y - 2Y]	1,892	1,892	52	105	1,694	51	0	0	0	52	0					
[2Y - 3Y]	2,199	2,199	32	117	1,922	126	0	0	0	64	0					
[3Y - 5Y]	2,274	2,273	2	143	1,892	227	0	0	0	11	0					
[5Y - 10Y]	841	841	11	0	800	30	0	0	0	4	0					
[10Y - more]																
Total	11,563	11,563	950	1,505	8,615	482	477,026	1,364	69	1,284	1,130	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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
DNB BANK ASA

	As of 30/09/2021							As of 31/12/2021								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3										
Cash balances at central banks and other demand deposits																
Debt securities (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
Loans and advances (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
of which: small and medium-sized enterprises																
of which: Loans collateralised by commercial immovable property																
Households																
of which: Loans collateralised by residential immovable property																
of which: Credit for consumption																
DEBT INSTRUMENTS other than MPT																
OFF-BALANCE SHEET EXPOSURES																

⁽¹⁾ For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁽⁴⁾ 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 FROEP framework (point 16 of Annex F 19.00) (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 FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
DNB BANK ASA

	As of 31/03/2022								As of 30/06/2022											
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾									
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3		Of which: defaulted			Of which Stage 3	Of which: defaulted	Of which Stage 3							
Cash balances at central banks and other demand deposits									35,568	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									22,052	0	0	0	0	0	0	0	0	0	0	0
Central banks									1,901	0	0	0	0	0	0	0	0	0	0	0
General governments									6,223	0	0	0	0	0	0	0	0	0	0	0
Credit institutions									13,389	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations									31	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations									598	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)									194,609	180	2,082	2,082	2,074	140	720	720	1,324			
Central banks									3,293	0	0	0	0	0	0	0	0	0	0	0
General governments									301	0	0	0	0	0	0	0	0	0	0	0
Credit institutions									3,095	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations									7,783	1	62	62	62	1	2	2	2	19		
Non-financial corporations									78,535	54	2,313	2,313	2,313	99	644	644	1,000			
of which: small and medium-sized enterprises									22,269	34	390	390	390	36	133	133	223			
of which: Loans collateralised by commercial immovable property									20,543	13	175	175	175	19	27	27	144			
Households									101,510	124	476	476	468	40	74	74	305			
of which: Loans collateralised by residential immovable property									89,100	77	272	272	265	12	14	14	238			
of which: Credit for consumption									1,609	14	98	98	98	4	36	36	1			
DEBT INSTRUMENTS other than HFT									252,229	180	2,882	2,882	2,874	140	720	720	1,324			
OFF-BALANCE SHEET EXPOSURES									77,244		468	468	468	43	19	19	227			

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP Annexes (templates F-18.01 / F-19.02), 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 - TFS 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 PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2022 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

(min EUR)	As of 30/09/2021				As of 31/12/2021							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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	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												
Debt securities (including at amortised cost and fair value)												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
Loans and advances (including at amortised cost and fair value)												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
of which: small and medium-sized enterprises												
Households												
DEBT INSTRUMENTS other than HFT												
Loan commitments given												
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³												
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³												

¹⁾ 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- 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 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.

2022 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

	As of 31/03/2022				As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)					3,730	1,410	350	335	1,657	649
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					2	2	1	1	1	0
Non-financial corporations					3,421	1,371	342	328	1,370	621
of which: small and medium-sized enterprises					388	156	55	53	247	
Households					307	37	7	6	286	28
DEBT INSTRUMENTS other than HFT					3,730	1,410	350	335	1,657	
Loan commitments given					136	24	2	0	51	22
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice ³					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0					

(1) 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- 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 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
DNB BANK ASA

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022					
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		
	Of which: non-performin	Of which loans and advances subject to impairment			Of which: non-performin	Of which loans and advances subject to impairment			Of which: non-performin	Of which loans and advances subject to impairment			Of which: non-performin	Of which loans and advances subject to impairment				
	of which: defaulted			of which: defaulted				of which: defaulted					of which: defaulted					
A Agriculture, forestry and fishing													3,961	10	10	3,961	6	0
B Mining and quarrying													3,827	516	516	3,827	72	0
C Manufacturing													6,989	31	31	6,989	15	0
D Electricity, gas, steam and air conditioning supply													4,739	114	114	4,738	57	0
E Water supply													197	17	17	181	16	0
F Construction													8,386	87	87	8,384	41	0
G Wholesale and retail trade													4,781	118	118	4,781	27	0
H Transport and storage													8,416	1,054	1,054	8,413	332	0
I Accommodation and food service activities													1,188	20	20	1,188	8	0
J Information and communication													2,287	5	5	2,287	2	0
K Financial and insurance activities													0	0	0	0	0	0
L Real estate activities													22,348	114	114	22,340	34	0
M Professional, scientific and technical activities													7,017	125	125	7,017	79	0
N Administrative and support service activities													2,719	47	47	2,719	41	0
O Public administration and defence, compulsory social security													6	0	0	6	0	0
P Education													208	26	26	208	2	0
Q Human health services and social work activities													1,669	16	16	1,669	2	0
R Arts, entertainment and recreation													343	6	6	343	2	0
S Other services													303	8	8	302	1	0
Loans and advances													78,435	2,313	2,313	78,503	713	0

⁽¹⁾ The items '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 06.01), 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.