

## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	DNB BANK ASA
<b>LEI Code</b>	549300GKFG0RYRRQ1414
<b>Country Code</b>	NO

Norwegian banks have implemented the reporting framework based on CRR3/CRD6 starting from April 2025 due to delayed national implementation. For March 2025, the banks continued reporting to their National Competent Authority using COREP-based templates based on CRR2, which could no longer be accepted by the EBA for the transparency exercise. Therefore, data as of March 2025 is not 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.

## 2025 EU-wide Transparency Exercise

Leverage ratio

DNB BANK ASA

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,683	20,128		19,203	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	19,683	20,128			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	311,182	293,518		309,178	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	311,182	293,518			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.33%	6.86%		6.21%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.33%	6.86%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L  
DNB BANK ASA

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	12,832	17,011	4,229	8,207
Of which debt securities income	746	1,045	301	562
Of which loans and advances income	8,897	11,959	3,089	6,056
Interest expenses	8,592	11,301	2,729	5,337
(Of which deposits expenses)	5,416	7,117	1,789	3,520
(Of which debt securities issued expenses)	2,275	3,043	749	1,426
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	32	162	3	66
Net Fee and commission income	793	1,073	310	675
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	3	-4	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	268	375	71	40
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	87	24	37	126
Gains or (-) losses from hedge accounting, net	-31	-38	-7	-27
Exchange differences [gain or (-) loss], net	2	-3	1	5
Net other operating income / (expenses)	31	38	8	24
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,424</b>	<b>7,345</b>	<b>1,919</b>	<b>3,772</b>
(Administrative expenses)	1,690	2,312	618	1,257
(Cash contributions to resolution funds and deposit guarantee schemes)	90	118	30	59
(Depreciation)	256	341	87	174
Modification gains or (-) losses, net	0	0	-1	-1
(Provisions or (-) reversal of provisions)	-8	-2	-14	-17
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-7	-6	-12	-16
(Other provisions)	-1	3	-2	-1
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	2	0	0
Of which restructuring <sup>2</sup>	0	35	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)	99	112	50	108
(Financial assets at fair value through other comprehensive income)	-1	-1	0	-1
(Financial assets at amortised cost)	100	113	50	108
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	0	0	2
(of which Goodwill)	2	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,300</b>	<b>4,464</b>	<b>1,147</b>	<b>2,188</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,640</b>	<b>3,735</b>	<b>916</b>	<b>1,755</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,640</b>	<b>3,734</b>	<b>916</b>	<b>1,755</b>
Of which attributable to owners of the parent	2,639	3,733	916	1,754

<sup>(1)</sup> Information available only as of end of the year

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



## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

DNB BANK ASA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	12,524	12,530	12,581	8,945	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	4,505	4,038	4,322	4,247	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	253,053	232,717	275,842	252,712	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	1,728	1,537	1,520	1,380	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1	1	1	1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	575	592	603	582	IAS 37.10; IAS 1.54(l)
Tax liabilities	815	776	1,070	1,137	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	14	14	14	14	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
<b>TOTAL LIABILITIES</b>	<b>273,214</b>	<b>252,205</b>	<b>295,951</b>	<b>269,018</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>23,952</b>	<b>24,188</b>	<b>25,924</b>	<b>23,610</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>297,166</b>	<b>276,393</b>	<b>321,875</b>	<b>292,628</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

DNB BANK ASA

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		14,021	13,833	13,454	10,216	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	41	24	53	41	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	189	210	593	67	Annex V.Part 1.31
Deposits	Central banks	5,657	3,242	5,864	6,510	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	302	20	174	47	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,159	7,751	7,894	8,856	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,499	6,789	7,169	8,048	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	28,374	16,732	37,485	25,229	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	8,226	3,254	13,374	4,949	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	18,616	10,832	22,198	17,422	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,457	8,778	15,775	11,125	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,924	64,863	66,898	58,392	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	43,964	48,123	49,480	42,677	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,573	45,338	48,209	49,261	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	39,394	39,689	42,658	43,724	Annex V.Part 1.42(f), 44(c)
Debt securities issued		83,460	86,150	87,963	87,854	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,969	3,115	3,145	3,141	Annex V.Part 1.37
Other financial liabilities		2,795	1,847	3,652	3,435	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		271,809	250,822	294,264	267,283	

2025 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 (ms) 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 (ms) 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
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	620	522	0	0	0	0					0	0	0	0						0		
Of which: General risk	411	323	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	208	199	0	0	0	0					0	0	0	0						0		
Equities	81	51	0	0	0	0					0	0	0	0						0		
Of which: General risk	20	1	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	57	42	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	0	1	0	0	0	0					0	0	0	0						0		
Commodities risk	6	6	0	0	0	0					0	0	0	0						0		
<b>Total</b>	<b>708</b>	<b>580</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments		531									0	0	0	0						0		
Of which: General risk		380									0	0	0	0						0		
Of which: Specific risk		150									0	0	0	0						0		
Equities		77									0	0	0	0						0		
Of which: General risk		12									0	0	0	0						0		
Of which: Specific risk		52									0	0	0	0						0		
Foreign exchange risk		0									0	0	0	0						0		
Commodities risk		4									0	0	0	0						0		
<b>Total</b>		<b>612</b>									<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for those CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		14,197	17,760	1	1,197	14,197	17,760	1	1,197
Regional governments or local authorities		5,132	4,485	55	505	5,081	4,431	56	505
Public sector entities		8,026	7,983	0	43	8,026	7,983	0	43
Multilateral Development Banks		5,121	5,121	0	0	5,121	5,121	0	0
International Organisations		85	85	0	0	85	85	0	0
Institutions		7,885	8,022	1,362	2,005	7,885	8,022	1,362	2,005
Corporates		18,877	15,176	10,206	14,105	18,877	15,176	10,206	14,105
of which: SME		8,227	5,050	4,623	5,026	8,227	5,050	4,623	5,026
Retail		15,227	6,225	5,098	15,092	15,227	6,225	5,098	15,092
of which: SME		180	120	77	180	180	120	77	180
Secured by mortgages on immovable property and AOC exposures		10,387	9,953	5,039	9,883	10,387	9,953	5,039	9,883
of which: SME		58	54	23	58	58	54	23	58
Exposures in default		479	385	540	384	479	385	540	384
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		5,108	5,108	511	5,001	5,108	5,108	500	5,001
Claims on institutions and corporates with a ST credit assessment		116	116	18	280	116	116	73	280
Collective Investments Undertakings (CIU)		2,088	2,088	4,828	2,078	2,088	2,078	4,808	2,078
Equity		3,081	3,081	1,728	3,548	3,081	3,548	1,618	3,548
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		118,124	125,964	28,471	99	100,896	108,223	28,899	100,896

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY		4,731	4,543	0	1,547	4,731	4,543	0	1,547
Regional governments or local authorities		88	88	0	0	88	88	0	0
Public sector entities		278	105	1	261	278	105	1	261
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,407	3,289	332	1,597	2,407	3,289	332	1,597
Corporates		10,882	8,282	6,132	8,826	10,882	8,282	6,132	8,826
of which: SME		5,734	5,414	2,578	5,212	5,734	5,414	2,511	5,212
Retail		17,383	9,494	2,628	10,448	17,383	9,494	2,628	10,448
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		6,642	7,982	3,011	6,168	6,642	7,982	3,011	6,168
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		395	221	309	231	395	221	309	231
Items associated with particularly high risk		64	64	0	64	64	64	0	64
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		4,231	4,231	423	4,547	4,231	4,547	403	4,547
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		2,051	2,051	4,798	2,024	2,051	2,024	4,827	2,024
Other exposures		2,088	2,088	1,417	2,120	2,088	2,120	1,316	2,120
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES		80,281	80,281	0	3,740	80,281	80,281	0	3,740
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		845	529	129	659	845	529	129	659
Corporates		10,882	221	181	1,826	10,882	221	181	1,826
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN		5,512	5,512	0	1,394	5,512	5,512	0	1,394
Regional governments or local authorities		1,244	1,244	0	1,086	1,244	1,244	0	1,086
Public sector entities		1,812	1,812	0	1,955	1,812	1,955	0	1,955
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		786	320	89	382	786	320	89	382
Corporates		6,013	3,421	2,599	3,341	6,013	3,421	2,450	3,341
of which: SME		2,282	2,091	1,675	2,257	2,282	2,091	1,670	2,257
Retail		3,487	2,745	2,097	3,545	3,487	2,745	2,097	3,545
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		12	12	0	12	12	12	0	12
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		274	274	28	274	274	274	27	274
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		12	12	12	12	12	12	12	12
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		15,776	15,776	0	6,738	15,776	15,776	0	6,738
Regional governments or local authorities		5,281	5,281	0	5,271	5,281	5,271	0	5,271
Public sector entities		1,340	1,340	0	1,305	1,340	1,305	0	1,305
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		386	251	70	828	386	251	70	828
Corporates		237	237	214	1	237	237	214	1
of which: SME		0	0	0	0	0	0	0	0
Retail		1	1	0	1	1	1	0	1
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,115	791	394	1,117	812	381	281	1,117
Corporates		62	62	36	62	66	39	39	62
Retail		2	2	2	2	2	2	2	2
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		30	27	9	28	26	9	9	28
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	0	0	1	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		14	14	14	13	13	13	13	14
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		5,114	5,111	0	5,465	5,261	0	0	5,111
International Organisations		76	76	0	50	50	0	0	76
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		7	7	0	7	7	0	0	7
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		2,581	2,581	0	3,220	3,220	0	0	2,581
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		388	181	81	311	211	81	4	388
Corporates		1	1	1	4	4	4	4	1
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		80	80	24	80	79	23	0	80
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	0	0	1	0	0	0	1
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		118	118	12	121	121	12	12	118
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG		102	102	0	102	102	0	0	102
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		448	391	81	148	89	115	115	448
Corporates		87	81	31	15	15	15	15	87
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		21	21	0	21	0	0	0	21
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		7	7	0	7	7	0	0	7
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK		161	161	0	624	624	0	0	161
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		1,281	1,281	0	2,762	2,762	0	0	1,281
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		284	193	91	320	224	106	106	284
Corporates		375	374	281	385	381	288	288	375
Retail		80	80	64	84	84	64	64	80
of which: SME		1	1	0	1	1	0	0	1
Secured by mortgages on immovable property and AOC exposures		1	1	1	1	1	1	1	1
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		429	429	41	1	1	0	0	429
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

<sup>(2)</sup> Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FINLAND		21	21	0	47	47	0	0	21
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		1,284	1,284	0	1,249	1,249	0	0	1,284
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		332	245	48	311	246	49	49	332
Corporates		14	14	11	14	14	11	11	14
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		1	1	0	1	1	0	0	1
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	46,634	46,634	0	0	46,634	46,634	0	
	Regional governments or local authorities	4,354	4,359	0	0	4,354	4,359	0	
	Public sector entities	5,995	5,992	0	0	5,995	5,992	0	
	Multilateral Development Banks	5,339	5,339	0	0	5,339	5,339	0	
	International Organisations	242	242	0	0	242	242	0	
	Institutions	30,724	8,441	2,025	0	30,724	8,441	2,025	
	Corporates	8,251	30,028	5,394	0	8,251	30,028	5,394	
	of which: SME	5,005	15,842	2,623	0	5,005	15,842	2,623	
	Retail	3,246	5,879	4,417	0	3,246	5,879	4,417	
	of which: SME	128	207	148	0	128	207	148	
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	4,802	4,802	480	0	4,802	4,802	480		
Claims on institutions and corporates with a ST credit assessment	402	402	74	0	402	402	74		
Collective investments undertakings (CIU)	2,114	2,114	408	0	2,114	2,114	408		
Equity	1,054	1,054	1,033	0	1,054	1,033	1,033		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	100,480	96,361	10,257	0	100,480	96,361	10,257		

(1) Original exposure, unless 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 unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.  
 (4) Starting from the 2024 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 Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	3,545	3,753	2	0	3,545	3,753	2	
	Regional governments or local authorities	308	272	0	0	308	272	0	
	Public sector entities	36	115	0	0	36	115	0	
	Multilateral Development Banks	17	95	0	0	17	95	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2,221	1,749	402	0	2,221	1,749	402	
	Corporates	1,825	1,428	1,035	0	1,825	1,428	1,035	
	of which: SME	1,227	1,090	795	0	1,227	1,090	795	
	Retail	604	659	240	0	604	659	240	
	of which: SME	45,227	0	0	0	45,227	0	0	
	Secured by mortgages on immovable property and ADC exposures	7,197	6,754	1,189	0	7,197	6,754	1,189	
	of which: SME	5,077	4,864	1,712	0	5,077	4,864	1,712	
	Exposures in default	140	80	92	0	140	80	92	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	4,348	4,348	432	0	4,348	4,348	432	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	2,095	2,095	471	0	2,095	2,095	471		
Equity	2,241	2,241	2,236	0	2,241	2,236	2,236		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	10,257	10,257	10,257	0	10,257	10,257	10,257		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,500	1,131	290	0	1,500	1,131	290	
	Corporates	68	211	86	0	68	211	86	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	1	0	0	0	1	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	1	1	1	0	1	1	1		
Standardised Total <sup>(4)</sup>	1,501	1,131	290	0	1,501	1,131	290		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	83	85	0	0	83	85	0	
	Regional governments or local authorities	1,595	1,421	0	0	1,595	1,421	0	
	Public sector entities	2,772	2,422	0	0	2,772	2,422	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	876	728	177	0	876	728	177	
	Corporates	5,390	5,363	2,374	0	5,390	5,363	2,374	
	of which: SME	2,238	2,200	1,054	0	2,238	2,200	1,054	
	Retail	3,152	3,163	1,320	0	3,152	3,163	1,320	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures	302	292	118	0	302	292	118	
	of which: SME	6	5	5	0	6	5	5	
	Exposures in default	580	525	580	0	580	525	580	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	216	216	22	0	216	216	22		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	33	33	33	0	33	33	33		
Other exposures	112	112	112	0	112	112	112		
Standardised Total <sup>(4)</sup>	10,257	10,257	10,257	0	10,257	10,257	10,257		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	30,229	30,229	0	0	30,229	30,229	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	1,753	1,757	1	0	1,753	1,757	1	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	802	827	145	0	802	827	145	
	Corporates	2	1	1	0	2	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1	1	1	0	1	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	32,784	32,784	32,784	0	32,784	32,784	32,784		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
UNITED KINGDOM	Central governments or central banks				10	10	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	101	20		
	Multilateral Development Banks				0	0	0		
	International Organisations				1,302	895	157		
	Institutions				15	85	40		
	Corporates				4	4	3		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				29	29	8		
	Exposures in default				0	0	0		
	Items associated with particularly high risk				0	0	0	0	
	Subordinated debt exposures				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				2	2	2			
Equity				2	2	2			
Other exposures				2	2	2			
Standardised Total <sup>(3)</sup>				1,352	1,047	237	0		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
Other Countries	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				10	1,412	0		
	Multilateral Development Banks				232	232	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				0	0	0		
	Exposures in default				0	0	0		
	Items associated with particularly high risk				0	0	0	0	
	Subordinated debt exposures				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>(3)</sup>				0	0	0	0		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
FRANCE	Central governments or central banks				472	472	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				3,080	3,099	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				232	232	0		
	Institutions				0	0	0		
	Corporates				45	119	51		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				0	0	0		
	Exposures in default				0	0	0		
	Items associated with particularly high risk				0	0	0	1	
	Subordinated debt exposures				0	0	0		
Covered bonds				170	170	18			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>(3)</sup>				472	472	18	1		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
LUXEMBOURG	Central governments or central banks				206	206	1		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				1,302	1,283	387		
	Institutions				17	573	127		
	Corporates				22	203	41		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				0	0	0		
	Exposures in default				14	11	5		
	Items associated with particularly high risk				0	0	0	3	
	Subordinated debt exposures				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				1	1	1			
Other exposures				1	1	1			
Standardised Total <sup>(3)</sup>				1,626	1,626	206	3		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks				113	113	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				378	423	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				440	460	117		
	Corporates				351	393	104		
	of which: SME				60	60	47		
	Retail				229	213	309		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				1	1	0		
	Exposures in default				1	0	0		
	Items associated with particularly high risk				0	0	0	1	
	Subordinated debt exposures				0	0	0		
Covered bonds				1	1	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>(3)</sup>				1,183	1,183	226	1		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks				24	24	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				1,305	1,340	0		
	Multilateral Development Banks				1	1	0		
	International Organisations				0	0	0		
	Institutions				205	142	29		
	Corporates				212	279	226		
	of which: SME				0	0	0		
	Retail				748	747	500		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property and ADC exposures of which: SME				1	1	0		
	Exposures in default				0	0	0		
	Items associated with particularly high risk				0	0	0	0	
	Subordinated debt exposures				0	0	0		
Covered bonds				6	6	1			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				1	1	1			
Standardised Total <sup>(3)</sup>				1,584	1,584	227	0		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	100,000	1,591	87,600	2,587	2,169	420	114,511	1,683	92,619	2,468
	Corporates - Of Which: Specialised Lending	681	142	62	255	25	79	3,257	151	2,083	83
	Corporates - Of Which: SME	18,100	458	16,704	6,636	690	142	18,390	511	16,857	678
	Retail	87,236	386	86,902	19,276	985	271	88,248	370	82,937	2,128
	Retail - Secured on real estate property	80,595	257	80,595	17,613	571	13	81,665	245	81,665	17,842
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	80,595	257	80,595	17,613	571	13	81,665	245	81,665	17,842
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,921	128	5,706	1,762	413	148	6,904	125	5,732	1,746
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6,921	128	5,706	1,762	413	148	6,904	125	5,732	1,746
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>											

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NORWAY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	62,684	967	52,189	2,629	1,586	279	63,978	1,011	53,756	2,194
	Corporates - Of Which: Specialised Lending	105	13	178	246	3	0	612	13	608	134
	Corporates - Of Which: SME	17,985	457	16,599	6,580	684	142	18,247	511	16,729	678
	Retail	37,138	389	35,957	19,248	972	36	38,237	366	37,049	18,000
	Retail - Secured on real estate property	30,239	255	30,239	17,548	567	13	31,355	244	31,355	17,774
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30,239	255	30,239	17,548	567	13	31,355	244	31,355	17,774
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,898	125	5,688	1,746	404	13	6,872	122	5,694	1,730
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6,898	125	5,688	1,746	404	13	6,872	122	5,694	1,730
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>											

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	10,541	0	7,466	2,621	0	0	12,079	0	8,593	2,946
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	57	0	53	29	0	0	61	0	51	27
	Retail	48	0	47	10	3	0	47	0	46	11
	Retail - Secured on real estate property	44	0	44	9	0	0	44	0	44	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	0	44	9	0	0	44	0	44	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	3	0	3	0	2	1
	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	2	1	3	0	3	0	2	1
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>											

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	10,736	177	8,129	3,306	191	12	10,681	327	8,453	3,654
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	234	0	179	87
	Corporates - Of Which: SME	56	1	15	31	3	0	42	0	41	16
	Retail	36	1	32	13	3	0	33	0	31	11
	Retail - Secured on real estate property	42	0	42	11	1	0	40	0	40	11
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	11	1	0	40	0	40	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	1	10	5	2	0	13	1	10	4
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	1	10	5	2	0	13	1	10	4
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>											

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	890	0	735	318	0	0	1,044	0	825	261
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0
	Retail	11	0	10	9	1	0	11	0	10	3
	Retail - Secured on real estate property	8	0	8	2	0	0	9	0	9	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	9	0	9	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>											

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	5,201	78	3,854	1,056	27	32	5,896	13	3,666	53	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	692	0	482	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0
	Retail	36	0	35	8	0	0	38	0	37	8	0
	Retail - Secured on real estate property	32	0	32	7	0	0	34	0	34	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	7	0	0	34	0	34	7	0
	Retail - Qualifying Revolving	4	0	3	1	0	0	4	0	3	1	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	4	0	3	1	0	0	4	0	3	1	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
Other Countries	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	330	0	304	72	0	0	468	0	374	325	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	4	0	4	1	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,572	24	2,091	760	119	6	2,882	0	2,402	659	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
DENMARK	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,282	1	1,690	804	2	0	2,588	1	1,945	891	3
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	5	0	5	1	0
	Retail	29	0	28	7	3	0	30	0	29	8	1
	Retail - Secured on real estate property	24	0	24	6	0	0	26	0	26	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	24	6	0	0	26	0	26	6	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	4	1	3	0	4	0	4	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	3	0	4	0	4	2	1
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach										
		As of 30/09/2024				As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions			
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)												
FINLAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	892	10	697	410	24	0	883	9	678	356	22
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
Consolidated data	Central banks and central governments <sup>(3)</sup>								
	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									
Collective Investments Undertakings (CIU)									
Other non-credit-obligation assets									
IRB Total <sup>(4)</sup>									

(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) Inc. RGA and P&As from Q2 2025

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

(4) Only the most relevant countries are disclosed; these have been selected either the following six Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
NORWAY	Central banks and central governments <sup>(3)</sup>								
	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									
Collective Investments Undertakings (CIU)									
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).

(2) Inc. RGA and P&As from Q2 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
UNITED STATES	Central banks and central governments <sup>(3)</sup>								
	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									
Collective Investments Undertakings (CIU)									
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).

(2) Inc. RGA and P&As from Q2 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
SWEDEN	Central banks and central governments <sup>(3)</sup>								
	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									
Collective Investments Undertakings (CIU)									
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).

(2) Inc. RGA and P&As from Q2 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
GERMANY	Central banks and central governments <sup>(3)</sup>								
	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									
Collective Investments Undertakings (CIU)									
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).

(2) Inc. RGA and P&As from Q2 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					5,855	9	3,330	1,450
	Corporates - Of Which: Specialised Lending					976	0	724	234
	Corporates - Of Which: SME					329	0	21	22
	Retail					38	0	37	13
	Retail - Secured on real estate property					38	0	37	13
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					38	0	37	13
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					4	0	3	1
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					4	0	3	1	
Equity					0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					5,903	9	3,367	1,483	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					0	0	0	0
	Retail - Secured on real estate property					0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					416	0	234	108
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					12	0	14	0
	Retail					228	0	105	27
	Retail - Secured on real estate property					6	0	6	2
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					6	0	6	2
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					1	0	1	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					1	0	1	0	
Equity					0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					644	0	346	135	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					1,022	59	2,013	746
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					944	0	667	87
	Retail					2	0	2	1
	Retail - Secured on real estate property					2	0	2	1
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	0	2	1
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					1,024	59	2,015	747	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
DENMARK	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					2,426	1	1,425	877
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					12	0	12	4
	Retail					35	0	34	10
	Retail - Secured on real estate property					35	0	34	10
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					35	0	34	10
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					5	0	4	2	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					2,466	1	1,463	887	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FINLAND	Central banks and central governments <sup>(3)</sup>					0	0	0	0
	Institutions					0	0	0	0
	Corporates					965	0	565	302
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					39	0	24	23
	Retail					2	0	2	1
	Retail - Secured on real estate property					2	0	2	1
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	0	2	1
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					1	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	
IRB Total					968	0	567	303	

(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) Incl. RGA and P&Ls from Q1 2025







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 31/12/2024

(mln 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 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	Slovakia																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovenia																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Spain																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	196	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	65	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	233	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	62	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Norway	337	127	84	0	0	252	7	291	2	176	427	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		157	157	149	0	0	8	4	191	4	154	4	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		78	78	56	0	0	18	27	712	10	448	18	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		53	53	13	0	0	40	14	379	21	492	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		14	14	3	0	0	11	17	417	35	779	16	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		70	70	24	40	0	40	6	297	7	892	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		157	157	43	91	0	23	16	128	15	99	1	0	0	0	0	0	0
		865	651	372	132	0	358	92	2,414	135	3,034	447	0	0	0	0	0	54



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 31/12/2024

(mln EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>	789	789	51	270	448	11	1	25	33	244	10	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,951	1,951	8	546	1,348	59	1	8	4	515	5	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		6,542	6,542	8	92	6,391	52	19	369	1	83	0	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		3,354	3,354	81	204	3,063	56	49	798	7	102	0	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,978	1,978	2	183	1,727	66	50	1,311	8	975	0	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,442	1,442	131	194	1,079	84	36	428	1	6	0	0				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		95	95	0	0	89	6	3	25	6	72	0	0				
Total		16,151	16,151	230	1,498	14,094	325	150	2,975	61	1,958	16	0			25	

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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 30/06/2025

(mln 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 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	Slovakia																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Slovenia																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Spain																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	United Kingdom																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Iceland																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Liechtenstein																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Norway	445	236	81	0	0	364	3	217	61	5,145	484	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		315	315	306	0	0	10	3	227	5	304	3	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		90	90	64	0	0	26	11	278	11	345	0	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		67	32	3	0	0	35	3	95	13	418	15	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		13	13	5	0	0	12	7	335	17	618	0	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		33	33	24	0	0	7	8	360	15	388	0	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		259	259	70	156	0	33	9	94	9	52	3	0					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,223	1,011	581	156	0	486	44	1,605	131	7,265	505	0				63	



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total				
	Other Central and eastern Europe countries non EEA																	
	Middle East																	
	Latin America and the Caribbean																	
	Africa																	
	Others <sup>(6)</sup>	1,011	1,011	32	667	297	14	3	140	0	0	9	0	9	0	0	18	
		3,976	3,976	72	398	3,472	36	18	147	2	238	12	112	12	112	4	90	
		4,835	4,835	41	209	4,521	64	20	443	3	137	4	80	4	80	0	180	
		2,795	2,795	47	105	2,568	75	52	1,118	2	211	0	180	0	180	0	67	
		1,853	1,853	67	308	1,408	70	19	787	39	1,571	0	67	0	67	0	124	
		1,950	1,950	49	109	769	138	9	289	10	480	0	124	0	124	0	64	
		300	300	8	68	155	8	25	75	4	64	0	64	0	64	0	0	
	<b>Total</b>	<b>15,829</b>	<b>15,829</b>	<b>376</b>	<b>1,860</b>	<b>13,189</b>	<b>402</b>	<b>123</b>	<b>2,951</b>	<b>60</b>	<b>2,721</b>	<b>25</b>	<b>574</b>	<b>25</b>	<b>574</b>	<b>0</b>	<b>18</b>	

Notes and definitions

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(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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.





2025 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

	As of 30/09/2024						As of 31/12/2024					
	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 <sup>(2)</sup>		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 <sup>(2)</sup>		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
(mln EUR)												
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	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,286	998	247	241	1,606	537	2,254	890	243	237	1,702	528
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	14	10	1	1	9	9	14	14	3	3	11	11
Non-financial corporations	1,726	846	222	217	1,096	414	1,700	741	217	211	1,201	416
of which: small and medium-sized enterprises	521	198	53	50	395		603	213	51	48	494	
Households	545	142	24	23	502	113	540	136	23	23	490	101
DEBT INSTRUMENTS other than HFT	2,286	998	247	241	1,606		2,254	890	243	237	1,702	
Loan commitments given	273	15	1	0	94	2	401	129	6	5	88	49
QUALITY OF FORBEARANCE												
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>(2)</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 generally reported with a positive sign.

<sup>(3)</sup> 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.

2025 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

	As of 31/03/2025						As of 30/06/2025					
	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 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,250	1,004	256	250	1,679	601	2,235	1,043	247	240	1,689	669
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	14	4	4	10	10	14	14	3	3	10	10
Non-financial corporations	1,705	862	227	222	1,186	499	1,727	905	218	212	1,231	569
of which: small and medium-sized enterprises	674	243	56	52	547		650	234	54	50	528	
Households	532	128	26	25	482	92	493	125	25	25	447	89
DEBT INSTRUMENTS other than HFT	2,250	1,004	256	250	1,679		2,235	1,043	247	240	1,689	
Loan commitments given	378	117	5	4	121	98	424	14	2	0	97	9
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						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.

2025 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 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin 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>	Gross carrying amount		Of which: non-performin 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>	Gross carrying amount		Of which: non-performin 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>	Gross carrying amount		Of which: non-performin 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>
A Agriculture, forestry and fishing	5,172	86	86	5,172	13	0	5,595	72	72	5,595	14	0	5,529	76	76	5,529	15	0	5,421	76	76	5,421	15	0
B Mining and quarrying	2,055	164	164	2,055	11	0	2,017	151	151	2,017	6	0	1,999	145	145	1,999	6	0	2,270	134	134	2,270	6	0
C Manufacturing	6,744	42	42	6,744	25	0	6,911	35	35	6,911	20	0	6,954	36	36	6,954	22	0	6,696	97	97	6,696	20	0
D Electricity, gas, steam and air conditioning supply	5,298	129	129	5,298	75	0	6,058	138	138	6,057	80	0	6,298	211	211	6,297	79	0	6,494	197	197	6,475	75	0
E Water supply	312	14	14	303	12	0	389	14	14	355	12	0	440	14	14	429	12	0	431	3	3	408	1	0
F Construction	7,926	188	188	7,925	86	0	7,844	189	189	7,842	84	0	8,173	187	187	8,172	85	0	8,012	276	276	8,010	88	0
G Wholesale and retail trade	5,063	176	176	5,063	46	0	5,033	131	131	5,033	39	0	5,460	151	151	5,460	39	0	4,989	66	66	4,989	46	0
H Transport and storage	6,706	151	151	6,706	71	0	7,470	126	126	7,469	72	0	7,668	139	139	7,668	75	0	7,228	109	109	7,228	50	0
I Accommodation and food service activities	894	14	14	894	7	0	891	15	15	891	6	0	880	13	13	880	6	0	897	12	12	897	5	0
J Information and communication	2,668	84	84	2,668	36	0	2,911	12	12	2,911	4	0	2,955	23	23	2,955	7	0	2,748	7	7	2,748	7	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	20,818	254	254	20,829	73	0	21,039	262	262	21,024	70	0	21,759	265	265	21,744	65	0	21,283	268	268	21,283	68	0
M Professional, scientific and technical activities	9,537	112	112	9,536	63	0	8,005	120	120	8,004	66	0	8,453	117	117	8,451	65	0	9,316	210	210	9,314	76	0
N Administrative and support service activities	2,851	31	31	2,851	18	0	2,894	185	185	2,894	18	0	2,815	193	193	2,815	18	0	2,809	205	205	2,809	17	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
P Education	214	10	10	214	3	0	224	10	10	223	1	0	211	10	10	211	1	0	180	10	10	179	1	0
Q Human health services and social work activities	1,367	3	3	1,367	3	0	1,403	3	3	1,403	3	0	1,350	33	33	1,349	7	0	1,189	31	31	1,189	8	0
R Arts, entertainment and recreation	276	4	4	276	2	0	287	7	7	287	3	0	239	13	13	239	4	0	258	11	11	258	3	0
S Other services	212	4	4	208	2	0	211	3	3	211	3	0	219	4	4	219	2	0	309	5	5	308	2	0
Loans and advances	78,137	1,465	1,465	78,138	546	0	79,170	1,472	1,472	79,135	503	0	81,407	1,428	1,428	81,375	507	0	80,553	1,718	1,718	80,506	487	0

<sup>(1)</sup> 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/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)