



2025 EU-wide Stress Test

Bank Name	DNB BANK ASA
LEI Code	549300GKFGORYRRQ1414
Country Code	NO

2025 EU-wide Stress Test: Summary

DNB BANK ASA

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	5,710		5,181	5,649	5,815	5,381	5,365	5,353
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	375		392	392	392	-7	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-112		-365	-111	-103	-2,539	-481	-319
4	Profit or (-) loss for the year	3,734		2,417	2,874	2,950	311	1,885	1,950
5	Coverage ratio: non-performing exposure (%)	22.37%		22.43%	20.77%	19.81%	25.42%	24.07%	23.03%
6	Common Equity Tier 1 capital	18,418	18,376	19,010	20,380	21,672	18,415	18,940	19,694
7	Total Risk exposure amount (all transitional adjustments included)	95,051	96,370	98,048	99,867	100,714	98,297	99,800	102,668
8	Common Equity Tier 1 ratio, %	19.38%	19.07%	19.39%	20.41%	21.52%	18.73%	18.98%	19.18%
9	Fully loaded Common Equity Tier 1 ratio, %	19.38%	18.85%	19.34%	20.35%	21.46%	18.68%	18.91%	19.11%
10	Tier 1 capital	20,128	20,086	20,720	22,090	23,382	20,125	20,650	21,404
11	Total leverage ratio exposures	293,518		293,518	293,518	293,518	293,518	293,518	293,518
12	Leverage ratio, %	6.86%	6.84%	7.06%	7.53%	7.97%	6.86%	7.04%	7.29%
13	Fully loaded leverage ratio, %	6.86%	6.84%	7.06%	7.53%	7.97%	6.86%	7.04%	7.29%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No
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2025 EU-wide Stress Test: Credit risk IRB
DNB BANK ASA

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	Corporates	310	0	260	0	122	0	150	0	993	0	1	0	0	0	91.58%
91	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94	Retail	111	0	0	0	2	0	0	0	11	0	0	0	0	0	13.76%
95	Retail - Secured by residential estate property	105	0	0	0	2	0	0	0	9	0	0	0	0	0	1.01%
96	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	24.00%
99	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	24.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL	321	0	260	0	124	0	150	0	604	0	1	0	0	0	17.50%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Corporates	3,415	9	1,665	1	543	50	820	0	3,354	124	10	0	0	0	2.14%
112	Corporates - Of Which: Specialised Lending	471	0	0	0	156	0	0	0	367	112	0	0	0	0	0
113	Corporates - Of Which: SME general corporates	95	0	0	0	25	50	0	0	95	0	0	0	0	0	0.00%
114	Corporates - Of Which: Purchased receivables	139	0	1	0	10	0	0	0	139	0	0	0	0	0	0
115	Retail	37	0	0	0	8	1	0	0	37	1	0	0	0	0	12.95%
116	Retail - Secured by residential estate property	34	0	0	0	7	0	0	0	34	1	0	0	0	0	0.00%
117	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	25.66%
120	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0	25.66%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	TOTAL	1,452	10	1,665	1	550	51	820	0	3,391	125	10	1	0	0	2.45%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
132	Corporates	47	0	690	0	10	0	577	0	725	56	2	0	0	0	0
133	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	14.75%
137	Retail - Secured by residential estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0
138	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.75%
141	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.75%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	TOTAL	50	0	690	0	19	0	577	0	728	56	2	0	0	0	14.75%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
153	Corporates	550	1	3,081	0	333	2	745	0	3,760	80	1	1	1	0	0.00%
154	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Corporates - Of Which: SME general corporates	15	1	0	0	7	2	0	0	15	0	1	0	0	0	0.00%
156	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail	31	0	0	0	7	1	0	0	29	2	0	0	0	0	14.57%
158	Retail - Secured by residential estate property	27	0	0	0	6	0	0	0	26	1	0	0	0	0	10.54%
159	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Retail - Other Retail	4	0	0	0	1	1	0	0	3	1	0	0	0	0	15.87%
162	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
163	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	1									

2025 EU-wide Stress Test: Credit risk IRB
DNB BANK ASA

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Corporates	109	0	206	0	31	0	120	0	266	31	0	0	0	0	0
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	109	0	0	0	31	0	0	0	109	0	0	0	0	0	0
177	Corporates - Of Which: Purchased receivables	0	0	69	0	0	0	120	0	0	0	0	0	0	0	0
178	Retail	4	0	0	0	1	0	0	0	4	0	0	0	0	0	22.80%
179	Retail - Secured by residential estate property	4	0	0	0	1	0	0	0	3	0	0	0	0	0	0
180	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	22.80%
183	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	22.80%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	113	0	206	0	32	0	126	0	290	31	0	0	0	0	22.80%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Corporates	1,391	0	531	0	419	0	272	0	2,104	0	1	0	0	0	14.99%
196	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Corporates - Of Which: SME general corporates	692	0	0	0	121	0	0	0	692	0	0	0	0	0	14.99%
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
200	Retail - Secured by residential estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
201	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
205	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	1,392	0	531	0	419	0	272	0	2,104	0	1	0	0	0	14.99%

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
216	Corporates	146	0	327	9	83	0	187	0	520	36	9	1	0	0	0.00%
217	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
218	Corporates - Of Which: SME general corporates	24	0	0	0	23	0	0	0	24	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	2	0	0	0	1	0	0	0	2	0	0	0	0	0	19.12%
221	Retail - Secured by residential estate property	2	0	0	0	1	0	0	0	2	0	0	0	0	0	8.46%
222	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26.48%
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26.48%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	146	0	327	9	84	0	187	0	523	36	9	1	0	0	0.23%

2025 EU-wide Stress Test: Credit risk IRB
DNB BANK ASA

Row/Num		Adverse Scenario																				
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																						
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	39,741	43,124	5,566	100	579	1,503	26,99%	48,627	33,786	8,216	152	301	2,161	26,08%	57,576	20,65%	10,351	164	38	2,592	35,41%
7	Corporates - Of Which: Specialised Lending	1,208	1,074	291	7	15	109	37,31%	1,528	745	389	4	7	125	32,08%	1,669	549	445	4	3	133	30,02%
8	Corporates - Of Which: SME general corporates	7,558	16,350	2,318	47	269	614	26,51%	9,719	13,135	3,371	44	143	869	25,77%	12,652	6,359	4,214	51	13	1,058	25,11%
9	Corporates - Of Which: Purchased receivables	31	5	3	0	0	0	15,87%	30	4	5	0	1	1	25,23%	32	0	7	0	0	1	16,50%
10	Retail	89,335	3,755	1,549	89	30	13,01%	89,388	2,671	2,590	79	15	310	11,95%	89,776	1,283	3,568	68	7	399	11,19%	
11	Retail - Secured by residential estate property	82,695	3,362	1,268	88	10	101	7,97%	82,728	2,385	2,213	69	7	176	8,07%	83,107	1,083	3,135	59	2	254	8,10%
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Purchased receivables	6,631	393	281	21	18	100	35,72%	6,660	285	379	9	8	131	34,60%	6,669	202	434	8	5	145	23,47%
14	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Retail - Other Retail - Of Which: non-SME	6,631	393	281	21	18	100	35,72%	6,660	285	379	9	8	131	34,60%	6,669	202	434	8	5	145	23,47%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	129,067	46,879	7,116	279	609	1,704	23,95%	137,796	34,457	10,808	230	336	2,453	22,70%	147,353	21,940	13,769	233	45	2,991	21,72%

Row/Num		Adverse Scenario																				
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																						
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	16,204	32,514	4,007	93	457	1,123	28,02%	21,209	25,880	5,836	81	243	1,585	27,16%	27,957	17,51%	7,254	96	23	1,914	26,39%
28	Corporates - Of Which: Specialised Lending	136	426	41	0	5	16	38,78%	248	298	57	1	20	2	34,76%	334	208	70	1	23	33,79%	
29	Corporates - Of Which: SME general corporates	5,503	15,497	2,233	41	255	588	26,60%	7,272	12,739	3,202	39	137	827	25,84%	10,141	9,073	3,999	46	12	1,006	25,16%
30	Corporates - Of Which: Purchased receivables	0	1	0	0	0	0	0	1	0	0	0	0	0	27,36%	1	0	0	0	0	0	0
31	Retail	88,990	3,731	1,529	89	30	12,94%	89,032	2,653	2,576	78	15	307	11,91%	89,436	1,275	3,549	68	7	396	11,15%	
32	Retail - Secured by residential estate property	82,897	3,341	1,263	88	14	101	7,97%	82,929	2,365	2,201	69	7	176	8,07%	83,304	1,075	3,131	59	2	253	8,10%
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Retail - Purchased receivables	6,593	390	277	21	16	99	35,64%	6,602	283	374	9	8	129	34,53%	6,632	200	428	8	5	143	23,39%
35	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Retail - Other Retail - Of Which: non-SME	6,593	390	277	21	16	99	35,64%	6,602	283	374	9	8	129	34,53%	6,632	200	428	8	5	143	23,39%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	105,134	36,245	5,547	182	487	1,327	23,84%	110,241	28,333	8,412	160	258	1,892	22,49%	117,392	18,790	10,803	163	30	2,310	21,38%

Row/Num		Adverse Scenario																				
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																						
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	4,555	3,006	408	30	54	98	23,97%	4,774	2,538	656	29	33	160	24,38%	5,492	1,598	879	28	8	216	24,62%
49	Corporates - Of Which: Specialised Lending	80	794	7	1	2	1	9,34%	72	72	72	1	1	1	10,74%	66	67	30	1	1	3	11,22%
50	Corporates - Of Which: SME general corporates	195	331	47	2	6	12	26,17%	344	159	71	2	3	18	25,72%	338	146	90	2	1	23	25,71%
51	Corporates - Of Which: Purchased receivables	13	4	1	0	0	0	8,42%	13	4	2	0	0	0	8,42%	17	0	2	0	0	0	8,22%
52	Retail	50	3	3	2	0	1	24,45%	51	2	3	0	1	1	21,45%	51	1	4	0	1	1	20,95%
53	Retail - Secured by residential estate property	40	2	1	0	0	0	11,55%	41	1	2	0	0	0	10,69%	41	1	2	0	0	0	10,24%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables	9	1	1	0	0	0	38,79%	10	0	1	0	1	1	38,27%	10	0	1	0	0	1	37,83%
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	9	1	1	0	0	0	38,79%	10	0	1	0	1	1	38,27%	10	0	1	0	0	1	37,83%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	TOTAL	4,604	3,009	411	30	55	98	23,97%	4,825	2,540	660	29	33	161	24,37%	5,542	1,599	883	28	8	217	24,60%

RowNum	(mbl EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
90	Corporates	496	82	16	2	2	5	29.80%	514	53	26	1	1	8	29.90%	553	0	31	1	0	0	9	29.58%	
91	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
92	Corporates - Of Which: SME	0	0	0	0	0	0	99.61%	0	0	0	0	0	0	99.38%	0	0	0	0	0	0	0	0	
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
94	Retail	30	1	0	0	0	0	23.88%	11	0	0	0	0	0	20.96%	11	0	1	0	0	0	0	0	18.83%
95	Retail - Secured by residential estate property	8	1	0	0	0	0	2.48%	0	0	0	0	0	0	2.28%	0	0	0	0	0	0	0	0	7.18%
96	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98	Retail - Other Retail	1	0	0	0	0	0	43.61%	1	0	0	0	0	0	42.49%	1	0	0	0	0	0	0	0	42.00%
99	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
100	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	43.61%	1	0	0	0	0	0	42.49%	1	0	0	0	0	0	0	0	42.00%
101	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
105	TOTAL	506	82	16	2	2	5	29.68%	524	54	26	1	1	8	29.73%	564	0	32	1	0	0	9	29.38%	

RowNum	(mbl EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
111	Corporates	2,382	1,061	96	6	7	17	17.92%	2,877	461	150	4	2	26	18.51%	3,099	248	181	4	1	3	33	18.32%	
112	Corporates - Of Which: Specialised Lending	333	126	20	1	1	3	12.64%	363	85	32	0	0	4	12.60%	373	69	37	0	0	0	5	12.31%	
113	Corporates - Of Which: SME general corporates	461	2	4	0	1	0	20.06%	488	3	0	0	0	1	20.09%	488	0	0	0	0	1	19.86%		
114	Corporates - Of Which: Purchased receivables	177	0	2	0	0	0	19.31%	16	0	3	0	0	1	19.42%	14	0	4	0	0	0	1	19.41%	
115	Retail	36	1	1	0	0	0	18.45%	36	1	1	0	0	0	15.53%	36	0	2	0	0	0	0	13.92%	
116	Retail - Secured by residential estate property	33	1	0	0	0	0	8.54%	13	1	0	0	0	0	9.02%	13	0	1	0	0	0	0	8.80%	
117	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail	1	0	0	0	0	0	42.14%	3	0	0	0	0	0	40.33%	3	0	0	0	0	0	0	0	39.33%
120	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
121	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	42.14%	3	0	0	0	0	0	40.33%	3	0	0	0	0	0	0	0	39.33%
122	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
126	TOTAL	2,368	1,062	96	6	7	17	17.92%	2,813	462	151	4	2	26	18.49%	3,095	248	183	4	1	3	33	18.28%	

RowNum	(mbl EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
132	Corporates	421	353	27	1	1	2	24.86%	701	50	24	2	1	4	24.78%	699	46	36	2	1	0	0	0	24.40%
133	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
134	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail	3	0	0	0	0	0	33.55%	3	0	0	0	0	0	27.57%	3	0	0	0	0	0	0	0	23.89%
137	Retail - Secured by residential estate property	0	0	0	0	0	0	6.02%	0	0	0	0	0	0	6.02%	0	0	0	0	0	0	0	0	6.02%
138	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140	Retail - Other Retail	0	0	0	0	0	0	45.46%	0	0	0	0	0	0	44.42%	0	0	0	0	0	0	0	0	43.95%
141	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
142	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	45.46%	0	0	0	0	0	0	44.42%	0	0	0	0	0	0	0	0	43.95%
143	Collective Investments undertakings (CIU)	0	0	0	0																			

RowNum	(inb EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
173	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
174	Corporates	213	87	18	1	1	4	23.80%	210	78	20	0	1	7	22.96%	221	33	35	0	0	0	8	22.33%	
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
176	Corporates - Of Which: SME general corporates	107	0	2	0	0	0	19.63%	105	0	4	0	0	1	19.64%	105	0	4	0	0	1	0	1	19.32%
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178	Retail	4	1	0	0	0	0	21.19%	4	0	0	0	0	0	18.03%	4	0	0	0	0	0	0	0	16.28%
179	Retail - Secured by residential estate property	3	0	0	0	0	0	10.00%	3	0	0	0	0	0	9.98%	3	0	0	0	0	0	0	0	9.95%
180	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
182	Retail - Other Retail	1	0	0	0	0	0	41.89%	1	0	0	0	0	0	40.17%	1	0	0	0	0	0	0	0	39.49%
183	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
184	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	41.89%	1	0	0	0	0	0	40.17%	1	0	0	0	0	0	0	0	39.49%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
186	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
189	TOTAL	217	88	18	1	1	4	23.79%	214	79	20	0	1	7	22.94%	226	33	35	0	0	0	8	22.36%	

RowNum	(inb EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
190	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
191	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
194	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
195	Corporates	1,888	185	30	4	1	4	21.76%	1,943	110	51	2	11	21.11%	1,990	39	65	2	13	0	0	13	20.22%	
196	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
197	Corporates - Of Which: SME general corporates	687	0	4	1	0	1	16.07%	684	0	8	0	1	15.41%	681	0	11	0	0	0	2	0	2	14.78%
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
199	Retail	1	0	0	0	0	0	13.90%	1	0	0	0	0	0	14.89%	1	0	0	0	0	0	0	0	13.81%
200	Retail - Secured by residential estate property	1	0	0	0	0	0	6.06%	1	0	0	0	0	6.06%	1	0	0	0	0	0	0	0	0	6.07%
201	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
203	Retail - Other Retail	0	0	0	0	0	0	39.91%	0	0	0	0	0	0	41.25%	0	0	0	0	0	0	0	0	41.13%
204	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
205	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	39.91%	0	0	0	0	0	0	41.25%	0	0	0	0	0	0	0	0	41.13%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
207	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
210	TOTAL	1,889	185	30	4	1	4	21.76%	1,943	110	51	2	11	21.11%	1,990	39	65	2	13	0	0	13	20.26%	

RowNum	(inb EUR, %)	Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
211	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
212	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
215	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
216	Corporates	124	403	30	1	4	10	27.55%	295	215	55	1	15	26.84%	458	45	62	1	16	0	0	16	26.35%	
217	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
218	Corporates - Of Which: SME general corporates	3	18	3	1	1	1	35.34%	19	0	5	0	2	35.35%	18	0	5	0	2	0	0	2	34.87%	
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
220	Retail	2	0	0	0	0	0	36.65%	2	0	0	0	0	0	33.72%	2	0	0	0	0	0	0	0	31.43%
221	Retail - Secured by residential estate property	2	0	0	0	0	0	22.95%	2	0	0	0	0	0	19.56%	2	0	0	0	0	0	0	0	17.93%
222	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
224	Retail - Other Retail	0	0	0	0	0	0	48.50%	0	0	0	0	0	0	47.59%	0	0	0	0	0	0	0	0	47.15%
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	48.50%	0	0	0	0	0	0	47.59%	0	0	0	0	0	0	0	0	47.15%
227	Collective investments undertakings (CIU)	0																						

2025 EU-wide Stress Test: Credit risk STA
DNB BANK ASA

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	0	0	0	0	18,430	52	0	0	0	0	0.00%
2	Central governments	0	0	0	0	3,282	0	0	0	0	0	0.00%
3	Regional governments or local authorities	0	0	56	0	4,464	14	2	0	0	0	0.00%
4	Public sector entities	59	0	1	0	8,569	497	0	5	0	2	0.00%
5	Multilateral Development Banks	4	0	0	0	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	6,252	0	0	1	0	0	0.00%
7	Institutions	1,936	0	1,321	0	3,746	99	0	1	0	0	39.96%
8	Corporates	4,136	56	2,751	72	4,043	3,033	192	6	6	431	27.80%
9	of which: Other - SME	2,962	35	2,284	51	2,588	815	81	3	5	26	32.75%
10	of which: Specialised Lending	3	4	4	0	2	1	25	0	0	0	0.00%
11	Neta	7,234	109	6,735	210	4,436	239	52	5	3	13	21.62%
12	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
13	Secured by mortgages on immovable property and ADC exposures	6,430	62	5,046	92	2,862	294	18	1	2	2	15.13%
14	of which: Residential immovable property	3,764	46	1,085	68	3,395	137	13	0	1	0	1.04%
15	of which: Commercial immovable property	643	4	801	6	472	142	5	1	1	3	49.07%
16	of which: Land, acquisition, development and construction exposures (ADC)	2,024	12	3,160	18	0	0	0	0	0	0	0.00%
17	Subordinated debt exposures	7	0	10	0	6	1	0	0	0	0	0.00%
18	Covered bonds	0	0	500	0	4,974	0	0	1	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	0	0	73	0	0	0	0	0	0	0	0.00%
21	Equity	0	0	0	0	94	64	0	1	1	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
24	TOTAL	19,807	212	18,488	376	62,073	4,173	264	21	13	99	22.32%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
25	Central banks	0	0	0	0	711	52	0	0	0	0	0.00%
26	Central governments	0	0	0	0	361	0	0	0	0	0	0.00%
27	Regional governments or local authorities	0	0	56	0	335	1	2	0	0	0	0.00%
28	Public sector entities	58	0	1	0	62	101	0	0	0	0	0.00%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	588	0	916	0	803	13	0	0	0	0	6.66%
32	Corporates	2,298	29	2,299	21	1,317	1,069	3	2	40	4	61.51%
33	of which: Other - SME	859	0	676	12	759	255	30	1	24	3	80.17%
34	of which: Specialised Lending	1	0	1	0	0	1	0	0	0	0	0.00%
35	Neta	4,018	89	4,301	126	1,182	59	38	1	1	2	30.61%
36	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
37	Secured by mortgages on immovable property and ADC exposures	6,171	67	4,802	92	3,848	254	18	1	2	3	15.12%
38	of which: Residential immovable property	3,725	46	1,662	68	3,178	114	13	0	1	0	1.04%
39	of which: Commercial immovable property	638	4	795	6	469	137	5	1	1	3	49.07%
40	of which: Land, acquisition, development and construction exposures (ADC)	1,808	17	2,844	18	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	7	0	10	0	6	1	0	0	0	0	0.00%
42	Covered bonds	0	0	500	0	4,545	0	0	1	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	0	0	73	0	0	0	0	0	0	0	0.00%
45	Equity	0	0	0	0	70	63	0	1	1	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
48	TOTAL	13,139	185	13,071	249	13,439	1,612	155	7	6	52	45.35%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
49	Central banks	0	0	0	0	7,304	0	0	0	0	0	0.00%
50	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
51	Regional governments or local authorities	0	0	0	0	1,297	13	0	0	0	0	0.00%
52	Public sector entities	0	0	0	0	1,955	44	0	0	0	2	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	1,788	0	511	0	3,277	0	0	0	0	0	0.00%
56	Corporates	2,600	21	2,130	40	2,262	521	51	2	4	3	2.28%
57	of which: Other - SME	2,048	29	1,565	39	1,767	351	40	1	4	3	2.84%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	Neta	2,813	20	2,129	82	2,653	109	21	2	2	1	6.01%
60	of which: SME	239	0	238	0	2	20	0	0	0	0	0.00%
61	Secured by mortgages on immovable property and ADC exposures	148	0	19	0	0	0	0	0	0	0	0.00%
62	of which: Residential immovable property	4	0	3	0	2	2	0	0	0	0	0.00%
63	of which: Commercial immovable property	216	0	216	0	0	0	0	0	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	269	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	0	0	0	0	12	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72	TOTAL	5,830	46	4,528	123	16,081	758	71	5	6	5	6.47%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 1 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(m EUR %)											
73	Central banks	0	0	0	0	937	0	0	0	0	0.00%
74	Central governments	0	0	0	0	2,831	0	0	0	0	0.00%
75	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
79	Institutions	209	0	50	0	259	0	0	0	0	0.00%
80	Corporates	26	0	26	0	61	22	0	0	0	0.00%
81	of which: Other - SME	0	0	0	0	0	0	0	0	0	0.00%
82	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
83	Retail	0	0	0	0	0	0	0	0	0	0.00%
84	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
85	Secured by mortgages on immovable property and ADC exposures	5	0	3	0	2	0	0	0	0	0.00%
86	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0.00%
87	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0.00%
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
89	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
90	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
93	Equity	0	0	0	0	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
95	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
96	TOTAL	241	0	79	0	4,092	22	0	1	0	04.99%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 1 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(m EUR %)											
97	Central banks	0	0	0	0	8,738	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0	0	0	0	0.00%
99	Regional governments or local authorities	0	0	0	0	534	0	0	0	0	0.00%
100	Public sector entities	0	0	0	0	1,718	5	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
103	Institutions	431	0	12	0	232	5	0	0	0	0.00%
104	Corporates	0	0	0	0	0	0	0	0	0	0.00%
105	of which: Other - SME	0	0	0	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
107	Retail	0	0	0	0	0	0	0	0	0	14.44%
108	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0.00%
110	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0.00%
111	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
117	Equity	0	0	0	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
120	TOTAL	431	0	12	0	11,223	10	0	0	0	33.46%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 1 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(m EUR %)											
121	Central banks	0	0	0	0	2	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
124	Public sector entities	0	0	0	0	70	0	0	0	0	0.00%
125	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
127	Institutions	140	0	43	0	571	0	0	0	0	0.00%
128	Corporates	35	0	34	0	39	49	0	0	0	0.00%
129	of which: Other - SME	2	0	2	0	2	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
131	Retail	30	0	23	0	30	0	0	0	0	113.82%
132	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
133	Secured by mortgages on immovable property and ADC exposures	2	0	0	0	2	0	0	0	0	0.00%
134	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0.00%
135	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0.00%
136	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
137	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
138	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
139	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
140	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
141	Equity	0	0	0	0	11	0	0	0	0	0.00%
142	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
143	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
144	TOTAL	207	0	100	0	652	149	0	0	0	115.82%

RowNum		Restated									
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 1 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	
(m EUR %)											
145	Central banks	0	0	0	0	0	0	0	0	0	0.00%
146	Central governments	0	0	0	0	0	0	0	0	0	0.00%
147	Regional governments or local authorities	0	0	0	0	2,381	0	0	0	0	0.00%
148	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
149	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
150	International Organisations	0	0	0	0	0	0	0	0	0	0.00%
151	Institutions	17	0	4	0	59	0	0	0	0	0.00%
152	Corporates	0	0	0	0	0	0	0	0	0	0.00%
153	of which: Other - SME	0	0	0	0	0	0	0	0	0	0.00%
154	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
155	Retail	0	0	0	0	0	0	0	0	0	32.78%
156	of which: SME	0	0	0	0	0	0	0	0	0	0.00%
157	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0.00%
158	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0.00%
159	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0.00%
160	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
161	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	39	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
168	TOTAL	17	0	4	0	2,464	0	0	0	0	32.78%

RowNum		Baseline Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR %)	18,430	52	0	0	0	0	0.00%	18,430	52	0	0	0	0	0.00%	18,430	52	0	0	0	0	0	0	0.00%
2	Central governments	3,192	0	0	0	0	0.00%	3,192	0	0	0	0	0	0.00%	3,192	0	0	0	0	0	0	0	0.00%
3	Regional governments or local authorities	4,464	14	2	0	0	0.00%	4,464	14	2	0	0	0.00%	4,464	14	2	0	0	0	0	0	0	0.00%
4	Public sector entities	8,667	326	3	1	0	3	83.71%	8,664	326	0	1	0	3	54.84%	8,661	326	0	1	0	4	42.82%	
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
6	International Organisations	6,252	0	0	0	0	0.00%	6,252	0	0	0	0	0.00%	6,252	0	0	0	0	0	0	0	0.00%	
7	Institutions	3,745	85	16	1	3	18.81%	3,742	75	20	1	3	18.84%	3,737	69	39	1	1	1	7	18.34%		
8	Corporates	4,196	2,097	363	8	28	137	32.35%	4,366	2,423	470	6	24	140	30.32%	4,528	2,155	529	7	22	167	29.16%	
9	of which: Other - SME	2,623	728	133	2	9	43	31.97%	2,641	671	173	2	8	51	29.19%	2,703	573	208	2	8	57	27.56%	
10	of which: Specialised Lending	7	1	75	0	0	0	0.00%	7	1	75	0	0	0	0.00%	7	1	75	0	0	0	0.00%	
11	Retail	4,375	311	121	9	4	31	25.59%	4,336	195	176	5	0	42	23.94%	4,320	176	176	5	3	49	23.10%	
12	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
13	Secured by mortgages on immovable property and ADC exposures	3,878	341	40	1	2	6	13.76%	3,882	320	57	1	1	7	12.80%	3,889	301	66	1	1	4	12.34%	
14	of which: Residential immovable property	3,387	330	23	1	1	1	6.15%	3,380	127	32	0	1	2	6.74%	3,380	121	39	0	1	3	6.90%	
15	of which: Commercial immovable property	491	111	17	1	1	4	24.21%	500	93	25	0	0	5	20.66%	509	80	30	0	0	6	19.34%	
16	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
17	Subordinated debt exposures	6	1	0	0	0	0	8.52%	6	1	0	0	0	0	8.52%	7	0	0	0	0	0	0.00%	
18	Covered bonds	4,974	0	0	0	0	0	0.00%	4,974	0	0	0	0	0	0.00%	4,974	0	0	0	0	0	0.00%	
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
20	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
21	Equity	94	64	0	0	0	0	0.00%	94	64	0	0	0	0.00%	94	64	0	0	0	0	0	0.00%	
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
23	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
24	TOTAL	62,274	3,691	541	19	35	159	29.28%	62,261	3,370	746	14	29	203	27.12%	62,548	3,654	904	14	21	234	26.69%	

RowNum		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR %)	711	52	0	0	0	0	0.00%	711	52	0	0	0	0	0.00%	711	52	0	0	0	0	0	0.00%
25	Central governments	361	0	0	0	0	0.00%	361	0	0	0	0	0	0.00%	361	0	0	0	0	0	0	0.00%
26	Regional governments or local authorities	335	1	2	0	0	0.00%	335	1	2	0	0	0	0.00%	335	1	2	0	0	0	0	0.00%
27	Public sector entities	162	0	0	0	0	0	22.52%	162	0	0	0	0	0	22.52%	162	0	0	0	0	0	0.00%
28	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
29	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
30	Institutions	806	8	3	1	24.14%	808	5	3	0	0	1	24.15%	807	5	4	0	0	1	1	23.62%	
31	Corporates	1,392	913	151	2	32	58	28.05%	1,503	1,751	195	1	3	0	34.33%	1,703	528	228	1	7	21.39%	
32	of which: Other - SME	756	483	88	1	3	27	57.72%	772	216	59	1	3	30	50.68%	856	327	65	1	2	31	47.68%
33	of which: Specialised Lending	0	1	0	0	0	0	23.57%	0	1	0	0	0	0	23.57%	0	1	0	0	0	0	0.00%
34	Retail	1,348	56	3	1	14	24.26%	1,346	46	79	2	1	18	22.19%	1,338	40	83	2	0	1	20	21.29%
35	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
36	Secured by mortgages on immovable property and ADC exposures	3,841	239	40	1	2	5	13.76%	3,845	218	56	1	1	7	12.78%	3,853	199	68	1	1	8	12.21%
37	of which: Residential immovable property	3,352	130	21	1	1	1	6.00%	3,347	126	32	0	1	2	6.57%	3,346	126	38	0	1	3	7.00%
38	of which: Commercial immovable property	488	109	19	1	1	4	24.28%	498	91	25	0	0	5	20.72%	506	78	29	0	0	6	19.42%
39	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
40	Subordinated debt exposures	6	1	0	0	0	0	8.52%	6	1	0	0	0	0	8.52%	7	0	0	0	0	0	0.00%
41	Covered bonds	4,545	0	0	0	0	0	0.00%	4,545	0	0	0	0	0.00%	4,545	0	0	0	0	0	0	0.00%
42	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
43	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
44	Equity	70	63	0	0	0	0	0.00%	70	63	0	0	0	0.00%	70	63	0	0	0	0	0	0.00%
45	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
46	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	TOTAL	13,577	1,335	251	7	15	78	30.76%	13,692	1,139	336	4	11	93	27.56%	13,892	888	386	4	10	100	25.95%

RowNum		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR %)	7,394	0	0	0	0	0	0.00%	7,394	0	0	0	0	0	0.00%	7,394	0	0	0	0	0	0	0.00%
49	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
50	Regional governments or local authorities	1,207	13	0	0	0	0	0.00%	1,207	13	0	0	0	0	0.00%	1,207	13	0	0	0	0	0.00%
51	Public sector entities	1,953	44	2	0	2	107.49%	1,949	44	4	0	0	3	68.19%	1,949	44	6	0	0	3	50.36%	
52	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
53	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
54	Institutions	3,277	0	1	0	0	0	16.67%	3,268	0	2	0	0	0	16.73%	3,251	0	2	0	0	0	16.75%
55	Corporates	2,371	379	85	2	5	13	15.79%	2,375	387	132	2	5	18	15.97%	2,351	343	140	2	5	23	16.09%
56	of which: Other - SME	1,807	281	77	1	4	12	15.24%	1,807	260	98	1	3	15	15.40%	1,790	248	121	1	4	19	15.47%
57	of which: Specialised Lending	0	0	0	0																	

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks	937	0	0	0	0	0.00%	937	0	0	0	0	0.00%	937	0	0	0	0	0	0	0	0.00%
74	Central governments	2,831	0	0	0	0	0.00%	2,831	0	0	0	0	0.00%	2,831	0	0	0	0	0	0	0	0.00%
75	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
79	Institutions	258	0	0	0	0	15.85%	258	0	1	0	0	15.85%	257	1	0	0	0	0	0	0	15.66%
80	Corporates	63	22	3	0	0	35.26%	58	22	3	0	0	35.26%	56	22	3	0	0	0	0	0	35.26%
81	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
83	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
84	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
85	Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	8.16%	1	0	0	0	0	8.20%	1	0	0	0	0	0	0	0	8.20%
86	of which: Residential immovable property	2	0	0	0	0	8.16%	1	0	0	0	0	8.20%	1	0	0	0	0	0	0	0	8.20%
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
92	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
93	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
94	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
95	TOTAL	4,088	22	4	0	0	86.31%	4,085	22	7	0	0	86.47%	4,082	22	10	0	0	0	0	4	82.10%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	Central banks	8,738	0	0	0	0	0.00%	8,738	0	0	0	0	0.00%	8,738	0	0	0	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Regional governments or local authorities	534	0	0	0	0	0.00%	534	0	0	0	0	0.00%	534	0	0	0	0	0	0	0	0.00%
100	Public sector entities	1,718	5	0	0	0	0.00%	1,718	5	0	0	0	0.00%	1,718	5	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Institutions	232	5	0	0	0	20.97%	231	5	0	0	0	21.03%	231	5	1	0	0	0	0	0	21.05%
104	Corporates	0	0	0	0	0	36.16%	0	0	0	0	0	36.22%	0	0	0	0	0	0	0	0	36.42%
105	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
113	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
114	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
115	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
116	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
117	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
118	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
119	TOTAL	11,222	10	0	0	0	21.99%	11,222	10	0	0	0	21.64%	11,222	10	1	0	0	0	0	0	21.51%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	Central banks	2	0	0	0	0	0.00%	2	0	0	0	0	0.00%	2	0	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
127	Institutions	571	0	0	0	0	20.94%	570	0	1	0	0	21.00%	570	1	0	0	0	0	0	0	21.03%
128	Corporates	34	46	3	0	0	26.13%	33	46	3	0	0	26.19%	32	45	0	0	0	0	0	0	26.21%
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Retail	30	0	0	0	0	98.23%	30	0	0	0	0	98.31%	30	0	0	0	0	0	0	0	98.84%
132	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	9.02%	2	0	0	0	0	9.02%	2	0	0	0	0	0	0	0	9.04%
134	of which: Residential immovable property	2	0	0	0	0	9.02%	2	0	0	0	0	9.02%	2	0	0	0	0	0	0	0	9.04%
135	of which: Commercial immovable property	0																				

RowNum		Baseline Scenario																					
		31/12/2025								31/12/2027													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
169	Central banks	624	0	0	0	0	0.00%	624	0	0	0	0	0.00%	624	0	0	0	0	0	0	0	0.00%	
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
172	Public sector entities	400	21	1	0	0	24.65%	399	21	2	0	0	24.69%	398	21	2	0	1	24.71%	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
175	Institutions	223	0	1	0	0	21.26%	223	0	1	0	0	21.24%	222	0	2	0	0	21.26%	0	0	0	0.00%
176	Corporates	143	64	3	0	0	35.99%	140	17	0	0	0	35.49%	136	15	0	0	35.27%	0	0	0	0.00%	
177	of which: Other - SME	55	4	1	0	0	32.82%	55	4	4	0	0	32.71%	54	4	5	0	32.21%	0	0	0	0.00%	
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
179	Retail	169	1	1	0	0	23.05%	168	1	0	0	0	23.52%	158	0	2	1	23.37%	0	0	0	0.00%	
180	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
181	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
182	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
183	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
188	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%	
192	TOTAL	1,558	86	16	2	0	22.13%	1,584	91	27	1	0	19.49%	1,588	86	35	1	0	18.65%	0	0	0	0.00%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
195	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
196	Public sector entities	3,254	0	0	0	0	0.00%	3,254	0	0	0	0	0.00%	3,254	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
198	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
199	Institutions	163	0	0	0	0	21.03%	163	0	0	0	0	21.04%	163	0	0	0	21.04%	0	0	0	0.00%
200	Corporates	0	49	0	0	0	26.71%	0	49	0	0	0	26.71%	0	49	0	0	26.71%	0	0	0	0.00%
201	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
203	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
204	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
205	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
206	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
207	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
210	Covered bonds	112	0	0	0	0	0.00%	112	0	0	0	0	0.00%	112	0	0	0	0.00%	0	0	0	0.00%
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
212	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
216	TOTAL	3,530	49	0	0	0	25.55%	3,530	49	0	0	0	23.46%	3,530	49	0	0	22.76%	0	0	0	0.00%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
219	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
221	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
222	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
223	Institutions	89	0	0	0	0	20.96%	89	0	0	0	0	21.02%	89	0	0	0	21.04%	0	0	0	0.00%
224	Corporates	49	368	0	2	2	33.20%	49	362	12	2	2	33.20%	49	357	18	2	33.13%	0	0	0	0.00%
225	of which: Other - SME	0	196	0	0	0	33.20%	0	190	12	0	0	33.20%	0	185	2	0	33.13%	0	0	0	0.00%
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0.00%
227	Retail	0	0	0	0	0	22.63%	0	0	0	0	0	22.63%	0	0	0	0	22.63%	0	0	0	0.00%
228	of																					

RowNum		Adverse Scenario																							
		31/12/2025								31/12/2026								31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
169	Central banks	624	0	0	0	0	0.00%	624	0	0	0	0	0.00%	624	0	0	0	0	0	0	0	0.00%			
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
172	Public sector entities	224	191	0	1	1	33.06%	340	72	10	0	0	33.06%	411	0	11	0	4	4	4	33.77%				
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
175	Institutions	222	0	3	0	0	23.57%	221	0	2	0	0	23.57%	220	0	3	0	1	1	1	23.55%				
176	Corporates	58	134	16	2	0	32.16%	153	80	26	0	0	32.16%	152	30	29	0	9	9	9	29.16%				
177	of which: Other - SME	18	38	0	1	0	37.50%	33	20	0	0	0	37.50%	43	0	0	0	0	0	0	37.50%				
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
179	Retail	154	2	23	3	0	29.37%	143	1	36	1	0	29.37%	135	0	44	1	0	0	0	29.37%				
180	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
181	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
182	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
183	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
188	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
192	TOTAL	1,285	327	43	4	2	26.19%	1,452	133	74	2	0	26.19%	1,543	30	87	2	0	21	21	24.50%				

RowNum		Adverse Scenario																							
		31/12/2025								31/12/2026								31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
193	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
194	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
195	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
196	Public sector entities	3,254	0	0	0	0	0.00%	3,254	0	0	0	0	0.00%	3,254	0	0	0	0	0	0	0.00%				
197	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
198	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
199	Institutions	163	0	0	0	0	22.83%	163	0	0	0	0	22.83%	163	0	0	0	0	0	0	22.76%				
200	Corporates	0	49	0	0	0	26.71%	0	49	0	0	0	26.71%	0	49	0	0	0	0	0	26.71%				
201	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
203	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
204	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
205	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
206	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
207	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
210	Covered bonds	112	0	0	0	0	0.00%	112	0	0	0	0	0.00%	112	0	0	0	0	0	0	0.00%				
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
212	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
216	TOTAL	3,530	49	0	0	0	27.89%	3,530	49	0	0	0	27.89%	3,530	49	0	0	0	0	0	24.85%				

RowNum		Adverse Scenario																							
		31/12/2025								31/12/2026								31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
217	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
218	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
219	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
221	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
222	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
223	Institutions	89	0	0	0	0	22.86%	89	0	0	0	0	22.86%	88	0	0	0	0	0	0	22.84%				
224	Corporates	49	366	8	3	3	36.09%	49	338	16	2	2	36.09%	49	351	23	8	8	8	36.09%					
225	of which: Other - SME	0	194	0	0	0	36.09%	0	186	0	0	0	36.09%	0	179	0	0	0	0	0	36.09%				
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
227	Retail	0	0	0	0	0	29.91%	0	0	0	0	0	29.91%	0	0	0	0	0	0	0	29.81%				
228	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
229	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
230	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%												

2025 EU-wide Stress Test: Securitisations

DNB BANK ASA

RowNum	m		(mln EUR)						
			1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027	
1	Exposure values	SEC-IRBA	1,332						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	1,332						
6	REA	SEC-IRBA	129	140	155	172	139	159	189
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	129	140	155	172	139	159	189	
12	Impairments	Total banking book others than assessed at fair value		2	1	0	30	5	0

2025 EU-wide Stress Test: Risk exposure amounts

DNB BANK ASA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	82,334	82,403	84,081	85,900	86,748	84,321	85,818	88,672	
2	Risk exposure amount for securitisations and re-securitisations	129	129	140	155	172	139	159	189	
3	Risk exposure amount other credit risk	82,205	82,274	83,941	85,745	86,575	84,182	85,659	88,483	
4	Risk exposure amount for market risk	844	895	895	895	895	904	911	924	
5	Risk exposure amount for operational risk	11,872	13,070	13,070	13,070	13,070	13,070	13,070	13,070	
6	Other risk exposure amounts	1	1	1	1	1	1	1	1	
7	Total Risk exposure amount before Output floor	95,051	96,370	98,048	99,867	100,714	98,297	99,800	102,668	
8	Unfloored Total Risk exposure amount (transitional)		96,370	98,048	99,867	100,714	98,297	99,800	102,668	
9	Unfloored Total Risk exposure amount (fully loaded)		97,508	98,291	100,137	101,002	98,599	100,153	103,051	
10	Standardised Risk exposure amount for credit risk exposures		114,042	113,620	112,833	112,326	117,676	120,173	122,350	
11	Standardised Risk exposure amount for market risk exposures		895	895	895	895	895	895	895	
12	Standardised Risk exposure amount for operational risk		13,070	13,070	13,070	13,070	13,070	13,070	13,070	
13	Other Standardised risk exposure amounts		1	1	1	1	1	1	1	
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		116,224	115,817	115,015	114,508	120,569	123,143	125,380	
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		131,085	130,663	129,261	128,138	134,719	136,601	138,163	
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	95,051	96,370	98,048	99,867	100,714	98,297	99,800	102,668	
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	95,051	97,508	98,291	100,137	101,002	98,599	100,153	103,051	

2025 EU-wide Stress Test: Capital
DNB BANK ASA

Row/sum	A	OWN FUNDS	(mln EUR, %)								
			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation 01/01/2018	Actual 31/12/2024	Restatement CRR3 31/12/2024	Baseline Scenario 2025 2026 2027			Adverse Scenario 2025 2026 2027		
1	A	OWN FUNDS		22,602	23,034	23,193	24,564	25,855	22,598	23,123	23,877
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		18,418	18,376	19,010	20,380	21,672	18,415	18,940	19,694
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,064		3,064	3,064	3,064	3,064	3,064	3,064
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		16,272		17,480	18,916	20,391	16,428	17,370	18,345
6	A.1.3	Accumulated other comprehensive income		779		779	779	779	566	566	566
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	-213	-213	-213
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		0		0	0	0	0	0	0
9	A.1.3.3	Other OCI contributions		779		779	779	779	779	779	779
10	A.1.4	Other Reserves		0		0	0	0	0	0	0
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		14	14	14	14	14	14	14	14
13	A.1.7	Adjustments to CET1 due to prudential filters		-94	-94	-94	-94	-94	-101	-101	-101
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-72	-72	-72	-72	-72	-79	-79	-79
15	A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16	A.1.7.3	Other adjustments		-22		-22	-22	-22	-22	-22	-22
17	A.1.8	(-) Intangible assets (including Goodwill)		-1,041		-1,041	-1,041	-1,041	-1,041	-1,041	-1,041
18	A.1.8.1	of which: Goodwill (-)		-815		-815	-815	-815	-815	-815	-815
19	A.1.8.2	of which: Software assets (-)		0		0	0	0	0	0	0
20	A.1.8.3	of which: Other intangible assets (-)		-226		-226	-226	-226	-226	-226	-226
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs		-17	-17	-17	-17	-17	-17	-17	-17
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		-233	-295	-768	553	-471	-91	-228	-184
23	A.1.11	(-) Defined benefit pension fund assets		-5		-5	-5	-5	-5	-5	-5
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-25	-25	-25	-25	-25	-25	-25	-25
27	A.1.14.1	of which: from securitisation positions (-)		-25		-25	-25	-25	-25	-25	-25
28	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-246		-246	-246	-246	-246	-246	-246
31	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-30	-30	-132	412	-677	-132	-412	-677
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36	A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0		0					
38	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0		0					
39	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0		0					
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0		0					
41	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0		0					
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0		0					
43	A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0		0					
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0		0					
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0		0					
47	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital
DNB BANK ASA

Row/Item	Code	Description	(mln EUR, %)								
			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation 01/01/2018	Actual 31/12/2024	Restatement CRR3 31/12/2024	Baseline Scenario 2025 2026 2027			Adverse Scenario 2025 2026 2027		
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,710	1,710	1,710	1,710	1,710	1,710	1,710	1,710
52	A.2.1	Additional Tier 1 Capital Instruments		1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		-128		-128	-128	-128	-128	-128	-128
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		20,128	20,086	20,720	22,090	23,382	20,125	20,650	21,404
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,474	2,947	2,474	2,474	2,474	2,474	2,474	2,474
59	A.4.1	Tier 2 Capital Instruments		2,947	2,947	2,947	2,947	2,947	2,947	2,947	2,947
60	A.4.2	Other Tier 2 Capital components and deductions		-474	0	-474	-474	-474	-474	-474	-474
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			96,370	98,048	99,867	100,714	98,297	99,800	102,668
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			97,508	98,291	100,137	101,002	98,599	100,153	103,051
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			116,224	115,817	115,015	114,508	120,569	123,143	125,380
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			131,085	130,663	129,261	128,138	134,719	136,601	138,163
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		95,051	96,370	98,048	99,867	100,714	98,297	99,800	102,668
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		95,051	97,508	98,291	100,137	101,002	98,599	100,153	103,051
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		19.38%	19.07%	19.39%	20.41%	21.52%	18.73%	18.98%	19.18%
70	C.2	Tier 1 Capital ratio (transitional)		21.18%	20.84%	21.13%	22.12%	23.22%	20.47%	20.69%	20.85%
71	C.3	Total Capital ratio (transitional)		23.78%	23.90%	23.65%	24.60%	25.67%	22.99%	23.17%	23.26%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		18,418	18,376	19,010	20,380	21,672	18,415	18,940	19,694
73	D.2	TIER 1 CAPITAL (fully loaded)		20,128	20,086	20,720	22,090	23,382	20,125	20,650	21,404
74	D.3	TOTAL CAPITAL (fully loaded)		22,602	23,034	23,193	24,564	25,855	22,598	23,123	23,877
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		19.38%	18.85%	19.34%	20.35%	21.46%	18.68%	18.91%	19.11%
76	E.2	Tier 1 Capital ratio (fully loaded)		21.18%	20.60%	21.08%	22.06%	23.15%	20.41%	20.62%	20.77%
77	E.3	Total Capital ratio (fully loaded)		23.78%	23.62%	23.60%	24.53%	25.60%	22.92%	23.09%	23.17%
78	H.1	Total leverage ratio exposures (transitional)		293,518		293,518	293,518	293,518	293,518	293,518	293,518
79	H.2	Total leverage ratio exposures (fully loaded)		293,518		293,518	293,518	293,518	293,518	293,518	293,518
80	H.3	Leverage ratio (transitional)		6.88%	6.84%	7.06%	7.53%	7.97%	6.86%	7.04%	7.29%
81	H.4	Leverage ratio (fully loaded)		6.88%	6.84%	7.06%	7.53%	7.97%	6.86%	7.04%	7.29%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		2.18%		2.18%	2.18%	2.18%	2.18%	2.18%	2.18%
84	P.3	D-SII buffer		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.17%		3.17%	3.17%	3.17%	3.17%	3.17%	3.17%
87	P.6	Combined buffer		9.85%		9.85%	9.85%	9.85%	9.85%	9.85%	9.85%
88	R.1	Pillar 2 capital requirement		1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%
89	R.1.1	of which: CET1		0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%
90	R.1.2	of which: AT1		0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%
92	R.2.1	of which: CET1		5.46%	5.46%	5.46%	5.46%	5.46%	5.46%	5.46%	5.46%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		19.55%	19.55%	19.55%	19.55%	19.55%	19.55%	19.55%	19.55%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		15.31%	15.31%	15.31%	15.31%	15.31%	15.31%	15.31%	15.31%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	S	Shortages		0.02%	0.04%	0.07%	0.11%	0.12%	0.08%	0.11%	0.17%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

DNB BANK ASA

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	5,710	5,181	5,649	5,815	5,381	5,365	5,353	
2	Interest income	17,011	19,025	17,083	16,725	22,874	22,179	21,344	
3	Interest expense	-11,301	-13,844	-11,434	-10,911	-16,685	-14,763	-14,039	
4	Dividend income	162	146	146	146	114	114	114	
5	Net fee and commission income	1,073	966	966	966	751	751	751	
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	375	392	392	392	-7	0	0	
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-72			
8	Other operating income not listed above, net	25	34	30	27	-6	-22	-25	
9	Total operating income, net	7,345	6,719	7,184	7,346	6,162	6,208	6,193	
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-112	-365	-111	-103	-2,539	-481	-319	
11	Other income and expenses not listed above, net	-2,769	-2,901	-2,968	-3,029	-3,177	-3,034	-3,088	
12	Profit or (-) loss before tax from continuing operations	4,464	3,453	4,105	4,214	445	2,693	2,786	
13	Tax expenses or (-) income related to profit or loss from continuing operations	-729	-1,036	-1,232	-1,264	-133	-808	-836	
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
15	Profit or (-) loss for the year	3,734	2,417	2,874	2,950	311	1,885	1,950	
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,107	1,209	1,437	1,476	156	943	976	
17	Attributable to owners of the parent net of estimated dividends	1,627	1,208	1,436	1,474	156	942	975	
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0	
20	Total assets	276,393							

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

DNB BANK ASA

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0