



## 2018 EU-wide Stress Test

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

## 2018 EU-wide Stress Test: Summary

DNB Bank Group

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(startina year)	(startina year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	3,688		3,614	3,489	3,578	2,605	2,609	2,702
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	342		434	434	434	62	326	326
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-249		-223	-123	-74	-1,925	-576	-531
<b>Profit or (-) loss for the year</b>	<b>1,986</b>		<b>1,662</b>	<b>1,607</b>	<b>1,659</b>	<b>-928</b>	<b>561</b>	<b>664</b>
Coverage ratio: non-performing exposure (%)	35.23%	37.12%	42.01%	38.92%	36.37%	36.28%	31.49%	29.89%
Common Equity Tier 1 capital	16,710	16,684	17,283	18,093	18,910	15,353	15,820	16,366
Total Risk exposure amount (all transitional adjustments included)	103,115	103,115	101,120	101,427	102,136	113,330	115,085	108,919
<b>Common Equity Tier 1 ratio, %</b>	<b>16.21%</b>	<b>16.18%</b>	<b>17.09%</b>	<b>17.84%</b>	<b>18.51%</b>	<b>13.55%</b>	<b>13.75%</b>	<b>15.03%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.56%</b>	<b>16.53%</b>	<b>17.09%</b>	<b>17.84%</b>	<b>18.51%</b>	<b>13.55%</b>	<b>13.75%</b>	<b>15.03%</b>
Tier 1 capital	18,293	18,266	18,865	19,675	20,493	16,935	17,403	17,949
Total leverage ratio exposures	264,995	264,995	264,995	264,995	264,995	264,995	264,995	264,995
<b>Leverage ratio, %</b>	<b>6.90%</b>	<b>6.89%</b>	<b>7.12%</b>	<b>7.42%</b>	<b>7.73%</b>	<b>6.39%</b>	<b>6.57%</b>	<b>6.77%</b>
<b>Fully loaded leverage ratio, %</b>	<b>6.90%</b>	<b>6.89%</b>	<b>7.12%</b>	<b>7.42%</b>	<b>7.73%</b>	<b>6.39%</b>	<b>6.57%</b>	<b>6.77%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
DNB Bank Group	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	78,737	2,278	0	0	38,717	9,444	0	0	75,385	2,307	1,465	928	40.2%	
	Corporates - Of Which: Specialised Lending	1,006	1	0	0	502	2	0	0	864	1	5	0	3.7%	
	Corporates - Of Which: SME	19,332	383	0	0	8,013	745	0	0	18,599	369	93	46	12.4%	
	Retail	84,500	287	0	0	19,987	495	0	0	83,658	282	78	40	14.2%	
	Retail - Secured on real estate property	75,946	136	0	0	17,867	283	0	0	75,864	134	19	9	6.6%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	75,946	136	0	0	17,867	283	0	0	75,864	134	19	9	6.6%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8,554	152	0	0	2,120	212	0	0	7,794	149	58	31	21.0%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	8,554	152	0	0	2,120	212	0	0	7,794	149	58	31	21.0%	
	Equity									0	0	0	0	0	
Securitisation									0	0	0	0	0		
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		163,237	2,565	0	0	58,704	9,939	0	0	159,042	2,590	1,543	968	37.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Norway	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	47,866	1,157	0	0	20,723	4,026	0	0	45,924	1,186	690	405	34.1%	
	Corporates - Of Which: Specialised Lending	593	1	0	0	170	2	0	0	543	1	0	0	3.7%	
	Corporates - Of Which: SME	19,302	346	0	0	7,992	548	0	0	18,569	332	80	33	10.0%	
	Retail	84,102	280	0	0	19,893	489	0	0	83,267	275	76	39	14.1%	
	Retail - Secured on real estate property	75,599	132	0	0	17,785	281	0	0	75,517	130	19	8	6.5%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	75,599	132	0	0	17,785	281	0	0	75,517	130	19	8	6.5%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8,503	148	0	0	2,108	208	0	0	7,749	145	57	30	21.0%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	8,503	148	0	0	2,108	208	0	0	7,749	145	57	30	21.0%	
	Equity									0	0	0	0	0	
Securitisation									0	0	0	0	0		
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		131,968	1,436	0	0	40,616	4,514	0	0	129,191	1,461	767	443	30.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Sweden	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	6,827	132	0	0	3,141	429	0	0	6,421	132	26	22	16.5%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	10.9%	
	Retail	59	2	0	0	15	1	0	0	58	2	0	0	16.4%	
	Retail - Secured on real estate property	47	1	0	0	12	0	0	0	47	1	0	0	9.2%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	12	0	0	0	47	1	0	0	9.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	12	1	0	0	3	1	0	0	11	1	0	0	21.0%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	12	1	0	0	3	1	0	0	11	1	0	0	21.0%	
	Equity									0	0	0	0	0	
Securitisation									0	0	0	0	0		
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		6,886	134	0	0	3,156	430	0	0	6,479	134	26	22	16.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
DNB Bank Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	7,413	1	0	0	3,880	1	0	0	7,192	1	65	0	38.4%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	14.9%	
	Retail	67	0	0	0	16	0	0	66	0	0	0	0	23.1%	
	Retail - Secured on real estate property	61	0	0	0	15	0	0	61	0	0	0	0	100.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	61	0	0	0	15	0	0	61	0	0	0	0	100.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	5	0	0	0	1	0	0	5	0	0	0	0	23.1%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	5	0	0	0	0	23.1%	
	Equity														-
Securitisation														-	
Other non-credit obligation assets														-	
IRB TOTAL		7,480	1	0	0	3,896	2	0	7,258	1	65	0	34.6%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2,387	369	0	0	1,399	1,002	0	2,310	369	212	189	51.1%	
	Corporates - Of Which: Specialised Lending	58	0	0	0	32	0	0	58	0	1	0	100.0%	
	Corporates - Of Which: SME	1	1	0	0	0	0	0	1	1	0	0	12.0%	
	Retail	42	1	0	0	10	1	0	41	1	0	0	19.1%	
	Retail - Secured on real estate property	37	0	0	0	9	0	0	36	0	0	0	15.2%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	9	0	0	36	0	0	0	15.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	5	0	0	0	1	0	0	4	0	0	0	23.4%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	4	0	0	0	23.4%	
	Equity													-
Securitisation													-	
Other non-credit obligation assets													-	
IRB TOTAL		2,429	370	0	0	1,409	1,002	0	2,350	370	212	189	51.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,143	16	0	0	717	109	0	1,130	16	12	6	39.4%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	1	0	0	0	0	0	0	1	0	0	0	13.7%	
	Retail	26	1	0	0	7	1	0	25	1	0	0	9.2%	
	Retail - Secured on real estate property	22	1	0	0	6	1	0	21	1	0	0	4.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	22	1	0	0	6	1	0	21	1	0	0	4.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	4	0	0	0	1	0	0	3	0	0	0	21.2%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	3	0	0	0	21.2%	
	Equity													-
Securitisation													-	
Other non-credit obligation assets													-	
IRB TOTAL		1,168	17	0	0	724	110	0	1,155	17	12	6	37.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,125	65	0	0	731	327	0	0	1,045	65	28	20	31.3%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	7.9%
	Retail	15	0	0	0	3	0	0	0	15	0	0	0	22.6%	
	Retail - Secured on real estate property	13	0	0	0	3	0	0	0	13	0	0	0	100.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	3	0	0	0	13	0	0	0	100.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	22.6%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	22.6%	
	Equity									0	0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>1,141</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>735</b>	<b>327</b>	<b>0</b>	<b>0</b>	<b>1,060</b>	<b>66</b>	<b>28</b>	<b>21</b>	<b>31.3%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,022	25	0	0	527	154	0	0	996	25	36	19	75.9%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail	8	0	0	0	2	0	0	0	8	0	0	0	23.6%	
	Retail - Secured on real estate property	8	0	0	0	2	0	0	0	8	0	0	0	100.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	2	0	0	0	8	0	0	0	100.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	23.6%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	23.6%	
	Equity									0	0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>1,031</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>529</b>	<b>154</b>	<b>0</b>	<b>0</b>	<b>1,005</b>	<b>25</b>	<b>36</b>	<b>19</b>	<b>75.8%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Switzerland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,015	0	0	0	512	0	0	0	1,007	0	2	0	29.6%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	29.6%
	Retail	14	0	0	0	3	0	0	0	13	0	0	0	21.4%	
	Retail - Secured on real estate property	12	0	0	0	3	0	0	0	12	0	0	0	100.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	3	0	0	0	12	0	0	0	100.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	21.4%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	21.4%	
	Equity									0	0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	0
<b>IRB TOTAL</b>	<b>1,029</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>515</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,020</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>23.3%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	691	0	0	0	397	0	0	0	643	0	0	0	0	100.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	100.0%
	Retail - Secured on real estate property	3	0	0	0	1	0	0	0	3	0	0	0	0	100.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	0	100.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets															
<b>IRB TOTAL</b>	<b>694</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>397</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>646</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
China	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	297	26	0	0	368	329	0	0	258	26	20	20	0	75.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	0	22.7%
	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	5	0	0	0	0	100.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	1	0	0	0	5	0	0	0	0	100.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	22.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	22.7%
	Equity														
	Securitisation														
Other non-credit obligation assets															
<b>IRB TOTAL</b>	<b>303</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>369</b>	<b>329</b>	<b>0</b>	<b>0</b>	<b>263</b>	<b>26</b>	<b>20</b>	<b>20</b>	<b>0</b>	<b>75.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
DNB Bank Group	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	74,432	3,260	1,624	1,495	45.9%	74,013	3,679	1,725	1,611	43.8%	73,690	4,002	1,777	1,683	42.0%
	Corporates - Of Which: Specialised Lending	859	6	3	1	18.2%	855	10	4	2	18.8%	852	15	4	2	18.8%
	Corporates - Of Which: SME	18,206	463	195	186	40.2%	18,453	515	204	195	37.6%	18,407	561	208	201	35.8%
	Retail	83,442	498	130	89	17.8%	83,215	725	148	111	15.3%	82,973	967	168	136	14.0%
	Retail - Secured on real estate property	75,703	294	37	25	8.6%	75,545	453	45	34	7.6%	75,381	616	54	43	7.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	75,703	294	37	25	8.6%	75,545	453	45	34	7.6%	75,381	616	54	43	7.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,738	204	93	63	31.0%	7,670	272	103	77	28.2%	7,592	351	114	92	26.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,738	204	93	63	31.0%	7,670	272	103	77	28.2%	7,592	351	114	92	26.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	157,874	3,758	1,753	1,584	42.1%	157,228	4,404	1,873	1,723	39.1%	156,663	4,969	1,944	1,818	36.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Norway	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	45,281	1,729	867	799	46.2%	45,160	1,950	914	857	43.9%	44,997	2,113	935	890	42.1%
	Corporates - Of Which: Specialised Lending	543	3	0	0	9.6%	542	2	0	0	9.5%	542	3	0	0	9.5%
	Corporates - Of Which: SME	18,477	424	182	172	40.6%	18,424	478	191	182	38.0%	18,378	524	195	188	35.9%
	Retail	83,051	491	127	86	17.5%	82,825	716	145	108	15.1%	82,585	957	165	133	13.9%
	Retail - Secured on real estate property	75,357	291	36	24	8.4%	75,199	449	44	33	7.4%	75,036	611	53	42	6.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	75,357	291	36	24	8.4%	75,199	449	44	33	7.4%	75,036	611	53	42	6.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,694	200	91	62	30.8%	7,626	268	101	75	28.1%	7,548	346	112	91	26.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,694	200	91	62	30.8%	7,626	268	101	75	28.1%	7,548	346	112	91	26.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	128,432	2,220	994	885	39.9%	127,985	2,667	1,059	965	36.2%	127,582	3,070	1,099	1,023	33.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	6,403	151	42	36	24.2%	6,374	180	51	43	23.6%	6,334	220	59	51	23.2%
	Corporates - Of Which: Specialised Lending	1	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	93.1%	1	0	0	0	85.1%	1	0	0	0	77.8%
	Retail	57	2	1	1	34.9%	57	2	1	1	33.1%	57	2	1	1	31.1%
	Retail - Secured on real estate property	47	1	0	0	24.3%	47	1	0	0	22.1%	47	1	0	0	19.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	24.3%	47	1	0	0	22.1%	47	1	0	0	19.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11	1	1	1	41.8%	10	1	1	1	40.6%	10	1	1	1	39.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	11	1	1	1	41.8%	10	1	1	1	40.6%	10	1	1	1	39.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,461	153	43	37	24.3%	6,431	182	52	43	23.7%	6,391	222	60	52	23.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
DNB Bank Group

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	7,096	96	52	38	39.8%	7,052	140	64	52	37.2%	7,016	176	72	61	34.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	66	0	0	0	29.0%	66	0	0	0	24.0%	66	1	0	0	21.1%
	Retail - Secured on real estate property	61	0	0	0	6.6%	61	0	0	0	6.6%	61	0	0	0	6.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	61	0	0	0	6.6%	61	0	0	0	6.6%	61	0	0	0	6.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	37.6%	5	0	0	0	36.0%	5	0	0	0	34.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	37.6%	5	0	0	0	36.0%	5	0	0	0	34.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,162	96	52	38	39.8%	7,118	141	64	52	37.1%	7,082	176	72	61	34.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	2,282	397	-	199	50.2%	2,270	409	207	203	49.5%	2,260	419	208	205	48.9%
	Corporates - Of Which: Specialised Lending	57	1	-	0	20.1%	56	2	0	0	20.0%	56	2	1	0	19.8%
	Corporates - Of Which: SME	1	1	1	1	99.8%	1	1	1	1	99.5%	1	1	1	1	99.3%
	Retail	41	1	0	0	30.9%	41	1	0	0	29.0%	41	1	0	0	27.4%
	Retail - Secured on real estate property	36	0	0	0	21.2%	36	0	0	0	19.2%	36	1	0	0	17.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	36	0	0	0	21.2%	36	0	0	0	19.2%	36	1	0	0	17.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4	0	0	0	42.4%	4	0	0	0	41.3%	4	0	0	0	40.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	42.4%	4	0	0	0	41.3%	4	0	0	0	40.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,323	397	-	199	50.2%	2,311	410	207	203	49.5%	2,300	420	208	205	48.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Denmark	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	1,123	23	19	17	72.1%	1,116	30	20	18	60.9%	1,109	36	21	20	54.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	20.8%	1	0	0	0	18.3%	1	0	0	0	16.6%
	Retail	25	1	0	0	14.1%	25	1	0	0	14.1%	25	1	0	0	14.0%
	Retail - Secured on real estate property	21	1	0	0	4.5%	21	1	0	0	4.6%	21	1	0	0	4.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21	1	0	0	4.5%	21	1	0	0	4.6%	21	1	0	0	4.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	35.4%	3	0	0	0	34.4%	3	0	0	0	33.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	35.4%	3	0	0	0	34.4%	3	0	0	0	33.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,147	24	20	17	69.2%	1,140	31	21	18	59.0%	1,134	38	21	20	52.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	1,030	80	25	24	29.7%	1,022	88	27	25	28.9%	1,016	94	28	27	28.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	7.9%	0	0	0	0	7.9%	0	0	0	0	7.9%
	Retail	15	0	0	0	32.9%	15	0	0	0	30.9%	15	0	0	0	29.3%
	Retail - Secured on real estate property	13	0	0	0	5.4%	13	0	0	0	5.4%	13	0	0	0	5.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	5.4%	13	0	0	0	5.4%	13	0	0	0	5.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	34.8%	2	0	0	0	34.3%	2	0	0	0	34.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	34.8%	2	0	0	0	34.3%	2	0	0	0	34.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,046</b>	<b>80</b>	<b>25</b>	<b>24</b>	<b>29.7%</b>	<b>1,037</b>	<b>88</b>	<b>27</b>	<b>25</b>	<b>28.9%</b>	<b>1,031</b>	<b>94</b>	<b>28</b>	<b>27</b>	<b>28.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	974	48	33	29	60.9%	966	56	36	32	57.9%	960	62	37	34	55.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	99.9%
	Corporates - Of Which: SME	0	0	0	0	16.5%	0	0	0	0	16.5%	0	0	0	0	11.9%
	Retail	8	0	0	0	32.1%	8	0	0	0	28.4%	8	0	0	0	26.0%
	Retail - Secured on real estate property	8	0	0	0	6.8%	8	0	0	0	6.8%	8	0	0	0	6.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	6.8%	8	0	0	0	6.8%	8	0	0	0	6.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	36.7%	1	0	0	0	35.4%	1	0	0	0	34.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	36.7%	1	0	0	0	35.4%	1	0	0	0	34.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>982</b>	<b>48</b>	<b>33</b>	<b>29</b>	<b>60.9%</b>	<b>974</b>	<b>56</b>	<b>36</b>	<b>33</b>	<b>57.8%</b>	<b>969</b>	<b>62</b>	<b>37</b>	<b>34</b>	<b>55.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Switzerland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	1,000	6	2	1	18.1%	997	10	2	2	18.2%	993	13	3	2	18.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	38.5%	0	0	0	0	38.5%	0	0	0	0	38.5%
	Retail	13	0	0	0	18.4%	13	0	0	0	16.0%	13	0	0	0	14.5%
	Retail - Secured on real estate property	12	0	0	0	6.1%	12	0	0	0	6.1%	12	0	0	0	6.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	6.1%	12	0	0	0	6.1%	12	0	0	0	6.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	23.0%	1	0	0	0	23.0%	1	0	0	0	23.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	23.0%	1	0	0	0	23.0%	1	0	0	0	23.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,014</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>18.1%</b>	<b>1,010</b>	<b>10</b>	<b>2</b>	<b>2</b>	<b>18.2%</b>	<b>1,007</b>	<b>13</b>	<b>3</b>	<b>2</b>	<b>18.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
DNB Bank Group	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	72,582	5,111	2,969	1,934	37.8%	68,792	8,900	3,420	2,960	33.3%	67,074	10,618	3,814	3,426	32.3%
	Corporates - Of Which: Specialised Lending	832	34	32	9	28.2%	771	95	40	29	30.9%	739	126	44	39	30.9%
	Corporates - Of Which: SME	17,913	1,055	588	307	29.1%	16,665	2,303	676	559	24.3%	16,116	2,852	763	669	23.5%
	Retail	83,268	672	457	166	24.7%	82,384	1,556	569	338	21.7%	81,415	2,525	693	513	20.3%
	Retail - Secured on real estate property	75,602	395	180	62	15.7%	75,058	939	240	133	14.2%	74,400	1,598	311	219	13.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	75,602	395	180	62	15.7%	75,058	939	240	133	14.2%	74,400	1,598	311	219	13.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,665	277	277	104	37.6%	7,326	616	329	204	33.1%	7,015	928	383	294	31.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,665	277	277	104	37.6%	7,326	616	329	204	33.1%	7,015	928	383	294	31.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	155,849	5,783	3,427	2,100	36.3%	151,176	10,456	3,988	3,298	31.5%	148,489	13,143	4,507	3,939	30.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Norway	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	43,980	3,130	1,758	1,025	32.7%	41,086	6,024	2,039	1,721	28.6%	39,755	7,353	2,296	2,053	27.9%
	Corporates - Of Which: Specialised Lending	518	27	26	8	29.4%	463	81	34	26	31.6%	438	107	38	34	32.1%
	Corporates - Of Which: SME	17,887	1,014	568	289	28.5%	16,645	2,256	655	539	23.9%	16,097	2,905	742	649	23.1%
	Retail	82,880	662	453	163	24.6%	81,999	1,543	564	333	21.6%	81,031	2,511	689	509	20.3%
	Retail - Secured on real estate property	75,258	389	178	60	15.5%	74,716	932	238	131	14.1%	74,058	1,589	309	217	13.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	75,258	389	178	60	15.5%	74,716	932	238	131	14.1%	74,058	1,589	309	217	13.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,622	272	275	102	37.5%	7,283	611	326	202	33.1%	6,972	922	380	292	31.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,622	272	275	102	37.5%	7,283	611	326	202	33.1%	6,972	922	380	292	31.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	126,860	3,792	2,211	1,188	31.3%	123,085	7,567	2,603	2,055	27.2%	120,786	9,866	2,985	2,561	26.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Sweden	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	6,331	222	117	74	33.5%	6,171	383	143	117	30.5%	6,117	437	161	131	30.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	83.4%	0	0	0	0	69.2%	0	0	0	0	66.1%
	Retail	57	2	1	1	40.4%	56	3	1	1	34.9%	56	4	1	1	34.3%
	Retail - Secured on real estate property	47	1	0	0	32.0%	46	2	1	0	25.7%	46	2	1	0	25.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	32.0%	46	2	1	0	25.7%	46	2	1	0	25.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	10	1	1	1	46.8%	10	2	1	1	44.6%	10	2	1	1	44.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	10	1	1	1	46.8%	10	2	1	1	44.6%	10	2	1	1	44.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,389	225	118	75	33.6%	6,227	386	144	118	30.5%	6,172	441	163	133	30.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
DNB Bank Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(m€ EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	7,041	151	85	50	33.2%	6,922	270	118	88	32.6%	6,853	339	138	113	33.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	66	1	0	0	23.9%	65	1	0	0	21.2%	65	1	0	0	20.9%
	Retail - Secured on real estate property	61	0	0	0	13.6%	61	1	0	0	13.6%	61	1	0	0	13.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	61	0	0	0	13.6%	61	1	0	0	13.6%	61	1	0	0	13.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	39.2%	5	0	0	0	38.0%	5	0	0	0	37.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	39.2%	5	0	0	0	38.0%	5	0	0	0	37.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,106	152	85	50	33.1%	6,987	271	119	88	32.6%	6,919	340	138	113	33.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(m€ EUR, %)																
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	2,260	419	224	205	48.9%	2,224	455	231	220	48.3%	2,203	476	236	228	47.9%
	Corporates - Of Which: Specialised Lending	56	2	1	1	20.2%	55	4	1	1	20.1%	53	5	1	1	20.0%
	Corporates - Of Which: SME	1	1	1	1	98.8%	1	1	1	1	98.0%	1	1	1	1	97.8%
	Retail	40	1	0	0	27.8%	40	1	0	0	25.6%	40	1	0	0	25.2%
	Retail - Secured on real estate property	36	1	0	0	18.6%	36	1	0	0	17.2%	36	1	0	0	16.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	36	1	0	0	18.6%	36	1	0	0	17.2%	36	1	0	0	16.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4	0	0	0	42.8%	4	0	0	0	41.5%	4	0	0	0	41.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	42.8%	4	0	0	0	41.5%	4	0	0	0	41.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,301	420	224	205	48.9%	2,264	456	231	220	48.3%	2,244	477	236	228	47.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(m€ EUR, %)																
Denmark	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	1,105	41	23	18	45.4%	1,085	60	25	23	37.8%	1,072	74	26	24	32.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	22.2%	1	0	0	0	19.9%	1	0	0	0	19.2%
	Retail	25	1	0	0	25.2%	24	2	0	0	24.4%	24	2	0	0	24.2%
	Retail - Secured on real estate property	21	1	0	0	19.8%	21	1	0	0	19.1%	21	1	0	0	18.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21	1	0	0	19.8%	21	1	0	0	19.1%	21	1	0	0	18.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	37.4%	3	0	0	0	36.4%	3	1	0	0	36.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	37.4%	3	0	0	0	36.4%	3	1	0	0	36.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,129	42	23	19	44.7%	1,110	62	25	23	37.5%	1,096	75	26	25	32.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

DNB Bank Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	989	121	80	62	51.0%	924	186	104	99	53.3%	909	201	113	108	53.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	16.4%	0	0	0	0	16.4%	0	0	0	0	16.4%
	Retail	15	0	0	0	32.0%	15	0	0	0	29.5%	15	0	0	0	29.0%
	Retail - Secured on real estate property	13	0	0	0	13.2%	13	0	0	0	13.2%	13	0	0	0	13.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	13.2%	13	0	0	0	13.2%	13	0	0	0	13.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	38.3%	2	0	0	0	37.8%	2	0	0	0	37.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	38.3%	2	0	0	0	37.8%	2	0	0	0	37.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,004</b>	<b>122</b>	<b>80</b>	<b>62</b>	<b>50.9%</b>	<b>939</b>	<b>186</b>	<b>104</b>	<b>99</b>	<b>53.3%</b>	<b>924</b>	<b>201</b>	<b>113</b>	<b>108</b>	<b>53.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	964	57	39	32	55.4%	943	79	44	40	50.8%	927	95	52	47	49.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	100.0%	0	0	0	0	99.9%	0	0	0	0	99.9%
	Corporates - Of Which: SME	0	0	0	0	29.0%	0	0	0	0	29.0%	0	0	0	0	28.9%
	Retail	8	0	0	0	38.2%	8	0	0	0	25.6%	8	0	0	0	25.3%
	Retail - Secured on real estate property	7	0	0	0	13.0%	7	0	0	0	13.0%	7	0	0	0	13.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	13.0%	7	0	0	0	13.0%	7	0	0	0	13.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	39.6%	1	0	0	0	38.6%	1	0	0	0	38.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	39.6%	1	0	0	0	38.6%	1	0	0	0	38.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>973</b>	<b>57</b>	<b>39</b>	<b>32</b>	<b>55.3%</b>	<b>951</b>	<b>79</b>	<b>44</b>	<b>40</b>	<b>50.7%</b>	<b>935</b>	<b>95</b>	<b>52</b>	<b>47</b>	<b>49.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Switzerland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	975	31	18	8	26.7%	940	67	22	19	28.3%	921	86	29	24	28.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	43.2%	0	0	0	0	43.2%	0	0	0	0	43.2%
	Retail	13	0	0	0	19.7%	13	0	0	0	18.0%	13	0	0	0	17.7%
	Retail - Secured on real estate property	12	0	0	0	11.9%	12	0	0	0	11.9%	12	0	0	0	11.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	11.9%	12	0	0	0	11.9%	12	0	0	0	11.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	32.5%	0	0	0	0	31.9%	0	0	0	0	31.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	32.5%	0	0	0	0	31.9%	0	0	0	0	31.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>989</b>	<b>31</b>	<b>18</b>	<b>8</b>	<b>26.7%</b>	<b>953</b>	<b>67</b>	<b>22</b>	<b>19</b>	<b>28.3%</b>	<b>934</b>	<b>86</b>	<b>29</b>	<b>24</b>	<b>28.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
DNB Bank Group	Central governments or central banks	4,340	0	6	0	0	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,686	3	1,623	3	2,698	0	0	0	100.0%
	Corporates	8,097	23	6,355	14	14	0	0	0	0.0%
	of which: SME	4,933	11	3,204	8	0	0	0	0	0.0%
	Retail	2,116	36	1,540	24	5,837	28	8	6	23.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,289	17	832	13	2,326	13	3	2	13.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	0	0	0	100.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		24,529	79	10,257	53	10,862	41	10	8	20.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Norway	Central governments or central banks	3,626	0	0	0	0	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,636	3	436	3	499	0	0	0	100.0%
	Corporates	6,774	14	5,015	10	0	0	0	0	0.0%
	of which: SME	4,881	11	3,148	8	0	0	0	0	0.0%
	Retail	2,086	32	1,517	21	5,787	25	7	6	22.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,237	13	810	9	2,274	9	2	1	15.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	100.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		18,360	61	7,778	44	8,559	34	9	7	20.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	263	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	791	0	113	0	278	0	0	0	100.0%
	Corporates	450	8	445	4	0	0	0	0	0.0%
	of which: SME	36	0	36	0	0	0	0	0	0.0%
	Retail	2	1	1	0	4	1	0	0	40.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	2	1	1	1	1	0	0	6.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,507	11	560	5	283	2	0	0	17.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	1	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	91	0	27	0	88	0	0	0	100.0%
	Corporates	5	0	6	0	0	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0	0	0.0%
	Retail	3	0	2	0	6	0	0	0	25.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	16	0	8	0	16	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	116	0	43	0	110	0	0	0	25.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	196	0	63	0	189	0	0	0	100.0%
	Corporates	348	0	347	0	0	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0	0	0.0%
	Retail	18	1	13	0	21	0	0	0	28.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	13	0	5	0	13	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	575	1	427	0	223	0	0	0	28.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Denmark	Central governments or central banks	316	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	396	0	47	0	20	0	0	0	100.0%
	Corporates	84	1	84	0	0	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0	0	0.0%
	Retail	1	0	1	0	2	0	0	0	30.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	1	0	0	0	10.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	799	1	133	1	23	0	0	0	26.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Germany	Central governments or central banks	31	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	140	0	42	0	63	0	0	0	100.0%
	Corporates	1	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	18.2%
	of which: SME	0	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		173	0	43	0	65	0	0	0	18.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Netherlands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	7	0	27	0	0	0	100.0%
	Corporates	1	0	2	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	19.4%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		31	0	9	0	28	0	0	0	19.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	2	0	4	0	0	0	100.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	2	1	2	3	2	0	0	8.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		9	2	4	2	9	2	0	0	8.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	786	0	53	0	263	0	0	0	100.0%
	Corporates	155	0	155	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	19.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
<b>Standardised Total</b>		<b>941</b>	<b>0</b>	<b>208</b>	<b>0</b>	<b>263</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
China	Central governments or central banks	23	0	5	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	499	0	241	0	482	0	0	0	100.0%
	Corporates	4	0	4	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
<b>Standardised Total</b>		<b>529</b>	<b>0</b>	<b>251</b>	<b>0</b>	<b>486</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note











2018 EU-wide Stress Test: Credit risk STA  
DNB Bank Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	85	3	2	1	40.2%	83	4	2	2	40.2%	83	5	2	2	40.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	6	0	0	0	33.5%	6	0	0	0	33.9%	6	0	0	0	33.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	16	0	0	0	17.4%	15	0	0	0	17.4%	15	0	0	0	17.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	107	3	2	1	38.8%	105	5	2	2	38.8%	104	5	2	2	38.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	187	1	1	0	26.2%	187	2	1	1	26.2%	186	2	1	1	26.2%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	20	1	1	0	32.1%	19	2	1	0	27.3%	19	2	1	1	26.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	13	0	0	0	16.3%	12	0	0	0	16.3%	12	2	0	0	16.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	220	3	1	1	25.9%	218	5	1	1	24.1%	217	6	2	1	23.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)																
Denmark	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	20	0	0	0	29.5%	20	0	0	0	29.6%	20	0	0	0	29.6%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2	0	0	0	48.2%	2	0	0	0	46.2%	2	0	0	0	45.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	21.8%	1	0	0	0	20.7%	1	0	0	0	20.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	23	0	0	0	38.6%	23	0	0	0	36.3%	23	0	0	0	35.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

DNB Bank Group

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	261	2	1	0	23.6%	260	3	1	1	23.6%	260	3	1	1	23.5%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	30.3%	0	0	0	0	29.0%	0	0	0	0	28.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>261</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>23.6%</b>	<b>260</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>23.6%</b>	<b>260</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>23.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
China	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	481	1	0	0	18.0%	480	2	1	0	18.0%	480	2	1	0	17.9%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	61.3%	1	0	0	0	61.3%	1	0	0	0	61.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	16.5%	2	0	0	0	16.5%	2	0	0	0	16.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>484</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>18.4%</b>	<b>483</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>18.5%</b>	<b>483</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>18.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

DNB Bank Group

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		0	0						
	IRB		977	977						
	<b>Total</b>		<b>977</b>	<b>977</b>						
REA	STA		0	0	0	0	0	0	0	0
	IRB		795	795	960	1,005	1,041	1,144	1,335	1,473
	<b>Total</b>		<b>795</b>	<b>795</b>	<b>960</b>	<b>1,005</b>	<b>1,041</b>	<b>1,144</b>	<b>1,335</b>	<b>1,473</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(min EUR)

## 2018 EU-wide Stress Test: Risk exposure amounts

DNB Bank Group

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	89,808	89,808	90,004	90,311	91,020	102,111	103,852	97,741
Risk exposure amount for securitisations and re-securitisations	795	795	960	1,005	1,041	1,144	1,335	1,473
Risk exposure amount other credit risk	89,013	89,013	89,044	89,306	89,979	100,967	102,517	96,268
Risk exposure amount for market risk	2,048	2,048	2,048	2,048	2,048	2,151	2,165	2,110
Risk exposure amount for operational risk	9,068	9,068	9,068	9,068	9,068	9,068	9,068	9,068
Other risk exposure amounts	2,191	2,191	0	0	0	0	0	0
<b>Total risk exposure amount</b>	<b>103,115</b>	<b>103,115</b>	<b>101,120</b>	<b>101,427</b>	<b>102,136</b>	<b>113,330</b>	<b>115,085</b>	<b>108,919</b>

## 2018 EU-wide Stress Test: Capital

DNB Bank Group

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>21,266</b>	<b>21,240</b>	<b>21,839</b>	<b>22,649</b>	<b>23,466</b>	<b>19,909</b>	<b>20,376</b>	<b>20,922</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>16,710</b>	<b>16,684</b>	<b>17,283</b>	<b>18,093</b>	<b>18,910</b>	<b>15,353</b>	<b>15,820</b>	<b>16,366</b>
	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,950	3,950	3,950	3,950	3,950	3,950	3,950	3,950
	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	<b>A.1.2</b>	Retained earnings	13,103	12,882	13,717	14,525	15,358	11,949	12,231	12,565
	<b>A.1.3</b>	Accumulated other comprehensive income	381	381	381	381	381	381	381	381
	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	0	0	0	0	0	0	0	0
	<b>A.1.3.2</b>	OCI impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	0	0	0
	<b>A.1.3.3</b>	Other OCI contributions	381	381	381	381	381	381	381	381
	<b>A.1.4</b>	Other Reserves	0	0	0	0	0	0	0	0
	<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
	<b>A.1.6</b>	Minority interest given recognition in CET1 capital	50	50	50	50	50	50	50	50
	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-72	-72	-72	-72	-72	-72	-72	-72
	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-462	-462	-462	-462	-462	-462	-462	-462
	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-46	-46	-46	-46	-46	-444	-203	-46
	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-195	0	-236	-233	-250	0	-55	0
	<b>A.1.11</b>	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	<b>A.1.20</b>	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-221						
	<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0						
	<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		-26		-26		-26		-26
	<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0		0		0		0
	<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		74		0		0		0
	<b>A.1.22</b>	Transitional adjustments	0	0	0	0	0	0	0	0
	<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0	
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0	
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0	
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0	
<b>A.1.22.4.1</b>	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	
<b>A.1.22.4.2</b>	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	
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0							

## 2018 EU-wide Stress Test: Capital

DNB Bank Group

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	1,583	1,583	1,583	1,583	1,583	1,583	1,583	1,583
	A.2.1	1,583	1,583	1,583	1,583	1,583	1,583	1,583	1,583
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	0	0	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	18,293	18,266	18,865	19,675	20,493	16,935	17,403	17,949
	A.4	2,973	2,973	2,973	2,973	2,973	2,973	2,973	2,973
	A.4.1	2,973	2,973	2,973	2,973	2,973	2,973	2,973	2,973
	A.4.2	0	0	0	0	0	0	0	0
	A.4.3	0	0	0	0	0	0	0	0
A.4.3.1	0	0	0	0	0	0	0	0	
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	103,115	103,115	101,120	101,427	102,136	113,330	115,085	108,919
B.1	Of which: Transitional adjustments included	2,191	2,191	0	0	0	0	0	0
B.2	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	16.21%	16.18%	17.09%	17.84%	18.51%	13.55%	13.75%	15.03%
	C.2	17.74%	17.71%	18.66%	19.40%	20.06%	14.94%	15.12%	16.48%
	C.3	20.62%	20.60%	21.60%	22.33%	22.98%	17.57%	17.71%	19.21%
Fully loaded CAPITAL	D.1	16,710	16,684	17,283	18,093	18,910	15,353	15,820	16,366
	D.2	18,293	18,266	18,865	19,675	20,493	16,935	17,403	17,949
	D.3	21,266	21,240	21,839	22,649	23,466	19,909	20,376	20,922
CAPITAL RATIOS (%) Fully loaded	E.1	16.56%	16.53%	17.09%	17.84%	18.51%	13.55%	13.75%	15.03%
	E.2	18.13%	18.10%	18.66%	19.40%	20.06%	14.94%	15.12%	16.48%
	E.3	21.07%	21.05%	21.60%	22.33%	22.98%	17.57%	17.71%	19.21%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	264,995	264,995	264,995	264,995	264,995	264,995	264,995	264,995
	H.2	264,995	264,995	264,995	264,995	264,995	264,995	264,995	264,995
	H.3	6.90%	6.89%	7.12%	7.42%	7.73%	6.39%	6.57%	6.77%
	H.4	6.90%	6.89%	7.12%	7.42%	7.73%	6.39%	6.57%	6.77%
Transitional combined buffer requirements (%)	P.1	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
	P.3	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	P.4	-	-	-	-	-	-	-	-
	P.5	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	P.5.1	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
P.6	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

DNB Bank Group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	3,688	3,614	3,489	3,578	2,605	2,609	2,702
Interest income	6,215	6,339	6,445	6,777	7,024	7,344	7,790
Interest expense	-2,527	-2,725	-2,956	-3,199	-4,419	-4,735	-5,088
<b>Dividend income</b>	20	20	20	20	15	15	15
<b>Net fee and commission income</b>	482	482	482	482	428	428	428
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	342	434	434	434	62	326	326
<b>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</b>					-285		
<b>Other operating income not listed above, net</b>	171	15	12	8	-22	-23	-23
<b>Total operating income, net</b>	4,703	4,565	4,437	4,522	2,803	3,355	3,447
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-249	-223	-123	-74	-1,925	-576	-531
<b>Other income and expenses not listed above, net</b>	-1,972	-1,968	-2,019	-2,079	-2,204	-1,976	-1,967
<b>Profit or (-) loss before tax from continuing operations</b>	2,481	2,374	2,295	2,369	-1,326	802	949
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-495	-712	-689	-711	398	-241	-285
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>1,986</b>	<b>1,662</b>	<b>1,607</b>	<b>1,659</b>	<b>-928</b>	<b>561</b>	<b>664</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	580	827	799	825	5	279	331
<b>Attributable to owners of the parent net of estimated dividends</b>	1,406	835	807	833	-933	282	334
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

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

DNB Bank Group

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

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

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

# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

DNB Bank Group

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>8,983</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-42</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0
General governments	2,951	0	0	0	-15	0	0
Credit institutions	5,847	0	0	0	-26	0	0
Other financial corporations	0	0	0	0	0	0	0
Non-financial corporations	184	0	0	0	-1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>161,622</b>	<b>248</b>	<b>2,899</b>	<b>1,823</b>	<b>331</b>	<b>1,010</b>	<b>0</b>
Central banks	29	0	0	0	0	0	0
General governments	610	0	0	0	0	0	0
Credit institutions	5,270	0	0	0	0	0	0
Other financial corporations	2,575	0	17	1	0	1	0
Non-financial corporations	66,956	56	2,433	1,410	302	887	0
Households	86,181	192	449	411	29	122	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>170,605</b>	<b>248</b>	<b>2,899</b>	<b>1,823</b>	<b>290</b>	<b>1,010</b>	<b>0</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>70,221</b>		<b>327</b>	<b>136</b>	<b>50</b>	<b>52</b>	<b>0</b>

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

DNB Bank Group

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,305</b>	<b>1,659</b>	<b>397</b>	<b>397</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	6	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	32	0	0	0	0
Non-financial corporations	4,143	1,638	394	394	0
Households	125	21	3	3	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,305</b>	<b>1,659</b>	<b>397</b>	<b>397</b>	<b>0</b>
<b>Loan commitments given</b>	<b>198</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□