

## 2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

DNB BANK ASA

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	17,538	17,786	17,649	18,129	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,538	17,786	17,649	18,129	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	19,342	19,593	19,645	19,908	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,342	19,593	19,645	19,908	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	21,751	22,011	22,007	22,280	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,751	22,011	22,007	22,280	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	95,871	97,856	93,096	95,645	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	95,871	97,856	93,096	95,645	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.29%	18.18%	18.96%	18.95%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.29%	18.18%	18.96%	18.95%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.18%	20.02%	21.10%	20.81%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.18%	20.02%	21.10%	20.81%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.69%	22.49%	23.64%	23.29%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.69%	22.49%	23.64%	23.29%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	304,974	290,183	317,572	307,799	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.34%	6.75%	6.19%	6.47%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

DNB BANK ASA

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,342	19,593	19,645	19,908	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	19,342	19,593	19,645	19,908	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	304,974	290,183	317,572	307,799	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	304,974	290,183	317,572	307,799	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.34%	6.75%	6.19%	6.47%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.34%	6.75%	6.19%	6.47%	[A.2]/[B.2]	

(mm EUR, %)			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>A</b>	<b>OWN FUNDS</b>		<b>21,751</b>	<b>22,011</b>	<b>22,007</b>	<b>22,280</b>	C:01.00 (0101), (0101)	Article 41 (1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)		17,538	17,766	17,649	18,129	C:01.00 (0102), (0102)	Article 42 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)		3,365	3,353	3,214	3,032	C:01.00 (0105), (0105)	Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.2	Retained earnings		15,538	15,787	15,484	16,237	C:01.00 (0103), (0103)	Article 36(1) points (c), 26(2) and 36(1) point (e) and (f) of CRR
A.1.3	Accumulated other comprehensive income		544	492	683	653	C:01.00 (0108), (0108)	Article 41(1)(b), 36(1) point (g) and 36(1) point (i) of CRR
A.1.4	Other Reserves		0	0	0	0	C:01.00 (0106), (0106)	Article 41(1)(f) and 36(1) point (h) of CRR
A.1.5	Funds for general banking risk		0	0	0	0	C:01.00 (0104), (0104)	Article 41(1)(c), 36(1) point (f) and 36(1) point (i) of CRR
A.1.6	Minority interest given recognition in CET1 capital		12	12	11	11	C:01.00 (0109), (0109)	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters		-129	-102	-97	-105	C:01.00 (0107), (0107)	Article 32 to 35 and 36(1) point (j) of CRR
A.1.8	(-) Intangible assets (excluding Goodwill)		-1,061	-1,056	-1,028	-1,059	C:01.00 (0100), (0100) + C:01.00 (0103), (0103)	Article 41(1)(c), 36(1) point (b) and 37 of CRR; Article 41(1)(c), 36(1) point (b) and 37 point (a) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated CTLs)		-37	-27	-26	-32	C:01.00 (0107), (0107)	Article 36(1) point (c) and 39 of CRR
A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses		-252	-256	-239	-242	C:01.00 (0106), (0106)	Article 36(1) points (d), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets		-4	-4	-4	-4	C:01.00 (0106), (0106)	Article 41(1)(b), 36(1) point (a) and 41 of CRR
A.1.12	(-) Reciprocal cross-holdings in CET1 Capital		0	0	0	0	C:01.00 (0102), (0102)	Article 41(2), 36(1) point (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	C:01.00 (0104), (0104)	Article 36(1) point (i) of CRR
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	C:01.00 (0101), (0101) + C:01.00 (0102), (0102) + C:01.00 (0104), (0104) + C:01.00 (0107), (0107) + C:01.00 (0108), (0108) + C:01.00 (0109), (0109)	Article 42(6), 36(1) point (h) and 88 to 91 of CRR; Article 36(1) point (h), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (h) and 27(2) of CRR; Article 36(1) points (h), (i) and (j) and 250(a) of CRR
A.1.14.1	Offset: from securitisation positions (-)		0	0	0	0	C:01.00 (0105), (0105)	Article 36(1) point (a) (b), 24(2) point (b), 244(1) point (b) and 250 of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	C:01.00 (0104), (0104)	Article 42(7), 36(1) point (b), 43 to 46, 49(2) and (3), and 79 of CRR
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	C:01.00 (0101), (0101)	Article 36(1) points (c) and 39; Article 48(1) point (a) and 48(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		-401	-380	-315	-322	C:01.00 (0106), (0106)	Article 42(7), 36(1) points (b), 43, 45, 47, 48(1) point (b), 48(2) to (3), and 79 of CRR
A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	C:01.00 (0101), (0101)	Article 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures		-38	-32	-44	-38	C:01.00 (0103), (0103)	Article 36(1) point (e) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	C:01.00 (0103), (0103)	Article 36(1) point (e) and Article 232(2) of CRR
A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	C:01.00 (0103), (0103)	Article 36(1) point (e) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR		0	0	0	0	C:01.00 (0104), (0104)	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other		0	0	0	0	C:01.00 (0103), (0103)	-
A.1.21	Transitional adjustments		0	0	0	0	BA1 (S.1.1.6 - L.1.1.8 - L.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)		0	0	0	0	C:01.00 (0102), (0102)	Article 48(2) to (3), and 68 to 69 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	C:01.00 (0103), (0103)	Article 67 and 68 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	0	0	C:01.00 (0103), (0103)	Article 48 to 47, 47 and 48 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>1,804</b>	<b>1,806</b>	<b>1,996</b>	<b>1,779</b>	C:01.00 (0103), (0103)	Article 41 of CRR
A.2.1	Additional Tier 1 Capital instruments		1,937	1,940	2,124	2,593	C:01.00 (0106), (0106) + C:01.00 (0107), (0107)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	C:01.00 (0105), (0105)	-
A.2.3	Other Additional Tier 1 Capital components and deductions		-133	-133	-128	-814	C:01.00 (0108), (0108) + C:01.00 (0109), (0109) + C:01.00 (0104), (0104) + C:01.00 (0107), (0107) + C:01.00 (0108), (0108)	-
A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	C:01.00 (0106), (0106) + C:01.00 (0107), (0107) + C:01.00 (0108), (0108)	-
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>19,342</b>	<b>19,583</b>	<b>19,645</b>	<b>19,968</b>	C:01.00 (0101), (0101)	Article 31 of CRR
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>2,469</b>	<b>2,418</b>	<b>2,362</b>	<b>2,372</b>	C:01.00 (0105), (0105)	Article 71 of CRR
A.4.1	Tier 2 Capital instruments		2,505	2,616	2,839	2,882	C:01.00 (0106), (0106) + C:01.00 (0107), (0107)	-
A.4.2	Other Tier 2 Capital components and deductions		-497	-497	-478	-490	C:01.00 (0105), (0105) + C:01.00 (0108), (0108) + C:01.00 (0109), (0109) + C:01.00 (0104), (0104) + C:01.00 (0107), (0107) + C:01.00 (0108), (0108)	-
A.4.3	Tier 2 transitional adjustments		0	0	0	0	C:01.00 (0108), (0108) + C:01.00 (0109), (0109) + C:01.00 (0104), (0104)	-
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>95,871</b>	<b>97,856</b>	<b>93,096</b>	<b>95,645</b>	C:01.00 (0101), (0101)	Article 92(a), 95, 96 and 98 of CRR
B.1	Offset: Transitional adjustments included		0	0	0	0	C:01.01 (0101), (0101)	-
<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>18.29%</b>	<b>18.18%</b>	<b>18.96%</b>	<b>18.95%</b>	RA1 (I)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>20.16%</b>	<b>20.02%</b>	<b>21.0%</b>	<b>20.81%</b>	RA1 (II)	-
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>22.69%</b>	<b>22.49%</b>	<b>23.64%</b>	<b>23.29%</b>	RA1 (III)	-
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>17,538</b>	<b>17,766</b>	<b>17,649</b>	<b>18,129</b>	RA 2 A.1.23 A.1.21+RNA 2+A.1.13 A.2.2+A.4+RNA A.1.21+A.3(A.1.21.3)	-
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>18.29%</b>	<b>18.18%</b>	<b>18.96%</b>	<b>18.95%</b>	RA 2 (B.1) (B.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	0	0	0	C:01.01 (0101), (0101)	-
F	Adjustments to AT1s due to IFRS 9 transitional arrangements		0	0	0	0	C:01.01 (0106), (0106)	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	0	0	0	C:01.01 (0105), (0105)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	0	0	C:01.01 (0104), (0104)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 1 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

DNB BANK ASA

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	83,826	84,021	79,965	82,246	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	27,985	27,389	26,530	27,727	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	55,841	56,632	53,435	54,519	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,686	1,950	1,840	1,641	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	337	311	285	275	C 02.00 (r0640, c0010)
Settlement risk	0	0	1	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	655	792	646	849	C 02.00 (r0520, c0010)
Of which the standardised approach	655	792	646	849	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,368	10,782	10,359	10,634	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,368	10,782	10,359	10,634	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	95,871	97,856	93,096	95,645	

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

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

2024 EU-wide Transparency Exercise

P&L  
DNB BANK ASA

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	10,784	14,992	4,303	8,855
Of which debt securities income	623	811	263	514
Of which loans and advances income	7,482	10,489	2,906	6,022
Interest expenses	6,534	9,243	2,907	5,971
(Of which deposits expenses)	3,828	5,387	1,764	3,725
(Of which debt securities issued expenses)	1,908	2,699	831	1,616
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	214	3	29
Net Fee and commission income	738	1,006	234	545
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-1	1	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	511	373	125	215
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-28	109	-12	11
Gains or (-) losses from hedge accounting, net	-12	-29	-8	-34
Exchange differences [gain or (-) loss], net	1	4	-1	0
Net other operating income /(expenses)	11	21	7	19
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,505</b>	<b>7,447</b>	<b>1,745</b>	<b>3,670</b>
(Administrative expenses)	1,620	2,230	558	1,158
(Cash contributions to resolution funds and deposit guarantee schemes)	86	115	30	64
(Depreciation)	267	362	87	176
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	7	9	3	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	6	9	4	1
(Other provisions)	0	1	-1	-1
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	151	236	24	77
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	152	237	24	77
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	63	-3	-3
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-1	0	0	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,361</b>	<b>4,432</b>	<b>1,046</b>	<b>2,203</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,589</b>	<b>3,501</b>	<b>838</b>	<b>1,763</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,589</b>	<b>3,501</b>	<b>838</b>	<b>1,763</b>
Of which attributable to owners of the parent	2,588	3,500	837	1,762

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

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

DNB BANK ASA

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	57,741				28,195				71,842				49,141				IAS 1.54 (f)	
Financial assets held for trading	19,427	1,146	17,999	282	18,081	1,737	16,075	269	15,484	791	14,446	278	15,885	797	14,800	318	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	572	191	308	73	514	106	332	76	478	122	280	75	500	135	296	69	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	7,240	886	2,635	4,020	18,556	1,047	13,762	3,747	8,568	843	4,262	3,463	8,087	587	4,003	3,497	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	16,498	250	16,248	0	17,308	270	17,038	0	19,028	273	18,755	0	19,906	280	19,626	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	184,425				186,680				180,269				190,576				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,299	0	1,299	0	1,243	0	1,243	0	1,148	0	1,148	0	1,103	0	1,103	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	9,270				6,412				7,426				7,428					
<b>TOTAL ASSETS</b>	<b>296,473</b>				<b>276,989</b>				<b>304,443</b>				<b>292,625</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References								
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(3)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(3)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(3)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(3)</sup>											
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets												
Financial assets at fair value through other comprehensive income	Debt securities	16,498	0	0	0	0	0	17,308	0	0	0	0	0	0	0	0	19,028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)	
Financial assets at amortised cost	Debt securities	252	0	0	0	0	0	258	0	0	0	0	0	0	0	0	274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	199,251	13,454	2,188	-64	-77	-78	171,526	13,233	2,378	-65	-83	-588	163,915	14,649	2,134	-66	-80	-557	175,001	13,316	2,179	-71	-80	-536								Annex V Part 1.32.44(a)	

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

DNB BANK ASA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	16,219	14,692	12,902	12,663	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4,348	4,640	4,832	4,901	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	247,154	229,427	258,144	247,536	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,409	2,242	2,286	2,272	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1	1	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	530	561	572	587	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,152	1,202	1,252	759	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15	13	14	15	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>272,826</b>	<b>252,779</b>	<b>280,003</b>	<b>268,733</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>23,647</b>	<b>24,210</b>	<b>24,440</b>	<b>23,893</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>296,473</b>	<b>276,989</b>	<b>304,443</b>	<b>292,625</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

DNB BANK ASA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		19,219	16,664	14,701	14,750	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	93	56	39	34	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	317	214	448	151	Annex V.Part 1.31
Deposits	Central banks	5,033	5,031	6,688	6,620	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	16	52	9	707	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,746	8,061	9,407	10,061	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,374	6,443	7,989	8,316	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	24,464	12,826	32,118	22,385	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	8,059	3,128	15,441	4,196	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,811	10,752	16,414	14,690	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	9,722	8,202	11,348	11,739	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	70,036	62,906	65,169	67,065	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	51,068	45,733	45,263	46,228	ECB/2013/33 Annex 2.Part 2.9.1
	Households	42,540	48,029	43,192	48,175	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	36,814	41,808	36,644	41,493	Annex V.Part 1.42(f), 44(c)
Debt securities issued		83,361	84,744	85,194	80,197	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,487	3,555	2,921	2,946	Annex V.Part 1.37
Other financial liabilities		3,512	1,718	4,794	3,244	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>271,130</b>	<b>251,000</b>	<b>278,164</b>	<b>267,372</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
DNB BANK ASA

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	614	724	0	0	0	0						0	0	0	0								
Of which: General risk	402	541	0	0	0	0						0	0	0	0								
Of which: Specific risk	212	183	0	0	0	0						0	0	0	0								
Equities	42	67	0	0	0	0						0	0	0	0								
Of which: General risk	1	9	0	0	0	0						0	0	0	0								
Of which: Specific risk	35	42	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>656</b>	<b>792</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	558	742	0	0	0	0						0	0	0	0								
Of which: General risk	367	487	0	0	0	0						0	0	0	0								
Of which: Specific risk	191	255	0	0	0	0						0	0	0	0								
Equities	74	99	0	0	0	0						0	0	0	0								
Of which: General risk	20	33	0	0	0	0						0	0	0	0								
Of which: Specific risk	53	65	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	14	7	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>646</b>	<b>849</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	39,771	39,711	0	40,829	40,761	0		
Retail governments or local authorities	4,282	3,461	41	4,261	3,760	51		
Public sector entities	6,339	6,398	0	7,295	7,111	0		
Multilateral Development Banks	4,640	4,640	0	4,631	4,631	0		
International Organisations	0	0	0	0	0	0		
Institutions	4,022	4,188	1,728	7,028	6,238	1,028		
Corporates	39,717	19,912	10,988	17,421	15,039	10,194		
of which: SME	7,729	7,729	4,320	5,135	4,821	2,492		
Retail	14,389	6,220	6,688	11,281	6,562	6,687		
Secured by realisations on immovable property	189	145	82	185	142	82		
of which: SME	13,269	12,121	4,719	13,092	12,292	4,799		
of which: SME	75	71	39	74	70	39		
Excess risk in default	322	226	202	355	272	252		
Risks associated with particular high risk	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	4,022	4,022	488	4,022	4,022	488		
Collective investments underliables (CIS)	0	0	0	0	0	0		
Equity	2,145	2,145	4,828	2,042	2,042	4,797		
Other resources	3,291	3,291	1,071	2,639	2,639	1,071		
Standardised total <sup>4</sup>	139,249	132,394	28,252	118,847	126,299	39,461		

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

<sup>2</sup> Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. There have been no adjustments since the 2012 exercise. Credit risk mitigation techniques covering up to 55% of total eligible exposures or Top 50 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of country.

**NORWAY**

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	1,503	1,502	0	1,502	1,502	0		
Retail governments or local authorities	204	79	0	212	88	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	3,292	3,124	481	3,229	3,038	242		
Corporates	10,101	10,101	6,256	10,261	9,395	6,361		
of which: SME	5,228	4,831	2,485	4,647	4,488	2,126		
Retail	19,982	3,124	3,769	8,368	3,044	2,138		
Secured by mortgages on immovable property	0	0	0	0	0	0		
of which: SME	11,712	10,309	3,762	11,898	10,638	3,888		
Excess risk in default	0	0	0	0	0	0		
Risks associated with particular high risk	195	121	122	290	140	120		
Covered bonds	48	48	74	47	47	72		
Claims on institutions and corporates with a ST credit assessment	1,085	1,085	398	1,102	1,102	410		
Collective investments underliables (CIS)	0	0	0	0	0	0		
Equity	2,126	2,126	4,882	2,058	2,058	4,798		
Other resources	3,121	3,121	923	2,203	2,203	1,108		
Standardised total <sup>4</sup>	22,524	22,524	8,212	22,302	21,209	8,526		

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

<sup>2</sup> Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. There have been no adjustments since the 2012 exercise. Credit risk mitigation techniques covering up to 55% of total eligible exposures or Top 50 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of country.

**UNITED STATES**

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	43,629	43,629	0	43,629	43,629	0		
Retail governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	498	229	184	188	229	81		
Corporates	241	191	191	243	192	192		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
Secured by realisations on immovable property	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Excess risk in default	0	0	0	0	0	0		
Risks associated with particular high risk	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments underliables (CIS)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other resources	0	0	0	0	0	0		
Standardised total <sup>4</sup>	44,127	43,629	184	44,117	43,629	81		

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

<sup>2</sup> Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. There have been no adjustments since the 2012 exercise. Credit risk mitigation techniques covering up to 55% of total eligible exposures or Top 50 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of country.

**SWEDEN**

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	420	420	0	420	420	0		
Retail governments or local authorities	1,339	1,028	0	1,420	1,171	0		
Public sector entities	1,444	1,444	0	1,452	1,452	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	742	561	112	708	553	103		
Corporates	3,885	3,653	2,620	3,675	3,392	2,519		
of which: SME	2,084	2,084	1,324	2,084	2,084	1,324		
Retail	1,799	2,596	1,295	3,381	2,638	1,279		
Secured by realisations on immovable property	0	0	0	0	0	0		
of which: SME	32	18	6	32	17	6		
Excess risk in default	0	0	0	0	0	0		
Risks associated with particular high risk	33	33	47	37	38	51		
Covered bonds	198	198	19	198	198	26		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments underliables (CIS)	0	0	0	0	0	0		
Equity	32	32	32	32	32	32		
Other resources	222	222	251	222	222	222		
Standardised total <sup>4</sup>	7,724	7,724	2,951	7,724	7,724	2,951		

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

<sup>2</sup> Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. There have been no adjustments since the 2012 exercise. Credit risk mitigation techniques covering up to 55% of total eligible exposures or Top 50 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of country.

**GERMANY**

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	13,597	13,597	0	13,597	13,597	0		
Retail governments or local authorities	498	498	0	498	498	0		
Public sector entities	1,315	1,315	0	1,497	1,497	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	393	393	557	536	421	122		
Corporates	1,861	1,861	1,861	1,861	1,861	1,861		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
Secured by realisations on immovable property	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Excess risk in default	0	0	0	0	0	0		
Risks associated with particular high risk	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments underliables (CIS)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other resources	0	0	0	0	0	0		
Standardised total <sup>4</sup>	15,793	15,793	2,517	15,793	15,793	2,517		

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

<sup>2</sup> Discontinued Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. There have been no adjustments since the 2012 exercise. Credit risk mitigation techniques covering up to 55% of total eligible exposures or Top 50 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated bank-wide general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
UNITED KINGDOM	Central governments or central banks	49	49	0	527	527	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	1,192	798	219	1,326	1,005	328	328
	Corporates	128	86	78	66	56	44	44
	of which: SME	10	10	0	10	10	0	0
	Retail	89	28	24	76	33	23	23
	of which: SME	12	12	0	13	13	0	0
	Secured by mortgages on immovable property	36	31	12	31	30	11	11
	of which: SME	12	12	0	12	12	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	13	13	11	14	14	14	14	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
Other Countries	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	4,540	4,540	0	4,820	4,820	0	0
	International Organisations	51	51	0	78	78	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
DENMARK	Central governments or central banks	110	110	0	762	762	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	288	288	0	428	428	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	301	204	106	206	176	86	86
	Corporates	426	434	308	511	526	402	402
	of which: SME	0	0	0	0	0	0	0
	Retail	66	62	47	70	68	51	51
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	448	448	45	448	448	45	45
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
FRANCE	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	1,920	1,920	0	1,896	1,896	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	489	227	109	427	206	140	140
	Corporates	24	14	4	14	14	4	4
	of which: SME	0	0	0	0	0	0	0
	Retail	10	10	0	10	10	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
CANADA	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	1,721	1,721	0	1,706	1,706	0	0
	Public sector entities	146	141	0	146	139	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	206	89	14	151	68	18	18
	Corporates	1	1	1	1	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	1	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>(MCR, %)</b>								
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	596	626	136	131	226	61	61
	Corporates	366	124	83	366	128	83	83
	of which: SME	0	0	0	0	0	0	0
	Retail	230	10	0	230	10	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	30	30	0	30	30	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
(IN EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Central governments or central banks	73,979	73,921	0		51,725	51,893	0	
Regional governments or local authorities	4,802	3,960	46		4,812	4,294	46	
Public sector entities	7,925	7,764	2		7,851	7,851	2	
Multilateral Development Banks	13,217	13,217	0		13,263	13,263	0	
International Organisations	84	84	0		88	88	0	
Institutions	9,219	9,765	1,644		7,786	8,418	1,275	
Corporates	18,221	14,201	9,339		17,108	10,284	10,419	
of which: SME	12,245	7,746	4,399		11,751	6,258	4,722	
Retail	17,562	6,078	4,320		15,728	6,720	5,122	
of which: SME	139	138	79		137	132	75	
Secured by mortgages on immovable property	13,124	11,451	4,544		11,307	10,024	4,322	
of which: SME	71	69	27		60	59	22	
Exposures in default	306	254	226	101	289	244	206	76
Items associated with particular high risk	64	64	95		64	64	97	
Claims on institutions and corporates with a ST credit assessment	1,058	1,058	508		1,016	1,016	528	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	117	117	17		120	120	18	
Collective investments undertakings (CIU)	2,056	2,056	4,751		2,115	2,115	4,882	
Equity	0	0	0		0	0	0	
Other securities	2,812	2,812	1,671		2,899	2,899	1,485	
<b>Standardised Total<sup>4</sup></b>	<b>153,203</b>	<b>124,420</b>	<b>21,948</b>	<b>119</b>	<b>133,211</b>	<b>109,623</b>	<b>24,987</b>	<b>91</b>

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

(2) Exposure Value Total does not include the securitisation portfolio until the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
(IN EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Central governments or central banks	5,258	5,227	0		2,979	2,958	0	
Regional governments or local authorities	489	289	45		218	148	44	
Public sector entities	352	359	1		297	115	1	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	1	0	0		0	0	0	
Institutions	2,247	906	249		2,211	884	209	
Corporates	8,668	11,127	13,929		11,929	16,118	14,118	
of which: SME	5,507	5,232	2,462		6,017	5,802	2,743	
Retail	6,693	2,944	2,296		11,229	2,953	2,027	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	10,374	9,654	1,852		9,602	8,961	1,389	
of which: SME	0	0	0		0	0	0	
Exposures in default	229	191	189	65	256	195	287	56
Items associated with particular high risk	41	41	67		46	46	69	
Covered bonds	4,265	4,265	427		4,444	4,444	444	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	117	117	17		120	120	18	
Equity	0	0	0		0	0	0	
Other securities	2,464	2,464	1,306		2,337	2,337	1,227	
<b>Standardised Total<sup>4</sup></b>	<b>21,463</b>	<b>21,463</b>	<b>21,948</b>	<b>65</b>	<b>21,211</b>	<b>21,211</b>	<b>24,987</b>	<b>56</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
(IN EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Central governments or central banks	37,212	37,212	0		20,189	20,189	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,038	484	514		561	484	582	
Corporates	101	81	81		364	202	202	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		2	1	1	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	1	1	2		1	1	2	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>38,250</b>	<b>38,250</b>	<b>21,948</b>	<b>4</b>	<b>20,750</b>	<b>20,750</b>	<b>24,987</b>	<b>4</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
(IN EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Central governments or central banks	2,704	2,704	0		2,811	2,811	0	
Regional governments or local authorities	1,806	1,333	0		1,229	1,214	0	
Public sector entities	1,058	1,058	0		1,028	1,028	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	671	543	103		733	486	85	
Corporates	3,810	5,403	2,889		5,794	5,403	2,704	
of which: SME	2,241	2,887	1,950		2,186	2,326	1,626	
Retail	1,569	2,516	1,939		3,608	2,977	1,972	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	20	19	7		19	18	6	
of which: SME	0	0	0		0	0	0	
Exposures in default	43	64	64	2	32	36	44	2
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	191	191	19		195	195	20	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	12	12	12		12	12	12	
Other securities	272	272	203		212	212	246	
<b>Standardised Total<sup>4</sup></b>	<b>10,863</b>	<b>10,863</b>	<b>21,948</b>	<b>2</b>	<b>10,790</b>	<b>10,790</b>	<b>24,987</b>	<b>2</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
(IN EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Central governments or central banks	14,299	14,299	0		10,297	10,297	0	
Regional governments or local authorities	103	103	0		104	104	0	
Public sector entities	1,098	1,098	0		1,464	1,464	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	454	364	148		347	229	79	
Corporates	229	229	196		229	229	229	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>16,894</b>	<b>16,894</b>	<b>21,948</b>	<b>0</b>	<b>12,101</b>	<b>12,101</b>	<b>24,987</b>	<b>0</b>

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,135	795	235		1,135	890	238	
	Corporates	465	386	261		465	386	223	
	of which SME	2	1	1		1	1	1	
	Retail	85	34	26		81	32	25	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	39	27	21		39	27	21	
	of which SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,204	1,204	0		1,204	1,204	0	
	Institutions	74	74	0		73	73	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	53	53	0		113	113	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	423	423	0		403	403	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	334	242	120		302	212	104	
	Corporates	428	423	282		487	484	305	
	of which SME	81	81	67		81	82	70	
	Retail	97	93	79		93	118	111	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	420	420	42		442	442	44		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2,440	2,440	0		2,413	2,413	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	462	288	141		327	352	67	
	Corporates	1	1	1		1	1	1	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	83	81	62		82	88	68	
	of which SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	117	117	12		117	117	12		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1,954	1,954	0		2,217	2,217	0	
	Public sector entities	228	228	0		229	229	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	385	312	22		338	312	31	
	Corporates	2	2	2		2	2	2	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	113	113	12		113	113	12		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	103	103	0		103	103	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	521	399	141		783	696	180	
	Corporates	403	399	223		403	388	96	
	of which SME	0	0	0		0	0	0	
	Retail	22	0	0		21	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which SME	0	0	0		0	0	0	
	Exposures in default	3	3	3	0	3	3	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>(2)</sup></b>									

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

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







		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
in EUR, %													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	105,984	1,668	85,213	35,262	2,007	455	109,533	1,682	88,700	35,656		
	Corporates - Of Which: Specialised Lending	589	145	553	176	27	76	598	147	613	198		
	Corporates - Of Which: SME	18,323	489	16,791	6,682	721	142	18,600	458	17,087	6,830		
	Retail	89,649	376	84,423	19,559	977	24	89,711	400	87,469	19,595		
	Retail - Secured on real estate property	78,896	243	78,896	17,456	588	11	78,893	266	78,893	17,770		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Residential	7,843	137	5,817	1,803	409	14	7,897	134	5,836	1,825		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	7,843	137	5,817	1,803	409	14	7,897	134	5,836	1,825		
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total <sup>3</sup>			84,231						85,290				

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects); (2) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise;

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 5% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
in EUR, %													
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	62,344	889	52,400	21,816	1,343	258	63,730	972	53,534	21,972		
	Corporates - Of Which: Specialised Lending	277	14	279	99	9	8	276	13	277	32		
	Corporates - Of Which: SME	18,323	487	16,818	6,632	721	141	18,459	459	16,915	6,764		
	Retail	85,294	364	84,012	18,873	983	24	85,387	384	87,119	19,508		
	Retail - Secured on real estate property	78,394	241	78,394	17,086	588	11	78,323	263	78,323	17,701		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	78,394	241	78,394	17,086	588	11	78,323	263	78,323	17,701		
	Retail - Qualifying Residential	6,990	123	5,778	1,786	400	13	7,044	131	5,796	1,808		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	6,990	123	5,778	1,786	400	13	7,044	131	5,796	1,808		
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
in EUR, %													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	11,333	0	7,944	2,711	0	0	11,284	0	7,928	2,753		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	43	0	42	9	1	0	45	0	44	9		
	Retail	40	0	40	8	0	0	41	0	41	8		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	40	0	40	8	0	0	41	0	41	8		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Residential	3	0	2	1	1	0	3	0	2	1		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	1	0	3	0	2	1		
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
in EUR, %													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	9,562	179	7,663	3,299	131	15	10,376	177	8,110	3,292		
	Corporates - Of Which: Specialised Lending	17	0	15	5	0	0	18	1	17	13		
	Corporates - Of Which: SME	54	1	51	19	3	0	54	1	51	19		
	Retail	41	0	41	12	1	0	40	0	40	12		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Residential	13	1	10	5	3	0	14	1	11	5		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	13	1	10	5	3	0	14	1	11	5		
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
in EUR, %													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	903	0	488	188	0	0	908	0	455	188		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0		
	Retail	10	0	10	3	0	0	11	0	10	3		
	Retail - Secured on real estate property	8	0	8	2	0	0	9	0	9	2		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	9	0	9	2		
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	2	0	2	1	0	0	2	0	2	1			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	4,590	376	2,269	909	0	0	15	0,841		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	36	0	35	9	1	0	41	0		
	Retail - Secured on real estate property	32	0	32	8	0	0	37	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	8	0	0	37	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	4	0	3	1	0	0	4	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	2,887	0	1,422	755	0	0	2,241	1,647		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0		
	Retail	31	0	29	8	3	0	30	7		
	Retail - Secured on real estate property	29	0	29	8	0	0	29	8		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	8	0	0	29	8		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	5	0	4	1	3	0	4	1		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	3	0	4	1		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	304	0	285	73	0	0	301	88		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	4	0	4	1	0	0	4	1		
	Retail - Secured on real estate property	3	0	3	1	0	0	3	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	1		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	0	0	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	149	0	476	228	0	0	365	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	3	0	3	1	0	0	3	1		
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	0	0	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	1,504	25	1,299	607	0	0	2,049	25		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	0	1	0		
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovakia															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovenia															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Spain															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Sweden															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Iceland															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Liechtenstein															
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Norway	412	319	332	0	0	0	85	1	51	2	149	508	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		331	131	132	0	0	0	8	0	62	0	60	6	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		08	74	79	0	0	0	19	0	190	0	257	0	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		340	190	320	0	0	21	32	729	14	729	521	0	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		062	062	046	202	0	0	14	31	774	28	608	1	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		108	108	18	178	0	0	4	28	708	57	969	0	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		830	830	294	0	0	0	10	10	163	0	104	0	0		
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,570	2,397	1,511	904	0	0	140	119	3,239	125	3,200	511	0		54



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	302	352	0	318	28	900	0	4	28	2	356	0	9	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,291	1,314	97	284	900	34	20	4	296	1	16	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,671	1,609	290	138	1,437	48	1	46	38	756	302	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		3,038	3,038	2	96	2,888	52	15	144	5	276	48	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,158	2,158	25	217	1,841	74	50	1,047	43	1,083	66	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,015	2,014	75	197	1,664	81	8	215	1	26	238	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		300	390	74	112	198	6	4	75	3	31	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		10,915	11,174	662	1,363	8,966	302	108	1,852	84	2,545	560	0	0	0	19	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M]	Slovakia																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Slovenia																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Spain																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Sweden																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	United Kingdom																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Iceland																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Liechtenstein																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y - more]																	
Total																	
[ 0 - 3M]	Norway	254	69	61	0	0	193	40	1,482	7	387	483	0				
[ 3M - 1Y]		336	136	138	0	0	9	5	378	5	196	3	0				
[ 1Y - 2Y]		84	84	82	0	0	22	21	804	12	363	0	0				
[ 2Y - 3Y]		63	63	58	0	0	38	34	906	15	317	0	0				
[ 3Y - 5Y]		86	86	85	23	0	19	34	279	45	979	36	0				
[ 5Y - 10Y]	6	6	1	0	0	5	19	520	47	906	0	0					
[ 10Y - more]	549	549	322	412	0	15	15	143	15	131	2	0					
Total	1,379	994	467	425	0	260	153	4,013	146	3,277	606	0					



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

DNB BANK ASA

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	281	2,259	80	92	1,031	26	2	3	0	14	227	3,76	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		3,316	3,181	30	93	2,942	48	17	104	4	574	396	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		3,181	2,147	1	213	2,906	60	19	307	4	235	235	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,147	1,936	19	107	1,943	77	49	1,261	22	970	1	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,936	1,890	108	319	1,436	71	7	432	4	91	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		200	200	90	18	136	6	3	29	0	24	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		12,119	12,119	287	963	10,963	280	102	2,185	70	2,185	617	0	0	0	19	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
DNB BANK ASA

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted		Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
mil. EUR																						
Cash balances at central banks and other demand deposits	57,688	0	0	0	0	0	0	0	0	0	28,147	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	20,149	0	0	0	0	0	0	0	0	0	32,549	0	0	0	0	0	0	0	0	0		
Central banks	119	0	0	0	0	0	0	0	0	0	10,810	0	0	0	0	0	0	0	0	0		
General governments	4,279	0	0	0	0	0	0	0	0	0	4,959	0	0	0	0	0	0	0	0	0		
Credit institutions	14,639	0	0	0	0	0	0	0	0	0	15,917	0	0	0	0	0	0	0	0	0		
Other financial corporations	1	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0		
Non-financial corporations	911	0	0	0	0	0	0	0	0	0	861	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	188,927	260	2,194	2,194	2,188	142	678	678	1,399	190,911	261	2,384	2,384	2,378	147	668	668	1,485	1,485			
Central banks	2,329	0	0	0	0	0	0	0	0	0	2,359	0	0	0	0	0	0	0	0	0		
General governments	304	0	0	0	0	0	0	0	0	0	244	0	0	0	0	0	0	0	0	0		
Credit institutions	4,794	0	0	0	0	0	0	0	0	0	7,921	0	0	0	0	0	0	0	0	0		
Other financial corporations	8,480	2	24	24	24	1	0	0	24	8,176	44	44	44	44	1	1	1	43	43			
Non-financial corporations	77,187	96	1,661	1,661	1,660	99	502	502	903	76,388	65	1,832	1,832	1,831	104	488	488	1,070	1,070			
of which: small and medium-sized enterprises	22,447	46	419	419	419	51	144	144	247	22,078	49	519	519	519	56	140	140	319	319			
of which: Loans collateralized by commercial immovable property	21,306	21	214	214	211	29	43	43	173	21,470	24	451	451	451	32	54	54	394	394			
Households	95,624	191	509	509	504	41	76	76	382	95,623	196	509	509	503	42	80	80	373	373			
of which: Loans collateralized by residential immovable property	83,896	131	300	300	295	13	15	15	280	84,058	143	310	310	305	19	19	19	289	289			
of which: Credit for consumption	1,425	13	69	69	69	1	9	9	1	1,416	14	56	56	56	3	13	13	1	1			
DEBT INSTRUMENTS other than HFT	266,764	260	2,194	2,194	2,188	142	678	678	1,399	251,604	261	2,384	2,384	2,378	148	668	668	1,485	1,485			
OFF-BALANCE SHEET EXPOSURES	73,463		198	198	198	42	22	22	111	74,262		283	283	283	43	22	22	111	111			

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDIP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDIP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
DNB BANK ASA

	As of 31/03/2024										As of 30/06/2024																																
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures																					
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>																									
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>					Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>																								
(in € bn)																																											
Cash balances at central banks and other demand deposits	71,792	0	0	0	0	0	0	0	0	0	49,093	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	24,528	0	0	0	0	0	0	0	0	0	24,890	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	1,769	0	0	0	0	0	0	0	0	0	1,849	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,871	0	0	0	0	0	0	0	0	0	4,938	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	16,860	0	0	0	0	0	0	0	0	0	16,931	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,020	0	0	0	0	0	0	0	0	0	1,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	184,186	280	2,140	2,140	2,134	146	557	557	1,258	194,520	353	2,186	2,186	2,179	151	536	536	1,335																									
Central banks	750	0	0	0	0	0	0	0	0	190	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	276	3	0	0	0	0	0	0	0	356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	8,768	0	0	0	0	0	0	0	0	14,865	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	7,655	0	35	35	35	1	1	1	34	7,800	0	45	45	45	1	0	0	43																									
Non-financial corporations	75,502	62	1,500	1,500	1,500	106	476	476	838	77,617	142	1,500	1,500	1,500	108	400	450	842																									
of which: small and medium-sized enterprises	21,277	53	580	580	580	92	174	174	346	21,934	87	539	539	539	94	161	161	324																									
of which: Loans collateralised by commercial immovable property	20,333	26	295	295	294	31	61	63	234	20,656	81	332	332	332	33	73	73	298																									
Households	91,184	214	605	605	598	39	88	88	385	93,601	219	591	591	584	42	86	86	446																									
of which: Loans collateralised by residential immovable property	80,083	157	326	326	322	19	19	19	303	82,086	156	382	382	376	19	23	23	351																									
of which: Credit for consumption	1,235	14	53	53	53	1	11	11	1	1,243	13	58	58	58	1	12	12	1																									
DEBT INSTRUMENTS other than HFT	280,506	280	2,140	2,140	2,140	146	557	557	1,258	286,500	353	2,186	2,186	2,186	151	536	536	1,335																									
OFF-BALANCE SHEET EXPOSURES	71,403		289	289	288	44	26	26	86	75,359		272	272	272	44	21	21	89																									

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2017/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,773	887	210	203	1,155	595	1,900	911	263	258	1,324	555
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	0	0	0	10	0	12	10	1	0	12	9
Non-financial corporations	1,391	830	206	199	906	562	1,378	840	256	252	929	500
of which: small and medium-sized enterprises	339	148	51	49	256		363	151	37	35	302	
Households	372	57	4	4	240	33	510	62	6	5	384	45
DEBT INSTRUMENTS other than HFT	1,773	887	210	203	1,155		1,900	911	263	258	1,324	
Loan commitments given	96	6	1	0	14	1	32	4	0	0	14	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

DNB BANK ASA

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,294	1,059	287	281	1,729	676	2,357	1,102	263	257	1,724	650	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	12	10	0	0	12	9	17	10	0	0	12	10	
Non-financial corporations	1,695	929	264	259	1,176	573	1,756	946	239	234	1,172	523	
of which: small and medium-sized enterprises	515	267	69	66	367		508	217	54	51	382		
Households	586	121	22	21	542	94	584	146	24	23	539	117	
DEBT INSTRUMENTS other than HFT	2,294	1,059	287	281	1,729	676	2,357	1,102	263	257	1,724	650	
Loan commitments given	269	6	2	0	89	2	268	8	1	0	101	2	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 DNB BANK ASA

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
	of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted					
A Agriculture, forestry and fishing	4,850	111	111	4,850	56	0	4,832	61	61	4,832	0	0	4,645	67	67	4,645	10	0	5,082	65	65	5,082	11	0
B Mining and quarrying	2,095	321	321	2,095	29	0	1,798	304	304	1,798	24	0	1,764	223	223	1,764	18	0	1,861	172	172	1,861	18	0
C Manufacturing	6,598	34	34	6,598	18	0	6,598	30	30	6,598	26	0	6,569	43	43	6,569	36	0	6,721	44	44	6,721	27	0
D Electricity, gas, steam and air conditioning supply	5,005	138	138	5,004	67	0	5,199	127	127	5,199	72	0	4,949	131	131	4,948	74	0	5,055	134	134	5,055	78	0
E Water supply	279	17	17	266	18	0	274	17	17	261	16	0	263	16	16	251	17	0	259	18	18	265	17	0
F Construction	8,600	102	102	8,998	62	0	8,292	169	169	8,291	67	0	8,142	185	185	8,140	75	0	8,317	192	192	8,315	80	0
G Wholesale and retail trade	5,468	121	121	5,468	45	0	5,156	128	128	5,156	49	0	5,372	120	120	5,372	50	0	5,451	239	239	5,451	51	0
H Transport and storage	6,770	474	474	6,769	159	0	6,617	398	398	6,617	135	0	6,494	290	290	6,494	136	0	6,712	194	194	6,712	82	0
I Accommodation and food service activities	911	13	13	911	7	0	904	13	13	904	7	0	898	13	13	898	7	0	904	15	15	904	7	0
J Information and communication	2,368	7	7	2,368	5	0	2,510	143	143	2,510	29	0	2,607	72	72	2,607	18	0	2,633	73	73	2,633	20	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	22,003	184	184	21,993	60	0	21,794	397	397	21,794	73	0	21,057	215	215	21,046	69	0	21,481	243	243	21,479	77	0
M Professional, scientific and technical activities	7,208	74	74	7,207	58	0	7,637	88	88	7,636	69	0	7,793	117	117	7,792	66	0	7,795	113	113	7,793	62	0
N Administrative and support service activities	2,739	12	12	2,739	13	0	2,802	12	12	2,802	12	0	2,736	24	24	2,736	12	0	2,909	29	29	2,909	19	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0	5	0	0	5	0	0
P Education	224	25	25	224	20	0	225	10	10	225	3	0	223	10	10	222	3	0	228	10	10	228	3	0
Q Human health services and social work activities	1,580	4	4	1,580	4	0	1,481	3	3	1,481	4	0	1,501	3	3	1,501	4	0	1,518	3	3	1,518	4	0
R Arts, entertainment and recreation	262	4	4	262	2	0	258	4	4	258	2	0	245	4	4	245	2	0	278	4	4	278	2	0
S Other services	232	9	9	232	3	0	197	9	9	196	3	0	191	9	9	191	3	0	147	4	4	148	2	0
Loans and advances	77,187	1,661	1,661	77,185	601	0	76,388	1,832	1,832	76,381	592	0	75,562	1,600	1,600	75,524	682	0	77,617	1,650	1,650	77,579	664	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.