

Bank Name	DNB BANK ASA
LEI Code	549300GKFG0RYRRQ1414
Country Code	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.



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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,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))	
Leverage ratios						
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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	19,342	19,593	19,645	19,908	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

| European | Darking | Capital | Cap

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	21,751	22,011	22,007	22,280	C 01.00 (0010.c0010)	Acticles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,538	17,786	17,649	18,129	C 01.00 (x0020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,365	3,353	3,214	3,032	C 01.00 (=0030,=0010)	Acticine 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	15,538	15,787	15,494	16,237	C 01.00 (*0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (s) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	544	492	683	653	C 01.00 (r01E0,c0010)	Acticies 4(100), 26(1) point (e) and 36 (1) point (i) of CRR.
							C 01.00 (#0200,c0010)	Acticise 4(117) and 26(1) point (e) of CPR
	A1.4		0	0	0	0	C 01.00 (0210,c0010)	Articles 4(117) and 20(1) point (4) or LINK Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A:1.5						C 01.00 (0210,0010)	Articus 4(112), 20(1) point (1) and 36(1) point (1) of Clek Atticle 84 of CFR
	A-1.6		12	12	11	11		
	A:1.7		-129	-102	-97	-105	C 01.00 (x0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1,061	-1,056	-1,028	-1,059	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-37	-27	-26	-32	C 01.00 (+0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-252	-256	-239	-242	C 01.00 (+0380,c0010)	Articles 35(1) point (e), 49 and 159 of CRR
	A:1.11	(-) Defined benefit pension fund assets	-4	-4	-4	-4	C 01.00 (x0300,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A:1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 26(1) point (() of CRR Articles 4(36), 36(1) point (b) (0 and 80 to 91 of CRR; Articles 26(1) point (c) (0, 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [r0470,c0010] + C 01.00 (r0471,c0010)+ C 01.00 [r0472,c0010]	point (b) and 256 of CRF, trickes 30(1) point (c) (ii) and 270(1) of CRF, Articles 30(1) point (b) (ii) and 250 of CRF, Articles 30(1) point (c) (ii) and 270(1) of CRF, Articles 30(1) point (c) (iii) and 270(1) point (c)
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (li), 243(1) point (b), 244(1) point (b) and 238 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 (r0480,c0010)	Articles 4(27), 30(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 35(1) point (c) and 30; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-401	-380	-315	-322	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (§; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (x0510,c0010)	Article 48 of CFR
	A.1.18A		-38	-32	-44	-38	C 01.00 (x0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (x0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A:1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		Ō	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		Ō	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,804	1,806	1,996	1,779	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1		1,937	1,940	2,124	2,593	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010)	
	A.2.3		-133	-133	-128	-814	C 01.00 (x0500,c0010) + C 01.00 (x0700,c0010) + C 01.00 (x0710,c0010) + C 01.00 (x0740,c0010) + C 01.00 (x0744,c0010) + C 01.00 (x0748,c0010)	
	A.2.4		0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0710,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,342	19,593	19,645	19,908	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,409	2,418	2,362	2,372	C 01.00 (x9750,c0010)	Assicle 71 of CFR
	A4.1		2,905	2,916	2,839	2,862	C 01.00 (+0760,c0010) + C 01.00 (+0890,c0010)	
	A4.2		-497	-497	-478	-490	C 01.00 [r0910,c0010] = C 01.00 [r0920,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0955,c0010] + C 01.00 [r0955,c0010] + C 01.00 [r0974,c0010]	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OUR FILIPE PERMANENT OF	В	TOTAL RISK EXPOSURE AMOUNT	95,871	97,856	93,096	95,645	C 02.00 (r0010,c0010)	Articles 50(3), 56, 95 and 98 of CRIR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (10010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.29%	18.18%	18.96%	18.95%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.18%	20.02%	21.10%	20.81%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.69%	22.49%	23.64%	23.29%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (Milly loaded)	17,538	17,786	17,649	18,129	[A.1-A.1.13-A.1.21+MIN[A.2+A.1.13-A.2.2- A.2.4+MIN[A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.29%	18.18%	18.96%	18.95%	[0.1)(0-8.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
				1				

⁽¹⁾The fully loaded CETs ratio is an estimate calculated based on busin's supervision reporting. Therefore, any capital instruments that are not digible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CETs capital ratio estimation is based on the formulae stated in column "CORP COCE" - please note that this registrate is difference to take justed CETs capital ratios spatial ratio pre-participating bases as a in their Paltar 3 discissore



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	83,826	84,021	79,965	82,246	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
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) ²	1,686	1,950	1,840	1,641	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
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 (0470, 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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (0680, c0010)
Operational risk	9,368	10,782	10,359	10,634	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, 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 (r0820, 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	

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

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



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
TOTAL OPERATING INCOME, NET	5,505	7,447	1,745	3,670
(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 ¹	0	0	0	0
Of which restructuring ¹	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,361	4,432	1,046	2,203
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,589	3,501	838	1,763
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,589	3,501	838	1,763
Of which attributable to owners of the parent	2,588	3,500	837	1,762
^[1] Information available only as of end of the year		•		

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023					/12/2023			As of 31/0				As of 30/0																			
(HIII EUN)		AS 01 30/09/2023				AS 0131	112/2023			AS 07 31/0	13/2024			AS 01 30/0	16/2024																		
			Fair value hierarch	у			Fair value hierarchy				Fair value hierarch	у			Fair value hierarch	y																	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References																
Cash, cash balances at central banks and other demand deposits	57,741				28,195	95			71,842				49,141				IAS 1.54 (I)																
Financial assets held for trading	19,427	1,146	17,999	282	18,081	1,737	16,075	269	15,484	761	14,446	278	15,885	767	14,800	318	IFRS 7.8(a)(ii);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	586	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)(i); 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(h); IFRS 9.4.1.2A																
Financial assets at amortised cost	184,425				186,680				180,269				190,576				IFRS 7.8(f); 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		0		0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	9,270				6,412				7,626				7,428																				
TOTAL ASSETS	296,473				276,989				304,443				292,625				IAS 1.9(a), IG 6																

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

(min B	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/0	03/2024					As of 30/0	16/2024			
		Gross carry	ing amount ⁽²⁾		Aci	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	imulated impairm	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Acc	umulated impairm	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition			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		increase in credit	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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credi 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		16,498	0	0	0	0	0	17,308	0	0	0	0	0	19,028	0	0	0	0	0	19,905	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at		252	0	0	0	0	0	258	0	0	0	0	0	274	0	0	0	0	0	266	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	169,251	13,454	2,188	-64	-77	-578	171,526	13,233	2,378	-65	-83	-568	163,915	14,649	2,134	-66	-80	-557	175,501	13,316	2,179	-71	-80	-536	Annex V.Part 1.32, 44(a)

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

^[8] 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



Breakdown of liabilities

DNB BANK ASA

(mln EUR)

(mar EVI)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	272,826	252,779	280,003	268,733	IAS 1.9(b);IG 6
TOTAL EQUITY	23,647	24,210	24,440	23,893	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	296,473	276,989	304,443	292,625	IAS 1.IG6

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



Breakdown of liabilities

DNB BANK ASA

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Silort positions	Debt securities	317	214	448	151	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	8,059	3,128	15,441	4,196	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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
TOTAL FINANCIAL LIABILITIES		271,130	251,000	278,164	267,372	



Market Risk DNB BANK ASA

									DIND DAIN	.,,,,,,,												
	SA					II.	Ч									IM						
			VaR (Memorano	dum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	AL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	IRGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (A	femorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGI 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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	614	724	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	402	541 183	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	212	183	0	0	0	0							0	0	0	0						
Of which: General risk	1	9	0	0	0	0							ů	0	0	0						
Of which: Specific risk	35	42	0	ō	0	0							0	ō	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						
Total	655	792	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
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						
Equities	74	99	0	0	0	0							0	0	0	0						
Of which: General risk	20	33	o o	0	0	0							ı ö	0	0	ő						
Of which: Specific risk	51	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						
Total	646	849	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(MATERIA NA	Original Esposare ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	58,778	58,718	8		40,829	40.764		
	Regional dovernments or local authorities	4,092	3,491	48		4,361	3,765	65	
	Public sector entities	6,538	6,398	5		7,255	7,111	1	
	Multilateral Development Banks	4,640	4,640	0		4,831	4,831	53	
	International Organisations	62	62	0		88	88	0	
	Institutions	8,932	6,185	1,720		7,620	5,256	1,625	
	Corporates	18,757	15,912	10,868		17,421	15,029	10,192	
	of which: SME	7,750	7,201	4,310		5,330	4,821	2,455	
	Retail	34,186	6,259	4,669		12,525	6,042	4,507	
Consolidated data	of which: SME	188	145	83		185	143	82	
CONSUMBLE CO GOLD	Secured by mortstates on immovable property	13,560	12,115	4,719 29		13,693	12,352	4,790 28	
	of which: SME	75 323	71 238	29 306	_	74 355	70 273	28	
	Exposures in default	67	238	100	.79	55	2/3	361	
	Items associated with particularly high risk	4,658	4.658	466		4,805	4,805	480	
	Covered bands	4,008	4,000	400		4,800	4,860	400	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRII)	125	125	0		141	141	51	
	Conscione investments undertaionas (Cital	2.145	2.145	4.826		2.042	2.042	4.767	
	Other exposures	2,383	2,383	1,184		2,636	2,636	1,444	
	Standardised Total 2	139,245	123,394	28,920	99	118,657	205.200	28.441	

14 Starting from the 2022 exercise, value adjustements and provisions for the consolidated data include general	al credit risk adjustments, for the consistency with the data per country of counterparty
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					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	inteSUR. No	Original Exposure ¹	Exposure Value ¹	Flak exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,929	1,842	0		1,902	1,822		
	Regional governments or local authorities	522	223	45		583	270	61	
	Public sector entities	204	79	0		221	85	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,292	2,124	481		2,229	1,038	243	
	Corporates	11,025	10,001	6,256		10,363	9,374	5,887	
	of which: SME	5,226	4,831	2,485		4,847	4,460	2,170	
	Retail	10,092	3,132	2,349		8,383	2,844	2,133	
NORWAY	of which: SME	11.722	10,309	3.702		11.896	10.589	3,805	
1401111111	Secured by mortglages on immovable property	11,722	10,309	3,702		11,896	10,589	3,808	
	of which: SME	195	131	122		200	140	170	44
	Exposures in default Items associated with particularly high risk	110	49	74	40	47	140 47	71	52
	Covered bands	3,980	3,980	396		4.102	4.102	410	
	Claims on institutions and corporates with a ST credit assessment	3,440		0		4,100			
	Collective investments undertakings (CIU)	125	125			141	141	51	
	Equity	2,121	2,121	4,802		2,014	2.014	4,739	
	Other exposures	2,015	2,015	910		2,200	2,200	1,105	
	Standardised Total ²				40				52

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)									
	Central governments or central banks	43,626	43,628	0		815	815			
	Regional governments or local authorities									
	Public sector entities	0								
	Multilateral Development Banks International Organizations	9								
	International Ordanisations Institutions	409	210	54		528	337	87		
	Corporates	241	191	191		243	182	182		
	of which: SME	201				243				
	Retail	2	· ·	0		4	i	1		
	of which: SME	0	0	0		0	0	0		
UNITED STATES	Secured by mortilates on immovable property	7	7	5		7	7	4		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	1	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bands	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			
	Equity	0		0		0	0			
	Other exposures	0				0				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR-W)	Original Exposure ¹	Exposure Value	fisk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	419	419	0		10,543	10,543	0	
	Regional governments or local authorities	1,319	1,018	0		1,453	1,171	0	
	Public sector entities	1,444	1,644	0		1,687	1,687	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	742	561	112		705	553	103	
	Corporates	3,985	3,455	2,630		3,675	3,392	2,519	
	of which: SME	2,054	2,000	1,525			0	0	
	Retail	3,296	2,566	1,925		3,361	2,638	1,978	
SWEDEN	of which: SME						17		
	Secured by mortisales on immovable property of which: 1986	1/	10			20	1/		
	Exposures in default	22	12	47		37	76	53	
	Items associated with particularly high risk				·		0		
	Covered bands	192	192	19		196	196	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRR)	0	0	0		0	0	0	
	Equity	12	12	12		12	12	12	
	Other exposures	329	329	261		398	398	328	
	Standardised Total ³				1				

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	11,329	11,329	0		24,363	24,363				
	Regional governments or local authorities	479 1.315	479 1.315			526 1.497	526 1.497				
	Public sector entities	1,315	1,315			1,607	1,497				
	Multilateral Development Banks						0				
	International Organisations	353	283	107		525	431	172			
	Institutions Corporates	184	183	158		181	181	157			
	of which: SME		0	0			0				
	Retail	1				0					
	of which: SME			0			0				
GERMANY	Secured by mortgages on immovable property	3	3	1		3	3	1			
	of which: SME	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			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0			
	Collective investments undertakings (CIUI)		0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

Credit Risk - Standardised Approach

The content of the		DIND DRINK ASA								
Compart September Comp						Standardised Ap	proach			
Company Comp				As of 30/09/2	023			As of 31.	12/2023	
Continue Automatement and March 1			Original Exposure ¹	Exposure Velue ¹	Risk exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	
Note that resides										
Animal continues			4	40			927	927		
Milling Constraint facts Milling Constraint facts Milling Constraint UNITED KINGOOM UNITED KINGOOM Milling Constraint Mi			0		0			0		
When the companies Compani										
Common		International Organisations	0	0	0		0	0	0	
A		Institutions					1,326			
UNITED KINSOOM Marked Ma			128	85	79		60	50	44	
UNITED KINGOOM Marked Staff Staff										
Security mentiones introduction and introduction and interest Security mentions in the interest Security mentions in the interest Security mentions Security			85	32	24		74	31	23	
Contract 2015 Cont	UNITED KINGDOM						77	10		
Commence of Administration										
Non-associated and natification for natification from natificati			0	ō	0	0	2	2	3	0
Course modificion ent consciou miles - 10 Court Incussement 0 0 0 0 0 0 0 0 0		Items associated with particularly high risk	0	0	0		0	0	0	
California (Management authorization) (CE)			0	0	0		0	0	0	
Earth 11 11 11 M 14 14 Observations 0			0		0			0		
Other constants			.0							
Standardinal Total			11		11		24	16	14	
			·							
		Standardised Total	S Chickenterson and a Property of the	maked before believe late account			national fact or hold below afficient			

					Standardised Ap	proach				
			As of 30/09/2	023				12/2023		
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %) Central governments or central banks	0		0		0	0			
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entitles	0	0	0		0	0	0		
	Multilateral Development Banks	4,640	4,640	0		4,830	4,830	53		
	International Organisations	51	51	0		78	76			
	Institutions	0					0			
	Corporates of which: SME	9								
	of which: SME Retail	0					0			
	of which: SME	0		0			0			
Other Countries	Secured by mortifales on immovable property			0			0			
	of which: SME	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		
	Covered bands	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 (CRU)	0		0			0			
	Equity	0					0			
	Other exposures	٥								
	Standardised Total ³									

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
	(minSUR, Nr)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	110	110	0		762	762	0			
	Regional dovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	390	390	0		429	419	0			
	Multitateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	301	204	100		266	176	85			
	Corporates	436	434	308		571	526	402			
	of which: SME										
	Retail	66	62	47		70	68	51			
DENMARK	of which: SME										
	Secured by mortilailes on immovable property	1									
	of which: SME	0		0							
	Exposures in default Items associated with particularly high risk	, a			,						
	Covered bands	446	445	45		445	448	45			
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CRII)	,					0				
	Equity			0							
	Other exposures										
	Standardised Total ²										
	Statesirelises total										

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	12/2023		
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments a provisions ²	
	(minEUR, %)									
	Central governments or central banks Regional governments or local authorities		,			,	,			
	Resional sovernments or local authorities Public sector entities	1,920	1,920			1.895	1,895			
	Multilateral Development Banks	1,220	1,220			2,000	1,000			
	International Organisations	o o		0			0			
	Institutions	460	237	109		437	290	140		
	Corporates	10		8		6	6	6		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
FRANCE	of which: SME	0	0	0		0	0	0		
FRANCE	Secured by mortalisies on immovable property	82	80	28		82	81	25		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	2	2	2	0	2	2	3		
	Items associated with particularly high risk	9								
	Covered bands	1	7	1		7	7	1		
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CRU)									
	Equity						0			
	Other exposures	,		v						

		.,	1 year team explainment and producing part Coding year Coding source and the Coding State of C								
					Standardised Ap	proach					
			As of 30/09/2	023				/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	1.731	1731	0		1.766	1.766				
	Regional governments or local authorities	1,731	1,731	0		1,700	1,766				
	Public sector entities Multilateral Development Banks			0							
	International Organizations			0			0				
	Institutions	209	85	18		151	88	18			
	Corporates	1	1	1		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	1	0	0		1	0	0			
CANADA	of which: SME	0	0	0		0	0	0			
CANADA	Secured by morbiasies on immovable property	0	0	0		0	0	0			
	of which: SME	0		0			0				
	Exposures in defautt			0							
	Items associated with particularly high risk										
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0		20	10	2			
	Collective investments undertakings (CIU)			0			0				
	Counces investments undertaionas (Citi) Equilor					ů	0				
	Other exposures			0			0				
	Standardised Total ²										

			Standardised Approach								
			As of 30/09/2	023			As of 31.	12/2023			
	Intel SUR. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LUXEMBOURG	Comit in momentum or untited bands Falls self-self-self-self-self-self-self-self-	22 6 6 500 500 6 7 6 8 6 8 6 9 7 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9 9 9 9	331 0 0 0 0 0 0 0 0 235 131 0 0 0 0 7 7 7 0 0 0 0 0	0 0 0 0 136 23 33 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1622 0 0 0 0 0 0 1333 3642 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 0 0 0 0 0 225 130 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 33 33 0 0 0 4 4 11 0 0 0 2 12 13 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16			
	Standardised Total ²				0						

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach								
				03/2024			As of 30	06/2024			
	(min DUF, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	73,678	73,821	8		51,725	51,659	8			
	Regional governments or local authorities	4,403	3,840	45		4,812	4,204	46			
	Public sector entities	7,925	7,764	2		7,851	7,655	2			
	Multilateral Development Banks	5,127	5,127	0		5,252	5,252	0			
	International Organisations	84	84	0		88	88	0			
	Institutions	8,139	5,766	1,664		7,786	4,818	1,375			
	Corporates	16,221 8,216	14,201 7.746	9,310		17,108 8,752	15,284	10,419 4,732			
	of which: SME			4,396			8,238				
	Retail of which 1346	13,745 195	6,078 138	4,535 79		15,728 177	6,720 132	5,017 75			
Consolidated data		12.158	11,401	4.644		11357	10.624	4.333			
	Secured by mortstasks on immovable property of which: 3MS	72,150	11,401	4,594		11,357	20,024	4,333			
	Dropoures in default	365	255	335	103	369	284	390	70		
	Hems associated with particularly high risk	64	64	25		64	64	97			
	Covered bonds	5.008	5,058	506		5,255	5.255	526			
	Claims on institutions and corporates with a ST credit assessment			0		0		0			
	Collective investments undertakings (CIU)	117	117	17		120	120	18			
	Equity	2,056	2,056	4,751		2,115	2,115	4,882			
	Other exposures	2,812	2,812	1,671		2,690	2,690	1,485			
	Standardised Total ²	152,153	138,443	27,584	119	132,321	116,832	28,597	2"		

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	intella, Ni	Original Exposure*	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	5,298	5,217	0		2,679	2,588	0	
	Regional governments or local authorities	422	209	42		515	218	44	
	Public sector entities	262	209	1		297	110	1	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	2.047	906	246		2.011		0 206	
	Institutions	2,047	906 8,688	246 5.127		2,011 11,025	884 10.008	208 6.118	
	Corporates of which: SME	9,476	5,000	5,127		11,025	10,008	6,118 2,743	
	of which: SME Retail	9,557	2,941	2,462		11.525	3,503	2,743	
	of which: SME	20.07	2,012	2,200		11,223	3,302	2,027	
NORWAY	Secured by mortalists on immovable property	10,378	9.654	3,682		9,602	8.901	3,389	
	of which: SME	0	0			0	0	0	
	Exposures in default	220	251	193	65	256	195	267	36
	Items associated with particularly high risk	45	45	67		46	45	60	
	Covered bonds	4,265	4,265	427		4,444	4,444	444	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsis (CIU)	117	117	17		120	120	18	
	Equity	2,028	2,028	4,724		2,086	2,085	4,853	
	Other exposures	2,404	2,404	1,356		2,337	2,337	1,227	
1	Standardised Total ²				65				56

					April 1102 1120 12				
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min DJR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control Contro	37,213 0 0 0 0 0 1,008 103 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	37,213 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1744 11 0 0 0 0 2 2	۰	20,119 0 0 0 0 0 0 501 304 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20,189 0 0 0 0 0 202 203 1 1 0 0 0 0 0 0	0 0 0 0 200 200 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				۰				0

		(a) to a time aspection a stupe	ventions per country or country and	to and the state of the state o	sposures our includes general cred	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	63/2024			As of 30	106/2024	
	(minU.R. %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,708	2,708	0		2,851	2,851	0	
	Regional governments or local authorities	1,405	1,133	0		1,525	1,214	0	
	Public sector entities	1,665	1,656	0		1,638	1,638	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	671	543	103		733	405	85	
	Corporates	3,819	3,435	2,688		3,794	3,415	2,734	
	of which: SME	2,141	2,087	1,593		2,186	2,130	1,626	
	Retail	3,209	2,568	1,926		3,362	2,629	1,972	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortalises on immovable property	20	19	7		19	18	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	43	64	2	32	30	44	
	Items associated with particularly high risk								
	Covered bonds	191	291	19		196	195	20	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakines (CIU)					12			
	Equity	12 372	12 372	12 303		12 315	12 315	12 246	
	Other exposures	3/2	372	303		315	315	240	

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation of	sposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Expanses ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Committee of the Commit	14,363 513 1,004 0 0 454 229 0 1 1 0 0 0 0 0 0 0	24,335 53.3 7.50m 0 0 254 229 0 0 0 0 0 0 0 0	0 0 0 1481 1992 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	15,397 538 1,468 0 347 225 2 0 4 0 0 0 0	15,327 5534 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 7 223 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				۰				

	DIND BANK ASA								
					Standardise	ed Approach			
				63/2024			As of 30:	06/2024	
		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control American Control Contr	6 0 0 0 1,145 2 2 2 2 2 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 725 1 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 226 226 226 226 0 0 0 0 0 0 0	0	0 0 0 1215 1 1 1 20 20 0 0 0 0	0 0 00 00 22 22 0 0 0 0 0	0 0 0 0 220 220 0 0 0 1 1 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Expos	sure value, is reported before taking	into account any effect due to cred	t conversion factors or credit risk r	digation techniques (e.e. substitut	on effects).		

Act of 2010/2024 Act of 2010			 (д) основным заратнеть иго режимов рес соиту ог соитирату высыми теом тес исствилень крешими од песиои денета с настявления. 												
Original Equipment Page						Standardis	ed Approach								
Control assessment or control basis				As of 31	/03/2024			As of 30	1/06/2024						
Could previous and control basis			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount						
Standardized Total ²	Other Countries	Control description of control seeks in Administration of the Control of Administration of the Control of Administration of the Control of th	0 0 0 0.1.126 7.4 7.4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			۰	0 0 0 5.2331 79 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 0 0 0 0 0	0					

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(mbsDJR, No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	635	635	0		119	119	0	
	Regional governments or local authorities		0	0			0	0	
	Public sector entities Multilateral Development Senks	413	413	0		403	403	0	
	International Organisations		0			0		0	
	Institutions	334	243	120		302	211	104	
	Corporates	418	413	281		487	484	355	
	of which: SME	85	88	67		92	91	70	
	Retail	97	93	70		116	111	83	
DENMARK	of which: SME		0			0		0	
DEITHOUSE	Secured by mortsiales on immovable property	3	2	1		3	3	1	
	of which: SME Exposures in default		3	4	,	1		1	
	Exposures in default Items associated with particularly high risk	·				i i			
	Covered bonds	430	430	43		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	
	Other emosures	۰	0			0		0	
	Standardised Total ²				1				1

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Rbk exposure amount	Value adjustments an provisions ²
	(min EUR, 66) Central governments or central banks	7	7			,	7		
	Regional governments or local authorities			0				0	
	Public sector entities	2,640	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	463	288	141		327	152	67	
	Corporates	3	3	3		3	3	3	
	of which: SME		0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	۰		0				0	
	Secured by mortifiates on immovable property	83	81	29		82	80	28	
	of which: SME	°		0				0	
	Exposures in default items associated with particularly high risk	, f	1	2		2		2	
	Hems associated with particularly high risk Covered bonds	117	117	12		117	117	12	
	Claims on institutions and corporates with a ST credit assessment		0	0				0	
	Collective investments undertakinss (CIU)	· ·		0				0	
	Equity		0	0		0		0	
	Other exposures		0	0		0		0	
	Chardwelland Total ²								

		(a) rous rance augustration and pro-	ventions per country or country and	THE REAL PROPERTY AND ADDRESS OF THE PERSON	nquarer sur recourt general con-	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min D.R. N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Control contro	0 1.0046 0 1.0046 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1.0026 0 1.0026 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 2 2 0 0 0 0 0	۰	0 2.217 2.22 0 0 0 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2.217 215 215 215 215 215 215 215 215 215 215	0 0 0 18 2 2 0 0 0 0 0 0 0	٥
	Standardised Total ²								

		(2) Total value adjustments and pro	essons per country or counterparty	excludes those for secure susson e	spoures out includes general cred	strikkaquamenti.			
	•				Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG LUXEMBOURG	white descriptions are control basis (and control basis) (and control basis) (and control basis) (and control basis) (and control basis (and control basis)))))))))))))))))))))))))))))))))))	102 0 0 0 0 521 603 22 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	302 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 141 100 0 0 0 13 100 0 0 0 0 0 0 0 0 0 0 0	۰	162 0 0 0 763 123 23 24 0 0 0 7 7 0	1011 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 0 0 0 0	o

Credit Risk - IRB Approach

DNR RANK ASA

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUE, %)			VALUE			and provisions			VALUE			and provisions
	Central banks and central governments		defaulted		0	defaulted	0		defaulted	Δ.	Α	defaulted	
	Institutions	0		0	0	0	0		0	0		0	0
	Corporates	105.153	1.788	85,600	36.701	2,796	498	109.141	2.034	86.903	37.712	2.932	482
	Corporates - Of Which: Specialised Lending	674	153	638	204	28	69	655	142	627	209	22	75
	Corporates - Of Which: SME	20,278	427	18,147	8,022	604	129	19,356	515	17,677	8,188	900	119
	Retail	90,112	352	88,842	19,856	984	22	89,538	345	88,310	19,781	944	23
	Retail - Secured on real estate property	82,721	224	82,721	17,969	551	9	82,353	218	82,353	17,945	529	10
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	82,721	224	82,721	17,969	551	9	82,353	218	82,353	17,945	529	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,391	128	6,121	1,887	413	14	7,185	127	5,957	1,835	415	13
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7,391	128	6,121	1,887	413	14	7,185	127	5,957	1,835	415	13
	Equity	0	0	0	0	0			0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²	_			56,557						57,493		

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

2) IRES Total does not include the Securification position unlike in the results prior to the 2012 exercise.

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	Value adjustments			Exposure Value ²	Riskexposure	amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0 0	
	Corporates	63,367	974	53,274	23,201	2,185	226	63,868	965	53,586	23,402	1,800	242
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	342 20,278	15 427	321 18.147	114 8.022	9 604	6 129	338 19,356	15 515	331 17.677	123 8 188	9 900	7 119
	Retail	89.761	345	88.504	19.768	947	21	89,175	339	87.961	19.694	928	22
	Retail - Secured on real estate property	82,423	220	82,423	17,899	545	8	82,044	216	82,044	17,876	522	10
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NO.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	82,423	220	82,423	17,899	545	8	82,044	216	82,044	17,876	522	10
	Retail - Other Retail	7,338	125	6.081	1.869	403	13	7.131	123	5.917	1.818	406	12
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7,338	125	6,081	1,869	403	13	7,131	123	5,917	1,818	406	12
	Equity Other non credit-obligation assets	0		0	0	0	0		0	0		0	
	IRB Total												

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	pposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
UNITED STATES	Comm Labels and cellul government. Coperation Coperati	0 0 10,249 0 41 38 0 38 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7,167 0 40 38 0 38	0 0 2,571 0 10 9 0 10 9	0 0 0 1 0 0 1 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10,290 0 45 42 0 42 0	0 0 0 0 0 0 0	0 7,211 0 44 42 0 42 0 3	0 0 2,564 0 10 9 0 11 9	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
	Equity Other non credit-obligation assets	0	۰	0	0	0	0	۰	0	0		0	۰

								IRB Ap	proach					
					As o	30/09/2023					As o	f 31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		9,837	39	7,818	3,280	52	10	10,392	344	8,185	3,928	489	32
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		57	1	53	17	3	0	55	1	52	16	3	0
		Retail - Secured on real estate property	42	0	42	12	1	0	41	0	41	11	1	0
SWEDEN			0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN			42	0	42	12	1	0	41	0	41	11	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	14	1	11	5	3	0	14	1	11	5	3	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	14	1	11	5	3	0	14	1	11	5	3	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	130/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	611	0	460	0 215	0	0	601	0	479	0 225	0	0
	Corporates - Of Which: Specialised Lending	011		400	215	0	0	601	0	4/9	225	0	
	Corporates - Of Which: SME	0		0	0	0	0	ő	0	0	ě.	0	
	Retail	11	0	10	3	0	0	11	0	10	2	0	
	Retail - Secured on real estate property	9		9	2	0	0	8	0	8	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2		2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0		0	0
1	Retail - Other Retail - Of Which: non-SME Equity	2		2				2	0	2	1		0
	Other non credit-obligation assets	- 0			0				0				
	IRB Tetal												

Credit Risk - IRB Approach

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							IRB Ap	proach					
				As o	30/09/2023						131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4.745	33	3.417	1.162	35	19	5,795	75	3.621	1.135	119	15
	Corporates - Of Which: Specialised Lending	0	0	0,023	0	0	0	0,743	0	0	0.	0	0
	Corporates - Of Which: SME	0		0	0	0	0		0	0	0	0	
	Retail	37	2	36	10	3	0	35	0	33	7	1	0
	Retail - Secured on real estate property	33	2	33	9	2	0	30	0	30	6	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	33	2	33	9	2	0	30	0	30	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5		3	1	1	0	5	0	3	1	1 0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME Equity	5		3	1	1	0	5	0	3	1 0	0	
	Other non credit-obligation assets						0		0	,	·		-
	IRB Total	_					1						

								IRB Ap	proach					
					As o	30/09/2023					Aso	131/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	******		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bank Institutions	is and central governments	0	0	0	0	0	0		0	0		0	0
	Corporates				0	0	0	0		0	0			
	Corporates	Corporates - Of Which: Specialised Lending			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	o o	0	0	0	0	o o	0	0	o o	0	
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Other Countries		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non co	redit-obligation assets												

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	pposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bank Institutions	s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		2,295	0	1,620	890	0	0	2,082	0	1,433	827	0	
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	
	Retail	Retail - Secured on real estate property	29 23	1 0	27 23	8 7	2	0	30 25	0	29 25	9 7	2	0
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0		
DENMARK		Retail - Secured on real estate property - Of Which: non-SME	23		23	7	1	0	25	0	25	7	1	
		Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	5	0	4	2	1	0	5	0	4	1	1	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	5	0	4	2	1	0	5	0	4	1	1	
	Equity Other non co	arit abligation assets	0		0	0	0	0	۰	0	0		-	

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
FRANCE	Comit Sales and Comiting Services (Comiting Services Companies Com	0 0 369 0 0 5 4 0 4 0 1	0 0 0 0 0 0 0 0 0 0 0	0 0 295 0 0 5 4 0 4 0 1 0	0 0 0 0 1 1 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 381 0 0 4 3 0 3 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 311 0 0 4 3 0 3 0	0 0 72 0 1 1 1 0 1 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	516		417	213			480	0	425	201	0	
	Corporates - Of Which: Specialised Lending	210		417	213	0	0	400	0	425	201	0	
	Corporates - Of Which: SME	0	ě.	0	0	0	0		0	o o	ě.	0	
	Retail	4		4	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property	4	0	4	1	0	0	2	0	2	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1		0	0	0	0	1	0	0		0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity			0			0	1		0	, i	0	
	Other non credit-obligation assets			-				_					
	IRB Tenat												
		(1) Original exposus	e, unlike Exposure vi	ilus, is reported befo	re taking into account any eff	ect due to credit co	rversion factors or cr	edit risk mitigation !	techniques (e.g. subs	titution effects).			

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	٥
	Institutions Corporates	1.495	26	1,255	631	105	6	1,400	24	1.215	619	113	0 6
		1,495	26	1,255	631	105	6	1,400	24	1,215	619	113	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0	0		0	0			
	Corporates - Or Willon: SPIE Retail	1		1	0		0		0			0	
	Retail - Secured on real estate property	;		,				;		;			
	Retail - Secured on real estate property - Of Which: SME			0	0	0	0		0	0		0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	1		1	0	0	0	1	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	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	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				Aso	31/03/2024					As of	30/06/2024		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 4	0	0		0	0	0
	Corporates	105.994	1.666	85.253	35.262	2.097	455	109.533	1.682	88.700	35.656	2.224	440
	Corporates - Of Which: Specialised Lending	580	145	553	176	27	78	638	147	611	198	22	82
	Corporates - Of Which: SME	18,323	489	16,751	6,682	721	142	18,600	458	17,087	6,830	658	145
	Retail	85,649	370	84,423	18,959	977	24	88,731	400	87,469	19,595	1,050	25
	Retail - Secured on real estate property	78,606	243	78,606	17,156	568	11	81,633	266	81,633	17,770	613	12
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	78,606	243	78,606	17,156	568	11	81,633	266	81,633	17,770	613	12
	Botail - Other Botail	7.043	127	5.817	1.803	409	14	7.097	134	5.836	1.825	437	14
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7.043	127	5.817	1.803	409	14	7.097	134	5.836	1.825	437	14
	Equity	0	0	0	0	0		0	0		0		
	Other non credit-obligation assets				0						0		
	IRB Total ²				54,221						55,250		

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0		0	0		0	0	0
	Corporates	62.344	869	52,400	21.816	1.343	258	63,730	972	53,534	21.972	1.441	296
	Corporates - Of Which: Specialised Lending	277	14	270	99	9	8	336	13	327	121	2	8
	Corporates - Of Which: SME	18,133	487	16,618	6,622	721	141	18,410	455	16,951	6,764	652	143
	Retail	85,294	364	84,082	18,873	963	24	88,367	394	87,119	19,508	1,036	25
	Retail - Secured on real estate property	78,304	241	78,304	17,086	563	11	81,323	263	81,323	17,701	608	11
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
110111111	Retail - Secured on real estate property - Of Which: non-SME	78,304	241	78,304	17,086	563	11	81,323	263	81,323	17,701	608	11
	Retail - Qualifying Revolving Botoil - Other Botoil	6.990	123	5,778	1.786	400	13	7.044	131	5.796	1.606	427	13
	Retait - Other Retait - Of Which: SME	0,000	0	0,776	1,700	400	13	7,044	0	0,790	1,000	927	0
	Retail - Other Retail - Of Which: non-SME	6.990	123	5,778	1.786	400	13	7.044	131	5.796	1.808	427	13
	Equity	0	0	0	0	0		0	0	0	0	0	0
	Other non credit-obligation assets												
	IRS Total												

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks Institutions Corporates	and central governments Corporators - Of Which: Specialised Lending	0 0 11,333	000	0 0 7,944	0 0 2,711	0		0 0 11,284		0 0 7,928	0 0 2,753	0 0 0	0
	Retail	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	152 43 40	0	107 42 40	49	0	0	153 45 41	0	108 44 41	48	0 1	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 40	0	0 40	8	0	0	0 41	0	0 41	0 8	0	0
		Patall - Qualifying Revetxing Patall - Other Patall Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3 0	0	2 0 2	1 0	1 0	0 0	3 0	0	0 2 0 2	1 0	1 0	0
	Equity Other non cre IRS Total	rdit-obligation assets		0	0		0		0	0	•	0		0

							IRB Ap	proach					
											130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,582	173	7,663	3,299	131	15	10,376	177	8,110	3,292	178	12
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17	0	15		0		18	0	17	13		0
	Corporates - Or Winds: SME Retail	54	1	51	16			54	1	51	16		0
	Retail - Secured on real estate property	41		41	11	,		40		40	11		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0		ō	ů i	0	0	0	0	i	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	41	0	41	11	1		40	0	40	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	1	10	5	3	0	14	1	11	5	3	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	1	10	5	3	0	14	1	11	5	3	0
	Equity		0	0	0	0	0	0	0		0		0
	Other non credit-obligation assets												
	IR8 Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions Corporates	603	0	468	0 188	0	0	0 598	0	0 455	0 188		0
	Corporates Corporates - Of Which: Specialised Lending	603	0	468	188	0	0	598	0	455	188		
	Corporates - Of Which: SME	1	0	0	0	0		1	0		0		0
	Retail	10	0	10	3	1		11	0	10	3	1	0
	Retail - Secured on real estate property		0	8	2	0		9	0	9	2		0
0.500.444.07	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	o o	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	9	0	9	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity Other non credit-obligation assets		0	0		0	0	0	0		0		
	IRB Yotal												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provision:
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4.590	0 76	2,909	999	0 121	0 15	4.941	77	0 3.185	1.047	109	0 16
	Corporates Corporates - Of Which: Specialised Lending	4,590	76	2,909	999	121	15	4,941	77	3,185	1,047	109	16
	Corporates - Of Which: SME												
	Retail	36	0	35	9	1		41	0	40	10	1	0
	Retail - Secured on real estate property	32	0	32		0		37	0	37	9		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	8	0	0	37	0	37	9	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IR8 Total	_											

								IRB Ap	proach					
						131/03/2024						f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central ban	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		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	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries			0	0	0	0	0	0	0	0	0	0	0	0
Other Countries			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1				0	0	0	0		0	0	0	0		0
1		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		٥	0	0	0	0	٥	0	0	0	0	0	0
1		redit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, NJ)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
DENMARK	Count's balls and central generowment. Institution Corporate Corporate Component Comp			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,422 0 1 29 25 0 25 0 4	0 0 7555 0 1 8 8 6 0 1 1 0	0 0 0 0 1 0 0 0 1 0 0 1 0 0 1	000000000000	0 0 2,241 0 1 30 25 0 25 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,847 0 1 29 25 0 25 0 4 0	0 0 7777 0 1 7 6 0 6 0	0 0 2 0 0 1 0 0 0 1 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Equity Other non cr	edit-obligation assets		0	0	۰	0		0	0	۰	0	•	0
	IRB Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Comin Sanha and coming personances Companies Real Security Real Real	0 0 304 0 0 4 3 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 285 0 0 4 3 0 3	0 0 73 0 0 1 1 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 301 0 0 5 3 0	0 0 0 0 0 0 0 0 0	0 282 0 0 4 3 0 3	0 0 68 0 0 1 1 0 1 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit - Bhilgation assets BB Total	0 1 0	0 0	0 1 0	0 0	0 0	0	0 1 0	0 0	0 1 0	0 0 0	0 0	0 0

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0	0		0	0	0
	Institutions Corporates	549	0	476	235	0		585	0	527	259		
	Corporates - Of Which: Specialised Lending	549	0	4/6	235	0		565	0	527	239		0
	Companies - Of Which: SME		0	0	ě.	0		0	0		0		0
	Retail	3	0	3	1	0		3	0	2	1		0
	Retail - Secured on real estate property	2	0	2	0	0		2	0	2	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0		1	0		0		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0		0		0
	Natas - Other Natas - Of Which: non-SME Equity	1	0	0		0			0		0		0
	Other non-credit-obligation assets			,	·						·	-	-
	IRB Total												
	IPM IVER	(1) Original expo	sure, untike Exposu	re value, is reporte	d before taking into accoun	c any effect due to	credit conversion f	actors or credit ris	k mitigation technic	oues (e.e. substitut	ion effects).		

								IRB Ap	proach					
					As o	31/03/2024					As o	f 30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
		ks and central governments	0	0	0	0	0		0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		1,506	25	1,299	607	123	6	2,049	25	1,705	652	124	6
				0	0	0	0		0	0		0		0
				0	0	0	0		0	0	0	0	0	0
	Retail		1	0	1	0	0		1	0	1	0		0
		Retail - Secured on real estate property	1	0	1		0		1	0	1	0		0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME			0	0	0		0	0		0		0
LOXELIDOONO			1	0	1	0	0		1	0	1	0		0
		Retail - Qualifying Revolving		0	0		0		0	0		0		0
		Retail - Other Retail			0									0
		Retail - Other Retail - Of Which: SME					0		0	0		0		0
		Retail - Other Retail - Of Which: non-SME			0									0
	Equity				0							0		0
		redit-obligation assets												
	IRS Total													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Austria													
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium													
[0 - 3M[Bulgaria													
[0 - 3M[Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
00 aM	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Nominat	Provisions	amount
[0 - 3M]	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 22Y - 3Y 37Y - 5Y 5YY - 10Y 10Y - more	Latvia													
Total Tota	Lithuania													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
Total Tota	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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													
105a [0 - 3M] [3M - 1Y] 1Y - 2Y 1Y - 2Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Iceland													
Total [0-3M[[3M-11] [13V-21] [17-21] [27-37] [37-57] [57-107] [107-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	412 133 98 246 566 198 830	2 318 131 8 74 10 195 2 562 1188 830 2,307	332 123 79 320 345 118 224	0 0 0 203 176 526	0	81 8 19 21 14 4 9	1 9 8 32 31 28 10	51 623 190 729 774 708 163 3,239	57	149 643 257 521 608 969 104	0 0 1	0 0 0 0	
Total	1	2,570	2,307	1,511	904		156	119	3,239	123	3,250	511	0	50



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		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	Nominat	Provisions	amount
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10 10 10 10 10 10 10 10	Switzerland													
Total Tota	Other advanced economies non EEA													



General governments exposures by country of the counterparty

				DNB BANK ASA										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value	Off-balance s	sheet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-									-		Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10 - 3M 13M - 1Y	Latin America and the Caribbean													
Total [0-3M[[3M-1Y[[3M-1Y] [1Y-2Y] [2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
Total [0 - 3Mf [3M - 1Y [11 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	352 1.291 1.6777 3.038 2.158 2.0151 390	352 1,314 1,907 3,038 2,158 2,014 390 11,174	0 97 290 2 25 73 74 662	96 217 197 112	900 1,437 2,888 1,841 1,664	34 49 52 74 81	4 26 1 15 50 8 4	28 296 46 144 1,047 215 76 1,852	3	35/1 11 75/27/1 1,08: 21 3: 2,54	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 (19

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Austria													
[0 - 3Mf	Belgium													
[0 - 3M[Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M[[34 - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
0 - 3M 13M - 1Y 17 - 2Y	Estonia													



General governments exposures by country of the counterparty

		UNB BANK ASA As of 30/06/2024												
						Di								1
						Dire	ct exposures							-
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[13M - 1Y 11Y - 2Y														
[2Y - 3Y [[3Y - 5Y [Finland													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[
[1Y-2Y[[2Y-3Y[France													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M [-													
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [Croatia													
[3Y - 5Y] [5Y - 10Y] [10Y - more Total														
Total [0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y [Greece													
[3Y - 5Y [[5Y - 10Y [Greece													
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Hungary													
[5Y - 10Y [[10Y - more Total	4													
[0-3M[[3M-1Y[
[1Y-2Y[[2Y-3Y[Ireland													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M[[3M - 1Y]	1													
[17.27]														
[2Y-3Y[[3Y-5Y[[5Y-10Y[Italy													
[10Y - more Total														



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial assets	Total carrying amount of non- derivative financial assets (net of short positions)		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	amount
[0 - 3M[Latvia													
[0 - 3M[Uthuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
10 aM 1 aM - 1Y	Romania													



General governments exposures by country of the counterparty

			DNB BANK ASA											
				_			As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y[[5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M[Norway	25-5 136 8-8 65 8-6 6-6 5-45 1-177	69 136 8 8 6 3 5 6 6 5 99 99	61 122 66 38 55 1 1 1222	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	193 9 22 26 10 5 15	45 5 21 34 14 19 15	1,482 378 6004 606 279 520 143 4,013	12 15 45 47 15	387 196 363 317 978 906 131	0 7 0 8 16 6 0		27



General governments exposures by country of the counterparty

				DNB BANK ASA										
						_	As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Switzerland													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							DNB BANK ASA							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M[[3M - 11] [11 - 22] [12 - 22] [22 - 32] [37 - 52] [57 - 107] [107 - more Total	Middle East													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 2Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Garibbean													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
Total [0 - 3Mf [3M - 1Y [1M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	281 1.299 3.161 3.181 2.147 1.936 200	281 1,259 3,116 3,181 2,147 1,936 200 12,119	0 80 39 1 19 108 50 287	18	1,031 2,941 2,906 1,943 1,436	26 45 60 77 71 6	2 4 17 19 49 7 3	3 52 104 307 1,261 432 26 2,185	0 28 8 4 22 4 3	14 22: 57- 23: 97- 91 7-1	1 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

DNB BANK ASA

					As of 30/09/2023									As of 31/12/2023				
		Oross	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gros	ss carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	ment, accumulated negative c	hanges in fair value due to	
		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures		rming exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	57,681	8 0	0	0					0 0	28,1	47 0	,			0	0	0	0
Debt securities (including at amortised cost and fair value)	20,14	9 0	0	0					0	32,5	49 0				0	0	0	0 0
Central banks	111	9 0	0	0					0	10,8	10 0	,			0	0	0	0
General governments	4,27	9 0	0	0	0				0	4,9	59 0				0	0	0	0 0
Credit institutions	14,839	9 0	0	0	0				0	15,9	17 0				0	0	0	0 0
Other financial corporations		1 0	0	0	0				0		2 0				0	0	0	0 0
Non-financial corporations	91	1 0	0	0	0				0	8	51 0				0	0	0	0 0
Loans and advances(including at amortised cost and fair value)	188,92	7 250	2,194	2,194	2,188	142	578	57	8 1,399	190,9	11 261	2,38-	2,384	2,3	78 14	7 56	8 56	s8 1,485
Central banks	2,329	9 0	0	0					0 0	2,3	59 0				0	0	0	0 0
General governments	304	4 0	0	0					0 0	2	44 0				0	0	0	0 0
Credit Institutions	4,70	4 0	0	0					0 0	7,90	21 0				0	0	0	0 0
Other financial corporations	8,481	0 2	24	24	24	1			0 24	8,1	76 O	4	44		44	1	1	1 43
Non-financial corporations	77,18	7 56	1,661	1,661	1,660	99	502	50	2 993	76,3	88 65	1,830	1,830	1,80	31 10	4 48	8 4F	88 1,070
of which: small and medium-sized enterprises	22,44	7 46	419	419	419	51	144	14	4 247	22,0	78 49	51	515	5:	19 5	6 14	0 14	40 319
of which: Loans collateralised by commercial immovable property	21,30	6 23	216	216	215	25	43	4	3 173	21,4	70 26	459	455	48	55 3	2 5	4 .	54 399
Households	95,924	4 193	509	509	504	41	. 76	7	6 382	95,8	23 196	501	506	51	03 4	2 8	0 F	30 373
of which: Loans collateralised by residential immovable property	83,891	8 131	300	300	295	13	15	1	5 280	84,0	58 143	31	310	31	05 1	5 1	9 1	19 285
of which: Credit for consumption	1,42	5 13	69	69	69	1			9 1	1,4	16 14	4 54	56		56	3 1	3 .	13 1
DEBT INSTRUMENTS other than HFT	266,764	4 250	2,194	2,194	2,188	142	578	57	1,399	251,6	18 261	2,38	2,384	2,3	78 14	8 56	.8 5f	68 1,485
OFF-BALANCE SHEET EXPOSURES	73,46	3	198	198	198	42	21	. 2	2 118	74,3	52	28	283	21	83 4	3 2	22 2	22 111

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



Performing and non-performing exposures DNB BANK ASA

					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal as	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	sanges in fair value due to			Gros	s carrying amount! Nominal ar	ount		Accumulated impairs credit risk and provis	nent, accumulated negative cha	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financi guarantees received on n performing exposures
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			uue 200 aays and 4-00 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	71,792	0	0	0					0	49,09	1 0	0			0 (0
Debt securities (including at amortised cost and fair value)	24,528	0	0					,	0 0	24,89		0		o	•			0
Central banks	1,769	0	0	0			0	,	0 0	1,84	9 0	0	0	p	0 (0
General governments	4,871	0	0	0			0		0 0	4,93	6 0	0		P				0
Credit institutions	16,860	0	0	0			0		0 0	16,93	1 0	0		P				0
Other financial corporations	2	0	0	0			0		0 0		2 0	0		P				0
Non-financial corporations	1,026	0	0	0			0		0 0	1,17	1 0	0		P				0
.oans and advances(including at amortised cost and fair value)	184,186	280	2,140	2,140	2,134	14	557	55	7 1,258	194,52	0 353	2,186	2,186	2,17	15:	536	53	1
Central banks	750	0	0	0			0		0 0	19	0	0		P				0
General governments	276	3	0	0			0		0 0	35	6 0	0		P				0
Credit institutions	8,768	0	0	0			0		0 0	14,86	5 0	0		P				0
Other financial corporations	7,655	0	35	35	36	:	. 1		1 34	7,89	0	45	45	5 4	15 :	. 0		0
Non-financial corporations	75,552	62	1,500	1,500	1,500	10	476	471	6 838	77,61	7 142	1,550	1,550	1,55	101	450	45	50
of which: small and medium-sized enterprises	21,277	55	580	580	580	5.	174	17-	4 346	21,93	4 87	539	539	53	18 54	161	16	91
of which: Loans collateralised by commercial immovable property	20,333	26	295	295	294	3	61	. 6	1 234	20,85	6 81	332	332	33	11 3:	73	7	73
Households	91,184	214	605	605	596	3	80	8	0 385	93,60	1 210	591	591	58	40	86	8	96
of which: Loans collateralised by residential immovable property	80,083	157	326	326	322	10	19	11	9 303	82,08	6 158	382	382	37	16 16	23	2	23
of which: Credit for consumption	1,235	14	53	53	50	:	11	1	1 1	1,24	3 13	58	58	5	:	. 12	1	12
DEBT INSTRUMENTS other than HFT	280,506	280	2,140	2,140	2,146	14	5 557	55	7 1,258	268,50	0 353	2,186	2,186	2,18	15:	536	53	96 1,
OFF-BALANCE SHEET EXPOSURES	71,403		289	289	286	4	29	2:	9 95	75,35	9	272	272	27	12 4	21	1	n

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Forborne exposures

ı			As of 30/	09/2023					As of 31	/12/2023		
	Gross carryin; exposures wit measures	g amount of th forbearance	Accumulated impa	airment, accumulated ue due to credit risk exposures with	Collateral and financion exposures with fo		Gross carrying exposures wit measures	g amount of th forbearance	Accumulated imp	airment, accumulated lue due to credit risk r exposures with	Collateral and financia on exposures with fo	
		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 ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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

⁽P) 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 F18.00 / F19.00), 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) 2021/45-1. TS 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.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at certal balance at certal banks and other demand deposits of the original provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at certal balance at the provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances (excluding loans and advances loads).



Forborne exposures

DNB BANK ASA

			As of 31/0	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryiną exposures wit measures			exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)		-	-		_							
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,294	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		2,357	1,102	263	257	1,724	
Loan commitments given	269	6	2	0	89	2	268	8	1	0	101	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ²	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading DNB BANK ASA

As of 30/09/2023								As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which: non- performin	of which: defaulted	Of which toans and advances subject to impairment	Accumulated impairment ¹	negative changes		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁸	negative changes in fair value due to credit risk on non-performing exposures ¹	
	4.850	111	111	4.850	56		4.832	61	61	4.832			4 645	67	67	4 645	10		5.082	66	65	5.082	11		
A Agriculture, forestry and fishing B Mining and quarrying	4,850 2,095	321	321	4,850 2.095	29	0	4,832 1.758	304	304	4,832 1.758	24	0	1 764	223	223	1,764	10	0	1.861	172	172	1.861	11	0	
B Mining and quarrying C Manufacturing	2,095 6,568	321	321	2,095 6.568	19	0	1,758	304	304	1,758	24	0	1,764	223 43	223 43	1,764	18	0	1,861	44	1/2	1,861 6.751	18	0	
D Electricity, gas, steam and air conditioning supply	5,025	138	138	5,024	67	0	5,159	127	127	5,158	72	0	4,949	131	131	4,948	74	0	5,065	134	134	5,055	78	0	
E Water supply	279	17	17	266	16	0	274	17	17	261	16	0	303	18	18	291	17	0	319	18	18	306	17	0	
F Construction	8,600	102	102	8,598	62	0	8.292	169	169	8.291	67	0	8.142	185	185	8.140	73	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	136	0	6,517	308	308	6,517	135	0	6.494	250	250	6,494	135	0	6.712	191	191	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	2,833	73	73	2,833	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	194	194	21,993	60	0	21,794	397	397	21,784	73	0	21,057	215	215	21,046	69	0	21,481	243	243	21,470	77	0	
M Professional, scientific and technical activities	7,208	74	74	7,207	58	0	7,637	88	88	7,636	59	0	7,793	117	117	7,792	60	0	7,755	113	113	7,753	62	0	
N Administrative and support service activities	2,739	12	12	2,739	13	0	2,862	12	12	2,862	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	2	0	167	9	9	166	3	0	151	8	8	151	3	0	147	4	4	146	2	0	
Loans and advances	77,187	1,661	1,661	77,158	601	0	76,388	1,832	1,832	76,361	592	0	75.552	1.500	1.500	75,524	582	0	77.617	1,550	1,550	77,579	558	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.