

Bank name: **DNB****General Bank Data**

Section 1 - General Information	GSIB	Response	
<b>a. General information provided by the relevant supervisory authority:</b>			
(1) Country code	1001	NO	1.a.(1)
(2) Bank name	1002	DnBNOR	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2023-12-31	1.a.(3)
(4) Reporting currency	1004	NOK	1.a.(4)
(5) Euro conversion rate	1005	0.088964014	1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2024-04-26	1.a.(6)
<b>b. General information provided by the reporting institution:</b>			
(1) Reporting unit	1007	1,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2024-04-30	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	<a href="https://www.ir.dnb.no/capital-framework">https://www.ir.dnb.no/capital-framework</a>	1.b.(5)
(6) LEI code	2015	549300GKFG0RYRRQ1414	1.b.(6)

**Size Indicator**

Section 2 - Total Exposures	GSIB	Amount	
<b>a. Derivatives</b>			
(1) Counterparty exposure of derivatives contracts	1012	14,625,105	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	0	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	48,169,613	2.a.(3)
<b>b. Securities financing transactions (SFTs)</b>			
(1) Adjusted gross value of SFTs	1013	201,892,715	2.b.(1)
(2) Counterparty exposure of SFTs	1014	2,724,273	2.b.(2)
<b>c. Other assets</b>			
(1) Gross notional amount of off-balance sheet items	1015	2,703,895,636	2.c.
<b>d. Items subject to a 0% credit conversion factor (CCF)</b>			
(1) Items subject to a 0% CCF	1019	52,463,283	2.d.(1)
(2) Items subject to a 20% CCF	1022	3,183,727	2.d.(2)
(3) Items subject to a 40% CCF	2300	157,594,507	2.d.(3)
(4) Items subject to a 50% CCF	1023	464,713,123	2.d.(4)
(5) Items subject to a 100% CCF	1024	9,680,048	2.d.(5)
<b>e. Regulatory adjustments</b>			
(1) Total exposures prior to regulatory adjustments (sum of items 2.a.(1) through 2.c., 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	3,282,264,828.31	2.f.
<b>g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:</b>			
(1) On-balance sheet and off-balance sheet insurance assets	1701	391,865,895	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	574,546	2.g.(2)
(3) Investment value in consolidated entities	1208	0	2.g.(3)
<b>h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f</b>			
(1) Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	26,029,941	2.h.
<b>i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)</b>			
(1) Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)	1117	3,648,675,328	2.i.

**Interconnectedness Indicators**

Section 3 - Intra-Financial System Assets	GSIB	Amount	
<b>a. Funds deposited with or lent to other financial institutions</b>			
(1) Certificates of deposit	2102	0	3.a.(1)
<b>b. Unused portion of committed lines extended to other financial institutions</b>			
(1) Unused portion of committed lines extended to other financial institutions	1217	0	3.b.
<b>c. Holdings of securities issued by other financial institutions</b>			
(1) Secured debt securities	2103	86,169,281	3.c.(1)
(2) Senior unsecured debt securities	2104	71,601,993	3.c.(2)
(3) Subordinated debt securities	2105	662,086	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	32,267	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	5,969	3.c.(6)
<b>d. Net positive current exposure of SFTs with other financial institutions</b>			
(1) Net positive current exposure of SFTs with other financial institutions	1219	11,855,697	3.d.
<b>e. OTC derivatives with other financial institutions that have a net positive fair value</b>			
(1) Net positive fair value	2109	7,374,309	3.e.(1)
(2) Potential future exposure	2110	2,077,511	3.e.(2)
<b>f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))</b>			
(1) Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	187,414,650	3.f.
<b>Section 4 - Intra-Financial System Liabilities</b>			
<b>a. Funds deposited by or borrowed from other financial institutions</b>			
(1) Deposits due to depository institutions	2111	72,179,848	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	115,526,678	4.a.(2)
(3) Loans obtained from other financial institutions	2113	0	4.a.(3)
<b>b. Unused portion of committed lines obtained from other financial institutions</b>			
(1) Unused portion of committed lines obtained from other financial institutions	1223	63,027	4.b.
<b>c. Net negative current exposure of SFTs with other financial institutions</b>			
(1) Net negative current exposure of SFTs with other financial institutions	1224	803,987	4.c.
<b>d. OTC derivatives with other financial institutions that have a net negative fair value</b>			
(1) Net negative fair value	2114	13,693,927	4.d.(1)
(2) Potential future exposure	2115	4,561,389	4.d.(2)
<b>e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))</b>			
(1) Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	206,828,856	4.e.
<b>Section 5 - Securities Outstanding</b>			
<b>a. Secured debt securities</b>			
(1) Secured debt securities	2116	273,101,533	5.a.
<b>b. Senior unsecured debt securities</b>			
(1) Senior unsecured debt securities	2117	218,031,420	5.b.
<b>c. Subordinated debt securities</b>			
(1) Subordinated debt securities	2118	39,957,025	5.c.
<b>d. Commercial paper</b>			
(1) Commercial paper	2119	333,607,054	5.d.
<b>e. Certificates of deposit</b>			
(1) Certificates of deposit	2120	83,035,994	5.e.
<b>f. Common equity</b>			
(1) Common equity	2121	333,204,452	5.f.
<b>g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.</b>			
(1) Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	22,003,713	5.g.
<b>h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)</b>			
(1) Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	1,302,941,190	5.h.

Bank name:

DNB

## Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	107,057,955	6.a.
b. Canadian dollars (CAD)	1063	251,683,984	6.c.
c. Swiss francs (CHF)	1064	467,377,979	6.d.
d. Chinese yuan (CNY)	1065	7,666,197	6.e.
e. Euros (EUR)	1066	74,342,048,956	6.f.
f. British pounds (GBP)	1067	3,927,185,241	6.g.
g. Hong Kong dollars (HKD)	1068	40,293,591	6.h.
h. Indian rupee (INR)	1069	18,897,656	6.i.
i. Japanese yen (JPY)	1070	3,550,527,648	6.j.
j. New Zealand dollars (NZD)	1109	8,464,045,824	6.k.
k. Swedish krona (SEK)	1071	171,524,415	6.l.
l. United States dollars (USD)	1072	14,561,376,721	6.m.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	113,196,937,332	6.n.
<b>Section 7 - Assets Under Custody</b>	<b>GSIB</b>	<b>Amount</b>	
a. Assets under custody indicator	1074	2,494,325,452	7.a.
<b>Section 8 - Underwritten Transactions in Debt and Equity Markets</b>	<b>GSIB</b>	<b>Amount</b>	
a. Equity underwriting activity	1075	8,169,000	8.a.
b. Debt underwriting activity	1076	30,500,000	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	38,669,000	8.c.
<b>Section 9 - Trading Volume</b>	<b>GSIB</b>		
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	551,536,187	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	1,037,439,542	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	1,588,975,729	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	501,172,261	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	7,169,000	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	508,341,261	9.f.

## Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	2129	6,460,488,103	10.a.
b. OTC derivatives settled bilaterally	1905	2,561,541,602	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	9,022,029,705	10.c.
<b>Section 11 - Trading and Available-for-Sale Securities</b>	<b>GSIB</b>	<b>Amount</b>	
a. Held-for-trading securities (HFT)	1081	32,769,799	10.a.
b. Available-for-sale securities (AFS)	1082	356,204,545	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	376,622,661	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	5,196,942	10.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	7,154,741	10.e.
<b>Section 12 - Level 3 Assets</b>	<b>GSIB</b>	<b>Amount</b>	
a. Level 3 assets indicator, including insurance subsidiaries	1229	59,250,654	11.a.

## Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Total foreign claims on an ultimate risk basis	1087	1,161,960,629	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	137,236,373	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	1,299,197,002	13.c.
<b>Section 14 - Cross-Jurisdictional Liabilities</b>	<b>GSIB</b>	<b>Amount</b>	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	1,428,730,900	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	158,395,236	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	1,587,126,137	14.c.

## Ancillary Data

Section 15 - Ancillary Indicators

Section 16 - Ancillary Items

## Memorandum Items

Section 17 - Size Items

Section 18 - Interconnectedness Items

Section 19 - Substitutability/Financial Infra. Items

Section 20 - Complexity Items

Section 21 - Cross-Jurisdictional Activity Items	GSIB	Amount	
e. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280	1,161,960,629	21.e.
f. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	137,236,373	21.f.
g. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	1,587,126,137	21.g.

Section 22 - Ancillary Indicators