

2018 EU-wide Stress Test

Bank Name	DNB Bank Group
LEI Code	549300GKFG0RYRRQ1414
Country Code	NO



2018 EU-wide Stress Test: Summary

DNB Bank Group

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

¹ Conversions not considered for CET1 computation

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



DNB Bank Group

								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expos	sure amounts						
		A-IF	:B	F-I	RB	A-IF	ιB	F-IF	RВ	Performing	Non performing	Stock of	Of which: from non performing	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks 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	78,737	2,278	0	0	38,717	9,444	0	0	75,385	2,307	1,465	928	40 3
	Corporates - Of Which: Specialised Lending	1,006		0	0	502	2,111	0	0	864		1,105	0	40.2
	Corporates - Of Which: SME	19,332		0	0	8,013	745	0	0	18,599		93	46	12.4
	Retail	84,500	287	0	0	19,987	495	0	0	83,658		78	40	14.2
	Retail - Secured on real estate property	75,946	136	0	0	17,867	283	0	0	75,864	134	19	9	6.0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
DNB Bank Group	Retail - Secured on real estate property - Of Which: non-SME	75,946	136	0	0	17,867	283	0	0	75,864	134	19	9	6.0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8,554	152	0	0	2,120	212	0	0	7,794	149	58	31	21.0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	8,554	152	0	0	2,120	212	0	0	7,794	149	58	31	21.0
	Equity									0	0	0	0	-
	Securitisation			-										
	Other non-credit obligation assets			-						0	0	0	0	-
	IRB TOTAL	163,237	2,565	0	0	58,704	9,939	0	0	159,042	2,590	1,543	968	37.49

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹В	F-1	RB	A-1	IRB	F-IF	tΒ	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	6,827	132	0	0	3,141	429	0	0	6,421	132	26	22	16.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	. 0	0	0	10.9%
	Retail	59	2	0	0	15	1	0	0	58	2	0	0	16.4%
	Retail - Secured on real estate property	47	1	0	0	12	0	0	0	47	1	0	0	9.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Sweden	Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	12	0	0	0	47	1	0	0	9.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12	1	0	0	3	1	0	0	11	. 1	0	0	21.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	12	1	0	0	3	1	0	0	11	. 1	0	0	21.0%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	6,886	134	0	0	3,156	430	0	0	6,479	134	26	22	16.5%



DNB Bank Group

								Restated	d					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	1B	F-1	IRB	A-IF	tΒ	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0	0	0	0	0	0	0	0		0 0	0	L L	-
	Institutions	0	0	0	0	3.880	0	0	0	7.00	0 0	0	1	-
	Corporates Corporates - Of Which: Specialised Lending	7,413	1	0	U	3,880	1	0	0	7,19	1	60		38.4%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0		14.9%
	Retail	67	0	0	0	16	0	0	0	6	5 0	0		23.1%
	Retail - Secured on real estate property	61	0	0	0	15	0	0	0	6	0	0		100.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	15	0	0	0	0	0	0	0	100.07
United States	Retail - Secured on real estate property - Of Which: non-SME	61	0	0	0	15	0	0	0	6	0	0	0	100.0%
Officed States	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	1-
	Retail - Other Retail	5	0	0	0	1	0	0	0		5 0	0	0	23.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	1	0 0	0	0) -
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0		5 0	0	C	23.1%
	Equity										0 0	0	0) -
	Securitisation													
	Other non-credit obligation assets									(0 0	0	0) -
	IRB TOTAL	7,480	1	0	0	3,896	2	0	0	7,258	1	65	0	34.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	8	F-:	IRB	A-I	RB	F-IR	В	Performing	Non performing			Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure1	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2,387	369	0	0	1,399	1,002	0	0	2,310	369	212	189	51.1%
	Corporates - Of Which: Specialised Lending	58	0	0	0	32	0	0	0	58	0	1	0	100.0%
	Corporates - Of Which: SME	1	1	0	0	0	0	0	0	1	1	0	0	12.0%
	Retail	42	1	0	0	10	1	0	0	41	1	0	0	19.1%
	Retail - Secured on real estate property	37	0	0	0	9	0	0	0	36	0	0	0	15.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	9	0	0	0	36	0	0	0	15.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	1	0	0	0	4	0	0	0	23.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	4	0	0	0	23.4%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	2,429	370	0	0	1,409	1,002	0	0	2,350	370	212	189	51.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0 0		0 0	0	0	C	0	0	(0 0) -
	Institutions	0	() 0)	0 0	0	0	0	0	0	(0 0) -
	Corporates	1,143	16	5 0)	0 717	109	0	0	1,130	16	12	2 6	5 39.
	Corporates - Of Which: Specialised Lending	0	() 0)	0 0	0	0	0	0	0	(0 0) -
	Corporates - Of Which: SME	1	(0 0		0 0	0	0	C	1	0	(0 0	13.
	Retail	26	1	L 0		0 7	1	0	C	25	1	(0 0	9.
	Retail - Secured on real estate property	22	1	L 0		0 6	1	0	0	21	1	(0 0	4.
	Retail - Secured on real estate property - Of Which: SME	0	(0 0		0 0	0	0	0	0	0	(0 0) -
Denmark	Retail - Secured on real estate property - Of Which: non-SME	22		L 0		0 6	1	0	C	21	1	(0 0) 4.
	Retail - Qualifying Revolving	0	(0 0		0 0	0	0	C	0	0	(0 0) -
	Retail - Other Retail	4	(0 0		0 1	0	0	C	3	0	(0 0	21.
	Retail - Other Retail - Of Which: SME	0	() 0)	0 0	0	0	0	0	0	(0 0) -
	Retail - Other Retail - Of Which: non-SME	4	(0 0		0 1	0	0	0	3	0	(0 0	21.2
	Equity									0	0	(0 0) -
	Securitisation													
	Other non-credit obligation assets									0	0	(0 0	-
	IRB TOTAL	1,168	17	0		724	110	0	0	1,155	17	12	2 6	37.49



DNB Bank Group

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IF	IB	Performing	Non performing	Stock of		Coverage Ratio Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	Central banks and central governments							0	0		0 0			
	Institutions	0		0		0	0	0	0		0 0		0	-
	Corporates	1.125	6	5 0	(731	327	0	0	1.04	5 65	28	3 20	31.3%
	Corporates - Of Which: Specialised Lending	1,125	(0	(0		0	0	2,01	0 0		0 0	-
	Corporates - Of Which: SME	0	(0 0	(0	0	0	0		0 0	0	0 0	7.9%
	Retail	15	(0 0	(3	0	0	0	1	5 0	C	0 0	22.6%
	Retail - Secured on real estate property	13	(0 0	(3	0	0	0	1:	3 0	C	0 0	100.0%
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	0	0	0	(0 0	C	0 0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	13	(0 0	(3	0	0	0	1	3 0	0	0 0	100.0%
	Retail - Qualifying Revolving	0	(0 0	(0 0	0	0	0		0 0	C	0 0	-
	Retail - Other Retail	2	(0 0	(1	0	0	0		2 0	0	0 0	22.6%
	Retail - Other Retail - Of Which: SME	0	(0 0	(0 0	0	0	0	1	0 0	C	0 0	-
	Retail - Other Retail - Of Which: non-SME	2	(0 0	(1	0	0	0		2 0	0	0 0	22.6%
	Equity										0 0	C	0 0	-
	Securitisation													
	Other non-credit obligation assets										0 0	C	0 0	-
	IRB TOTAL	1,141	66	5 O		735	327	0	0	1,060	66	28	21	31.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-	IRB	F-IR	в	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0 0	0	0	0		0 0	0	0	-
	Institutions	C	0	0	(0 0	0	0	0		0 0	0	0	-
	Corporates	1,022	25	0	(527	154	0	0	99	5 25	36	19	75.9%
	Corporates - Of Which: Specialised Lending	0	0	0	(0 0	0	0	0		0 0	0	0	100.0%
	Corporates - Of Which: SME	0	0	0	(0 0	0	0	0		0 0	0	0	100.0%
	Retail	g	0	0	(2	0	0	0		3 0	0	0	23.6%
	Retail - Secured on real estate property	8	0	0	(2	0	0	0		3 0	0	0	100.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0 0	0	0	0		0 0	0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	(2	0	0	0		3 0	0	0	100.0%
	Retail - Qualifying Revolving	0	0	0	0	0 0	0	0	0		0 0	0	0	-
	Retail - Other Retail	1	0	0	(0 0	0	0	0		1 0	0	0	23.6%
	Retail - Other Retail - Of Which: SME	0	0	0	(0 0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	() 0	0	0	0		1 0	0	0	23.6%
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	1,031	25	0	0	529	154	0	0	1,00	5 25	36	19	75.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate 31/12/20						
			Exposure	e values			Risk expo	osure amounts						<u> </u>
		A-IR	в	F-3	RB	A-1	RB	F-II	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0	0	0	0	0	ſ		0	0	0	0	0	-
	Institutions	0	0	0 0	0	0	(0 0	0	0	0	0	0	-
	Corporates	1,015	0	0 0	0	512	(0 0	0	1,007	0	2	0	29.6%
	Corporates - Of Which: Specialised Lending	0	0	0 0	0	0	(0 0	0	0	0	0	C	-
	Corporates - Of Which: SME	0	0	0 0	0	0	() ()	0	0	0	0	C	29.69
	Retail	14	0	0 0	0	3	C	0 0	0	13	0	0	C	21.4%
	Retail - Secured on real estate property	12	0	0 0	0	3	(0 0	0	12	0	0	C	100.09
	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	(0 0	0	0	0	0	C	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	12	0	0 0	0	3	(0 0	0	12	0	0	0	100.09
	Retail - Qualifying Revolving	0	0	0 0	0	0	(0 0	0	0	0	0	C	-
	Retail - Other Retail	1	0	0 0	0	0	(0 0	0	1	0	0	C	21.49
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	(0 0	0	0	0	0	C	-
	Retail - Other Retail - Of Which: non-SME	1	0	0 0	0	0	(0 0	0 0	1	0	0	C	21.4%
	Equity									0	0	0	C	-
	Securitisation													
	Other non-credit obligation assets						_			0	0	0	0	-
	IRB TOTAL	1,029	0	0	0	515	0	0	0	1,020	0	2	0	23.3%



DNB Bank Group

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-3	IRB	A-I	RB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	Central banks and central governments													
	Institutions			0	(0	l	0	0		0 0	(0	-
		((0 0	(0	(0	0		0 0	(0 0	-
	Corporates	691	(0 0	(397	(0 0	0	64	3 0	(0 0	100.0
	Corporates - Of Which: Specialised Lending	0	(0 0	(0 0	(0 0	0		0 0	(0 0	-
	Corporates - Of Which: SME	C	(0 0	(0 0	() 0	0		0 0	(0 0	-
	Retail	3	(0 0	(1	(0 0	0		3 0	(0 0	100.05
	Retail - Secured on real estate property	3	(0 0	(1	0	0 0	0		3 0	(0 0	100.05
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	() 0	0		0 0	(0 0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	3	(0 0	(1	() 0	0		3 0	(0 0	100.09
	Retail - Qualifying Revolving	C	(0	(0	() 0	0		0 0	(0	-
	Retail - Other Retail	C	(0 0	(0	(0 0	0		0 0	(0 0	100.09
	Retail - Other Retail - Of Which: SME	C	(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	100.09
	Equity			-		_					0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets										0 0	(0 0	-
	IRB TOTAL	694		0	0	397	0) 0	0	64	6 0	0	0	100.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/2017	7					
			Exposure	values			Risk expo	sure amounts						
		A-IF	≀B	F-1	IRB	A-1	IRB	F-IRB		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	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	297	26	0	0	368	329	0	0	258	26	20	20	75.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	22.7%
	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	5	0	0	0	100.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
China	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	1	0	0	0	5	0	0	0	100.0%
	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	C	0	0	0	22.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	22.7%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	303	26	0	0	369	329	0	0	263	26	20	20	75.8%



DNB Bank Group

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks 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	() -
	Corporates	74,432	3.260	1.624	1.495	45.9%	74.013	3,679	1,725	1.611	43.8%	73,690	4.002	1.777	1.68	42.0%
	Corporates - Of Which: Specialised Lending	859	6	3	1	18.2%	855		4	2	18.8%	852	13	4		3 42.0% 2 18.8%
	Corporates - Of Which: SME	18,506	462	195	186	40.2%	18,453	515		195	37.8%	18,407		208	201	35.8%
	Retail	83,442	498	130	89	17.8%	83,215	725	148	111	15.3%	82,973	967	168	130	5 14.0%
	Retail - Secured on real estate property	75,703	294	37	25	8.6%	75,545	453	45	34	7.6%	75,381	616	54	4	7.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0	() -
DNB Bank Group	Retail - Secured on real estate property - Of Which: non-SME	75,703	294	37	25	8.6%	75,545	453	45	34	7.6%	75,381	616	54	4	3 7.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0	(-
	Retail - Other Retail	7,738	204	93	63	31.0%	7,670	272	103	77	28.2%	7,592	351	114	92	26.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	7,738	204	93	63	31.0%	7,670	272	103	77	28.2%	7,592	351	114	92	26.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	157,874	3,758	1,753	1,584	42.1%	157,228	4,404	1,873	1,723	39.1%	156,663	4,969	1,944	1,818	36.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments Institutions	d	0	0	d) -	0	0	0	d	-	0	0	0	d) -
		0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Corporates	45,381	1,729	867	/99	46.2%	45,160	1,950	914	857		44,997	2,113	935	890	42.19
	Corporates - Of Which: Specialised Lending	543	2	0	0	9.6%	542	2	0	0	9.5%	542		0	0	9.59
	Corporates - Of Which: SME	18,477	424	182	1/2	40.6%	18,424	478	191	182		18,378			188	35.9
	Retail	83,051	491	12/	86	17.5%	82,825	/16	145	108	15.1%	82,585		165	133	13.9
	Retail - Secured on real estate property	75,357	291	36	24	8.4%	75,199	449	44	33	7.4%	75,036	611	53	42	6.9
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0) -	0	0	0	0	-	0	0	0	0	-
Norway	Retail - Secured on real estate property - Of Which: non-SME	75,357	291	36	24	8.4%	75,199	449	44	33	7.4%	75,036	611	53	42	6.9
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,694	200	91	62	30.8%	7,626	268	101	75	28.1%	7,548	346	112	91	26.2
	Retail - Other Retail - Of Which: SME	0	0	0	0) -	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,694	200	91	62	30.8%	7,626	268	101	75	28.1%	7,548	346	112	91	26.29
	Equity	0	0	0	0) -	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	128,432	2,220	994	885	39.9%	127,985	2,667	1,059	965	36.2%	127,582	3,070	1,099	1,023	33.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	C) (-	0	0	C	0	-	0	0	0	() -
	Institutions		0 0	C	0 0	-	0	0	C	0	-	0	0	0	() -
	Corporates	6,40	3 151	42	2 36	24.2%	6,374	180	51	43	23.6%	6,334	220	59	51	23.2%
	Corporates - Of Which: Specialised Lending		0 0	C	0 0	-	0	0	0	0	-	0	0	0	(-
	Corporates - Of Which: SME		L 0	C	0 0	93.1%	1	0	0	0	85.1%	1	0	0	(77.8%
	Retail	5	7 2	1	1	34.9%	57	2	1	1	33.1%	57	2	1		31.1%
	Retail - Secured on real estate property	4	7 1	C) (24.3%	47	1	C	0	22.1%	47	1	0	(19.8%
	Retail - Secured on real estate property - Of Which: SME		0 0	C) (-	0	0	C	0	-	0	0	0	(-
Sweden	Retail - Secured on real estate property - Of Which: non-SME	4	7 1	C) (24.3%	47	1	C	0	22.1%	47	1	0	(19.8%
	Retail - Qualifying Revolving		0 0	C) (-	0	0	C	0	-	0	0	0	(-
	Retail - Other Retail	1	1 1	1		41.8%	10	1	1	1	40.6%	10	1	1		39.4%
	Retail - Other Retail - Of Which: SME		0 0	C) (-	0	0	C	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	1	1 1	1		41.8%	10	1	1	1	40.6%	10	1	1		39.4%
	Equity		0 0	C) (-	0	0	C	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	C) (-	0	0	C	0	-	0	0	0	() -
	IRB TOTAL	6,461	153	43	37	24.3%	6,431	182	52	43	23.7%	6,391	222	60	52	23.3%



DNB Bank Group

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments							0	0	0				0		
	Institutions							0	0	0		(0		- -
	Corporates	7.09	6 96	5	20	39.8%	7,052	140	64	53	37.2%	7.016	176	72	6	1 34
	Corporates - Of Which: Specialised Lending	1,03	n (7,032	140	01	J2 0	-	7,010	1/0	/2	0	n -
	Corporates - Of Which: SME				0 0	38.0%	(0	0	0	38.0%	(0	0		0 38
	Retail	6	6 (0 0	29.0%	66	0	0	0	24.0%	66	5 1	0		2
	Retail - Secured on real estate property	6	1 () (0 0	6.6%	61	0	0	0	6.6%	6	L 0	0		D (
	Retail - Secured on real estate property - Of Which: SME		0 0) (0 0	-	(0	0	0		(0 0	0		D -
United States	Retail - Secured on real estate property - Of Which: non-SME	6	1 () (0 0	6.6%	61	0	0	0	6.6%	6	L 0	0		0 (
	Retail - Qualifying Revolving		0 (0 0	-	(0	0	0	-	(0 0	0	1	D -
	Retail - Other Retail		5 ((0 0	37.6%		0	0	0	36.0%		5 0	0		0 34
	Retail - Other Retail - Of Which: SME		0 0	(0 0	-	(0	0	0	-	() 0	0		D -
	Retail - Other Retail - Of Which: non-SME		5 (0 0	37.6%		0	0	0	36.0%		5 0	0		34
	Equity		0 0	(0 0	-	(0	0	0	-	() 0	0		D -
	Securitisation															
	Other non-credit obligation assets		0 0) (0 0	-	(0	0	0	-	(0 0	0		D -
	IRB TOTAL	7,16	2 96	52	38	39.8%	7,118	141	64	52	37.1%	7,082	176	72	6	L 34.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	aseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	() () -	0	0	0	0		0	0	0	0	1
	Institutions	(0 0	() () -	0	0	0	0		0	0	0	0	r
	Corporates	2,282	2 397	-	199	50.2%	2,270	409	207	203	49.5%	2,260	419	208	205	48.9%
	Corporates - Of Which: Specialised Lending	57	7 1	-	(20.1%	56	2	0	0	20.0%	56	2	1	0	19.8%
	Corporates - Of Which: SME		1 1	1	1 1	99.8%	1	1	1	1	99.5%	1	1	1	1	99.3%
	Retail	4:	1 1	() (30.9%	41	1	0	0	29.0%	41	1	0	0	27.4%
	Retail - Secured on real estate property	30	5 0	() (21.2%	36	0	0	0	19.2%	36	1	0	0	17.7%
	Retail - Secured on real estate property - Of Which: SME	() 0	() () -	0	0	0	0	-	0	0	0	0	r -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	36	5 0	() (21.2%	36	0	0	0	19.2%	36	1	0	0	17.7%
	Retail - Qualifying Revolving	(0 0	() () -	0	0	0	0		0	0	0	0	1-
	Retail - Other Retail	4	1 0	() (42.4%	4	0	0	0	41.3%	4	0	0	0	40.4%
	Retail - Other Retail - Of Which: SME	(0 0	() (-	0	0	0	0		0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	4	4 0	() (42.4%	4	0	0	0	41.3%	4	0	0	0	40.4%
	Equity	(0 0	() (-	0	0	0	0	-	0	0	0	0	r
	Securitisation															
	Other non-credit obligation assets	(0 (() () -	0	0	0	0	-	0	0	0	0	1-
	IRB TOTAL	2,323	397	-	199	50.2%	2,311	410	207	203	49.5%	2,300	420	208	205	48.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0) () -	0	0	C	C	-	0	0	(0 د	-
	Institutions		0 0) () () -	0	0	C	0	-	0	0	(<u>ن</u>	-
	Corporates	1,12	3 23	19	9 1	7 72.1%	1,116	30	20	18	60.9%	1,109	36	21	20	54.29
	Corporates - Of Which: Specialised Lending) (() ()) -	0	0	C	0	-	0	0	(0 0	-
	Corporates - Of Which: SME		L C			20.8%	1	0	0	0	18.3%	1	0	(J 0	16.6
	Retail	2	5 1	(14.1%	25	1	C	0	14.1%	25	1	(J 0	14.0
	Retail - Secured on real estate property	2	1 1	(4.5%	21	1	0	0	4.6%	21	1	(J 0	4.6
	Retail - Secured on real estate property - Of Which: SME) () () -	0	0	0	0	-	0	0	() O	-
Denmark	Retail - Secured on real estate property - Of Which: non-SME	2	1 1) (4.5%	21	1	C	0	4.6%	21	1	(J 0	4.6
	Retail - Qualifying Revolving) (() () -	0	0	0	0	-	0	0	(J 0	-
	Retail - Other Retail		3 0	() (35.4%	3	0	0	0	34.4%	3	0	(J 0	33.69
	Retail - Other Retail - Of Which: SME		0 0	() () -	0	0	C	0	-	0	0	() 0	
	Retail - Other Retail - Of Which: non-SME		3 0	())	35.4%	3	0	C	0	34.4%	3	0	(<u>ں</u>	33.69
	Equity		0 0	() () -	0	0	C	0	-	0	0	() 0	
	Securitisation															
	Other non-credit obligation assets		0 0	(-	0	0	C	0	-	0	0	(1 0	
	IRB TOTAL	1,143	24	20	1	69.2%	1,140	31	21	18	59.0%	1,134	38	21	1 20	52.8%



DNB Bank Group

								E	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	Central banks and central governments	() () (a	-	0	0	0	0	-	a	0	0		D -
	Institutions	(0 0) ()	0	-	0	0	0	0	-	0	0	0	-	D -
	Corporates	1,030	80	25	24	29.7%	1,022	88	27	25	28.9%	1,016	94	28	2	7 28.
	Corporates - Of Which: Specialised Lending	(0 0) (0	-	0	0	0	0	-	0	0	0		D -
	Corporates - Of Which: SME	(0 0) (0	7.9%	0	0	0	0	7.9%	0	0	0		0 7.
	Retail	15	i C) (0	32.9%	15	0	0	0	30.9%	15	0	0		29.
	Retail - Secured on real estate property	13	C) (0	5.4%	13	0	0	0	5.4%	13	0	0		0 5.4
	Retail - Secured on real estate property - Of Which: SME	(0 0) (0	-	0	0	0	0	-	0	0	0		D -
Germany	Retail - Secured on real estate property - Of Which: non-SME	13	C () (0	5.4%	13	0	0	0	5.4%	13	0	0		0 5.
	Retail - Qualifying Revolving	(0 0) (0	-	0	0	0	0	-	0	0	0		D -
	Retail - Other Retail	2	. C) (0	34.8%	2	0	0	0	34.3%	2	0	0	-	0 34.
	Retail - Other Retail - Of Which: SME	(0 0) (0	-	0	0	0	0	-	0	0	0	-	D -
	Retail - Other Retail - Of Which: non-SME		c () (0	34.8%	2	0	0	0	34.3%	2	0	0	-	34.0
	Equity	(0 0) (0	-	0	0	0	0	-	0	0	0	-	D -
	Securitisation															
	Other non-credit obligation assets	(0 0) (0	-	0	0	0	0	-	0	0	0		D -
	IRB TOTAL	1,046	80	25	24	29.7%	1,037	88	27	25	28.9%	1,031	94	28	2	7 28.3°

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0 0	(-	0	0 0	0	0	-	0	0	0	(-
	Institutions	(0 0	0 0	(-	0	0 0	0	0	-	0	0	0	(-
	Corporates	974	48	33	29	60.9%	966	56	36	32	57.9%	960	62	37	34	55.4%
	Corporates - Of Which: Specialised Lending	(0 0	0 0	(100.0%	0	0 0	0	0	100.0%	0	0	0	(99.9%
	Corporates - Of Which: SME	(0 0	0 0	(16.5%	0	0 0	0	0	16.5%	0	0	0	(11.9%
	Retail	8	6 C	0 0	(32.1%	8	0	0	0	28.4%	8	0	0	(26.0%
	Retail - Secured on real estate property	8	6 C	0 0	(6.8%	8	0	0	0	6.8%	8	0	0	(6.8%
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0 0	(-	0	0 0	0	0	-	0	0	0	(-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	8	6 C	0 0	(6.8%	8	8 0	0	0	6.8%	8	0	0	(6.8%
	Retail - Qualifying Revolving	0) C	0 0	0	-	0	0 0	0	0	-	0	0	0	(-
	Retail - Other Retail	1	. 0	0 0	(36.7%	1	. 0	0	0	35.4%	1	0	0	(34.5%
	Retail - Other Retail - Of Which: SME	(0 0	0 0	(-	0	0 0	0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	1		0 0	(36.7%	1	. 0	0	0	35.4%	1	0	0	(34.5%
	Equity	() (0 0	(-	0	0 0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	() (0 0	(-	0	0 0	0	0	-	0	0	0	(-
	IRB TOTAL	982	48	33	29	60.9%	974	56	36	33	57.8%	969	62	37	34	55.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0) 0	-	0	0	0	0	-	(0	(n -
	Institutions		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(D -
	Corporates	1,00	0 6	2	2 1	18.1%	997	10	2	2	18.2%	993	13	3		2 18.19
	Corporates - Of Which: Specialised Lending		0 0	(0 0	-	0	0	0	0	-	(0 0	0	(D -
	Corporates - Of Which: SME		0 0	(0 0	38.5%	0	0	C	0	38.5%		0 0	0	(38.59
	Retail	1	3 0	(0 0	18.4%	13	0	C	0	16.0%	13	0	0	(14.59
	Retail - Secured on real estate property	1.	2 0	(0 0	6.1%	12	0	C	0	6.1%	12	: C	0	(0 6.19
	Retail - Secured on real estate property - Of Which: SME		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(0 -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	1.	2 0	(0 0	6.1%	12	0	C	0	6.1%	12	2 0	0	(0 6.19
	Retail - Qualifying Revolving		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(0 -
	Retail - Other Retail		1 0	(0 0	23.0%	1	0	C	0	23.0%	1	. 0	0	(23.09
	Retail - Other Retail - Of Which: SME		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(D -
	Retail - Other Retail - Of Which: non-SME		1 0	(0 0	23.0%	1	0	C	0	23.0%	1	. 0	0	(D 23.09
	Equity		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(D -
	Securitisation															
	Other non-credit obligation assets		0 0	(0 0	-	0	0	C	0	-	(0 0	0	(0 -
	IRB TOTAL	1,014	4 6	2	1	18.1%	1,010	10	2	2	18.2%	1,007	13	3	2	18.1%



DNB Bank Group

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments		0 (0	a	-	0	0	0	0	-	a	0	0) -
	Institutions		0 (0	0		0	0	0	0	-	0	0	0) -
	Corporates	64	2 1	1	0	19.6%	641	3	1	1	19.3%	639	4	1		19
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0		0	0	0) -
	Corporates - Of Which: SME		0 0	0	0	-	0	0	0	0		0	0	0) -
	Retail		3 (-	0	9.3%	3	0	0	0	9.1%	3	0	0) 8
	Retail - Secured on real estate property		3 (-	0	5.2%	3	0	0	0	5.1%	3	0	0) .
	Retail - Secured on real estate property - Of Which: SME		0 0	C	0	-	0	0	0	0	-	0	0	0) -
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		3 (0	0	5.2%	3	0	0	0	5.1%	3	0	0)
	Retail - Qualifying Revolving		0 (0	0	-	0	0	0	0	-	0	0	0) -
	Retail - Other Retail		0 0	0	0	28.5%	0	0	0	0	28.3%	0	0	0		28
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0) -
	Retail - Other Retail - Of Which: non-SME		0 (0	0	28.5%	0	0	0	0	28.3%	0	0	0		28
	Equity		0 (0	0	-	0	0	0	0	-	0	0	0) -
	Securitisation															
	Other non-credit obligation assets		0 (0	0	-	0	0	0	0	-	0	0	0) -
	IRB TOTAL	64	5 1	-	0	19.6%	644	3	1	1	19.2%	642	4	1	1	19.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks 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	0	-
	Corporates	256	j 27	21	. 20	74.2%	256	28	21	20	73.3%	255	5 28	21	21	72.5%
	Corporates - Of Which: Specialised Lending	(0 0	0	0	-	0	0	C	0 0	-	(0 0	0	0	-
	Corporates - Of Which: SME	(0 0	0	0	-	0	0	C	0 0	-	(0 0	0	0	-
	Retail		i (0	0	19.5%	5	0	C	0 0	14.7%	5	5 0	0	0	12.6%
	Retail - Secured on real estate property		i (0	0	4.5%	5	0	C	0 0	4.5%	5	5 0	0	0	4.5%
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	C	0 0	-	(0 0	0	0	-
China	Retail - Secured on real estate property - Of Which: non-SME		i (0	0	4.5%	5	0	C	0 0	4.5%	5	5 0	0	0	4.5%
	Retail - Qualifying Revolving	() C	0	0	-	a	0	C	0 0	-	0	0 0	0	0	-
	Retail - Other Retail	(0 0	0	0	36.2%	0	0	0	0 0	33.5%	(0 0	0	0	31.7%
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	C	0 0	-	(0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	36.2%	0	0	C	0 0	33.5%		0 0	0	0	31.7%
	Equity	(0 0	0	0	-	0	0	C	0 0	-		0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	C	0 0	-		0 0	0	0	-
	IRB TOTAL	262	27	21	20	74.2%	261	28	21	20	73.3%	260	28	21	21	72.5%



DNB Bank Group

								A	dverse Scenari	0						
				31/12/201	8				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	72,582	5,111	2,969	1,934	37.8%	68,792		3,420	2,960		67,074		3,814	3,426	32.3% 30.5%
	Corporates - Of Which: Specialised Lending	833	2 34	32	9	28.2%	771		40	29	30.5%	739		44	39	30.5%
	Corporates - Of Which: SME	17,91	1,055	588	307	29.1%	16,665			559	24.3%	16,116		763	669	23.5% 20.3%
	Retail	83,268	672	457	166	24.7%	82,384	1,556	569	338	21.7%	81,415	2,525	693	513	20.3%
	Retail - Secured on real estate property	75,602	2 395	180	62	15.7%	75,058	939	240	133	14.2%	74,400	1,598	311	219	13.7%
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
DNB Bank Group	Retail - Secured on real estate property - Of Which: non-SME	75,602	2 395	180	62	15.7%	75,058	939	240	133	14.2%	74,400	1,598	311	219	13.7%
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,66	5 277	277	104	37.6%	7,326	616	329	204	33.1%	7,015	928	383	294	31.7%
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,66	5 277	277	104	37.6%	7,326	616	329	204	33.1%	7,015	928	383	294	31.7%
	Equity	(0 (0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	155,849	5,783	3,427	2,100	36.3%	151,176	10,456	3,988	3,298	31.5%	148,489	13.143	4,507	3,939	30.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenari	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0	0	0		0	0	0	0	-			0	0	-
	Institutions		0	0	0	-	0	0	0	0	-			0	0	i.
	Corporates	43,980	3.130	1,758	1.025	32.7%	41,086	6.024	2.039	1,721	28.6%	39.755	7,355	2,296	2.053	27.99
	Corporates - Of Which: Specialised Lending	518		26	8	29.4%	463		34	26	31.6%	438			34	32.19
	Corporates - Of Which: SME	17,883	1,014	568	289	28.5%	16,645	2,256	655	539	23.9%	16,097	2,805	742	649	23.19
	Retail	82,880	662	453	163	24.6%	81,999	1,543	564	333	21.6%	81,031	2,511	689	509	20.3
	Retail - Secured on real estate property	75,258	389	178	60	15.5%	74,716	932	238	131	14.1%	74,058	3 1,589	309	217	13.79
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
Norway	Retail - Secured on real estate property - Of Which: non-SME	75,258	389	178	60	15.5%	74,716	932	238	131	14.1%	74,058	1,589	309	217	13.7
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
	Retail - Other Retail	7,62	272	275	102	37.5%	7,283	611	326	202	33.1%	6,972	922	380	292	31.69
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	7,62	272	275	102	37.5%	7,283	611	326	202	33.1%	6,972	922	380	292	31.69
	Equity	(0 0	0	0	-	0	0	0	0	-	C	0 0	0	0	-
	Securitisation															1
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
	IRB TOTAL	126,860	3,792	2,211	1,188	31.3%	123,085	7,567	2,603	2.055	27.2%	120.786	9,866	2.985	2,561	26.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments				0		0	0	0						0	
	Institutions				0		0	0	0	0	-	0	0	0	0	
	Corporates	6.33	1 222	117	74	33.5%	6.171	383	143	117	30.5%	6.117	437	161	131	30.1%
	Corporates - Of Which: Specialised Lending	-,	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME		1 (0 0	0	83.4%	0	0	0	0	69.2%	0	0	0	0	66.1%
	Retail	5	7 2	1	1	40.4%	56	3	1	1	34.9%	56	4	1	1	34.3%
	Retail - Secured on real estate property	4	7 1		0	32.0%	46	2	1	0	25.7%	46	2	1	0	25.1%
	Retail - Secured on real estate property - Of Which: SME		0 (0	0	-	0	0	0	0	-	0	0	0	0	-
Sweden	Retail - Secured on real estate property - Of Which: non-SME	4	7 1		0	32.0%	46	2	1	0	25.7%	46	2	1	0	25.1%
	Retail - Qualifying Revolving		0 (0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	D 1	1	1	46.8%	10	2	1	1	44.6%	10	2	1	1	44.2%
	Retail - Other Retail - Of Which: SME		0 (0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	D 1	1	1	46.8%	10	2	1	1	44.6%	10	2	1	1	44.2%
	Equity		0 (0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0		0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	6,389	225	118	75	33.6%	6,227	386	144	118	30.5%	6,172	441	163	133	30.1%



DNB Bank Group

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments) (0	-	0	0	0	0	-	(0	C C) -
	Institutions) (0		0	0	0	0		() (0 0	0) -
	Corporates	7,04	1 151	85	50	33.2%	6,922	270	118	88	32.6%	6,853	339	138	113	33.49
	Corporates - Of Which: Specialised Lending	(0 0) (0	-	0	0	0	0	-	() (0 0	0) -
	Corporates - Of Which: SME	(0 0	0	0	38.0%	0	0	0	0	38.0%	() (0 0	0	38.09
	Retail	66	5 1		0	23.5%	65	1	0	0	21.2%	65	1	L 0	0	20.99
	Retail - Secured on real estate property	6	L C	0	0	13.6%	61	1	0	0	13.6%	61	. 1	L 0	0	13.69
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	() (0 0	0) -
United States	Retail - Secured on real estate property - Of Which: non-SME	6	1 0	0	0	13.6%	61	1	0	0	13.6%	61	. 1	L 0	0	13.6
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	() (0 0	0) -
	Retail - Other Retail		5 0	0	0	39.2%	5	0	0	0	38.0%			0 0	0	37.69
	Retail - Other Retail - Of Which: SME	() (0	0	-	0	0	0	0	-	() (0 0	0) -
	Retail - Other Retail - Of Which: non-SME		5 0	0	0	39.2%	5	0	0	0	38.0%			0 0	0	37.69
	Equity	(0 0	0	0	-	0	0	0	0	-	(0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	(0 0	0 0	0	-
	IRB TOTAL	7,106	5 152	85	50	33.1%	6,987	271	119	88	32.6%	6,919	340	138	113	33.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	2,260	419	224	205	48.9%	2,224	455	231	220	48.3%	2,203	476	236	228	47.9%
	Corporates - Of Which: Specialised Lending	56	5 2	1	0	20.2%	55	4	1	1	20.1%	53	5	1	1	20.0%
	Corporates - Of Which: SME	1	1	1	1	98.8%	1	1	1	1	98.0%	1	1	1	1	97.8%
	Retail	40) 1		0	27.8%	40	1	0	0	25.6%	40	1	0	0	25.2%
	Retail - Secured on real estate property	36	5 1		0	18.6%	36	1	0	0	17.2%	36	1	0	0	16.9%
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	36	5 1		0	18.6%	36	1	0	0	17.2%	36	1	0	0	16.9%
	Retail - Qualifying Revolving	() (0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4	i (0	0	42.8%	4	0	0	0	41.5%	4	0	0	0	41.1%
	Retail - Other Retail - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	i (0	0	42.8%	4	0	0	0	41.5%	4	0	0	0	41.1%
	Equity	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0) (0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,301	420	224	205	48.9%	2,264	456	231	220	48.3%	2,244	477	236	228	47.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	0) (-	0	0	(0		0	0	0	0	-
	Institutions		0 0) (-	0	0	(0	-	0	0	0	0	-
	Corporates	1,10	5 41	23	18	45.4%	1,085	60	25	23	37.8%	1,072	74	26	24	32.9%
	Corporates - Of Which: Specialised Lending		0 0) (-	0	0	(0	-	0	0	0	0	-
	Corporates - Of Which: SME		1 0) (22.2%	1	0	(0	19.9%	1	0	0	0	19.2%
	Retail	2	5 1) (25.2%	24	2	(0	24.4%	24	2	0	0	24.2%
	Retail - Secured on real estate property	2	1 1) (19.8%	21	1	(0	19.1%	21	1	0	0	18.9%
	Retail - Secured on real estate property - Of Which: SME		0 0	0 0) (-	0	0	(0	-	0	0	0	0	-
Denmark	Retail - Secured on real estate property - Of Which: non-SME	2	1 1) (19.8%	21	1	0	0	19.1%	21	1	0	0	18.9%
	Retail - Qualifying Revolving		0 0	0) (-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		3 0) (37.4%	3	0	(0	36.4%	3	1	0	0	36.1%
	Retail - Other Retail - Of Which: SME		0 0) (-	0	0	(0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		3 0) (37.4%	3	0	(0	36.4%	3	1	0	0	36.1%
	Equity		0 0) (-	0	0	(0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0) (-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	1,129	9 42	23	19	44.7%	1,110	62	25	23	37.5%	1,096	75	26	25	32.7%



DNB Bank Group

								A	dverse Scenar	io						
				31/12/20	18				31/12/201)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	a a a a a a a a a a a a a a a a a a a	0	-	0	0	0	0	-	C	(0 0	0	-
	Institutions		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	Corporates	98	121	80	62	51.0%	924	186	104	99	53.3%	909	201	113	108	53.6%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	Corporates - Of Which: SME		0 0	0	0	16.4%	0	0	0	0	16.4%	0	(0 0	0	16.4%
	Retail	1	5 0	0	0	32.0%	15	0	0	0	29.5%	15	(0 0	0	29.0%
	Retail - Secured on real estate property	1	3 0	0	0	13.2%	13	0	0	0	13.2%	13	(0 0	0	13.2%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	(0 0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	1	3 0	0	0	13.2%	13	0	0	0	13.2%	13	(0 0	0	13.2%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	Retail - Other Retail		2 0	0	0	38.3%	2	0	0	0	37.8%	2	(0 0	0	37.7%
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	38.3%	2	0	0	0	37.8%	2	(0 0	0	37.7%
	Equity		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	C	(0 0	0	-
	IRB TOTAL	1,004	122	80	62	50.9%	939	186	104	99	53.3%	924	201	113	108	53.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUK, %) Central banks and central governments			(0	0	0	0	-			0		
	Institutions		n 0		0	-	0	0	0	0					0	-
	Corporates	96	4 57	39	32	55.4%	943	79	44	40	50.8%	92	7 95	52	47	49.4%
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	100.0%	0	0	0 0	0	99.9%		0 0	0 0	0	99.9%
	Corporates - Of Which: SME		0 0	0	0 0	29.0%	0	0	0	0	29.0%		D 0	0 0	0	28.9%
	Retail		в О	0	0 0	28.2%	8	0	0	0	25.6%	1	3 0	0 0	0	25.3%
	Retail - Secured on real estate property		7 0		0 0	13.0%	7	0	0	0	13.0%		7 0	0 0	0	13.0%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	-	0	0	0	0	-		0 0	0 0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		7 0	0	0 0	13.0%	7	0	0	0	13.0%		7 0	0 0	0	13.0%
	Retail - Qualifying Revolving		0 0	0	0 0	-	0	0	0	0	-		0 0	0 0	0	-
	Retail - Other Retail		1 0	0	0 0	39.6%	1	0	0	0	38.6%		1 0	0 0	0	38.3%
	Retail - Other Retail - Of Which: SME		0 0		0 0	-	0	0	0	0	-		0 0	0 0	0	-
	Retail - Other Retail - Of Which: non-SME		1 0	0	0 0	39.6%	1	0	0	0	38.6%		1 0	0 0	0	38.3%
	Equity		0 0	0	0 0	-	0	0	0	0	-		0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0 0	-	0	0	0	0	-		0 0	0 0	0	-
	IRB TOTAL	973	3 57	39	32	55.3%	951	79	44	40	50.7%	935	5 95	52	47	49.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	(C	-	(0	0	C	-	C	0	0 0	(
	Institutions		0 0	0	0	-	(0 0	0	C	-	C	0	0 0	(J -
	Corporates	97.	5 31	18	8	26.7%	940) 67	22	19	28.3%	921	. 86	j 29	24	4 28.3%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	(0 0	0	C	-	0	0	0 0	()-
	Corporates - Of Which: SME		0 0		0	43.2%	() 0	0	0	43.2%	0	0	0 0	(43.2%
	Retail	1	3 0	0	0	19.7%	13	3 0	0	C	18.0%	13	0	0 0	(0 17.7%
	Retail - Secured on real estate property	1	2 0		0	11.9%	12	2 0	0	0	11.9%	12	0	0 0	(0 11.9%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-	() 0	0	0	-	0	0	0 0	(J -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	1	2 0	0	0	11.9%	12	2 0	0	0	11.9%	12	0	0 0	(0 11.9%
	Retail - Qualifying Revolving		0 0	0	0	-	(0 0	0	0	-	0	0 0	0 0	(j -
	Retail - Other Retail		1 0	0	0	32.5%	1	0	0	0	31.9%	1	. 0	0 0	(31.8%
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(0 0	0	C	-	0	0 0	0 0	(J -
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	32.5%	1	. 0	0	C	31.9%	1	. 0	0 0	(0 31.8%
	Equity		0 0	0	0	-	() ()	0	C	-	C	0 0	0 0	(J -
	Securitisation															
	Other non-credit obligation assets		0 0	(0	-	(0 0	0	0	-	0	0	0 0	(J -
	IRB TOTAL	989	9 31	18	8	26.7%	953	67	22	19	28.3%	934	86	29	24	28.2%



DNB Bank Group

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	a a a a a a a a a a a a a a a a a a a	0	-	0	0	(0	-	0	0	0	0	-
	Institutions		0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	-
	Corporates	63	5 8	4	2	24.8%	628	15	5	4	27.2%	627	16	6	4	26.8%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	-
	Corporates - Of Which: SME		0 0	0	0	-	0	0		0 0	-	0	0	0	0	-
	Retail		3 0	0	0	15.7%	3	0	-	0	15.7%	3	0	0	0	15.7%
	Retail - Secured on real estate property		3 0	0	0	13.5%	3	0	-	0	13.5%	3	0	0	0	13.4%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	0	13.5%	3	0		0 0	13.5%	3	0	0	0	13.4%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	-
	Retail - Other Retail		0 0	0	0	35.0%	0	0	0	0 0	34.9%	0	0	0	0	35.0%
	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		0 0	0	0	35.0%	0	0		0 0	34.9%	0	0	0	0	35.0%
	Equity		0 0	0	0	-	0	0		0 0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0 0	0 0	-	0	0	0	0	-
	IRB TOTAL	63	8 8	4	2	24.8%	631	15	-	4	27.2%	630	16	6	4	26.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	(0	-	1	0 0	0	0	-	0	0 0	0	0	-
	Institutions		0 0	(0	-	1	0 0	0	0	-	0	0 0	0	0	-
	Corporates	24	9 34	46	31	89.0%	22	9 54	47	44	81.1%	225	5 58	49	47	80.1%
	Corporates - Of Which: Specialised Lending		0 0	(0	-	1	0 0	0	0	-	0	0 0	0	0	-
	Corporates - Of Which: SME		0 0	(0	-	1	0 0	0	0	-	0	0 0	0	0	-
	Retail		5 C	(0	19.6%		5 0	-	0	17.3%	5	5 0	0	0	16.7%
	Retail - Secured on real estate property		5 0	0	0	11.9%	-	5 0	-	0	11.9%	5	5 0	0	0	11.9%
	Retail - Secured on real estate property - Of Which: SME		D C	0	0	-	-	0 0	0	0	-	0	0 0	0	0	-
China	Retail - Secured on real estate property - Of Which: non-SME		5 0	0	0	11.9%	-	5 0	0	0	11.9%	5	5 0	0	0	11.9%
	Retail - Qualifying Revolving		D	0	0	-		0 0	0	C	-	0	0 0	0	a	-
	Retail - Other Retail		0 0	0	0	35.2%		0 0	0	C	32.9%	C) 0	0	0	31.9%
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(0 0	0	C	-	0	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME		D C	0	0	35.2%	-	0 0	0	0	32.9%	0	0 0	0	0	31.9%
	Equity		0 0	0	0	-	(0 0	0	C	-	0	0 0	0	0	-
	Securitisation													-		
	Other non-credit obligation assets		D C	(0	-	-	0 0	0	0	-	0	0 0	0	0	-
	IRB TOTAL	25	5 34	46	31	89.0%	234	4 54	-	44	81.1%	231	58	49	47	80.0%



DNB Bank Group

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	4,340	0	6	0	0	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,686	3	1,623	3	2,698	0	0	0	100.0%
	Corporates	8,097	23	6,255	14	0	0	0	0	0.0%
	of which: SME	4,933	11	3,204	8	0	0	0	0	0.0%
	Retail	2,116	36	1,540	24	5,837	28	8	6	23.3%
DNB Bank Group	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,289	17	832	13	2,326	13	3	2	13.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	0	0	0	100.0%
	Securitisation									
	Other exposures			0	0	0	0	0	0	0.0%
	Standardised Total	24,529	79	10,257	53	10,862	41	10	8	20.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,626	0	0	0	0	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0		0	0	0	0	0.0%
	Institutions	3,636	3	436	3	499	0	0	0	100.0%
	Corporates	6,774	14	5,015	10	0	0	0	0	0.0%
	of which: SME	4,881	11	3,148	8	0	0	0	0	0.0%
	Retail	2,086	32	1,517	21	5,787	25	7	6	22.7%
Norway	of which: SME	0	0	0		0	0	0	0	0.0%
nonnay	Secured by mortgages on immovable property	2,237	13	810	9	2,274	9	2	1	15.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	C	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	100.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	18,360	61	7,778	44	8,559	34	9	7	20.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	263	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	791	0	113	0	278	0	0	0	100.0%
	Corporates	450	8	445		0	0	0	0	0.0%
	of which: SME	36	0	36	0	0	0	0	0	0.0%
	Retail	2	1	1	0	4	1	0	0	40.3%
Sweden	of which: SME	0	0	0	0	0	0	0	0	0.0%
Jweden	Secured by mortgages on immovable property	1	2	1	1	1	1	0	0	6.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,507	11	560	5	283	2	0	0	17.6%



DNB Bank Group

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
			0							0.00/
	Central governments or central banks	1	0	0	U	0	0	U	0	0.0%
	Regional governments or local authorities Public sector entities	0	0	0	L	0	U	U	0	0.0%
		0	0	0	U	0	0	0	0	0.0%
	Multilateral Development Banks International Organisations	0	0	0	0	0	0	0	0	0.0%
	International Organisations Institutions	91	0	27	U	88	0	U	0	100.0%
	Corporates	91	0	21	0	00	0	0	0	0.0%
	of which: SME	2	0	2		0	0	0	0	0.0%
	Retail	3	0	2	0	6	0	0	0	25.1%
	of which: SME	0	0	2	0	0	0	0	0	0.0%
United States	or which: SME Secured by mortgages on immovable property	16	0	0	0	16	0	0	0	100.0%
	of which: SME	18	0	°	0	10	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0		0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	ő	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	0	u	0	0	0	0	0.0%
	Securitisation					0			0	0.070
	Other exposures					0	0	0	0	0.0%
	Standardised Total	116	0	43	0	110	0	0	0	25.1%
	Standardised Total	110	U	43		110	U	U	U	25.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Cove Non ex
	Central governments or central banks	0	0	0	0	0	0	0	0	i i
	Regional governments or local authorities	0	0	0	0	0	0	0	0	j l
	Public sector entities	0	0	0	0	0	0	0	0	1
	Multilateral Development Banks	0	0	0	0	0	0	0	0	J I
	International Organisations	0	0	0	0	0	0	0	0	J I
	Institutions	196	0	62		189	0	0	0	1
	Corporates	348	0	347	0	0	0	0	0	J
	of which: SME	1	0	1	0	0	0	0	0	J I
	Retail	18	1	13	0	21	0	0	0	J.
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	J.
	Secured by mortgages on immovable property	13	0	5	0	13	0	0	0	j
	of which: SME	0	0	0	0	0	0	0	0	j .
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	1
	Covered bonds	0	0	0	0	0	0	0	0	1
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	J.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	j .
	Equity					0	0	0	0	1
Securitisation										
	Other exposures					0	0	0	0	1
	Standardised Total	575	1	427	0	223	0	0	0	1

						Restated				
						31/12/2017				
		Exposure	values	Risk expos	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	316	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	396	0	47	0	20	0	0	0	100.0%
	Corporates	84	1	84	0	0	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0	0	0.0%
	Retail	1	0	1	0	2	0	0	0	30.7%
Denmark	of which: SME	0	0	0	0	0	0	0	0	0.0%
Definition	Secured by mortgages on immovable property	1	0	1	0	1	0	0	0	10.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	799	1	133	1	23	0	0	0	26.5%



DNB Bank Group

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	31	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	140	0	42	0	63	0	0	0	100.0%
	Corporates	1	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	18.3%
Germany	of which: SME	0	0	0	0	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	173	0	43	0	65	0	0	0	18.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	7	0	27	0	0	0	100.0%
	Corporates	1	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	19.4%
Ni ette eulere de	of which: SME	0	0	0	0	0	0	0	0	0.0%
Netherlands	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	31	0	9	0	28	0	0	0	19.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk expos	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0		0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	2	0	4	0	0	0	100.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	100.0%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
Switzenanu	Secured by mortgages on immovable property	3	2	1	2	3	2	0	0	8.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	9	2	4	2	9	2	0	0	8.5%



DNB Bank Group

						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Covera Non pe expe
	Central governments or central banks	0	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	786	0	53	0	263	0	0	0	
	Corporates	155	0	155	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					0	0	0	0	
	Securitisation									
	Other exposures					0	0	0	0	
	Standardised Total	941	0	208	0	263	Ö	0	0	

		Restated								
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts		Non		Of which:	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	Central governments or central banks	23	0	5	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	499	0	241	0	482	0	0	0	100.0%
	Corporates	4	0	4	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	100.0%
China	of which: SME	0	0	0	0	0	0	0	0	0.0%
China	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	529	0	251	0	486	0	0	0	100.0%



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

								B	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	C	0	49.7%	0	0	0	0	37.0%	0	0	0	0	31.2%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,696	2	1	0	17.3%	2,694	5	1	1	17.3%	2,691	7	2	1	17.4%
	Corporates	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	C	0	0.0%	0	0	0	U	0.0%	0	0	0	0	0.0%
	Retail	5,827	38	16	14	37.5%	5,816	48	18	16	32.5%	5,805	60	20	18	29.5%
DNB Bank Group	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,320	19	6	5	28.2%	2,313	26	7	6	23.0%	2,307	32	7	6	19.7%
	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Securitisation															
	Other exposures	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	10,843	59	23	20	33.7%	10,823	79	26	23	28.5%	10,803	99	28	25	25.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	(0	(0	49.7%	(0	0	0	37.0%	0	0	0	1	31.2%
	Regional governments or local authorities	(0	(0	0.0%	(0	0	0	0.0%	0	0	0	1	0.0%
	Public sector entities	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Multilateral Development Banks	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	International Organisations	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Institutions	498	0	(0	17.9%	498	0	0	0	17.5%	498	1	. 0		17.4%
	Corporates	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	of which: SME	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Retail	5,777	35	14	12	35.4%	5,767	45	16	14	30.7%	5,756	56	17	10	5 27.9% 0 0.0%
Norway	of which: SME	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		
Norway	Secured by mortgages on immovable property	2,268	15	5	4	27.3%	2,262	22	5	5	21.6%	2,255	28	6		5 18.3%
	of which: SME	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Items associated with particularly high risk	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Covered bonds	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Collective investments undertakings (CIU)	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Equity	(0	(0	100.0%	(0	0	0	100.0%	0	0	0		100.0%
	Securitisation															
	Other exposures	(0	(0	0.0%	(0	0	0	0.0%	0	0	0		0.0%
	Standardised Total	8,543	50	19	17	32.8%	8,527	67	21	19	27.7%	8,509	84	23	21	L 24.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	277	0	0	C	14.5%	277	0	0	0	14.5%	277	0	0	0	14.5%
	Corporates	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	4	1	0	C	54.3%	4	1	0	0	53.7%	4	1	0	0	53.0%
Sweden	of which: SME	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Sweden	Secured by mortgages on immovable property	1	1	1	1	69.2%	1	1	1	1	69.0%	1	1	1	1	68.8%
	of which: SME	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	283	2	1	1	62.1%	283	2	1	1	59.7%	283	2	1	1	57.3%



DNB Bank Group

								B	aseline Scenario)						
				31/12/201					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Regional governments or local authorities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	87	0	(0	30.3%	87	1	0	0	30.1%	86	1	1	C	
	Corporates	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail	6	0	(0	26.6%	6	0	0	0	26.2%	6	0	0	C	25.9%
United States	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
United States	Secured by mortgages on immovable property	16	0	(0	10.5%	16	0	0	0	10.5%	16	0	0	C	10.5%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total	109	1		0	28.1%	109	1	0	0	28.3%	108	2	1	0	28.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	2						
				31/12/201	3				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0	(0	0.0%		0 0	0) 0	0.0%	0	0	0	0	0.09
	Public sector entities	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0% 0.0% 0.0% 0.0% 0.0%
	International Organisations	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.09
	Institutions	189	0	(0	19.7%	189	0 0	0	0	19.5%		0	0	0	19.5%
	Corporates	(0	(0	0.0%		0 0	0) 0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Retail	21	1	(0	43.3%	20	1 1	0	0	33.9%	20	1	0	0	28.8%
United Kingdom	of which: SME	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.09
	Secured by mortgages on immovable property	13	0	(0	8.8%	13	1	0	0 0	8.8%	13	1	0	0	8.89
	of which: SME	(0	(0	0.0%	0	0 0		0 0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	(0	(0	0.0%		0 0		0 0	0.0%	0	0	0	0	0.09
	Covered bonds	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	(0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	(0	(0	0.0%		0 0	0) 0	0.0%	0	0	0	0	0.0%
	Equity	(0	(0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	(0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	0.09
	Standardised Total	222	1		0	30.5%	222	2 2	0	0	23.2%	221	2	1	0	20.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	0	0	0	0	0.0%	0	0 0	(0	0.0%	0	C	0	C	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
	International Organisations	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
	Institutions	20	0	0	0	23.6%	20	0 0		0	23.5%	20	C	0	C	23.4%
	Corporates	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
	of which: SME	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Retail	2	0	0	0	41.1%	2	0	0	0	40.5%		C	0	C	0 39.9% 0 0.0%
Denmark	of which: SME	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
Denindik	Secured by mortgages on immovable property	1	0	0	0	22.6%	1	0		0	20.7%	1	C	0	C	19.2%
	of which: SME	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0 0		0	0.0%	0	C	0	C	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0 0	(0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Equity	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	C	0	C	0.0%
	Standardised Total	23	0	0	0	36.7%	23	. 0	0	0	35.3%	23	0	0	0	34.0%



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

			K Group					В	aseline Scenario)					
				31/12/2018	3				31/12/2019					31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from no provisions performin exposure	Soverage Ratio - Non performing
	Central governments or central banks	_	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	International Organisations		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	6	0	0	0	12.2%	63	0	0	0	12.1%	63	0	0	0 12.1%
	Corporates		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Retail		. 0	C	0	27.5%	1	0	0	0	27.5%	1	0	0	0 27.4%
Germany	of which: SME		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
Germany	Secured by mortgages on immovable property		0	-	0	4.5%	1	0	0	0	4.4%	1	0	0	0 4.4%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Securitisation														
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Standardised Total	6	0	-	0	26.3%	65	0	0	0	25.1%	65	0	0	0 24.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	27	0	C	0	15.7%	27	0	0	0	15.6%	27	0	0	0	15.5%
	Corporates	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	C	0	28.5%	1	0	0	0	23.5%	1	0	0	0	21.0%
Netherlands	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Nethenanas	Secured by mortgages on immovable property	0	0	C	0	12.2%	0	0	0	0	12.1%	0	0	0	0	12.0%
	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	28	0	0	0	18.9%	28	0	0	0	17.0%	28	0	0	0	16.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		-							aseline Scenari							
				31/12/2018	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0			0.0%					0.0%					0.0%
	Regional governments or local authorities		0			0.0%					0.0%			0	0	0.0%
	Public sector entities		0 O	0	0 0	0.0%	, in the second s	0 0	0 0		0.0%	, in the second s	0 0	0 0	0	0.0%
	Multilateral Development Banks		0	0	0 0	0.0%		0 0) ()		0.0%		0 0	0 0	0	0.0%
	International Organisations	0	0	0	0 0	0.0%	0) 0) () (0.0%) (0 0	0	0.0%
	Institutions	4	0	C	0 0	24.6%	4	0) () (24.4%		+ C	0 0	C	0 24.3% 0 0.0% 0 0.0%
	Corporates	C	0	C	0 0	0.0%	() () () (0.0%) (0 0	C	0.09
	of which: SME	C	0	C	0 0	0.0%	(0 0) () (0.0%		0 0	0 0	C	0.09
	Retail	1	. 0	C	0 0	13.8%	1	. 0) () (13.7%	1	. 0	0 0	C	13.7%
Switzerland	of which: SME	0	0	C	0 0	0.0%	(0 0) () (0.0%) (0 0	C	0.0%
Switzenanu	Secured by mortgages on immovable property	3	2	C) 0	9.3%		8 2	2 () (9.2%		3 2	2 0	C	9.2%
	of which: SME	0	0	0	0 0	0.0%	(0 0) () (0.0%) () 0	C	0.0%
	Items associated with particularly high risk	0	0	C	0 0	0.0%	(0 0) () (0.0%		0 0	0 0	C	0.0%
	Covered bonds	0	0	C	0 0	0.0%	(0 0) () (0.0%) (0 0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.0%	(0 0) () (0.0%) () 0	C	0.0%
	Collective investments undertakings (CIU)	0	0	C	0 0	0.0%	(0 0) () (0.0%		0 0	0 0	C	0.0%
	Equity	C	0	C	0 0	0.0%	(0 0) (0 0	0.0%		0 0	0 0	C	0.0%
	Securitisation															
	Other exposures	0	0	C	0 0	0.0%	(0 0) () (0.0%) (0 0	C	0.0%
	Standardised Total	9	2	0	0 0	9.3%	9	2	2 C	0	9.3%	9	2	2 0	0	9.3%



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

								Bi	aseline Scenario	2						
				31/12/2018	3				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ra Non perform exposures
	Central governments or central banks	C	0	C	0	0.0%	C	0 0	0	0	0.0%	C	0	0	0	
	Regional governments or local authorities	0	0	0	0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	
	Public sector entities	0	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	
	Multilateral Development Banks	C	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	International Organisations	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	Institutions	263	0	0	0	16.7%	263	8 0	0	0 0	16.7%	263	0	0	0	16
	Corporates	G	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	(
	of which: SME	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	Retail	0	0	0	0	34.9%	0	0 0	0	0 0	36.2%	0	0	0	0	3
Luxombourg	of which: SME	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
Luxembourg	Secured by mortgages on immovable property	C	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	(
	of which: SME	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	Covered bonds	0	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	(
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	(
	Collective investments undertakings (CIU)	C	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	(
	Equity	C	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	0
	Securitisation															
	Other exposures	C	0	0	0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	
	Standardised Total	263	0	0		16.8%	263	0	0	0	16.7%	263	0	0	0	16

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)					
				31/12/201	3				31/12/2019					31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Of which Stock of from no provisions performin exposure	Non performing
	Central governments or central banks		0 0	() (0.0%	C	0 0	0	0	0.0%	0	0	0	0 0.0%
	Regional governments or local authorities		0 0	() (0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities		0 0	() (0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	International Organisations		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	48	2 0	(0 0	12.3%	482	0	0	0	12.2%	482	0	0	
	Corporates		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Retail		1 0	(0 0	59.3%	1	0	0	0	59.2%	1	0	0	0 59.2%
China	of which: SME		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
China	Secured by mortgages on immovable property		2 0	(0 0	6.4%	2	0	0	0	6.4%	2	0	0	0 6.4%
	of which: SME		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
	Equity		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0 0.0%
	Securitisation														
	Other exposures		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0 0.0%
	Standardised Total	48	5 0			15.8%	485	. 0	0	0	15.5%	485	0	0	0 15.4%



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

									Adverse Scen	iario						
				31/12/201	18				31/12/201	19				31/12/2020		
	(mh EuR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	0	0	0	0	31.3%	0	0	0	0	31.4%	0	0	0	0	30.09
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	2,678	20	8	5	24.2%	2,666	33	10	8	24.3%	2,662	36	11	9	24.39
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Retail	5,818	47	30	19	40.0%	5,771	94	41	30	31.5%	5,720	144	49	40	28.09
DNB Bank Group	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
DND Dalik Group	Secured by mortgages on immovable property	2,316	23	13	7	32.1%		43	16	11	25.0%	2,272	67	19	15	22.09
	of which: SME	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	99.99
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Standardised Total	10,811	91	52	31	34.4%	10,732	170	66	48	28.4%	10,655	247	78	64	25.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0	0	0	31.3%	0	0	0	0	31.4%	0	0	0	0	30.0%
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	497	1	1	0	22.3%	496	3	1	1	24.1%	494	5	2	1	24.1%
	Corporates	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	5,769	43	28	17	38.6%	5,723	89	38	27	30.5%	5,673	139	46	38	27.3%
Norway	of which: SME	(0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
Norway	Secured by mortgages on immovable property	2,264	19	12	6	31.3%	2,245	38	14	9	23.9%	2,222	61	17	13	21.1%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	99.9%
	Securitisation		-	-		-		-								
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	8,531	63	40	23	36.1%	8,463	130	53	37	28.4%	8,388	205	65	52	25.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	() 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0) 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	(0 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0	(0 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	276	1	0) 0	20.1%	276	2	1	0	20.0%	275	2	1	0	19.9%
	Corporates	0	0	0) 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	4	1	0) 0	64.0%	4	1	0	0	60.9%	4	1	0	0	60.3%
Sweden	of which: SME	0	0	0) 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
Sweden	Secured by mortgages on immovable property	1	1	1	1	74.5%	1	1	1	1	73.9%	1	1	1	1	73.8%
	of which: SME	0	0	0) 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Equity	C	0	(0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	(0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	282	3	2	2 2	51.7%	281	4	2	2	46.1%	281	4	2	2	45.4%



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

									Adverse Scen	ario						
				31/12/2018					31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	85	3	2	1	40.2%	83	4	2	2	40.2%	83	5	2	2	40.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Retail	6	0	0	0	35.6%	6	0	0	0	33.9%	6		0	0	33.5%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
United States	Secured by mortgages on immovable property	16	0	0	0	17.4%	15	0	0	0	17.4%	15		0	0	17.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Securitisation															(
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Standardised Total	107	3	2	1	38.8%	105	5	2	2	38.8%	104	5	2	2	38.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin
	Central governments or central banks	C	(0	0	0.0%	0	0	0	0	0.0%	0	C	0 0	0	0.0.
	Regional governments or local authorities	0	(0	0	0.0%	0	0	0	0	0.0%	0		0 0	0	0.
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Multilateral Development Banks	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	International Organisations	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Institutions	187	1	. 1	0	26.2%	187	2	1	1	26.2%	186	2	2 1	1	26.
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Retail	20	1	1	0	32.1%	19	2	1	0	27.3%	19	2	2 1	1	26.
United Kingdom	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Secured by mortgages on immovable property	13	1	0	0	16.3%	12	1	0	0	16.3%	12	2	2 0	0	16
	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0 0
	Items associated with particularly high risk	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0 0
	Covered bonds	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Collective investments undertakings (CIU)	C	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Equity	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.
	Securitisation															
	Other exposures	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0 0
	Standardised Total	220	3	1	1	25.9%	218	5	1	1	24.1%	217	6	5 2	1	23.

Standardised To ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0 0	0	0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0 0	0	0	0.0%	C) (0	0	0.0%		0	0	0	0.0%
	Public sector entities	(0 0	0	0	0.0%	C	0 0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0) 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	International Organisations	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0% 29.6% 0.0% 0.0%
	Institutions	20	0 0	0	0	29.5%	20) (0	0	29.6%		0	0	0	29.6%
	Corporates	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	of which: SME	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Retail	2	2 0	0	0	48.2%	2	2 0	0	0	46.2%		0	0	0	45.8%
Denmark	of which: SME	0) 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
Deninark	Secured by mortgages on immovable property	1	0	0	0	21.8%	1		0	0	20.7%		0	0	0	20.4%
	of which: SME	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Covered bonds	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%	0) (0	0	0.0%		0	0	0	0.0%
	Equity	(0 0	0	0	0.0%	C) (0	0	0.0%	0	0	0	0	0.0%
	Securitisation												-			
	Other exposures	(0 0	0	0	0.0%	0	0 0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	23	. 0	0	0	38.6%	23	: 0	0	0	36.3%	23	0	0	0	35.9%



		DINB Bar	ik Group												
									Adverse Scen	ario					
				31/12/20	18				31/12/201	.9				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of from n provisions perform exposu	Non performing
	Central governments or central banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Regional governments or local authorities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	63	0	0	0	18.1%	63	0	0	0	18.1%	63	0	0	0 18.0%
	Corporates	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Retail	1	0	(0	30.3%	1	0	0	0	30.3%	1	0	0	0 30.3%
Germany	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	1	0	-	0	12.3%	1	0	0	0	12.3%	1	0	0	0 12.3%
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
	Equity	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Securitisation														
	Other exposures	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Standardised Total	64	1	-	0	23.8%	64	1	0	0	22.5%	64	1	0	0 22.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	23	· 0	0	0	22.5%	27	0	0	0	22.5%	27	0	0	0	22.4%
	Corporates	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	22.3%	1	. 0	0	0	20.7%	1	0	0	0	20.3%
Netherlands	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Nethenanus	Secured by mortgages on immovable property	(0 0	0	0	25.7%	0	0	0	0	25.7%	0	0	0	0	25.6% 0.0%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	28	0	0	0	22.5%	28	0	0	0	22.4%	28	0	0	0	22.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0 0	0	(0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	29.6%	4	0	0	0	29.8%	4	0	0	0	29.8%
	Corporates	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	17.3%	1	0	0	0	17.3%	1	0	0	0	17.3%
Switzerland	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzenanu	Secured by mortgages on immovable property		2	0	0	17.9%	3	2	0	0	17.8%	3	2	0	0	17.8%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	9	2	0	0	17.9%	9	2	0	0	17.9%	9	2	0	0	17.9%



		DINB Bar							Adverse Scen	ario					
				31/12/20:	18				31/12/201	19				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing		Non performing exposure1	Stock of provisions performine exposure	Soverage Ratio
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	. (0 0	0	0.0
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	0.0
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0.0
	Multilateral Development Banks	C	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0.0
	Institutions	261	2	1	0	23.6%	260	3	1	1	23.6%		3	1	1 23.5
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0 0.0
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0.0
	Retail	0	0	0	0	30.3%	0	0	0	0	29.0%			0	0 28.5
Luxembourg	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0.0
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0 0.0
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0 0.0
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0.0
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0.0
	Collective investments undertakings (CIU)	C	0	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0 0.0
	Equity	C	0	0	0	0.0%	0	0	0	0	0.0%	(0 0	0	0.0
	Securitisation														
	Other exposures	C	0	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0 0.0
	Standardised Total	261	2	1	0	23.6%	260	3	1	1	23.6%	260	3	1	1 23.5

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenari	io						
				31/12/20:	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	() () (1 0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0) (0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%) () (, C	0.0%
	Institutions	481	1	0	0	18.0%	480	2	1	0	18.0%	480) 2	1	. c	17.9%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	Retail	1	0	0	0	61.3%	1	0	0	0	61.3%	1	. (0 0	, 0	61.2%
China	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0) (0.0%
CIIIId	Secured by mortgages on immovable property	2	0	0	0	16.5%	2	0	0	0	16.5%	2	2 () (, C	16.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0 0	, 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%) () (0 1	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%) () (0 1	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%) () (0 1	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%) () (1 0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	() () (1 0	0.0%
	Standardised Total	484	1	0	0	18.4%	483	2	1	0	18.5%	483	1 2	1	0	18.6%



2018 EU-wide Stress Test: Securitisations

DNB Bank Group

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



2018 EU-wide Stress Test: Risk exposure amounts DNB Bank Group

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

2018 EU-wide Stress Test: Capital

DNB Bank Group

EBA EUROPEAN BANKING AUTHORITY

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

2018 EU-wide Stress Test: Capital

DNB Bank Group

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,583	1,583	1,583	1,583	1,583	1,583	1,583	1,583
	A.2.1	Additional Tier 1 Capital instruments	1,583	1,583	1,583	1,583	1,583	1,583	1,583	1,583
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
-	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
_	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,293	18,266	18,865	19,675	20,493	16,935	17,403	17,949
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,973	2,973	2,973	2,973	2,973	2,973	2,973	2,973
	A.4.1	Tier 2 Capital instruments	2,973	2,973	2,973	2,973	2,973	2,973	2,973	2,973
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	103,115	103,115	101,120	101,427	102,136	113,330	115,085	108,919
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	2,191	2,191	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	16.21%	16.18%	17.09%	17.84%	18.51%	13.55%	13.75%	15.03%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	17.74%	17.71%	18.66%	19.40%	20.06%	14.94%	15.12%	16.48%
-	C.3	Total Capital ratio	20.62%	20.60%	21.60%	22.33%	22.98%	17.57%	17.71%	19.21%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,710	16,684	17,283	18,093	18,910	15,353	15,820	16,366
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	18,293	18,266	18,865	19,675	20,493	16,935	17,403	17,949
	D.3	TOTAL CAPITAL (fully loaded)	21,266	21,240	21,839	22,649	23,466	19,909	20,376	20,922
	E.1	Common Equity Tier 1 Capital ratio	16.56%	16.53%	17.09%	17.84%	18.51%	13.55%	13.75%	15.03%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	18.13%	18.10%	18.66%	19.40%	20.06%	14.94%	15.12%	16.48%
	E.3	Total Capital ratio	21.07%	21.05%	21.60%	22.33%	22.98%	17.57%	17.71%	19.21%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	264,995	264,995	264,995	264,995	264,995	264,995	264,995	264,995
	H.2	Total leverage ratio exposures (fully loaded)	264,995	264,995	264,995	264,995	264,995	264,995	264,995	264,995
	н.з	Leverage ratio (transitional)	6.90%	6.89%	7.12%	7.42%	7.73%	6.39%	6.57%	6.77%
	H.4	Leverage ratio (fully loaded)	6.90%	6.89%	7.12%	7.42%	7.73%	6.39%	6.57%	6.77%
	P.1	Capital conservation buffer	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
	P.3	0-SII buffer	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	-		-		-	-		-
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	P.6	Combined buffer	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F





2018 EU-wide Stress Test: P&L

DNB Bank Group

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



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

DNB Bank Group

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

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

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



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

DNB Bank Group

		Actual							
	31/12/2017								
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial			
		Of which performing	Of which no	n-performing	On performing	On non-performing exposures ³	guarantees received on non- performing exposures		
		but past due >30 days and <=90 days		Of which: defaulted	exposures ²				
(mln EUR) Debt securities (including at amortised cost and fair value)	8,983	0	0	0	-42	0	0		
Central banks	0	0	0	0	-42	0	0		
General governments	2,951	0	0	0	-15	0	0		
Credit institutions	5,847	0	0	0	-26	0	0		
Other financial corporations	0	0	0	0	0	0	0		
Non-financial corporations	184	0	0	0	-1	0	0		
Loans and advances(including at amortised cost and fair value)	161,622	248	2,899	1,823	331	1,010	0		
Central banks	29	0	0	0	0	0	0		
General governments	610	0	0	0	0	0	0		
Credit institutions	5,270	0	0	0	0	0	0		
Other financial corporations	2,575	0	17	1	0	1	0		
Non-financial corporations	66,956	56	2,433	1,410	302	887	0		
Households	86,181	192	449	411	29	122	0		
DEBT INSTRUMENTS other than HFT	170,605	248	2,899	1,823	290	1,010	0		
OFF-BALANCE SHEET EXPOSURES	70,221		327	136	50	52	0		

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

DNB Bank Group

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

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