

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

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		1	2	3	4	5	6	7
	<u> </u>	Actual		Baseline Scenario			Adverse Scenario	
Ro	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,807	4,139	4,233	4,005	3,598	3,693	3,682
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	300	296	296	296	168	222	222
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-930	-213	-99	-88	-2,290	-563	-388
4	Profit or (-) loss for the year	1,689	1,770	2,044	1,857	-1,225	1,248	1,367
5	Coverage ratio: non-performing exposure (%)	33.69%	29.95%	27.36%	25.44%	29.57%	24.64%	22.54%
6	Common Equity Tier 1 capital	17,420	18,006	19,120	20,106	15,730	16,879	17,562
7	Total Risk exposure amount (all transitional adjustments included)	88,859	90,185	90,047	90,264	94,417	99,668	102,803
8	Common Equity Tier 1 ratio, %	19.60%	19.97%	21.23%	22.27%	16.66%	16.94%	17.08%
9	Fully loaded Common Equity Tier 1 ratio, %	19.60%	19.97%	21.23%	22.27%	16.66%	16.94%	17.08%
10	Tier 1 capital	19,139	19,725	20,838	21,825	17,448	18,597	19,281
11	Total leverage ratio exposures	263,535	263,535	263,535	263,535	263,535	263,535	263,535
12	Leverage ratio, %	7.26%	7.48%	7.91%	8.28%	6.62%	7.06%	7.32%
13	Fully loaded leverage ratio, %	7.26%	7.48%	7.91%	8.28%	6.62%	7.06%	7.32%
			Memoran	dum items				
14	date in the 2021-2023 period (cumulative conversions) ⁴		0	0	0	0	0	0
15	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
16	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 2021-2023 period

17 IFRS 9 transitional arrangements?	No
New definition of default?	No



	HIANE	DNB Bank Group																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk exposu	ire amounts								
				A-IR	В	F-IRB		A-I	RB	F-	IRB	Starra 1 avenagemen	Stage 2 over a sure	Chana 2 avenagemen	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN				Non defection	Defection	Non defection	Defections	Non defection	Defaulted	Non defection	Defection	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure		Chara 2 avenagues
um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks		0	C	0	(0	0	0		0 (0 (0	0	0	(0 -
2		Central governments		0	C	0	(0	0	0		0 (0	0	0	0	(0 -
3		Institutions		0	C	0	(0	0	0		0	0	0	0	0	(0 -
4		Corporates		74,031	3,212	. 0	(31,277	5,023	0		0 60,389	9 11,308	3,268	66	142	1,113	34.05% 5 31.05% 3 45.09% 3 17.47% 2 7.95%
5		Corporates - Of Which: Specialised Lending		1,221	52	. 0	(615	1	0		0 98:		48	1	0	15	31.05%
6		Corporates - Of Which: SME		18,569	472	. 0	(7,961	677	0		0 13,605 0 87,425	5 4,659 5 2,299 0 1,926	539	16	41	243	45.09%
7		Retail		89,745	226	0	() 19,131) 17,549	414	0		0 87,425	5 2,299	9 246	13	11	43	17.47%
8		Retail - Secured on real estate property		83,006	127	0	(17,549	277	0		0 81,060	0 1,926	5 147	3	1	12	7.95%
9	DNB Bank Group	Retail - Secured on real estate property - Of Which: SME		0	C	0	(0	0	0		0 (0 (0	0	0	(0 -
10	DIVID Darik Group	Retail - Secured on real estate property - Of Which: non-SME		83,006	127	0	(17,549	277	0		0 81,060	0 1,926	5 147	3	1	12	2 7.95%
11		Retail - Qualifying Revolving		0	C	0	(0	0	0		0 (0 (0	0	0	(0 -
12		Retail - Other Retail		6,739	99	0	(1,582	137	0		0 6,365	5 373	99	10	10	31	1 31.66%
13		Retail - Other Retail - Of Which: SME		0		0	(0	0	0		0 (0 (0	0	0	(0 -
14		Retail - Other Retail - Of Which: non-SME		6,739	99	0	(1,582	137	0		0 6,365	5 373	99	10	10	31	1 31.66%
15		Equity		0				0	0			(0 (0	0	0	(0 -
16		Securitisation																
17		Other non-credit obligation assets		0	<u> </u>			0	0			(0 (0	0	0	(0 -
18		IRB TOTAL		163,776	3,437	0	0	50,408	5,436	0		0 147,814	13,608	3,514	79	152	1,156	32.89%

											Actual						
											31/12/2020						
					Exposur	e values			Risk exposu	ire amounts							
				A-IR	В	F-I	RB	A-IF	RB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 oversours
19		Central banks		0	0	0	(0 0	0	0		0 0	0 0	(0	0	-
20		Central governments		0	0	0		0	0	0		0 0	0 0	0	0	0	-
21		Institutions		0	0	0		0	0	0		0 0	0 0	0	0	0	-
22		Corporates		47,389	1,806	0		0 19,540	3,110	0		0 37,619	8,248 1,867	36	91	666	35.66%
23		Corporates - Of Which: Specialised Lending		404	5	0		0 178	1	0		0 336	44 5	i C	0	2	35.66% 40.91%
24		Corporates - Of Which: SME		18,432	472	0		7,898	677	0		0 13,486	4,643 538	15	40	242	45.04%
25		Retail		89,359	218	0		0 19,044	401	0		0 87,062	2,277 238	13	11	41	17.35% 7.89%
26		Retail - Secured on real estate property		82,671	123	0		0 17,473	268	0		0 80,745	1,906 142	?	3	11	7.89%
27	Norway	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0		0 0	0 0	0	0	0	-
28	Norway	Retail - Secured on real estate property - Of Which: non-SME		82,671	123	0		0 17,473	268	0		0 80,745	1,906 142	2	3	11	7.89%
29		Retail - Qualifying Revolving		0	0	0		0	0	0		0 0	0 0	0	0	0	-
30		Retail - Other Retail		6,688	95	0		0 1,571	134	0		0 6,316	372 95	10	10	30	31.47%
31		Retail - Other Retail - Of Which: SME		0	0	0		0	0	0		0 0	0 0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME		6,688	95	0		0 1,571	134	0		0 6,316	372 95	10	10	30	31.47%
33		Equity		0	0			0	0			0	0 0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets		0	0			0	0			0	0 0	(0	0	-
36		IRB TOTAL		136,748	2,024	0	(38,583	3,511	0		0 124,680	10,525 2,104	. 49	102	707	33.59%

									Actual						
			Exposu	re values		1	Risk expos	ure amounts	31/12/2020	T T			T		
		A-IR	RB	F-1	RB	A-IF	RB	F-I	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cha 0
37	Central banks	0	(0		0 0	0	0		0 0	0 0	C) (0 -
38	Central governments	0	(0		0 0	0	0		0 0	0 0	0))	0 -
39	Institutions	0	(0		0	0	0		0 0	0 0	0		O	0 -
40	Corporates	752	16	0		0 422	68	0		0 499	247 16	0)	3	0.01%
41	Corporates - Of Which: Specialised Lending	0	(0		0	0	0		0 0	0 0	0			0 -
42	Corporates - Of Which: SME	0	(0		0	0	0		0 0	0 0	C			0 -
43	Retail	19	(0		0 5	0	0		0 17	1 0	C) ()	0 39.16%
44	Retail - Secured on real estate property	16	(0		0 4	0	0		0 15	1 0	C) ()	0 -
45 Cormany	Retail - Secured on real estate property - Of Which: SME	0	(0		0 0	0	0		0 0	0 0	C) (0 -
Germany	Retail - Secured on real estate property - Of Which: non-SME	16	(0		0 4	0	0		0 15	1 0	C) (0 -
47	Retail - Qualifying Revolving	0	(0		0 0	0	0		0 0	0 0	C) ()	0 -
48	Retail - Other Retail	3	(0		0 1	0	0		0 3	0 0	C) (0 39.16%
49	Retail - Other Retail - Of Which: SME	0	(0		0 0	0	0		0 0	0 0	C) (0 -
50	Retail - Other Retail - Of Which: non-SME	3	(0		0 1	0	0		0 3	0 0	C) (0 39.16%
51	Equity	0	()		0	0			0	0 0	C) (0 -
52	Securitisation														
53	Other non-credit obligation assets	0	()		0	0			0	0 0	C) (0 -
54	IRB TOTAL	770	17	0		0 426	68	0		0 516	248 17	O	3	8	0.45%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-I	RB	F-IR	В	A-I	₹В	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	V	(mln EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 oversours
55		Central banks	0	(0	ſ	0	C	0		0 0) (0	0 0	(0 0) -
56		Central governments	0	(0	ſ	0	C	0		0 0) (0 (0 0	(0 0	J -
57		Institutions	0	(0	•	0	C	0		0 0)	0	0	(0) -
58		Corporates	7,226	50	0	•	3,014	49	0		0 6,425	549	9 50	0 4	7	7 9	18.04%
59		Corporates - Of Which: Specialised Lending	0	(0	•	0	C	0		0 0)	0	0	(0) -
60		Corporates - Of Which: SME	1	(0	<u> </u>	0	C	0		0 1		0	0 0	(0	99.72% 24.51%
61		Retail	52		. 0	<u> </u>	13	3	0		0 49	9	3	1 0	(0	24.51%
62		Retail - Secured on real estate property	40		. 0	<u> </u>	11	2	0		0 37	7	3	1 0	(0	12.86%
63	Sweden	Retail - Secured on real estate property - Of Which: SME	0	(0	<u></u>	0	C	0		0	(0	0	(0	<i>)</i> -
64	Sweden	Retail - Secured on real estate property - Of Which: non-SME	40		. 0	<u></u>	11	2	0		0 37	7	3	1 0	(0	12.86%
65		Retail - Qualifying Revolving	0	(0	<u></u>	0	C	0		0	(0	0	(0	<i>)</i> -
66		Retail - Other Retail	12		. 0	<u> </u>	3	1	. 0		0 12	2	1	1 0	(0	38.46%
67		Retail - Other Retail - Of Which: SME	0	(0		0	C	0		0 0)	0	0 0	(0	0 -
68		Retail - Other Retail - Of Which: non-SME	12		. 0	<u> </u>	3	1	0		0 12	2	1	1 0	(0	38.46%
69		Equity	0	(0	C			0	(0	0	(0	<i>)</i> -
70		Securitisation															
71		Other non-credit obligation assets	0				0				0	(0	0 0	(0	/-
72		IRB TOTAL	7,278	52	0	0	3,027	52	0		0 6,473	553	52	2 4	7	7 9	18.23%



	DNB Bank Group	_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IF	RB	F-I	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
73	Central banks		0	0	0		0	0	0		0) (((((0 -
74	Central governments		0	0	0		0	0	0		0	0) ()))	0 -
75	Institutions		0	0	0		0	0	0		0	0) ()) ()	0 -
76	Corporates		5,499	247	0		1,934	402	. 0		0 4,698	3 724	247	7	5	72	72 28.99
77	Corporates - Of Which: Specialised Lending		0	0	0		0	0	0		0) (()		0 -
78	Corporates - Of Which: SME		0	0	0		0	0	0		0) (())	0 -
79	Retail		57	1	0		12	1	. 0		0 52	2	5 1	L ())	0 12.87 0 5.21
80	Retail - Secured on real estate property		52	0	0		11	0	0		0 48	3	1	(((0 5.21
United States	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0		0		((((0 -
82 United States	Retail - Secured on real estate property - Of Which: non-SME		52	0	0		11	0	0		0 48	3	1	(((0 5.21
83	Retail - Qualifying Revolving		0	0	0		0	0	0		0		0	(((0 -
84	Retail - Other Retail		4	0	0		0 1	0	0		0	1 ()	(((0 29.38
85	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0		0		0	(((0 -
86	Retail - Other Retail - Of Which: non-SME		4	0	0		0 1	0	0		0	1 (0		((0 29.38
87	Equity		0	0			0	0)	())	0 -
88	Securitisation																
89	Other non-credit obligation assets		0	0			0	0) (((((0 -
90	IRB TOTAL		5,555	247	0		1,946	402	0		0 4,750	728	247	' 6	8	72	28.959

			ſ								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-	IRB	F-	IRB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	C	((0	(0 ()	0	0	(0	C	0	<i>j</i> -
92		Central governments		0	C	()	0	(0)	0	0)	0	0	0	<i>)</i> -
93		Institutions		0	C	()	0	(0)	0	0)	0	0	0	<i>)</i> -
94		Corporates		2,695	221	. ()	1,289	339	9 ()	0 2,365	286	221	1	3	64	29.13%
95		Corporates - Of Which: Specialised Lending		98	C	(0 47	'	0)	0 96	0)	0	0	0	<i>)</i> -
96		Corporates - Of Which: SME		91	C	((50		0)	0 81	8	3	0	0	0	36.73%
97		Retail		41	C	((9	(0)	0 39	2	2	0	0	0	33.29%
98		Retail - Secured on real estate property		37	C	((0 8	(0)	0 35	2	2	0	0	0	23.20%
99	United Vinadom	Retail - Secured on real estate property - Of Which: SME		0	C		(0	(0)	0	0)	0	0	0	0 -
100	United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		37	C	((0 8	(0)	0 35	2	2	0	0	0	23.20%
101		Retail - Qualifying Revolving		0	C	((0)	0)	0	0)	0	C	C	/ -
102		Retail - Other Retail		5	C)	0 1	. (0)	0 5	0)	0	C	0	35.01%
103		Retail - Other Retail - Of Which: SME		0	C	() (0	(0 ()	0 0	0	(0	C	C) -
104		Retail - Other Retail - Of Which: non-SME		5	C	() (0 1	. (0)	0 5	0) (0	0	0	35.01%
105		Equity		0	C			0	(O .		0	0	(0	C	C) -
106		Securitisation																
107		Other non-credit obligation assets		0	C			0)	O		0	0) (0	0	0) -
108		IRB TOTAL		2,736	221		0	1,298	339	9 0		0 2,404	288	221	. 7	3	65	29.14%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	sure amounts							
				A-	IRB	F-1	IRB	A-:	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagemen
109		Central banks		0	(0		0		0 0		0 0	0	0	0	(0 -
110		Central governments		0)	0		0 0		0 0		0 0	0	0	0	(0 -
111		Institutions		0)	0		0		0		0	0	0	0	(0 -
112		Corporates		512	. (0		0 353	3	0 0		0 379 12	2) 1	2	(0 -
113		Corporates - Of Which: Specialised Lending		0)	0		0		0		0	0	0	0	(0 -
114		Corporates - Of Which: SME		0) (0		0 0		0 0		0 0	0	0	0	(0 -
115		Retail		3	(0		0 1		0 0		0 3	1	0	0	(0 40.67%
116		Retail - Secured on real estate property		3	(0		0 1		0 0		0 2	1	0	0	(0 -
117	Canada	Retail - Secured on real estate property - Of Which: SME		0) (0		0 0		0 0		0 0	0	0	0	(0 -
118	Cariaua	Retail - Secured on real estate property - Of Which: non-SME		3	(0		0 1		0 0		0 2	1	0	0	(0 -
119		Retail - Qualifying Revolving		0) (0		0 0		0		0 0	0	0	0	(0 -
120		Retail - Other Retail		1	. (0		0 0		0 0		0 1	0	0	0	(0 40.67%
121		Retail - Other Retail - Of Which: SME		0)	0		0 0		0 0		0 0	0	0	0	(0 -
122		Retail - Other Retail - Of Which: non-SME		1	. (0		0 0		0 0		0 1	0	0	0	(0 40.67%
123		Equity		0) (0		0		0	0	0	0	(0 -
124		Securitisation															
125		Other non-credit obligation assets		0) ()		0)	0		0	0	0	0	(0 -
126		IRB TOTAL		515	C	0		354		0		0 382 12	3	1	2	(0 40.67%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB		F-IR	В	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposur	provisions for Stage 3 exposure	Chago 2 oversours
127		Central banks		0	0	0		0	(0		0 0			0)	0 0) -
128		Central governments		0	0	0		0	(0		0			0		0 0) -
129		Institutions		0	0	0		0	(0		0			0		0 0) -
130		Corporates		1,741	1	0		0 756	4	0		0 1,495	229	9	1 2	2	4 0	0.18%
131		Corporates - Of Which: Specialised Lending		56	0	0		0 42	(0		0 42		7	0		0 0) -
132		Corporates - Of Which: SME		2	0	0	(0 1	(0		0 1		1	0)	0 0) -
133		Retail		26	1	0	(0 6	2	2		0 25		1	1)	0 0	12.96% 5.29%
134		Retail - Secured on real estate property		22	0	0	(0 5	:	0		0 22			0		0 0	5.29%
135	Denmark	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(0		0 0			0		0 0) -
136	Delillark	Retail - Secured on real estate property - Of Which: non-SME		22	0	0	(0 5	:	0		0 22			0		0 0	5.29%
137		Retail - Qualifying Revolving		0	0	0	(0	(0		0			0		0 0) -
138		Retail - Other Retail		4	0	0		0 1	(0		0 4			0		0 0	25.97%
139		Retail - Other Retail - Of Which: SME		0	0	0		0	(0		0			0		0 0) -
140		Retail - Other Retail - Of Which: non-SME		4	0	0		0 1	(0		0 4			0)	0 0	25.97%
141		Equity		0	0			0	(0			0)	0 0) -
142		Securitisation																
143		Other non-credit obligation assets		0	0			0	(0			0 (0 0) -
144		IRB TOTAL		1,767	1	0		762	5	0		0 1,520	230		1 2	2	4 0	5.89%



		DNB Bank Group																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-II	RB	F-II	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
145		Central banks		0	C	0	(0	(0)	0	0	(0		0 (ე -
146		Central governments		0	C	0		0 0	(0 0)	0	0	(0		0 (ა -
147		Institutions		0	C	0		0 0	(0)	0	0	0	0		0	ა -
148		Corporates		0	C	0		0 0	(0)	0	0) (0		0	J -
149		Corporates - Of Which: Specialised Lending		0	C	0		0 0	(0)	0	0) (0	(0	ე -
150		Corporates - Of Which: SME		0	C	0		0	(0)	0	0) (0		0	J -
151		Retail		0	С	0		0 0	(0)	0	0) (0		0	ე -
152		Retail - Secured on real estate property		0	C	0		0	(0)	0	0) (0		0	J -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	(0)	0	0) (0		0	ა -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0 0	(0)	0	0) (0		0	ე -
155		Retail - Qualifying Revolving		0	C	0		0 0	(0)	0	0) (0		0	J -
156		Retail - Other Retail		0	C	0		0 0	(0)	0	0) (0		0	J -
157		Retail - Other Retail - Of Which: SME		0	C	0		0	(0)	0	0) (0		0	J -
158		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	(0)	0	0) (0		0	ა -
159		Equity		0	C			0	(0			0) (0		0	J -
160		Securitisation																
161		Other non-credit obligation assets		0	C			0	(0			0) (0		0 (ე -
162		IRB TOTAL		0	0	0		0	C	0		0	0	0	0		0	<u> </u>

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IF	RB	F-1	[RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0		0 0		0 0	C	0		0 0	0 (0	0	() -
164		Central governments		0		0 0		0 0	C	0		0 0	0 (0	0	(0 -
165		Institutions		0		0 0		0 0	C	0		0 0	0 (0	0	() -
166		Corporates		0		0 0		0 0	C	0		0 0	0 (0	0	() -
167		Corporates - Of Which: Specialised Lending		0		0 0		0 0	C	0		0 0	0 (0	0	() -
168		Corporates - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
169		Retail		0		0 0		0 0	C	0		0 0	0 (0	0	() -
170		Retail - Secured on real estate property		0		0 0		0 0	C	0		0 0	0 (0	0	() -
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
173		Retail - Qualifying Revolving		0		0 0		0 0	C	0		0 0	0 (0	0	() -
174		Retail - Other Retail		0		0		0 0	C	0		0 0	0 (0	0	() -
175		Retail - Other Retail - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
176		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
177		Equity		0		0		0	C)		0	0 (0	0	() -
178		Securitisation															
179		Other non-credit obligation assets		0		0		0	C			0	0 (0	0	() -
180		IRB TOTAL		0	(0		0	0	0		0	0 0	0	0	0) -

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	sure amounts							
			A-	IRB	F-I	RB	A-:	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUI	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181		Central banks	0		0 0		0 0	(0 0		0 0	0 0	C	0	O) -
182		Central governments	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
183		Institutions	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
184		Corporates	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
185		Corporates - Of Which: Specialised Lending	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
186		Corporates - Of Which: SME	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
187		Retail	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
188		Retail - Secured on real estate property	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME	0		0 0		0 0	(0 0		0 0	0 0	C	0	C) -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
191		Retail - Qualifying Revolving	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
192		Retail - Other Retail	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
193		Retail - Other Retail - Of Which: SME	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
194		Retail - Other Retail - Of Which: non-SME	0		0 0		0 0	(0 0		0 0	0 0	C	0	0) -
195		Equity	0		0		0	(0		0	0 0	C	0	O) -
196		Securitisation														
197		Other non-credit obligation assets	0		0		0	(0		0	0 0	C	0	C) -
198		IRB TOTAL	0		0		0		0		0 0	0 0	0	0	0	-



	DNB Bank Group																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	(1331-254)	0	0				0) -	C		0	0	0 0	() -	0		0	0 0	J ,	0	0 -
2	Central governments		0	0	() ()	0 () -	C) (0	0	0 0	() -	0)	0	0 0	٢	0 ′	0 -
3	Institutions		0	0	() ()	0 () -	0) (0	0	0 0	() -	0)	0	0 0	۲	0 '	0 -
4	Corporates		59,588	11,336	4,042	2 34	1 8	37 1,323	32.73%	60,057	7 10,292	2 4,61	.6 3	2 64	1,416	30.67%	59,632	2 10,2	16 5,11	7 31	5 - 5	2 1,48'	29.07%
5	Corporates - Of Which: Specialised Lending		977	80	52	2 ()	0 10	29.69%	975	79	9 5	66	0 0	16	28.63%	972	2	79 5	9 0	۲ ا	0 1'	.6 27.67%
6	Corporates - Of Which: SME		12,188	5,789	820	5 11	. 3	37 298	36.04%	12,505	5,226	6 1,07	2 1	1 31	330	30.80%	12,303	5,1	84 1,31	7 11	2f	.6 36	27.42%
7	Retail		87,183	2,227	56:	1 5	5	7 7:	12.66%	87,315	1,885	5 77	0	6 5	79	10.22%	87,098	1,8	87 98	6	<i>ا</i>	4 8	7 8.79%
8	Retail - Secured on real estate property		80,913	1,851	369	9	1	1 10	4.37%	80,885	1,685	5 56	3	4 1	20	3.56%	80,690	1,6	83 76	0 4	+	1 2	4 3.15%
9 DNP Pank Croup	Retail - Secured on real estate property - Of Which: SME		0	0	() ()	0) -	C) (0	0	0 0	() -	0)	0	0 0	٢	0 ′	0 -
DNB Bank Group	Retail - Secured on real estate property - Of Which: non-SME		80,913	1,851	369	9	1	1 16	4.37%	80,885	1,685	5 56	i3	4 1	20	3.56%	80,690	1,6	83 76	0 4	4	1 2	3.15%
11	Retail - Qualifying Revolving		0	0	() ()	0 () -	0) (0	0	0 0	() -	0)	0	0 0	7	0 ′	0 -
12	Retail - Other Retail		6,270	375	192	2	2	6 5:	28.59%	6,430	200	0 20	7	3 4	59	28.31%	6,408	3 2	04 22	5 3	3	3 6	53 27.83%
13	Retail - Other Retail - Of Which: SME		0	0	() (0) -	C		0	0	0 0	() -	0)	0	0 0	7 ر	0	0 -
14	Retail - Other Retail - Of Which: non-SME		6,270	375	192	2	2	6 5!	28.59%	6,430	200	0 20	7	3 4	59	28.31%	6,408	3	04 22	5 3	3	3 6	27.83%
15	Equity		0	0	() ()	0) -	0) (0	0	0 0	() -	0)	0	0 0	7 ر	0	0 -
16	Securitisation																						
17	Other non-credit obligation assets		0	0		0		0) -	C		0	0	0 0	() -	0)	0	0 0	/ (ر	0	0 -
18	TPR TOTAL		146.771	13.562	4.603	3 40	9	3 1.394	30.28%	147.372	12.177	7 5.38	7 39	8 68	1.494	27.74%	146.730	12.10	03 6.10	3 37	<u> 57</u>	5 1.574	4 25.80%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	0	0		0	() -	(0	0	() (0	-	0		0		0	<u>ر</u>	0 -
20		Central governments		0	0	0		0	(-	C	0	0	((0	-	0	(0		0	<u>)</u>	0 -
21		Institutions		0	0	0		0	() -	(0	0)) (0	-	0	(0		0	<u>)</u> (0 -
22		Corporates		35,982	9,280	2,471	20	68	792	32.07%	36,349	8,443	2,940	26	5	862	29.32%	35,960	8,399	3,373	2.	5 4	4 92	21 27.32% 3 21.95% 60 27.40%
23		Corporates - Of Which: Specialised Lending		296	80	9		0	3	29.12%	294	79	12	2) (3	24.64%	291	79	15		0	<u>) </u>	3 21.95%
24		Corporates - Of Which: SME		12,054	5,788	825	1:	1 37	297	36.01%	12,371	- /	1,071	. 11	31	. 330	30.78%	12,169	5,183	1,315	1	1 26	<u>3</u> 360	ე 27.40%
25		Retail		86,802	2,222	553	!	5 7	69	12.53%	86,934	1,882	762	2	5	77	10.10%	86,716	1,884	977		6	4 8 ^r	8.68%
26		Retail - Secured on real estate property		80,581	1,848	364	;	3 1	16	4.30%	80,553	1,683	558	3	1	. 20	3.50%	80,358	1,68	. 755	,	4	1 2	3.10%
27	Norway	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	() -	(0	0))	0	-	0	(0		0	<u>)</u>	ე -
28	Notway	Retail - Secured on real estate property - Of Which: non-SME		80,581	1,848	364	;	3 1	16	4.30%	80,553	1,683	558	3	1	. 20	3.50%	80,358	1,68	. 755	•	4	1 2	23 3.10%
29		Retail - Qualifying Revolving		0	0	0		0	() -	(0	0))	0	-	0	(0		0	<u>)</u>	ე -
30		Retail - Other Retail		6,221	374	188	:	2 6	54	28.44%	6,380	199	204	3	3	57	28.17%	6,358	203	3 222	;	3	<u>3</u> 6°	27.69%
31		Retail - Other Retail - Of Which: SME		0	0	0		0	() -	(0	0)) (0	-	0	(0		0	<u>)</u>	ე -
32		Retail - Other Retail - Of Which: non-SME		6,221	374	188	7	2 6	54	28.44%	6,380	199	204	3	3	57	28.17%	6,358	203	3 222	:	3	3 6	27.69%
33		Equity		0	0	0		0	() -	(0	0)) (0	-	0	(0		0	<u>)</u> (ე -
34		Securitisation																						
35		Other non-credit obligation assets		0	0	0		0	() -	(0	0	(0	-	0	(0		0) (ე -
36		IRB TOTAL		122,783	11,503	3,024	31	T 75	862	28.50%	123,283	10,325	3,702	. 32	2 58	939	25.37%	122,677	10,283	4,350	3:	L 48	1,006	6 23.13%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		0	(0		0 0	() -		0	(0	0 (0 (-	C		0 0	C	0	(J-
38		Central governments		0	(0 0		0 0)) -		0 0	(0	0	0 0	-	C		0 0	C	0	(<i>)</i> -
39		Institutions		0	(0		0 0)) -		0 0	(0	0	0 0	-	C		0 0	C	0	(<i>)</i> -
40		Corporates		498	243	3 21		0 1		1 2.71%	49	8 239	26	.6	0	0 1	4.61%	6 498	23	7 28	C	0	2	5.51%
41		Corporates - Of Which: Specialised Lending		0	(0		0 0)) -		0 0	(0	0	0 0	-	C		0 0	C	0	(1-
42		Corporates - Of Which: SME		0	(0		0 0)	40.01%)	0 0	(0	0	0 0	29.01%	6		0 0	C	0	(0 24.37%
43		Retail		19	(0		0 0)	38.80%	1	9 0	(0	0	0 0	38.48%	6 19		0 0	C	0	(0 37.99%
44		Retail - Secured on real estate property		16	(0		0 0)	7.31%	1	6 0	(0	0	0 0	6.65%	6 16	j	0 0	C	0	(5.92%
45	Germany	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0)) -		0	(0	0	0 0	-	C		0 0	C	0	(<i>)</i> -
46	Germany	Retail - Secured on real estate property - Of Which: non-SME		16	(0		0 0)	7.31%	1	6 0	(0	0	0 0	6.65%	6 16		0 0	C	0	(0 5.92%
47		Retail - Qualifying Revolving		0	(0		0 0)) -		0	(0	0	0 0	-	C		0 0	C	0	(<i>)</i> -
48		Retail - Other Retail		3	(0		0 0)	39.17%	1	3 0	(0	0	0 0	39.17%	6 3		0 0	C	0	(0 39.16%
49		Retail - Other Retail - Of Which: SME		0	(0		0 0	() -		0	(0	0	0 0	-	C		0 0	C	C	(J-
50		Retail - Other Retail - Of Which: non-SME		3	(0 0		0 0	(39.17%)	3 0	(0	0 (0 0	39.17%	6 3		0 0	C	0	(0 39.16%
51		Equity		0	(0		0 0	() -		0 0	(0	0 (0 0	-	C		0 0	C	0	(<u></u>
52		Securitisation																						
53		Other non-credit obligation assets		0	(0		0 0	() -		0 0	(0	0	0 0	-	C		0 0	C	0	(J -
54		IRB TOTAL		517	243	3 21		0 1		3.03%	51	7 239	26	6		0 1	4.86%	517	23	7 28	0	0	1 2	5.74%

												Baseline Scenario									
					31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln EUI		e 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	0	0	0	0 0	0	-	0		0	0	0	0 -	0	0	0	0	0	0	[-
56		Central governments	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	0	1-
57		Institutions	0	0	0	0 0	0	-	0		0	0	0	0 -	0	0	0	0	0	0	1-
58		Corporates	6,610	335	79	2	2 15	18.67%	6,653	26	57 104	2	2	19 18.39%	6,642	261	121	2	1	22	18.16%
59		Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	0		0	0	0	0 -	0	0	0	0	0	0	1-
60		Corporates - Of Which: SME	1	0	0	0 0	0	95.09%	1		0 0	0	0	0 91.57%	1	0	0	0	0	0	89.21%
61		Retail	50	2	2	0 0	0	23.09%	50		1 2	2	0	0 22.07%	50	1	2	0	0	0	21.44%
62		Retail - Secured on real estate property	38	2	1	0 0	0	11.51%	39		1 1	. 0	0	0 10.60%	39	1	1	0	0	0	10.07%
63	Sweden	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0		0	0	0	0 -	0	0	0	0	0	0	1-
64	Sweden	Retail - Secured on real estate property - Of Which: non-SME	38	2	1	0 0	0	11.51%	39		1 1	. 0	0	0 10.60%	39	1	1	0	0	0	10.07%
65		Retail - Qualifying Revolving	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	0	1-
66		Retail - Other Retail	12	0	1	0 0	0	37.79%	12		0 1	. 0	0	0 37.26%	12	0	1	0	0	0	36.90%
67		Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	0	<i>i</i> -
68		Retail - Other Retail - Of Which: non-SME	12	0	1	0 0	0	37.79%	12		0 1	. 0	0	0 37.26%	12	0	1	0	0	0	36.90%
69		Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	0	<i>[</i>
70		Securitisation																			
71		Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	0	
72		IRB TOTAL	6,660	337	81	2	2 15	18.76%	6,704	269	9 105	2	2	19 18.45%	6,693	262	123	2	1	22	18.21%



	DND Bank Gloup	_																				
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	3
		1										Baseline Scenario)									
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		ige 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Stage 3
	Central banks		0	0	0	0 (-	0		0	0 (0		0 -	(0	0	0 0		0	0 -
	Central governments		0	0	0	0) (-	0)	0	0	0		0 -	(0	0	0		0	0 -
	Institutions		0	0	0	0) (-	0)	0	0	0		0 -	(0	0	0		0	0 -
	Corporates		5,061	342 26	56	1 2	2 81	. 30.52%	5,088	3	303 2	277	1	83	30.10%	5,083	30	0 28	85 1		0 8	35
	Corporates - Of Which: Specialised Lending		0	0	0	0) (-	0)	0	0	0		0 -		0	0	0		0	0 -
	Corporates - Of Which: SME		0	0	0	0		50.43%	0)	0	0	0		0 39.86%		0	0	0		0	0
	Retail		57	0	1	0) (12.85%	57	,	0	1	0		0 12.82%	57	7	0	1 0		0	0
	Retail - Secured on real estate property		52	0	0	0) (5.27%	52)	0	0	0)	0 5.29%	52	2	0	0 0		0	0
United States	Retail - Secured on real estate property - Of Which: SME		0	0	0	0) (-	0)	0	0	0		0 -	(0	0	0		0	0 -
Utilited States	Retail - Secured on real estate property - Of Which: non-SME		52	0	0	0 () (5.27%	52	2	0	0	0)	0 5.29%	52	2	0	0 0		0	0
	Retail - Qualifying Revolving		0	0	0	0 () (-	0		0	0 (0)	0 -		0	0	0 0		0	0 -
	Retail - Other Retail		4	0	0	0 () (29.41%	4	ŀ	0	0 (0		0 29.43%	4	4	0	0 0		0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0 (-	0		0	0	0		0 -		0	0	0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME		4	0	0	0 () (29.41%	4	ŀ	0	0 (0)	0 29.43%	4	4	0	0 0		0	0
	Equity		0	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	0 -
	IRB TOTAL		5,117	342 26	66	1 2	81	30.49%	5,144	. 3	303	78 1	1	. 84	4 30.06%	5,139	30	0 28	36 1		8	35

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Rowl			Stag (mln EUR, %)	e 1 exposure Stage	2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0		0	(-		0 0	(0	0 (0 0) -	()	0 0	C	0		0 -
92		Central governments		0	0	0			(0 0	(0	0 (0 0) -	()	0 0	C	0	C	0 -
93		Institutions		0	0	0		0	(30.050/	2.40	0 0	24	0	0 (0 0) -	(2.405	21	0 0	C	0	,	70 -
94		Corporates		2,415	220	237		2 0	/1	30.05%	2,40	7 220	245	5		0 /4	30.02%	2,402	21	9 251	1	. 0	,	5 29.91% 0 19.87%
95		Corporates - Of Which: Specialised Lending		95	0	0				18.92%	9	0		0	0	0 0	19.79%	95		0 1	C	0	,	19.87% 17.25%
96		Corporates - Of Which: SME		89	0	0				26.24%	8	9 0		0	0 0	0 0	19.99%	0 89	<u>'</u>	0 0	C	0	,1	7 17.25%
9/		Retail - Secured on real estate property		27	0	0				32.94%	- 4	7 0		0			32.01%	2 27	,	0 0		0	1	19 9606
90		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0				21./170	3	0 0		0	0 0		20.50%	0 3/	1	0 0		0	1	10.00%
100	United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		37	0	0				21 71%	3	7 0		0	0 0		20.50%	6 37	,	0 0		0	, 	18.86%
100	3.1	Retail - Qualifying Revolving		0	0	0				21.7170		0 0		0	0 (0 0) -	0 3/)	0 0		0	,) - 10.00 /0
101		Retail - Other Retail		5	0	0				35.03%		5 0		0	0 (0 0	35.04%	6		0 0		0	, i	35.04%
103		Retail - Other Retail - Of Which: SME		0	0	0) -		0 0	(0	0 (0 0) -			0 0	0	0	Ĭ	0 -
104		Retail - Other Retail - Of Which: non-SME		5	0	0				35.03%		5 0	(0	0 (0 0	35.04%	0		0 0	C	0	,	35.04%
105		Equity		0	0	0) -		0 0	(0	0 (0 0) -	()	0 0	C	0	r	0 -
106		Securitisation		_																				
107		Other non-credit obligation assets		0	0	0		0	() -		0 0	(0	0 (0 0) -	(0 0	C	0	ſ	0 -
108		IRB TOTAL		2,456	220	237		2 0	71	30.05%	2,448	220	246	6 1	1 (74	30.02%	2,444	219	9 251	1	0	75	29.91%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stage	2 exposure Stage 3 expo	Stock of provisions for	Stock of provisions for stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)			Stage 1 expost	ire Stage 2 exposure	s Stage 3 exposure					Stage I exposure	Stage 2 exposure	Stage 3 exposure					Stage I exposure	Stage 2 exposure	stage 3 exposure	
109		Central banks		0	0	0	0	0 () -		0 0		0 (0	0	-	0		0	(O	٦	0 -
110		Central governments		0	0	0	0	0 0) -		0 0		0 (0	0	-	0	(0	C	C	ı	0 -
111		Institutions		0	0	0	0	0 0) -		0 0	(0 (0	0	-	0		0	(C	, (0 -
112		Corporates		498	0	3	1	0 1	27.91%	49	6 0	5	5 (0) 1	26.78%	495) 6	(C	7	2 25.75%
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0 () -		0 0	(0 (0	0	-	0		0	(0	ſ	0 -
114		Corporates - Of Which: SME		0	0	0	0	0 (39.38%		0 0	(0 (0	0	31.73%	0		0	(0	, (0 28.84%
115		Retail		3	0	0	0	0 0	40.17%		3 0		0 (0	0	39.73%	3		0	C	0	<u>۱</u>	0 39.10%
116		Retail - Secured on real estate property		3	0	0	0	0	7.14%)	3 0	(0	0	0	6.73%	3		0	C	0	<u>, </u>	0 6.29%
117	Canada	Retail - Secured on real estate property - Of		0	0	0	0	0 0) -		0	(0	0	0	-	0		0	C	0	<u>, </u>	ა -
118	Cariada	Retail - Secured of real estate property - Of	Which: non-SME	3	0	0	0	0 0	7.14%)	3 0)	0	0	0	6.73%	3		0	C	C	<u>, </u>	0 6.29%
119		Retail - Qualifying Revolving		0	0	0	0	0 0) -		0	(0	0	0	-	0		0	(C	<u>, </u>	ა -
120		Retail - Other Retail		1	0	0	0	0 0	40.61%)	1 0	(0	0	0	40.54%	1		0	(0	<u>, </u>	0 40.44%
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0 () -		0	(0	0	0	-	0	(0	(0	<u>, C</u>	<u>ე</u> -
122		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0 (40.61%)	1 0	(0	0	0	40.54%	1	(0	(0	<u>, </u>	0 40.44%
123		Equity		0	0	0	0	0 0) -		0 0	(0	0	0	-	0	(0	(0	<u>, C</u>	J -
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0	0 0) -		0	(0 (0	0	-	0		0	(0	C	J-
126		IRB TOTAL		501	0	3	1	0 1	28.10%	499	9 0	5		0) 1	26.90%	498		6	0	0	2	2 25.86%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for exposure	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions to Stage 2 expo	Stock of provisions t sure Stage 3 expo	Coverage R Stage 3 exp
	Central banks		0	0 (0 0	C) -	(0 0	0	0	0	0 -		C		0	0	0	0	0 -
	Central governments		0	0 ()	0 0	C) -	(0 0	0	0	0	0 -		C		0	0	0	0	0 -
	Institutions		0	0 ()	0 0	C) -	(0 0	0	0	0	0 -		C)	0	0	0	0	0 -
	Corporates		1,502	214 8	3	0 1	2	23.25%	1,502	2 210	12	0	1	3	23.80%	1,502	2 20	9 1	4	0	1	3 23
	Corporates - Of Which: Specialised Lending		49	0 ()	0 0	C	41.47%	49	9 0	0	0	0	0	38.59%	49	9	0	0	0	0	0 35.
	Corporates - Of Which: SME		2	0 ()	0 0	С	26.27%	2	2 0	0	0	0	0	22.61%	2	2	0	0	0	0	0 19.
	Retail		26	0 1	1	0 0	C	13.77%	26	6 0	1	0	0	0	13.76%	26	5	0	1	0	0	0 13.7
	Retail - Secured on real estate property		22	0 (O	0 0	C	6.53%	22	2 0	0	0	0	0	6.53%	22	2	0	0	0	0	0 6.5
Denmark	Retail - Secured on real estate property - Of Which: SME		0	0 (O	0 0	C) -	(0 0	0	0	0	0 -		C		0	0	0	0	0 -
Delillark	Retail - Secured on real estate property - Of Which: non-SME		22	0	O	0	C	6.53%	22	2 0	0	0	0	0	6.53%	22	2	0	0	0	0	0 6.5
	Retail - Qualifying Revolving		0	0	O	0	C) -	(0 0	0	0	0	0 -		C		0	0	0	0	0 -
	Retail - Other Retail		4	0	O	0 0	C	26.00%	4	4 0	0	0	0	0	25.98%	4	1	0	0	0	0	0 25.9
	Retail - Other Retail - Of Which: SME		0	0	O	0	C	-	(0	0	0	0	0 -		C	O	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		4	0)	0 0	C	26.00%	4	4 0	0	0	0	0	25.98%	4	1	0	0	0	0	0 25.9
	Equity		0	0 ()	0 0	C) -	(0	0	0	0	0 -		C)	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 ()	0 0	C) -	(0 0	0	0	0	0 -		C		0	0	0	0	0 -
	IRB TOTAL		1,528	214 9)]	0 1	2	22.55%	1,528	3 211	13	0	1	3	23.28%	1,528	3 20	9 1	51	0	1	3 23.0



		Į.	10	17	19					24		20				30	31	32 		3 4		30
					21/12/2021							Baseline Scenari							21/12/2022			
					31/12/2021	1						31/12/2022						T	31/12/2023		T	
		(mln EUR, %)		tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 ex	posure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposu	Coverage Stage 3 ex
	Central banks		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Central governments		0	0 0	(0	C) -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Institutions		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Corporates		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Corporates - Of Which: SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Retail		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Retail - Secured on real estate property		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
11.7.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Retail - Other Retail		0	0 0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0		0	C	0 -		0	0	0	0		0 -	0		0 0	0		0	0 -
	Equity		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0 0	0		0	0 -
	IRB TOTAL		0	0 0		0	0) -		0	0	0	0 0) - 	0		0	0		0	0 -

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
				Sta	age 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Ro u	m			(mln EUR, %)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
1	53		Central banks		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	54		Central governments		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	55		Institutions		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	56		Corporates		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	57		Corporates - Of Which: Specialised Lending		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	58		Corporates - Of Which: SME		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	59		Retail		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	70		Retail - Secured on real estate property		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	71	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	72	141/4	Retail - Secured on real estate property - Of Which: non-SME		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	73		Retail - Qualifying Revolving		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	74		Retail - Other Retail		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	75		Retail - Other Retail - Of Which: SME		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	76		Retail - Other Retail - Of Which: non-SME		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	77		Equity		0	0 0)	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
1	78		Securitisation																					
1	79		Other non-credit obligation assets		0	0 0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
				5	Stage 1 exposure Stage 2 ex	oosure Stage 3 exposi	Stock of re provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Ro	owN im		-	(mln EUR, %)			Stage 1 exposu	e Stage 2 exposure	Stage 3 exposure	Stage 5 exposure				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	.81		Central banks		0	0	0	0	0 () -	(0 0	(0	0	0	-	0	(0	(0	0	-
	.82		Central governments		0	0	0	0	0 () -	(0 0	(0	0	0	-	0	(0	(0	0	-
	.83		Institutions		0	0	0	0	0 () -	(0 0	(O C	0	0	-	0	(0	(0	0	-
	.84		Corporates		0	0	0	0	0 () -	(0 0	(O C	0	0	-	0	(0	(0	0	-
	.85		Corporates - Of Which: Specialised Lending		0	0	0	0	0 () -	(0	(0	0	0	-	0	(0	(0	0	-
	.86		Corporates - Of Which: SME		0	0	0	0	0 () -	(0	(0	0	0	-	0	(0	(0	0	-
	.87		Retail		0	0	0	0	0 () -	(0 0	(0	0	0	-	0	(0	(0	0	-
	.88		Retail - Secured on real estate property		0	0	0	0	0 () -	(0	(0	0	0	-	0	(0	(0	0	-
	.89	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0) -	(0	(0	0	0	-	0	(0	(0	0	-
	.90	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 () -	(0	(0	0	0	-	0	(0	(0	0	-
	91		Retail - Qualifying Revolving		0	0	0	0	0 () -	(0	(0	0	0	-	0	(0	(0	0	-
	.92		Retail - Other Retail		0	0	0	0	0) -	(0	(0	0	0	-	0	(0	(0	0	-
	.93		Retail - Other Retail - Of Which: SME		0	0	0	0	0) -	(0	(0	0	0	-	0	(0	(0	0	-
	.94		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0) -	(0	(0	0	0	-	0	(0	(0	0	-
	.95		Equity		0	0	0	0	0 (-		0 0		0	0	0	-	0	(0	(0	0	-
	.96		Securitisation																					
	.97		Other non-credit obligation assets		0	0	0	0	0 () -		0 0		O C	0	0	-	0	(0	(0	C	-
	.98		IRB TOTAL		0	0	0	0 (0	0 -		0	0	0	0	0	-	0	0	0	0	0	0	-



	DNB Bank Group																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	, ,		0 0	(0 () -	C		0	0	0 0		0 -	0		0	0 (J	0	0 -
2	Central governments			0 0	() (0 () -	C) (0	0	0 0		0 -	0		0	0 (J	0	0 -
3	Institutions			0 0	() ()	0 (-	C) (0	0	0 0		0 -	0		0	0 (J	0	0 -
4	Corporates		33,29	1 34,704	6,97	1 58	85	58 2,268	32.54%	6 33,568	30,47	1 10,92	7 4	1 582	2,97	6 27.24%	34,934	26,43	17 13,61	.4 39	39′	2 3,4	9 25.33%
5	Corporates - Of Which: Specialised Lending		63	7 383	90	() 1	.0 2:	24.00%	646	329	9 13	5	0 7	30	0 21.83%	697	24	48 16	56 (J	4 ?	5 21.01%
6	Corporates - Of Which: SME		2,09	5 14,406	2,302	2 10	39	90 480	20.84%	6 2,132	12,432	2 4,24	0	8 270	769	9 18.14%	2,520	10,70	06 5,57	77	3 18	.0 97	0 17.39%
7	Retail		59,51	0 29,350	1,111	1 19	10	06 143	12.90%	6 56,467	31,549	9 1,95	5 2.	3 96	19	9 10.17%	55,541	31,46	54 2,96	56 20	J 7	0 2F	7 8.99%
8	Retail - Secured on real estate property		53,56	5 28,734	834	1 15	9	94 50	6.02%	6 50,235	31,250	1,64	8 1	9 89	9	7 5.89%	49,309	31,19	92 2,63	32 16	خ 6	.5 1.5	8 6.01%
9 DNB Bank Group	Retail - Secured on real estate property - Of Which: SME			0 0	() ()	0 (-	C) (0	0	0 0		0 -	0		0	0 (<u>ر</u>	0	0 -
10 DIND Ballk Gloup	Retail - Secured on real estate property - Of Which: non-SME		53,56	5 28,734	834	1 15	9	94 50	6.02%	6 50,235	31,250	1,64	8 1	9 89	9	7 5.89%	49,309	31,19	92 2,63	32 16	خ 6	.5 1.5	8 6.01%
11	Retail - Qualifying Revolving			0 0	(()	0 (-	C	(0	0	0 0		0 -	0		0	0 (J	0	0 -
12	Retail - Other Retail		5,94	5 615	270	5	3 1	.2 93	33.68%	6,232	299	9 30	7	4 7	103	2 33.12%	6,232	27	72 33	34	4	5 10	8 32.48%
13	Retail - Other Retail - Of Which: SME			0 0	() ()	0 (-	C) (0	0	0 0		0 -	0		0	0 (J	0	0 -
14	Retail - Other Retail - Of Which: non-SME		5,94	5 615	270	5	3 1	.2 93	33.68%	6,232	299	9 30	7	4 7	10	2 33.12%	6,232	2:	72 33	34	4	5 10	8 32.48%
15	Equity			0 0	() ()	0 (-	C) (0	0	0 0		0 -	0		0	0 (J	0	0 -
16	Securitisation																						
17	Other non-credit obligation assets			0 0	() (0 (-	C) (0	0	0 0		0 -	0		0	0 (J	0	0 -
18	IDR TOTAL		92.80	1 64.053	8.081	77	96	4 2.412	29.84%	6 90.035	62.020	12.88	1 64	678	3.17!	24.65%	90.475	57.88	16.58	0 59	46	1 3.71	6 22.41%

													Adverse Scenario	ı									
						31/12/2021							31/12/2022							31/12/2023			
Rov	N	(mln EUR	Stage 1 exposure 5	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks	0	0	0		0 0	() -	(0	0) (0	-	0	(0		0 (J r	0 -
20		Central governments	0	0	0		0 0	(-	(0	0	0) (0	-	0	(0		0 (<u>) </u>	0 -
2:		Institutions	0	0	0		0 0	(-	(0	0	0) (0	-	0	(0		0 (<u>) </u>	0 -
22		Corporates	12,184	30,418	5,131	3	3 786	1,451	. 28.29%	11,898	3 27,083	8,752	2 20	542	2,080	23.77%	13,005	23,483	11,244	2.	5 364	4 2,50°	9 22.31%
23		Corporates - Of Which: Specialised Lending	30	314	41		0 10	7	17.45%	29	272	84	4 (7	7 14	17.11%	31	24:	113		0 4	4 1°	.9 17.10%
24		Corporates - Of Which: SME	1,989	14,380	2,299	1	0 389	478	20.82%	2,019	12,414	4,234	4	3 269	768	18.13%	2,407	10,689	5,570	8	8 179	96۶	58 17.38%
2!		Retail	59,158	29,319	1,100	1	9 106	141	. 12.80%	56,099	31,535	1,942	2 2:	96	196	10.09%	55,170	31,454	2,953	20	0 70	J 26 ²	8.93%
26		Retail - Secured on real estate property	53,261	28,706	827	1	5 94	49	5.96%	49,916	31,238	1,640	19	9 89	96	5.86%	48,987	31,183	2,623	10	6 65	5 15	7 5.99%
27	Norway	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0	(-	(0	0	0		0	-	0	(0		0 () (0 -
28	Norway	Retail - Secured on real estate property - Of Which: non-SME	53,261	28,706	827	1	5 94	49	5.96%	49,916	31,238	1,640	19	9 89	96	5.86%	48,987	31,183	2,623	10	6 65	<u>ن 15</u>	5.99%
29		Retail - Qualifying Revolving	0	0	0		0		-	(0	0	0		0	-	0	(0		0	<u>ر</u>	0 -
30		Retail - Other Retail	5,897	613	273		3 12	91	. 33.53%	6,184	4 297	303	3	1	7 100	32.98%	6,183	270	330	•	4 5	<u>ن</u> 10	32.34%
3:		Retail - Other Retail - Of Which: SME	0	0	0		0	(-	(0	0	0		0	-	0	(0		0	<u>)</u>	0 -
32		Retail - Other Retail - Of Which: non-SME	5,897	613	273		3 12	91	. 33.53%	6,184	4 297	303	3	1	7 100	32.98%	6,183	270	330		4 5	<i>j</i> 10 ⁷	32.34%
33		Equity	0	0	0		0 0	(-	(0	0	0 () (0	-	0	(0		0 (رر	0 -
34		Securitisation																					
35		Other non-credit obligation assets	0	0	0		0 0	(-	(0	0	0) (0	-	0	(0		0 (٦	0 -
36		IRB TOTAL	71,342	59,738	6,231	5:	1 892	1,592	25.55%	67,997	58,618	10,694	49	638	2,276	21.28%	68,176	54,937	14,197	45	5 434	4 2,773	3 19.53%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		0	0	0	0 0	() -		0	(0 () (0	-	(0 0		0) (<u>5</u> -
38		Central governments		0	0	0	0 0	() -		0	(0 () (0	-	(0 0		0	٢	ა -
39		Institutions		0	0	0	0 0	() -		0	(0)	0	-	(0		0	٢ ر	ა -
40		Corporates		468	256 3	9	0 6	14	36.17%	46	7 235	60	0 () 2	2 19	31.26%	479	21	68		0	1 2!	21 30.26%
41		Corporates - Of Which: Specialised Lending		0	0	0	0 0	() -		0	(0 () (0	-	(0		0	٢ ر	ა -
42		Corporates - Of Which: SME		0	0	0	0	(40.21%		0	(0)	0	38.55%	C C		0	(0	٢ د	0 37.29%
43		Retail		17	2	0	0 0	(33.72%	1	8 0	(0 ((0	31.34%	19		0		0	٢ (ر	0 30.56%
44		Retail - Secured on real estate property		15	2	0	0	(7.14%	1	6 0	(0)	0	7.04%	16	5	0	(0	٢ د	0 6.96%
45	Germany	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	() -		0	(0	(0	-	(0		0	٢ ر	ა -
46	Germany	Retail - Secured on real estate property - Of Which: non-SME		15	2	0	0 0	(7.14%	1	6 0	(0 ((0	7.04%	16		0		0	٢ (ر	0 6.96%
47		Retail - Qualifying Revolving		0	0	0	0	() -		0	(0)	0	-	(0	(0	٢ د	ა -
48		Retail - Other Retail		2	0	0	0	(54.27%		3 0	(0	(0	54.01%	3	3	0		0	٢ ر	0 53.90%
49		Retail - Other Retail - Of Which: SME		0	0	0	0 0	() -		0	(0 ((0	-	(0		0	رر	ა -
50		Retail - Other Retail - Of Which: non-SME		2	0	0	0 0	(54.27%		3 0	(0 ((0	54.01%	3	3	0		0) (0 53.90%
51		Equity		0	0	0	0 0	() -		0	(0 ((0	-	(0 0		0) (ა -
52		Securitisation																					
53		Other non-credit obligation assets		0	0	0	0 0	() -		0 0	(0 (0	-	(0 0		0	J	υ -
54		IRB TOTAL		485	257 39	9	0 6	14	36.15%	48!	5 235	61	L	2	19	31.26%	497	21	68		0	<u> 27</u>	1 30.26%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 expo	Stock of provisions for Stage 1 expos	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure	osure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		0	0	0	0 (0	-	0		0 0	0	0	0 -	-	0	0) (0	0	<i>i</i> -
56	Central governments		0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0		0	0	<i>i</i> -
57	Institutions		0	0	0	0	0	-	0		0	0	0	0 -	-	0	0	0	0	0	<i>i</i> -
58	Corporates		6,244	662	118	8	3 24	20.16%	6,294	53	193	3 5	6	39	20.32%	6,278	08 23	3	4	49	20.37%
59	Corporates - Of Which: Specialised Lending		0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0) (0	0	<i>i</i> -
60	Corporates - Of Which: SME		1	0	0	0	0	91.71%	1		0 0	0	0	0	84.82%	1	0) (0	0	81.22%
61	Retail		43	9	2	0	0	22.24%	43		9 2	2 0	0	0	19.95%	45	6	3	0	1	19.00%
62	Retail - Secured on real estate property		32	8	1	0	0	10.39%	31		8 1	1 0	0	0	8.72%	34	5	2	0	0	8.08%
63	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pop-SME		0	0	0	0	0	1	0		0	0	0	0 -	-	0	0	0	0	0	<i>i</i> -
64	Retail Secured of real estate property of Whieli. Hori Si Le		32	8	1	0	0	10.39%	31		8 1	1 0	0	0	8.72%	34	5	2	0	0	8.08%
65	Retail - Qualifying Revolving		0	0	0	0	0	1	0		0	0	0	0 -	-	0	0	0	0	0	<i>i</i> -
66	Retail - Other Retail		11	1	1	0	0	38.54%	11		1	1 0	0	0	37.62%	11	1	1	0	0	37.21%
67	Retail - Other Retail - Of Which: SME		0	0	0	0	0	-	0		0	0	0	0 -	-	0	0)	0	0	<i>i</i> -
68	Retail - Other Retail - Of Which: non-SME		11	1	1	0	0	38.54%	11		1 1	1 0	0	0	37.62%	11	1	1	0	0	37.21%
69	Equity		0	0	0	0	0	-	0		0	0	0	0 -	-	0	0) (0	0	<u>-</u>
70	Securitisation																				
71	Other non-credit obligation assets		0	0	0	0	0	-	0		0	0	0	0 -	-	0	0	(0	0	
72	IRB TOTAL		6,287	671	120	8	24	20.20%	6,337	54	6 195	5	6	40	20.31%	6,323 5	24:	4	4	49	20.36%



DNIB	Rank	Group
סווט	Dalik	GIOUD

	DND Bank Group																					
			37	38 39	9 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/20	21						31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure Stage 3 e	Stock of Stock of Stock of Stage 1 exp			Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposur	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 e
	Central banks		0	0	0	0	0) -	(0 0) (0 (0 -		0	0	0 0	0	0	0 -
	Central governments		0	0	0	0	0) -	()	0 0	0	0 ()	0 -		0	0	0	0	0	0 -
	Institutions		0	0	0	0	0) -	(0	0 0	0	0 (0 -		0	0	0 0	0	0	0 -
	Corporates		4,589	757	322	3	10 129	39.93%	4,850	9 4:	366	5	2 5	5 13	37.87%	6 4,84	12 43	39	0 1	. 3	143	.3
	Corporates - Of Which: Specialised Lending		0	0	0	0	0) -	(0	0 0	0	0 (0	0 -		0	0	0 0	0	0	0 -
	Corporates - Of Which: SME		0	0	0	0	0	50.43%	6	0	0 0	0	0 (0 49.08%	6	0	0	0	0	0	0
	Retail		52	4	1	0	0	19.37%	55	5	1 1	L C	0 ()	0 18.51%	6	55	1	1 0	0	0	0
	Retail - Secured on real estate property		48	4	1	0	0	11.63%	51	1	1 1	L C	0 ()	0 11.30%	6	51	1	1 0	0	0	o
United Ctates	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0) -	()	0 0	0	0 ()	0 -		0	0	0 0	0	0	0 -
United States	Retail - Secured on real estate property - Of Which: non-SME		48	4	1	0	0	11.63%	51	1	1 1	L C	0 ()	0 11.30%	6	51	1	1 0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0) -	()	0 0	0	0 ()	0 -		0	0	0	0	0	0 -
	Retail - Other Retail		4	0	0	0	0	51.14%	0	4	0 0) (0 ()	0 50.74%	6	4	0	0 0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0) -	()	0 0	0	0 ()	0 -		0	0	0 0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		4	0	0	0	0	51.14%	0	4	0 0	0	0 ()	0 50.74%	6	4	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 non-credit obligation assets		0	0	0	0	0) -	(o l	0 0	0	0		0 -		0	0	0 0	0	0	0 -
	IRB TOTAL		4,641	761	323	3	10 129	39.87%	4,905	45	367	2	2 5	13	37.81%	6 4,89	8 43	7 39	1 1	. 3	144	4 3

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure S	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0		0	0	0 (() -	(0	(0	0	0	-	0		0 0	C	0	() -
92		Central governments		0		0	0	0 0)) -	(0	(0	0	0	-	0		0 0	C	0	() -
93		Institutions		0		0	0	0 (() -	(0	(0	0 (0	-	0		0 0	C	0	() -
94		Corporates		2,073	53	33 26	6	4 3	140	52.48%	2,318	3 264	289	9	2	1 146	50.43%	2,364	20	9 299	2	. 0	148	49.61%
95		Corporates - Of Which: Specialised Lending		34	6	0	2	0 1		27.05%	40	52	4	4	0	0 1	28.53%	87	<u>'</u>	4 5	C	0		28.63%
96		Corporates - Of Which: SME		79		8	2	0 (25.01%	86	0		3	0	1	23./3%	86		0 3	C	0		28.63% 23.13% 25.14%
9/		Retail		39		2	1			27.85%	4.			1	0	0	25.80%	41		0 1	C	0		25.14% 0 8.45%
98		Retail - Secured on real estate property		34		2	0			9.16%	36	0		0	0	0	8.65%	30	1	0 1	U	0		8.45%
100	United Kingdom	Retail - Secured on real estate property - Of Which: SME		24		2	0	0 0		0 160/-	26	5 0		0	0		- 9 6E0/	26		0 0		0		0 4504
100	31334 11	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0		0	0	0 0		9.10%	30			0			- 0.03%	30	1	0 1		0		8.45%
101		Retail - Other Retail		5		0	0	0 0		52.39%	1	5 0		0			52 N2%	, 5		0 0		0		51.86%
102		Retail - Other Retail - Of Which: SME		0		0	0	0 0) - 32.3970				0		0 0	-	5	1	0 0		0		7 - 31.00 70
104		Retail - Other Retail - Of Which: non-SME		5		0	0	0 (52 39%		5 0		0	0 (0 0	52 02%	5		0 0		0		51.86%
105		Equity		0		0	0	0 () -	(0 0	(0	0 (0 0	-	0		0 0	0	0) -
106		Securitisation																						
107		Other non-credit obligation assets		0		0	0	0 () -	(0	(0	0	0	-	0		0 0	C	0) -
108		IRB TOTAL		2,112	53	5 267	7	4 3	140	52.42%	2,359	265	290	0 2	2 1	146	50.37%	2,405	20	9 300	2	0	149	49.54%

														Adverse Scenario	ı e									
							31/12/2021							31/12/2022							31/12/2023			
RowN um				Stage 1 exposure St	age 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	(mln EUR, %)	0		0 0		0										0			(0		0
110		Central governments		0		0 0)		0				0	<u>-</u>	0		0			, , ,	<u>/-</u>
111		Institutions		0		0 0		0 0) <u>-</u>	(0				0		0		0		0	, ,	0-
112		Corporates		275	20.	8 18		n c) 6	34 22%	373	3 91	38	3	1	3 14	36 79%	372	80	1 45		2	1-	7 36.86%
113		Corporates - Of Which: Specialised Lending		0	200	0 0		0 0) -) 0) 30)		0	-	3/2) 13		0	1	0 -
114		Corporates - Of Which: SME		0		0 0		0 0	0	39.38%	(0 0				0	38.12%	0		0	(0	<u>, </u>	0 37.40%
115		Retail		3		1 0		0 0	0	36.11%	3	3 0		0 () (0	33.72%	3	(0	(C	, r	0 37.40% 0 32.91%
116		Retail - Secured on real estate property		2		1 0		0 (0	7.24%	2	2 0	(0		0	7.16%	3		0	(C	, (ე 7.10%
117	Canada	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 (0) -	(0	() () (0	-	0		0	(C	r	ა -
118	Cariaua	Retail - Secured on real estate property - Of Which: non-SME		2		1 0		0 (0	7.24%	2	2 0	(0) (0	7.16%	3		0	(0	, <u> </u>	0 7.10%
119		Retail - Qualifying Revolving		0		0 0		0 (0	-	(0	(0) (0	-	0		0	(C	<u>, </u>	ა -
120		Retail - Other Retail		1		0 0		0 0	0	52.05%	1	. 0	(0) (0	51.08%	1		0	(0	<u>, </u>	0 50.66%
121		Retail - Other Retail - Of Which: SME		0		0 0		0 0	0) -	(0	(0	0	0	-	0	(0	(0	<u>, C</u>	J -
122		Retail - Other Retail - Of Which: non-SME		1		0 0		0 0	0	52.05%	1	. 0	(0		0	51.08%	1	(0	(0		0 50.66%
123		Equity		0		0 0		0 0	0) -	(0	C	0		0	-	0		0	(0		J -
124		Securitisation																						
125		Other non-credit obligation assets		0	300	0		0 0) -	(0	(0 (0 (0	- 36.78 %	376	0.4	0	(0	·	0 - 7 36.85%
126		IRB TOTAL		2/8	209	9 18		9 اد	6	34.23%	3/6	92	38	3	<u>. </u>	9 14	36.78%	3/6	82	46	<u> </u>	2	1/	36.85%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions fo e Stage 3 expos	Coverage Ra Stage 3 expo
	Central banks		0	0 0	(0	0) -	0		0 0	0	O	0 0	_	C	O .	0	0 0		0	0 -
	Central governments		0	0 0)	0	0) -	0)	0 0	0	O	0 0	-	C	O	0	0		0	0 -
	Institutions		0	0 0)	0	0) -	0)	0 0	0	O	0 0	-	C	O	0	0		0	0 -
	Corporates		1,487	217 21		1 2	2	26.80%	1,488	3	207 30	0	O	1 8	27.04%	1,487	7 20)4 3	0		1	9 26.
	Corporates - Of Which: Specialised Lending		44	5 0)	0	0	38.97%	48	3	2 0	0	O	0 0	38.82%	48	3	2	0		0	0 38
	Corporates - Of Which: SME		1	1 0	(0	0	25.02%	1		1 0	0	0	0 0	24.70%	1	1	1	0		0	0 24.
	Retail		25	1 1		0	0	29.66%	26	5	0 1	0	O	0 0	28.83%	26	5	0	1 0		0	0 28.
	Retail - Secured on real estate property		21	1 1		0	0	19.08%	22	2	0 1	0	O .	0 0	18.39%	22	2	0	1 0		0	0 18.1
Denmark	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0	0	-	0)	0 0	0	O	0 0	-	C	O .	0	0		0	0 -
Delillark	Retail - Secured on real estate property - Of Which: non-SME		21	1 1		0	0	19.08%	22	2	0 1	0	O	0 0	18.39%	22	2	0	1 0		0	0 18.1
	Retail - Qualifying Revolving		0	0 0	(0	0	-	0)	0 0	0	0	0 0	-	C	0	0	0		0	0 -
	Retail - Other Retail		4	0 0	(0	0	51.41%	4	ł l	0 0	0	O .	0 0	50.85%	4	4	0	0		0	0 50.5
	Retail - Other Retail - Of Which: SME		0	0 0	(0	0	-	0)	0	0	O .	0 0	-	C	O .	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		4	0 0		0	0	51.41%	4	ł _	0 0	0	0	0 0	50.85%	4	4	0	0 0		0	0 50.5
	Equity		0	0 0	(0	0	-	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	0 0		0	0 -
	IRB TOTAL		1,512	218 22	1	L 2	2 6	26.92%	1,514		207 31	0		1 8	27.09%	1,512	20	4 3	5		1	9 26.75



			37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53	54	55	56	
												Adverse Scenario										
						31/12/2021						31/12/2022							31/12/2023			A
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposul	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	posure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re
	Central banks		0	0	O		0 (0 (-	0	0	0	0 0	0	-	0	0	(0 (0	(0 -
	Central governments		0	0	0)	0	0 () -	0	0	0	0	0	-	0	0		0	0	(0 -
	Institutions		0	0	0)	0	0 () -	0	0	0	0	0	-	0	0)	0 0	0	(0 -
	Corporates		0	0	0)	0	0 () -	0	0	0	0	0	-	0	0)	0 (0	(0 -
	Corporates - Of Which: Specialised Lending		0	0	0)	0	0 (-	0	0	0	0	0	-	0	0	(0	0	(0 -
	Corporates - Of Which: SME		0	0	0)	0	0	-	0	0	0	0	0	-	0	0	(0	0	(0 -
	Retail		0	0	0)	0	0) -	0	0	0	0	0	-	0	0	(0	0	(0 -
	Retail - Secured on real estate property		0	0	O)	0 (0) -	0	0	0	0	0	-	0	0)	0	0	(0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	O)	0 (0) -	0	0	0	0	0	-	0	0)	0	0	(0 -
I V i / \	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0 (0) -	0	0	0	0	0	-	0	0	(0 (0	(0 -
	Retail - Qualifying Revolving		0	0	0)	0 (0) -	0	0	0	0	0	-	0	0)	0	0	(0 -
	Retail - Other Retail		0	0	0)	0 (0) -	0	0	0	0	0	-	0	0	(0 (0	(0 -
	Retail - Other Retail - Of Which: SME		0	0	0)	0 (0) -	0	0	0	0	0	-	0	0)	0	0	(0 -
	Retail - Other Retail - Of Which: non-SME		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 -
	Securitisation																					
	Other non-credit obligation assets		0	0	O)	0 (0) -	0	0	0	0	0	-	0	0)	0	0	(0 -
	IRB TOTAL		0	0	0		0) -	0	0	0	0	0	-	0	0			0		0 -

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	wN m			Stage (mln EUR, %)	e 1 exposure Stage 2 exp	osure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
10	63		Central banks		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	<u>, </u>) -
10	64		Central governments		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	<u>, </u>	-
10	65		Institutions		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	<u>, </u>) -
1	66		Corporates		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	ν <u> </u>) -
1	67		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	ν <u> </u>) -
1	68		Corporates - Of Which: SME		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	<u>, </u>) -
1	69		Retail		0	0	0	0	0	0 -		0	0	0		0	-	0	(0	0	C	<u>, </u>) -
1	70		Retail - Secured on real estate property		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	71	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	72	Ν.Α.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	73		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	74		Retail - Other Retail		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	75		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	76		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	77		Equity		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
1	78		Securitisation																					
1	79		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	0) (0	-	0	(0	0	C	<u>, </u>) -
11	80		TOR TOTAL		01	01	01	01	01)I-		0	1) I	0	0	-	Ω		0	n	0	<u>ر</u>	1-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposi	Coverage R Stage 3 exp
	Central banks		0 0 0	(0	0	-	0		0	0	0	0 0) -	(0	0)	0	0 -
	Central governments		0 0 0	(0	0	-	0		0 0	0	0	0 0) -	()	0	0 ()	0	0 -
	Institutions		0 0 0	(0	0	-	0		0 0	0)	0) -	()	0	0 ()	0	0 -
	Corporates		0 0 0	(0	0	-	0		0 0	0)	0 0) -	(0	0 ()	0	0 -
	Corporates - Of Which: Specialised Lending		0 0 0	(0 0	0	-	0		0 0	0)	0 0) -	()	0	0 ()	0	0 -
	Corporates - Of Which: SME		0 0 0	(0	0	-	0		0 0	0)	0) -	()	0	0 ()	0	0 -
	Retail		0 0 0	(0	0	-	0		0 0	0	0	0 0) -	()	0	0 ()	0	0 -
	Retail - Secured on real estate property		0 0 0	(0	0	-	0		0 0	0)	0) -	()	0	0 ()	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0 0	(0	0	-	0		0 0	0)	0) -	()	0	0 ()	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0 0	(0 0	0	-	0		0 0	0)	0 0) -	()	0	0 ()	0	0 -
	Retail - Qualifying Revolving		0 0 0	(0	0	-	0		0 0	0)	0) -	()	0	0 ()	0	0 -
	Retail - Other Retail		0 0 0	(0	0	-	0		0 0	0)	0) -	(0	0 ()	0	0 -
	Retail - Other Retail - Of Which: SME		0 0 0	(0 0	0	-	0		0 0	0	0	0 () -	()	0	0 ()	0	0 -
	Retail - Other Retail - Of Which: non-SME		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 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0	(0 0	0	-	0		0 0	0	0	0 0) -	(0	0 (0	0 -
	IRB TOTAL		0 0 0		0	0	-	0		0	0	0	0	-	0		0	0		0	0 -



		DND Bank Group											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
	<u></u>		Exposure	values	Risk exposu	re amounts				Charles of	Charle of	Charles of	
Row	vN n		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
1		Central banks	27,170	0	7	(27,150	20	0	45	0	0	0.00%
2		Central governments	1,466	1	0		1,461	4	1	0	0	0	0.00%
3		Regional governments or local authorities	3,662	2	47		3,660	2	2	. 0	0	0	0.00%
4		Public sector entities	7	0	1	(7	0	0	0	0	0	28.96%
5		Multilateral Development Banks	2,550	0	0	(27	0	0	0	0	0	0.00%
6		International Organisations	561	0	0	(198		0	1	0	0	0.00%
7		Institutions	9,747	0	1,930	(3,065			6	2	0	30.71%
8		Corporates	11,449	109		113				9	8	25	49.50%
9		of which: SME	4,392	23		2!	4,120		23	2	2	6	23.80%
10		Retail	10,379	54	4,023	64	10,192	185	54	. 5	2	10	19.10%
11		of which: SME	0	0	0	(0	0	0	0	0	0	0.00%
12	2	Secured by mortgages on immovable property	356	2	123		3 248	104	6	0	0	0	6.55%
13	3	of which: SME	0	0	0		0	0	0	0	0	0	0.00%
14	1	Items associated with particularly high risk	552	3	725	4	498	9	1	0	0	0	0.00%
15		Covered bonds	4,084	0	408		0	0	0	0	0	0	0.00%
16	5	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	0	0	0.00%
18	3	Equity	665	0	665		2	5	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	0	0	0	(0	0	0	0	0	0	0.00%
21		Standardised Total	72,648	171	14,793	187	55,666	1,215	114	66	12	36	31.15%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	3	0	0	0	3	0		0	0	0	0.00%
23		Central governments	1,218		0	1	1,214	. 4	1	0	0	0	0.00%
24		Regional governments or local authorities	279		46		277		1	0	0		0.00%
25		Public sector entities	6	0) 1	0	6	0	C	0	0	0	28.96%
26		Multilateral Development Banks	0	C	0	0	0	0	C	0	0	0	0.00%
27		International Organisations	0	C	0	0	0	0	C	0	0	0	0.00%
28		Institutions	3,337	C	642	0	575	67	C	0	1	0	30.71%
29		Corporates	6,571		3,731	23	5,976	445	27	6	4	10	38.00% 25.44%
30		of which: SME	4,172	21		22	3,908	250	21	. 2	2	5	25.44%
31		Retail	8,022	17	2,306	12	7,972	49	17	3	0	8	48.05%
32	Norway	of which: SME	0	C	0	0	0	0	C	0	0	0	0.00%
33	,	Secured by mortgages on immovable property	337	2	114	2	238	95	6	0	0	0	6.55%
34		of which: SME	0	C	0	0	0	0	C	0	0	0	0.00%
35		Items associated with particularly high risk	550		723	4	498	9	1	. 0	0	0	0.00%
36		Covered bonds	3,171	C	317	0	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	C	0	0	0	0	C	0	0	0	0.00%
39		Equity	309	C	309	0	0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	0	C	0	0	0	0	C	0	0	0	0.00%
42		Standardised Total	23,803	50	8,188	44	16,759	671	53	10	5	19	35.52%

								Actual					
								31/12/202					
	_		Exposure	values	Risk exposur	e amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um		(mln EUR, %)								Stage I exposure	Stage 2 exposure	Stage 5 exposure	
43		Central banks	22,373	0	0	C	22,353	20	0	37	0	0	0.00%
44		Central governments	0	0	0	C	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	532	0	0	C	532	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	C	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	1,616		83	C	940	0	0	5	0	0	0.00%
50		Corporates	190	0	4	C	0	0	0	0	0	0	100.00%
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
52		Retail	2	0	1	0	2	0	0	0	0	0	34.60%
53	Germany	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54	,	Secured by mortgages on immovable property	0	0	0	C	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	C	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	C	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0		0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	C	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	C	0	0	0	0	0	0	0.00%
63		Standardised Total	24,714	0	87	0	23,828	20	0	42	0	0	99.49%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	3,094	0	0		3,094	(0	8	() (0.00%
65		Central governments	0	0	0		0 0	(0	C	() (0.00%
66		Regional governments or local authorities	1,078	0	0		0 1,078	(0	C	() (0.00%
67		Public sector entities	2	0	0		0 2	(0	C	((0.00%
68		Multilateral Development Banks	0	0	0		0	(0	C	((0.00%
69		International Organisations	0	0	0		0 0	(0	C	() (0.00%
70		Institutions	911	0	90		0 177	(0	C) (0.00%
71		Corporates	2,598	22	2,127	30	2,268	327	22	1		1	61.10%
72		of which: SME	214		160		3 206	8	3	C	() (6.72%
73		Retail	2,316	9	1,701	1:	1 2,188	128	9	2	. 1	1	1 15.77%
74	Sweden	of which: SME	0	0	0		0	(0	C	() (0.00%
75	Stream	Secured by mortgages on immovable property	0	0	0		0	(0	C	() (0.00%
76		of which: SME	0	0	0		0	(0	C	() (0.00%
77		Items associated with particularly high risk	0	0	0		0	(0	C	() (0.00%
78		Covered bonds	328	0	33		0	(0	C	() (0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	(0	C) () (0.00%
80		Collective investments undertakings (CIU)	0	0	0		0 0	(0	C)) (0.00%
81		Equity	332	0	332	(0 0	(0	C)) (0.00%
82		Securitisation											
83		Other exposures	0	0	0		0	(0	C			0.00%
84		Standardised Total	10,658	32	4,283	42	8,806	455	32	11	6	15	



		DND Barik Group											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	1,477	(0 0	(1,477	0	0	0	0	0	0.00%
86		Central governments	41	(0 0	() 41	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	(0 0	(0	0	0	0	0	0	0.00%
88		Public sector entities	0	(0 0	(0	0	0	0	0	0	0.00% 0.00%
89		Multilateral Development Banks	0	(0 0	(0	0	0	0	0	0	0.00%
90		International Organisations	0	(0	(0	0	0	0	0	0	0.00% 0.00%
91		Institutions	421	(0 128	(132	0	0	0	0	0	0.00%
92		Corporates	151	(0 29	(0	1	0	0	0	0	3.56% 3.56%
93		of which: SME	0	(0 0	(0	0	0	0	0	0	3.56%
94		Retail	8	(0 3	(8	0	0	0	0	0	48.99%
95	United States	of which: SME	0	(0 0	(0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	6	(0 5	(6	0	0	0	0	0	0.00%
97		of which: SME	0	(0 0	(0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	(0	(0	0	0	0	0	0	0.00% 0.00%
99		Covered bonds	0	(0	(0	0	0	0	0	0	
100		Claims on institutions and corporates with a ST credit assessment	0	(0 0	(0	0	0	0	0	0	0.00% 0.00%
101		Collective investments undertakings (CIU)	0	(0	(0	0	0	0	0	0	
102		Equity	U	(0	(0	U	U	U	U	U	0.00%
103		Securitisation Other experies	0		0			0	0	0	0	0	0.00%
104		Other exposures	2 104		0 165		1,664	0	0	0	0	0	48.89%
105		Standardised Total	2,104	•	165	•	1,664			1 0	U	U	48.89%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
106		Central banks	24	(0		0 24	1 0	(0	C	(0.00%
107		Central governments	0	(0		0 0)	ì		0	,	0.00%
108		Regional governments or local authorities	0	(0 0		0 0)			0	,	0.00%
109		Public sector entities	0	(0 0		0 0		i			, C	0.00%
110		Multilateral Development Banks	0	(0 0		0 0			0	0	C	0.00%
111		International Organisations	0	(0		0 0	0	(0	0	C	0.00%
112		Institutions	503	(216		0 123	3 0	(0	0	C	0.00%
113		Corporates	165	(146		0 55	3	(0	0	C	28.55%
114		of which: SME	0	(0		0 0	0	(0	0	С	28.55%
115		Retail	4	27	7 1	4:	1 4	1 C	27	7	0	C	1.04%
116	United Kingdom	of which: SME	0	(0		0	0	(0	0	C	0.00%
117	Sinesa rangusin	Secured by mortgages on immovable property	0	(0		0 0	0	(0	0	C	0.00%
118		of which: SME	0	(0		0	0	(0	0	C	0.00%
119		Items associated with particularly high risk	0	(0		0	0	(0	0	C	0.00%
120		Covered bonds	0	(0		0	0	(0	0	C	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0		0	O	(0	0	C	0.00%
122		Collective investments undertakings (CIU)	0	(0		0	0	(0	0	C	0.00%
123		Equity	10	(10		0	0	(0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(0		0	0	(0	0	C	0.00%
126		Standardised Total	706	27	373	4:	L 205	il 3	27	'l o	0	.l	1.05%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	C	0	0	C	0	0	0	0.00%
128		Central governments	0	0	0	C	0	0	C	0	0	0	0.00%
129		Regional governments or local authorities	1,768	0	0	C	1,768	0	C	0	0	0	0.00%
130		Public sector entities	0	0	0	C	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	0	0	C	0	0	C	0	0	0	0.00%
133		Institutions	137	0	25	C	13	0	C	0	0	0	0.00%
134		Corporates	0	0	0	С	0	0	C	0	0	0	0.00%
135		of which: SME	0	0	0	С	0	0	C	0	0	0	0.00%
136		Retail	0	0	0	С	0	0	C	0	0	0	41.37%
137	Canada	of which: SME	0	0	0	С	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	С	0	0	C	0	0	0	0.00%
139		of which: SME	0	0	0	С	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	C	0	0	C	0	0	0	0.00%
141		Covered bonds	0	0	0	C	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	0	0	0.00%
144		Equity	0	0	0	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	0	0	C	0	0	C	0	0	0	0.00%
147		Standardised Total	1,905	0	25	0	1,780	0	0	0	0	0	41.37%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	164	0	0	(164	(0	0	C	0	0.00%
149		Central governments	0	0	0	(0	(0	0	C	0	0.00%
150 151		Regional governments or local authorities	0	0	0	(0	(0	0	C	0	0.00%
151		Public sector entities	0	0	0	(0	(0	0	C	0	0.00%
152		Multilateral Development Banks	0	0	0	(0	(0	0	C	0	0.00%
152 153		International Organisations	0	0	0	(0	(0	0	C	0	0.00%
154 155 156 157 158 159 160		Institutions	158	0	44	(29	(0	0	C	0	0.00%
155		Corporates	142	1	123	(122	. 18	3	1	C) 1	. 101.54%
156		of which: SME	6	0	5	(0	(0	0	C	0	75.76%
157		Retail	3	0	1	(2	1	0	0	C	0	91.94%
158	Denmark	of which: SME	0	0	0	(0	(0	0	C	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	(0	(0	0	C	0	0.00%
160		of which: SME	0	0	0	(0	(0	0	C	0	0.00%
161		Items associated with particularly high risk	0	0	0	(0	(0	0	C	0	0.00%
162		Covered bonds	476	0	48	(0	(0	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0	0	C	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(O C	(0	0	C	0	0.00%
165		Equity	6	0	6	() 2	Ţ	0	0	C	0	0.00%
166		Securitisation											
165 166 167		Other exposures	0	0	0	(0	(0	0	C	0	0.00%
168		Standardised Total	950	1	222	(318	24	1	1	0	1	101.03%



		•	1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	(0	(0	0	0	0	0	0	0.00%
170		Central governments	0	(0	(0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	(0	(0	0	0	0	0	0	0.00%
172		Public sector entities	0	(0	(0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	(0	(0	0	0	0	0	0	0.00%
174		International Organisations	0	(0	(0	0	0	0	0	0	0.00%
175		Institutions	0	(0	(0	0	0	0	0	0	0.00%
176		Corporates	0	(0	(0	0	0	0	0	0	0.00%
177		of which: SME	0	(0	(0	0	0	0	0	0	0.00%
178		Retail	0	(0	(0	0	0	0	0	0	0.00%
179	N.A.	of which: SME	0	(0	(0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	(0	(0	0	0	0	0	0	0.00%
181		of which: SME	0	(0	(0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	(0	(0	0	0	0	0	0	0.00%
183		Covered bonds	0	(0	(0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	(0	(0	0	0	0	0	0	0.00%
186		Equity	0	(0	(0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	(0	(0	0	0	0	0	0	0.00% 0.00%
189		Standardised Total	0		0	C	0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0		0		0	0		0	0	C	0.00%
191		Central governments	0	(0		0	0		0 (0	C	0.00%
192		Regional governments or local authorities	0	(0		0	0		0 (0	C	0.00%
193		Public sector entities	0		0		0	0		0	0	0	0.00%
194		Multilateral Development Banks	0		0		0	0		0	0	0	0.00%
195		International Organisations	0	(0		0	0		0	<u>/</u> 0	0	0.00%
196		Institutions	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
197		Corporates	0	(0		0	0		0	<u>/</u> 0	0	0.00%
198		of which: SME	0	(0		0	0		0	<u>/</u> 0	0	0.00%
199		Retail	0	(0		0	0		0	<u>/</u> 0	0	0.00%
200	N.A.	of which: SME	0	(0		0	0 0	(0 (<u>/</u> 0	0	0.00%
201		Secured by mortgages on immovable property	0	(0		0 (0		0 (<u>/</u> 0	0	0.00%
202		of which: SME	0	(0		0 (0	(0	0	0	0.00% 0 0.00%
203		Items associated with particularly high risk	0	(0		0 (0		0	0	0	0.00%
204		Covered bonds	0	(0		0 (0		0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0		0	<u>/</u> 0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0		0	0		0	<u>/</u> 0	0	0.00%
207		Equity	0	(0		0	0		0	<u>/</u> 0	0	0.00%
208		Securitisation											
209		Other exposures	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
210		Standardised Total	1 0		OI O		01 () 0	1 (OI O	ا ر 0	.1 0	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	(0		0 0	0	C	0	(0	0.00%
212		Central governments	0	(0		0 0	0	C	0	(0	0.00%
213		Regional governments or local authorities	0	(0		0 0	0	0	0	(0	0.00%
214		Public sector entities	0	(0		0 0	0	0	0	(0	0.00%
215		Multilateral Development Banks	0	(0		0 0	0	0	0	(0	0.00%
216		International Organisations	0	(0		0 0	0	0	0	(0	0.00%
217		Institutions	0	(0		0	0	0	0	(0	0.00%
218		Corporates	0	(0		0 0	0	0	0	(0	0.00%
219		of which: SME	0	(0		0 0	0	0	0	(0	0.00%
220		Retail	0	(0		0 0	0	0	0	(0	0.00%
221	N.A.	of which: SME	0	(0		0 0	0	0	0	(0	0.00%
222		Secured by mortgages on immovable property	0	(0		0 0	0	0	0	(0	0.00%
223		of which: SME	0	(0		0 0	0	0	0	(0	0.00%
224		Items associated with particularly high risk	0	(0		0 0	0	0	0	(0	0.00%
225		Covered bonds	0	(0		0 0	0	0	0	(0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	0	0		0	0.00%
227		Collective investments undertakings (CIU)	0	(0		0 0	0	C	0	(0	0.00%
228		Equity	0	(0		0 0	0	C	0	(0	0.00%
229		Securitisation											
230		Other exposures	0	(0		0 0	0	C	0	(0	0.00%
231		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

Coverage Ratio - Stage 3 exposure 0			
Coverage Ratio - Stage 3 exposure 0 0.00%			
Coverage Ratio - Stage 3 exposure 0 0.00%			



	DNB Bank Group																			
		12 13		14 15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Sc	enario									
				31/12/2021						31/12/2	022						31/12/2023			
owN um		Stage 1 exposure Stage 2 e	xposure Stag	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of source provisions Stage 1 exp	of Stock of provisions for sosure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3		Stock of provisions for Stage 1 exposure	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	27,150	20	0 0	0)	0.00%	27,150	20	0	0	0	0.00%	· · · · · · · · · · · · · · · · · · ·		0	0	0		0.00%
2	Central governments	1,460	4	1 0	0)	0 2.47%	1,460	4	2	0	0	0 3.15%	1,459	4	3	0	0	0	3.46%
3	Regional governments or local authorities	3,659	2	3 0	0)	0 2.56%	3,657	7 2	5	0	0	0 3.41%	3,656	2	6	0	0	0	3.85%
4	Public sector entities	7	0	0 0	0		0 22.91%		7 0	0	0	0	0 21.45%		0	0	0	0	0	20.81%
5	Multilateral Development Banks	27	0	0 0	0)	0 12.95%	27	7 0	0	0	0	0 11.56%	27	0	0	0	0	0	11.16%
6	International Organisations	194	0	4 1	0)	1 31.75%	190	0	8	1	0	2 31.75%	186	0	12	1	0	4'	31.75%
7	Institutions	3,048	76	24 6	1		9 35.78%	3,05	7 46	45	6	0 1	5 34.03%	3,037	45	67	6	0	22'	2 33.34%
8	Corporates	8,919	947	143 7	9	4	1 28.68%	8,899	889	222	6	8 5	4 24.38%		846	292	6	7	66	6 22.48%
9	of which: SME	4,035	320	47 2	3	3	9 19.89%	4,03	303	68	2	3 1	3 18.56%	7	290	89	2	2	16	6 17.81%
	Retail	10,189	143	100 3	1	. 1	9 18.63%	10,188	115	128	2	1 2	2 17.26%	10,164	114	153	2	1	25	5 16.23%
DNB Bank Group	of which: SME	0	0	0 0	0)	0.00%		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
12	Secured by mortgages on immovable property	266	83	9 0	0		1 15.37%	27:	75	12	0	0	2 13.55%	269	74	15	0	0	2	2 12.40%
13	of which: SME	0	0	0 0	0		0.00%		0	0	0	0	0.00%	0	0	0	0	0	0'	0.00%
14	Items associated with particularly high risk	483	21	5 0	0		1 11.55%	483	20	8	0	0	1 13.29%	478	20	12	0	0	2'	. 14.03%
15	Covered bonds	0	0	0 0	0		0.00%		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0		0.00%		0	0	0	0	0.00%		0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0 0	0)	0.00%	(0	0	0	0	0.00%		0	0	0	0	0	0.00%
18	Equity	6	0	0 0	0)	0 15.70%		0	0	0	0	0 14.86%	6	0	0	0	0	0	0 14.54%
19	Securitisation																			
20	Other exposures	0	0	0 0	0)	0.00%		0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 21.50%
21	Standardised Total	55,409	1,296	290 18	12	: 7 :	2 24.71%	55,394	1,171	431	17	9 97	7 22.55%	55,311	1,125	559	17	8	120	21.50%

											Baseline Scenario							
						31/12/2021					31/12/2022				31/12/2023			
RowN um		(mln EU	Stage 1 ex	posure Stage 2 expe	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		3	0	0	0	0.00%	3	0 (0	0 0.00	6 3 0	0	0	0	0	ე 0.00%
23		Central governments		1,213	4	1	0	0 2.52%	1,212	4	2 0	0 0 3.31	6 1,212 4	2	0	0	0	0 3.70%
24		Regional governments or local authorities		277	2	1	0 0	0.46%	277	2 2	2 0	0 0.839	6 277 2	2	0	0	0	J 1.13%
25		Public sector entities		6	0	0	0	0 25.79%	(0 (0	0 0 24.879	6 0	0	0	0	0	0 24.44%
26		Multilateral Development Banks		0	0	0	0	0.00%	(0 (0	0 0.00	6 0 0	0	0	0	0	0.00%
27		International Organisations		0	0	0	0	0.00%	(0 (0	0 0.00	6 0 0	0	0	0	O	ე 0.00%
28		Institutions		575	62	5	0 1	2 50.93%	602	2 32	7 1	0 3 45.939	600 32	10	1	. 0	4	4 43.10%
29		Corporates		5,672	695 8	1	5 6 2	1 25.33%	5,648	670 130	5	6 30 22.779	646	179	5	5	39	21.53%
30		of which: SME		3,824	312 4	3	2 3	9 20.66%	3,820	296 63	2	3 12 19.110	% 3,812 284	83	2	. 2	15	.5 18.24%
31		Retail		7,947	44 4	7	1 0 1	3 28.66%	7,953	23 62	2 1	0 14 23.419	7,934 26	78	1	. 0	16	.6 20.11%
32	Norway	of which: SME		0	0	0	0	0.00%	(0	0	0 0.00	0 0	0	0	0	0	0.00%
33		Secured by mortgages on immovable property		247	82	9	0	1 15.92%	252	. 74 12	2 0	0 2 13.929	6 251 74	14	0	0	2	2 12.70%
34		of which: SME		0	0	0	0	0.00%	(0	0	0 0.00	0 0	0	0	0	0	0.00%
35		Items associated with particularly high risk		483	21	5	0	1 11.55%	481	. 20	8 0	0 1 13.29	478 20	12	0	0	2	2 14.03%
36		Covered bonds		0	0	0	0	0.00%	(0 (0	0 0.00	0 0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00%	(0	0	0 0.00	0 0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)		0	0	0	0 0	0.00%		0 (0	0 0.00	0 0	0	0	0	0	0.00%
39		Equity		0	0	0	0 0	0 13.69%	(0 (0 0	0 0 13.329	0 0	0	0	0	0	0 13.04%
40		Securitisation																
41		Other exposures		0	0	0	0	0.00%	(0 (0 0	0 0.00	6 0 0	0	0	0	C	0.00%
42		Standardised Total		16,422	911 149	9	7 7 3	3 25.71%	16,435	825 223	8	6 50 22.56°	6 16,383 803	297	8	5	62	2 20.88%

											Baseline Scenario									
					31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 e	cposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for provisions Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 e	ck of ons for exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	22,353	20	0	0	0	0.00%	22,353	20 (0	0	0	0.00%	6 22,353	20 (0		0	0.00%
44		Central governments	0	0	0	0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
45		Regional governments or local authorities	532	0	0	0	0	2.00%	532	0 1	0	0	0	2.00%	531	0 1	. 0		0	2.00%
46		Public sector entities	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
47		Multilateral Development Banks	0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%	6 0	0	0		0	0.00%
48		International Organisations	0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%	6 0	0	0		0	0.00%
49		Institutions	921	0	.9	6 0	6	31.75%	903	0 37	6	0	12	31.75%	6 885	0 55	6		17	7 31.75%
50		Corporates	0	0	0	0	0	99.67%	0	0 (0	0	0	99.34%	6 0	0 (0		0	98.88%
51		of which: SME	0	0	0	0	0	31.21%	0	0 (0	0	0	25.75%	6 0	0 (0		0	23.40%
52	_	Retail	2	0	0	0 0	0	31.51%	2	0 (0	0	0	27.89%	6 2	0 (0		0	24.13%
53	Germany	of which: SME	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
54	•	Secured by mortgages on immovable property	0	0	0	0 0	0	15.37%	0	0 (0	0	0	13.25%	6 0	0 (0		0	11.28%
55		of which: SME	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
56		Items associated with particularly high risk	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
57		Covered bonds	0	0	0	0 0	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (0		0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0 (0	0	0	0.00%	0	0 (0		0	0.00%
60		Equity	0	0	0	0	0	0.00%	0	0 (0	0	0	0.00%	6 0	0 (0		0	0.00%
61		Securitisation																		
62		Other exposures	0	0	0	0 0	0	0.00%	0	0 (0	0	0	0.00%	-	0 (0		0	0.00%
63		Standardised Total	23,809	20 1	9	5 0	6	31.81%	23,791	20 38	6	0	12	31.55%	23,772	20 56	6		0 18	31.46%

									Baseline Scenario	0						
				31/12/2021					31/12/2022				31	/12/2023		
owN um	(mln EUR, ^o	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of S provisions for prov Stage 1 exposure Stage	tock of Stock visions for provision 2 exposure Stage 3 ex	of s for posure Coverage Ratio - Stage 3 exposure	Stage 1 exposur	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure pro Stage	Stock of Stoc visions for provisions for Stage 2 e	of Stock of provisions for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	3,094	1 0 0	0	0	0 0.00%	3,09	4 0	0	0 0	0.00%	-/	0 0	0	0	0 0.00%
65	Central governments	C	0 0	0	0	0 29.05%)	0 0	0	0 0	27.92%	7	0 0	0	0	0 27.52%
66	Regional governments or local authorities	1,078	0 0	0	0	0 10.92%	· · · · · · · · · · · · · · · · · · ·	8 0	1	0 0	16.06%	1,070	0 1	0	0	0 19.05%
67	Public sector entities	2	2 0 0	0	0	0 6.93%)	2 0	0	0 0	6.92%	6 2	0 0	0	0	0 6.92%
68	Multilateral Development Banks	C	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	6 0	0 0	0	0	0 0.00%
69	International Organisations	C	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	6 0	0 0	0	0	0 0.00%
70	Institutions	177	7 0 0	0	0	0 29.77%	17	7 0	0	0 0	27.57%	6 177	0 0	0	0	0 25.98%
71	Corporates	2,306	5 250 61	1	3	19 31.99%	2,30	9 218 9	0	1 2 2:	25.77%	6 2,308 1	99 110	1	2 2	26 23.22%
72	of which: SME	204	4 8 4	0	0	0 9.70%	20	5 6	5	0 0	10.44%	6 204	6 6	0	0	1 10.65%
73	Retail	2,201	1 99 25	2	1	4 18.09%	2,19	5 92 3	8	1 1	18.17%	2,190	88 47	1	1	8 18.00%
74 Sweden	of which: SME	C	0 0	0	0	0 0.00%)	0 0	0	0 0	0.00%	0	0 0	0	0	0 0.00%
75	Secured by mortgages on immovable property	C	0 0	0	0	0 7.98%)	0 0	0	0 0	7.75%	0	0 0	0	0	0 7.55%
76	of which: SME	C	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	0	0 0	0	0	0 0.00%
77	Items associated with particularly high risk	C	0 0	0	0	0 34.57%		0 0	0	0 0	34.02%	0	0 0	0	0	0 33.65%
78	Covered bonds	C	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	0	0 0	0	0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0	0 0.00%)	0 0	0	0 0	0.00%	6 0	0 0	0	0	0.00%
80	Collective investments undertakings (CIU)	C	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	6 0	0 0	0	0	0.00%
81	Equity	C	0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0	0	0	0.00%
82	Securitisation															
83	Other exposures	C	0 0	0	0	0 0.00%	′ I	0 0	0	0 0	0.00%	•	0 0	0	0	0.00%
84	Standardised Total	8,857	349 86	3	4	24 27.85%	8,85	4 310 129	9	2 3 3	23.48%	8,848	158	2	2 3	34 21.65%



AUTHORITY	DNB Bank Group	-									
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26 27	28 29	30 31 32
							Baseline Scenario				
			31/12/2021				31/12/2022			31/12/2023	
RowN um	(mln EUR, ⁹	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure Stage 1 exposure Stage	Stock of ovisions for pe 2 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure
85	Central banks	1,477	0 0	0	0 0.00% 1,47	77 0	0 0	0 0.00%	% 1,477 0	0 0	0 0 0.00%
86	Central governments	41	0	0	0 2.00%	11 0	0 0	0 2.00%	% 41 0	0 0	0 0 2.00%
87	Regional governments or local authorities	0	0 0	0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
88	Public sector entities	0	0 0	0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
89	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
90	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0.00%
91	Institutions	132	0 0	0 0	0 39.55% 13	32 0	0 0	0 34.67%	% 132 0	0 0	0 0 31.84%
92	Corporates	1	0 0	0 0	0 13.47%	1 0	0 0	0 15.03%	% 1 0	0 0	0 0 13.85%
93	of which: SME	0	0 0	0 0	0 3.59%	0 0	0 0	0 3.60%	% 0 0	0 0	0 0 3.62%
94	Retail	8	0 0	0 0	0 48.93%	8 0	0 0	0 48.86%	% 8 0	0 0	0 0 48.75%
95 United States	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
96	Secured by mortgages on immovable property	6	0 0	0 0	0 8.53%	6 0	0 0	0 6.27%	% 6 0	0 0	0 0 5.25%
97	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
98	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
99	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
101	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
102	Equity	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.00%	% 0 0	0 0	0 0 0.00%
103	Securitisation										
104	Other exposures	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	, ,	0 0	0 0 0.00%
105	Standardised Total	1,665	0 0	ol ol	0 45.26% 1,66	5 0	0 0	0 39.13%	% 1,665 0	0 0	0 0 33.67%

													Baseline Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks		24		0 0	C		0	0.009	% 2	4 0 0	0 0		0 (0.00°	6 24	0	0)	0 (0.00%
107		Central governments		0		0 0	C) (0	0.009	%		0		0 (0.009	6 0	0	0)	0 (0.00%
108		Regional governments or local authorities		0		0 0	0			0.009	%o		0			0.009	/o U	0	0)	0 0	0.00%
109		Public sector entities		0		0 0	C			0.009	% 0		0			0.00	/o U	0	0)	0 0	0.00%
110		Multilateral Development Banks		0		0 0	C		0	0.009	/o		0		0	0.00	/o U	0	0)	0 0	0.00%
111		International Organisations Institutions		122		0 0			0	0.00%	/0)/ 12	0 0	0 0		0 (0.00	/0 U	0	0) 	0 0	0.00%
112				123		0 0			0	23.46%	70 12	5 0 0	0 0		0	10.21	/0 123 /- F7	0	0	<u>)</u>	0 0	15.54%
114		Corporates of which: SME		5/		0 0				72.729	70 S		0 0			28.70	6 0	0	0	7	0 0	30.23%
115		Retail		4		0 27				1 040	%	4 0 2	7 0			1 049	6 4	0 2	7))	0 0	1 04%
116 Llr	nited Kingdom	of which: SME		0		0 0			0 (0.009	%		0 0		0 (0.009	6 I	0	0 ()	0 0	0.00%
117	miced Kingdom	Secured by mortgages on immovable property		0		0 0			0 (14.099	%		0 0		0 (12.319	6 0	0	0 (0 (10.55%
118		of which: SME		0		0 0	C		0 (0.009	%	0 0	0 0		0 (0.00	6 0	0	0 (0 0	0.00%
119		Items associated with particularly high risk		0		0 0	C) (0 (0.009	%	0 0	0 0)	0 (0.00	% 0	0	0 (0 (0.00%
120		Covered bonds		0		0 0	C		0	0.009	%	0 0 0	0 0)	0 (0.00	% 0	0	0 (0 (0.00%
121		Claims on institutions and corporates with a ST credit assessment		0		0 0	C) (0 (0.009	%	0 0	0 0)	0 (0.00	% 0	0	0 (0 (0.00%
122		Collective investments undertakings (CIU)		0		0 0	C		0	0.009	%	0 0	0 0		0 (0.00	% 0	0	0		0 (0.00%
123		Equity		0		0 0	C) (0	0.009	%	0 0	0 0)	0 (0.00	/ o 0	0	0		0 (0.00%
124		Securitisation																				
125		Other exposures		0		0 0	C	(0 (0.00%	, 0	0 0	0 0)	0 (0.00	0	0	0)	0 (0.00%
126		Standardised Total		208		0 28	0			1.08%	6 20	0 28	8 0		0	1.099	6 208	0 28	В		0	1.11%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	s for provisions for	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Change Ratio
127		Central banks		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0 0		0 0	0.00%
128		Central governments		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0 0		0 0	0.00%
129		Regional governments or local authorities	1,76	7 0 1	0	0	0 2.00%	1,766	0 2	2 0	0 (2.00%	1,765	0 3		0 0	0 2.00%
130		Public sector entities		0 0	0	0	0.00%	0	0 0	O C	0 (0.00%	6 0	0 0		0 0	0.00%
131		Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0		0 0	0.00%
132		International Organisations		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0		0 0	0.00%
133		Institutions	1	3 0 0	0	0	0 45.22%	13	0 0	0	0 (41.99%	6 13	0		0 0	0 39.99%
134		Corporates		0 0 0	0	0	0 35.71%	0	0 0	0	0 (27.83%	6 0	0		0 0	0 24.16%
135		of which: SME		0 0 0	0	0	0 35.63%	0	0 0	0	0 (27.73%	6 0	0		0 0	0 24.06%
136		Retail		0 0 0	0	0	0 41.29%	0	0 0	0	0 (40.97%	6 0	0		0 0	0 40.55%
137	Canada	of which: SME		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0	(0 0	0.00%
138		Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0	0	0 (0.00%	6 0	0	(0	0.00%
139		of which: SME		0 0	0	0	0.00%	0	0	0	0 (0.00%	6 0	0		0	0.00%
140		Items associated with particularly high risk		0 0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0		0 0	0.00%
141		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0		0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0 0	0.00%	6 0	0 0		0 0	0.00%
143		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0 0		0 0	0.00%
144		Equity		0 0	0	0	0.00%	0	0 0	0	0 (0.00%	6 0	0 0		0 0	0.00%
145		Securitisation															
146		Other exposures		0 0 0	0	0	0.00%	0	0 0	0	0 (0.00%		0 0		0 0	0.00%
147		Standardised Total	1,779	9 0 1	. 0	0	0 2.10%	1,778	0 2	2 0	0 0	2.05%	1,777	0 3		0	0 2.04%

											Baseline Scenario										
					31/12/2021						31/12/2022							31/12/2023			
RowN um		(mln EU	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for proe Stage 2 exposure Stage	tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	16	4 0 0	0		0	0.00%	164	0 0	C		(0.00%	164		0		0 0	0	0.00%
149		Central governments		0 0	0		0	0.00%	0	0 0	C) (0.00%	0		0		0 0	0	0.00%
150		Regional governments or local authorities		0 0	0		0	0.00%	0	0 0	C) (0.00%	0		0		0 0	0	0.00%
151		Public sector entities		0 0	0		0	0.00%	0	0 0	C) (0.00%	0		0		0 0	0	0.00%
152		Multilateral Development Banks		0 0	0		0	0.00%	0	0 0	C) () (0.00%	0		0		0 0	0	0.00%
153		International Organisations		0 0	0		0	0.00%	0	0 0	C) () (0.00%	0		0		0 0	0	0.00%
154		Institutions	2	9 0 0	0		0	32.30%	29	0 0	C) () (27.85%	29		0		0 0	0	24.89%
155		Corporates	13	8 1 1	. 0		0	1 89.73%	138	1 1	C) () 1	83.43%	138		1 1		0 0	1	79.67%
156		of which: SME		6 0 0	0		0	72.12%	6	0 0	C) (68.85%	6		0		0 0	0	64.56%
157		Retail		3 0 0	0		0	90.97%	3	0 0	C) (89.96%	3		0		0 0	0	88.49%
158	Denmark	of which: SME		0 0	0		0	0.00%	0	0 0	C	0) (0.00%	0		0 0		0 0	0	0.00%
159		Secured by mortgages on immovable property		0 0	0		0	25.98%	0	0 0	C) () (22.85%	0		0		0 0	0	19.61%
160		of which: SME		0 0	0		0	0.00%	0	0 0	C)) (0.00%	0		0 0		0 0	0	0.00%
161		Items associated with particularly high risk		0 0	0		0	0.00%	0	0 0	C	0) (0.00%	0		0 0		0 0	0	0.00%
162		Covered bonds		0 0	0		0 (0.00%	0	0 0	C) (0	0.00%	0		0		0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%	0	0 0	C) (0.00%	0		0		0 0	0	0.00%
164		Collective investments undertakings (CIU)		0 0 0	0		0	0.00%	0	0 0	C		(0.00%	0		0 0		0 0	0	0.00%
165		Equity		6 0 0	0		0 (38.87%	6	0 0	C) (33.29%	6		0 0		0 0	0	30.03%
166		Securitisation																			
167		Other exposures		0 0	0		0 (0.00%	0	0 0	C		(0.00%	0		0 0		0 0	0	0.00%
168		Standardised Total	34	0 1 1	0		0 1	89.68%	340	1 1	0		1	83.53%	340		1 1		0	1	79.75%



Part		DNB Bank Group																				
Part		•	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
Roy Sup												Baseline Scenario	0									
Central banks Centra					31/12/2021							31/12/2022							31/12/2023			
20 Central governments or local authorities	RowN um	(mlr	Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
N.A. Regional governments or local authorities 0 0 0 0 0 0 0 0 0	169			0 0	0	0	0		0	()	0	0 0		0.0070		0	0 0		0 0	<u> </u>	0.00%
Public sector entities	170			0 0	0	0	0		0	()	0	0 0	(J	0 0		0 0	<u> </u>	0.00%
Multilateral Development Banks 0 0 0 0 0 0 0 0 0	171			0 0	0	0	0		0	()	0	0 0	(0.00%		J	0 0		0 0	4	0.009
International Organisations	172	Public sector entities		0 0	0	0	0	0.00%	0	(0	0 0	(0.00%		J	0 0		0 0	4	0.00%
Institutions	173			0 0	0	0	0	0.00%	0	(0	0 0		0.00%)	0 0		0 0		0.00%
Corporates O O O O O O O O O O O O O O O O O O O	174	International Organisations		0 0	0	0	0	0.00%	0	(0	0 0		0.00%)	0 0		0 0		0.009
177 N.A. N	175			0 0	0	0	0	0.00%	0	(0	0 0		0.00%		J	0 0		0 0	<u></u>	0.009
Real	176			0 0	0	0	0	0.00%	0	()	0	0 0		0.00%		<u>J</u>	0 0		0 0	<u></u>	0.009
179 N.A. Of which: SME	177			0 0	0	0	0		0	()	0	0 0		0.0070		<u>J</u>	0 0		0 0	<u></u>	0.009
Secured by mortgages on immovable property	1/8			0 0	0	0	0	0.00%	0	()	0	0 0		0.00%		<u>J</u>	0 0	,	0 0	<u></u>	0.009
181 Securitisation SME	179 N.A.			0 0	0	0	0	0.00%	0	()	0	0 0		0.00%		<u>J</u>	0 0	,	0 0	<u>{</u>	0.009
Items associated with particularly high risk	180	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0			0	0 0		0.00%		<u>J</u>	0 0	,	0 0	<u>,</u>	0.009
183 Covered bonds	181			0 0	0	0	0	0.00%	0			0	0 0		0.00%		<u>J</u>	0 0	,	0 0	<u>,</u>	0.009
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0	182			0 0	0	0	0	0.00%	0			0	0 0		0.00%		<u>J</u>	0 0	,	0 0	<u>_</u> '	0.009
185 Collective investments undertakings (CIU)	183			0 0	0	0	0	0.00%	0	(0	0 0		0.0070		<u>J</u>	0 0	,	0 0	<u>'</u>	0.009
186 Equity 0 <	184	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0		0	()	0	0 0		0.0070		J	0 0	,	0 0	<u></u>	0.00%
Securitisation Securitisation Securitisation	185			0 0	0	0	0		0	()	0	0 0		0.0070		J	0 0	,	0 0	<u></u>	0.009
	186			U U	U	U	U	0.00%	0			U	0		0.00%		J	0		0		0.009
	18/					0		0.000/	^			0			0.000/			0 0	,			0 000
188 Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	188	Other exposures		0	0	0	0		0	(<u> </u>	0	0		0.0070		<u></u>	0		0		0.009 0.009

									Baselin	ne Scenario								
			31/12/2021						31/1	12/2022					31/12/2023			
RowN um	(mln EUR,	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure provi	tock of visions for 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0 0)	<u>) </u>	0.00%
191	Central governments	0 0	0) (0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>) </u>	0.00%
192	Regional governments or local authorities	0 0	0) (0	0.00%	0		0	0	0 0	0.00%	0	0	0 0)	<u>) </u>	0.00%
193	Public sector entities	0 0	0) (0	0.00%	0		0	0	0 0	0.00%	0	0	0 0)	<u>) </u>	J 0.00%
194	Multilateral Development Banks	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>ر</u>	0.00%
195	International Organisations	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>ر</u>	0.00%
196	Institutions	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>) </u>	0.00%
197	Corporates	0 0	0		0	0.00%	0		0	0	0 0	0.00%	0	0	0		<u>ر</u>	0.00%
198	of which: SME	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0		<u>) </u>	0.00%
199	Retail	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0		<u>) </u>	0.00%
200 N.A.	of which: SME	0 0	0	0	0	0.00%	0	(0	0	0 0	0.00%	0	0	0)	<u>) </u>	0.00%
201	Secured by mortgages on immovable property	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>ر</u>	0.00%
202	of which: SME	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>ر</u>	0.00%
203	Items associated with particularly high risk	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0)	<u>) </u>	0.00%
204	Covered bonds	0 0	0) (0	0.00%	0		0	0	0 0	0.00%	0	0	0)	۲ ر	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0 0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0		٦ (د	0.00%
206	Collective investments undertakings (CIU)	0 0	0	(0	0.00%	0		0	0	0 0	0.00%	0	0	0 0		J	0.00%
207	Equity	0 0	0	(0	0.00%	0		0	0	0 0	0.00%	0	0	0 0)	<u> </u>	0.00%
208	Securitisation																	
209	Other exposures	0 0	0		0	0.00%			0	0	0 0	0.00%		0	0 0		J	0 0.00% 0 0.00%
210	Standardised Total	0 0	0	0		0.00%	0		0	0	0 0	0.00%	0	0	0 0		٦	υ 0.00%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 expo	sure Stage 2 exposure Stage 3 exposure	Stock of Stage 1 exposure Stage	Stock of Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0 0	0	0	0 0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
214		Public sector entities		0 0 0	0	0	0 0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0 0	0	0	0 0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0 0	0	0	0 0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
224		Items associated with particularly high risk		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
225		Covered bonds		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0.00%
228		Equity		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%

	DNB Bank Group											
	'	33 34	35 36	37 38	39 40	41 42	43 44	45 46	47	48 49	50 51	52 53
							Adverse Scenario					
			31/12/2021				31/12/2022				31/12/2023	
owN um	(mln EL	Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure		ge 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	27,150	20 0	0 0	0 0.00% 27,	150 20	0 0	0 0.00	,	20	0 0	0 0.00%
2	Central governments	1,460	4 1	0 0	0 3.33% 1,	460 4	2 0	0 0 3.70	% 1,459	4	0 (J 0 3.87%
3	Regional governments or local authorities	3,659	2 3	0 0	0 3.55% 3,	657 2	5 0	0 0 4.08	3/050	2 (6 0 0	0 4.35%
4	Public sector entities	7	0 0	0 0	0 22.91%	7 0	0 0	0 0 21.45		0	0 0	0 20.81%
5	Multilateral Development Banks	27	0 0	0 0	0 16.16%	27 0	0 0	0 0 14.95		0 0	0 0	0 14.31%
6	International Organisations	194	0 4	1 0	1 31.75%	190 0	8 1	0 2 31.75	% 186	0 12	1 (J 4 31.75%
7	Institutions	2,998 1	07 43 84 396	7 3 1	16 36.89% 3,	020 54	74 7	2 26 35.62	% 2,998 % 6,564	49 103	1 /	1 35 34.94%
8	Corporates	0,030	01 550	9 108 10	06 26.78% 6,	465 2,781	7	76 194 25.47		2,423 1,023	6 5	3 257 25.13%
9	of which: SME	3,286 1,0	03 112	3 28 2	29 25.44% 3,	191 997 2	214 3	21 50 23.21	5,100	921 299	5 3 1	5 67 22.58%
DND David Curve	Retail	8,011 2,2	61 159	7 9 4	42 26.62% 7,	496 2,682 2	253 5	7 56 21.96	% 7,348	2,739 345	5 5	5 67 19.39%
DNB Bank Group	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.00	0	0 (0 0	0 0.00%
12	Secured by mortgages on immovable property	135 2	06 1/		1 /.55%	136 195	27 0	1 2 6.51	% 127	192 39	9 0	1 2 6.06%
13	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.00	% 0	0 (0 0	0 0.00% 6 33 22.54%
14	Items associated with particularly high risk	1 4	58 50	0 14	10 20.26%	1 401	0	10 24 22.04	.% 15	350 149	5 0 6	33 22.54%
15	Covered bonds	0	0 0	0	0 0.00%	0 0	0 0	0 0.00	% 0	0 0	0 0	0 0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0.00%	0 0	0 0	0 0.00		0 0	0 0	0 0.00%
17	Collective investments undertakings (CIU)	0	0	0	0 0.00%	0 0	0 0	0 0.00		UI (0 0	0 0.00%
18	Equity	6	0	0	0 35.00%	b U	0	0 0 32.72	% 6	U	0 0	0 31.12%
19	Securitisation				0.000							
20	Other exposures	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00 96 305 24.57 9		0 (0 0	0 0 0.00% 7 398 23.80%
21	Standardised Total	50,280 6,04	42 674 2	25 136 17	77 26.30% 49,6	6,140 1,2	401 201 S	96 305 24.57°	% 49,543	5,779 1,674	4I 19∣ 67	/ 398 23.80%

											Adverse Scenario							
						31/12/2021					31/12/2022				31/12/2023			
RowN um		(mln El	Stage 1 expo	sure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- e Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		3	0 ()	0	0.00%	;	0 (0	0 0.00	% 3 0	0	0	0	0	0.00%
23		Central governments		1,213	4		0	0 3.48%	1,21	4	0	0 0 3.95	% 1,212 4	2	0	0	0	4.18%
24		Regional governments or local authorities		277	2		0	0 2.25%	27	2 2	2 0	0 0 2.45	% 277 2	2	0	0	0	2.61%
25		Public sector entities		6	0 ()	0	0 25.79%		0 (0	0 0 24.87	% 6 0	0	0	0	0	24.44%
26		Multilateral Development Banks		0	0 (0	0.00%		0 (0	0 0.00	% 0 0	0	0	0	0	0.00%
27		International Organisations		0	0 (0	0.00%		0 (0	0 0.00	% 0 0	0	0	0	0	0.00%
28		Institutions		548	82 12		1 3	6 48.37%	578	3 43 2:	1	2 9 44.40	% 574 39	28	1	1	12	42.73%
29		Corporates		3,671 2	,476 30:		5 98 7	² 9 26.12%	3,50	2,342 603	5 7	71 155 25.77	% 3,540 2,085	824	4	49	211	1 25.66%
30		of which: SME		3,089	983 107	,	3 27 2	25.73%	2,99	981 209	5 3 2	21 48 23.42	% 2,986 909	284	3	15	65	5 22.76%
31		Retail		5,890 2	,054 93	3	2 5 2	23.46%	5,40	2,480 154	4 3	5 28 18.29	% 5,252 2,560	226	2	2 4	35	5 15.64%
32	Norway	of which: SME		0	0		0	0.00%		0	0	0 0.00	% 0 0	0	0	0	0	0.00%
33		Secured by mortgages on immovable property		125	198	5	1	1 5.48%	123	2 191 26	6 0	1 5.19	% 113 188	38	0	1	2	5.14%
34		of which: SME		0	0		0	0.00%		0	0	0 0.00	% 0 0	0	0	0	0	0.00%
35		Items associated with particularly high risk		1	458 50		14 1	.0 20.26%	:	. 401 107	7 0 1	10 24 22.04	% 15 350	145	0	6	33	22.54%
36		Covered bonds		0	0 (0	0.00%		0 (0	0 0.00	% 0 0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment		0	0		0	0.00%		0	0	0 0.00	% 0 0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)		0	0 (0	0.00%		0	0	0 0.00	% 0 0	0	0	0	0	0.00%
39		Equity		0	0 ()	0	0 14.38%		0 (0	0 0 15.12	% 0 0	0	0	0	0	15.33%
40		Securitisation																
41		Other exposures		0	0 ()	0	0.00%		0 (0	0 0.00	% 0 0	0	0	0	0	0.00%
42		Standardised Total	11	.,734 5,	274 474		122 11	7 24.74%	11,100	5,463 914	8 8	38 218 23.83°	10,990 5,228	1,265	8	61	294	23.21%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
1	(mln EUR	Stage 1 exposure %)	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	22,35	20 0		0 0	0	0.00%	22,353	2	20 0	0	0	0	0.00%	6 22,353 2	20	0	0	0	0.00%
	Central governments		0 0		0	(0.00%	0		0 0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Regional governments or local authorities	53	2 0 0		0 0)	2.00%	532		0 1	1	0	0	2.00%	6 531	0	1	0	0	2.00%
	Public sector entities		0 0 0)	0 0)	0.00%	0		0 0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0 0		0)	0.00%	0		0 0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0		0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions	92	1 0 19		6 0)	31.75%	903		0 37	7	6 0	12	31.75%	6 885	0 5	55	6	17	31.75%
	Corporates		0 0 0		0)	94.99%	0		0 0	0	0	0	93.42%	6 0	0	0	0	0	92.64%
	of which: SME		0 0		0	0	34.61%	0		0 0	0	0	0	33.75%	6 0	0	0	0	0	33.20%
	Retail		2 0 0		0	0	17.75%	2		0 0	0	0	0	16.84%	6 2	0	0	0	0	16.40%
Germany	of which: SME		0 0		0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Secured by mortgages on immovable property		0 0		0	0	15.37%	0		0	0	0	0	14.97%	6 0	0	0	0	0	14.59%
	of which: SME		0 0		0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Items associated with particularly high risk		0 0		0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Covered bonds		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0 0		0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0 0	(0 0	(0.00%	0		0 0	0 (0 0	0	0.00%	6 0	0	0	0	0	0.00%
			0 0 0	(0 0) (0.00%	0		0 0	0 (0 0	0	0.00%	6 0	0	0	0	0	0.00%
	Equity Securitisation																			
	Other exposures		0 0	(0 0		0.00%	0		0 0	0 (0 0	0	0.00%		0	0	0	0	0.00%
	Standardised Total	23,80	9 21 19	(6 0	6	31.80%	23,790	2	0 38	3	6 0	12	31.54%	23,772	20 5	56	6	18	0.00% 31.45%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
	(mln EUR,		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3,09	C	0	()	0.00%	3,094	0	0	0	0.00%	3,094	(0	0	0.00%
	Central governments		0	0	()	29.14%	0	0	0	0	29.75%	0	(0	0	0 29.869
	Regional governments or local authorities	1,078	3	0	((12.13%	1,078	0	1 0	0	16.95%	1,078	(0	0	0 19.759
	Public sector entities		2	0	((6.93%	2	0	0	0	6.92%	2	(0	0	0 6.92%
	Multilateral Development Banks		0	0	((0.00%	0	0	0	0	0.00%	0	(0	0	0.009
	International Organisations		0	0	(0	(0.00%	0	0	0	0	0.00%	0	(0	0	0.009
	Institutions	170	6	0	((30.60%	176	0	0	0	30.27%	176	(0	0	0 30.049
	Corporates	2,09	435	87		3	3	27.31%	2,078	39 150	2	5 34	22.60%	2,134	296	5 18	2	3 4	ره 21.28°
	of which: SME	193	18	5	()	16.88%	192	16	0	0	16.18%	194	12	2 1	0	0	2 15.97°
	Retail	2,08	200	38	4	4	8	3 20.20%	2,055	99 79	3	2 14	20.45%	2,057	178	9	2	1	.8 20.56°
Sweden	of which: SME		0	0	(0	(0.00%	0	0	0	0	0.00%	0	(0	0	0.000
	Secured by mortgages on immovable property		0	0	(0	(8.39%	0	0	0	0	8.92%	0	(0	0	0 9.009
	of which: SME		0	0	(0	(0.00%	0	0	0	0	0.00%	0	(0	0	0.009
	Items associated with particularly high risk		0	0	((34.67%	0	0	0	0	35.40%	0	(0	0	0 35.549
	Covered bonds		0	0	()	0.00%	0	0	0	0	0.00%	0	(0	0	0.009
	Claims on institutions and corporates with a ST credit assessment		0	0	(0.00%	0	0	0	0	0.00%	0	(0	0	0.00%
	Collective investments undertakings (CIU)		0	0	(0.00%	0	0	0	0 (0.00%	0	(0	0	0.009
	Equity		0	0	() (0.00%	0	0	0	0 (0.00%	0	()	0	0	0.009
	Securitisation																		
	Other exposures		0	0	() (0.00%	0	0	0	0 (0.00%	0	()	0	0	0.000
	Standardised Total	8,531	636	126	8	3 11	. 32	25.13%	8,483 58	38 22:	L 5	7 49	21.91%	8,541	474	278	4	5 59	21.05 %



		DNB Bank Group																					
				33	34	35	36	37	38	39	40 41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
							31/12/2021						31/12/2022							31/12/2023			
wN m			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	sure Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
35		Central banks	(*****	1,477	(0 0	0		0	0.00%	6 1,477	0	0 (0		0.00%	1,477	7	0 0	0	0	0	0.00%
6		Central governments		41	(0	0) (0	0 2.00%	6 41	0	0 (0	O	2.00%	ó 41		0	0	0'	0	2.00%
7		Regional governments or local authorities		0	(0 0	0	(0	0.00%	6 0	0	0 (0 (0	0.00%	o C		0	0	0	0	0.00%
3		Public sector entities		0	(0	0	(0	0.00%	6 0	0	0	0	0	0.00%	6		0	0	0'	<u>0</u>	0.00%
)		Multilateral Development Banks		0	(0	0)	0	0.00%	6 0	0	0	0	O	0.00%	6		0	0	0'	<u> </u>	0.00%
0		International Organisations		0	(0	0)	0	0.00%	6 0	0	0	0	O	0.00%	6		0	0	0'	<u> </u>	0.00%
1		Institutions		131	(0	0)	0	0 35.57%	6 131	0	0	0	0	35.39%	131		0	0	0'	<u>0</u>	35.21%
2		Corporates		1	(0	0)	0	0 30.35%	6 1	0	0	0	0	28.80%	o 1		0	0	0'	<u>0</u>	27.95%
3		of which: SME		0	(0	0)	0	0 51.18%	6 0	0	0	0	ס	51.02%	o C		0	0	0'	<u>0</u>	50.94%
1		Retail		8	(0	0		0	0 44.50%	6 8	0	0	0	O	43.63%	6	3	0	0	0'	0	43.31%
5	United States	of which: SME		0	(0	0)	0	0.00%	6 0	0	0	0	0	0.00%	Ó		0	0	0	0	0.00%
5		Secured by mortgages on immovable property		6	(0	0)	0	0 8.53%	6	0	0	0	0	8.29%	6	6	0	0	0'	0	8.06%
7		of which: SME		0	(0	0)	0	0.00%	6 0	0	0	0	0	0.00%	Ó		0	0	0'	0	0.00%
3		Items associated with particularly high risk		0	(0	0		0	0.00%	6 0	0	0	0	O	0.00%	Ó		0	0	0'	0	0.00%
9		Covered bonds		0	(0	0		0	0.00%	6 0	0	0	0	O	0.00%	Ó		0	0	0'	0	0.00%
00		Claims on institutions and corporates with a ST credit assessment		0	(0	0	(0	0.00%	6	0	0	0	O .	0.00%			0	0	0'	0	0.00% 0.00%
)1		Collective investments undertakings (CIU)		0	(0	0		0	0.00%	6 0	0	0	0	0	0.00%			0	0	0'	0	0.00%
)2		Equity Securitisation		0	(0	0		0	0.00%	6 0	0	0	0	0	0.00%	6		0	0	0'	0	0.00%
03		Securitisation																					

										Adverse	Scenario								
				31/12/2021						31/12	2/2022					31/12/2023			
	(mln EUF	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stoce Stage 3 exposure provision Stage 1 c	ock of sions for exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		24 0 0	(0	0	0.00%	24		0	0	0 0	0.00%	6 24	0	0 ()	0	0.00
	Central governments		0 0	(0	0	0.00%	0		0	0	0 0	0.00%	6 0	0	0)	0	0.00
	Regional governments or local authorities		0 0	(0	0	0.00%	0		0	0	0 0	0.00%	6 0	0	0)	0	0.00
	Public sector entities		0 0	(0	0	0.00%	0		0	0	0 0	0.00%	6 0	0	0		0	0.00
	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	0	0 0	0.00%	6 0	0	0)	0	0.00
	International Organisations		0 0		0	0	0.00%	0		0	0	0 0	0.00%	6 0	0	0 (0	0.00
	Institutions	12	22 0 0	(0	0	0 23.42%	122		0	0	0 0	22.86%	6 122	0	0 ()	0	0 22.51
	Corporates	Ţ	54 4 0	(0	0	0 44.37%	55		2 0	0	0 0	43.87%	6 55	2	1 ()	0	0 43.34
	of which: SME		0 0 0	(0	0	0 49.93%	0		0 0	0	0 0	49.15%	6 0	0	0 ()	0	0 48.65
	Retail		4 0 28	(0	0 1	2 45.24%	4		0 28	0	0 12	45.23%	6 4	0 2	.8)	0 1	.2 45.23
United Kingdom	of which: SME		0 0 0	(0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00
ornicea rangaein	Secured by mortgages on immovable property		0 0 0	(0	0	0 14.15%	0		0 0	0	0 0	13.80%	6 0	0	0 ()	0	0 13.46
	of which: SME		0 0 0	(0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00
	Items associated with particularly high risk		0 0 0	(0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00
	Covered bonds		0 0 0	(0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 ()	0	0.00
	Claims on institutions and corporates with a ST credit assessment		0 0 0	(0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 (0	0.00
	Collective investments undertakings (CIU)		0 0 0)	0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 (0	0.00
			0 0 0)	0	0	0.00%	0		0 0	0	0 0	0.009	6 0	0	0 (0	0.00
	Equity Securitisation										_								
	Other exposures		0 0 0)	0	0	0.00%	0		0 0	0	0 0	0.009	6 0	0	0 (0	0.00
	Standardised Total	20	04 4 28	0	O O	0 13	3 44.92%	205		2 28	0	0 13	44.83%	6 205	2 2	9		0 1	3 44.79

										Adverse	e Scenario								
				31/12/2021						31/12	.2/2022					31/12/2023			
owN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure provis	ock of sions for . exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0)	0	0.00%
128	Central governments		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
129	Regional governments or local authorities	1,767	0 1	0)	0	2.00%	1,766		0 2	0	0	2.00%	% 1,765	0	3 0)	0	0 2.00%
130	Public sector entities		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
131	Multilateral Development Banks		0 0	0)	0	0.00%	0		0	0	0	0.00%		0	0 0)	0	0.00%
132	International Organisations		0 0	0)	0	0.00%	0		0	0	0	0.00%		0	0 0)	0	0.00%
133	Institutions	13	0 0	0)	0	48.08%	13		0	0	0	47.64%		0	0 0)	0	0 47.38%
134	Corporates		0 0	0)	0	35.65%	0		0	0	0	34.85%	% 0	0	0 0)	0	0 34.36%
135	of which: SME		0 0	0)	0	35.63%	0		0	0	0	34.839	% 0	0	0 0)	0	0 34.34%
136	Retail		0 0	0)	0	52.42%	0		0	0	0	50.58%	% 0	0	0 0)	0	0 49.65%
Canada	of which: SME		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
138	Secured by mortgages on immovable property		0 0	0)	0	0.00%	0		0	0	0	0.00%		0	0 0)	0	0.00%
139	of which: SME		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
140	Items associated with particularly high risk		0 0	0)	0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
141	Covered bonds		0 0	0)	0	0.00%	0		0	0	0	0.009	% 0	0	0 0)	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%	0		0	0	0	0.00%	% 0	0	0		0	0.00%
143	Collective investments undertakings (CIU)		0 0	0		0	0.00%	0		0	0	0	0.009	% 0	0	0 0)	0	0.00%
144	Equity Securitisation		0 0	0		0	0.00%	0		0	0	0	0.00%	% 0	0	0 0)	0	0.00%
145	Securitisation																		
146	Other exposures		0 0	0		0	0.00%	0		0	0	0	0.00%	, 0	0	0 0)	0	0.009
147	Standardised Total	1,779	0 1	0		0	2.90%	1,778		2	0	0	2.52%	1,777	0	3 0		0	0 2.36%

										Adverse Scenario								
				31/12/2021						31/12/2022						31/12/2023		
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 3	ck of ions for exposure Coverage Ratio - Stage 3 exposure
148	Central banks	164	4 0 0	0	0)	0.00%	164	4 0 0	0	0	0	0.00%	164	0	0	0 0	0 0.00%
149	Central governments		0 0	0	0)	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
150	Regional governments or local authorities		0 0	0	0)	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
151	Public sector entities		0 0	0	0)	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0 0.00%
152	Multilateral Development Banks		0 0	0	0)	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0 0.00%
153	International Organisations		0 0	0	0)	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0 0.00%
154	Institutions	29	9 0 0	0	0)	31.66%	29	9 0 0	O	0	0	31.21%	29	0	0	0 0	0 30.88%
155	Corporates	80	0 56 4	0	1		56.21%	95	5 39 6	0	1	3	54.70%	95	38	7	0 0	4 54.17%
156	of which: SME	•	4 2 0	0	0)	53.18%	(5 0 0	C	0	0	51.97%	6	0	1	0 0	0 51.23%
157	Retail		2 1 0	0	0)	64.28%		0 0	C	0	0	60.64%	3	0	0	0 0	0 59.26%
158 Denmark	of which: SME		0 0	0	0)	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
159	Secured by mortgages on immovable property		0 0	0	0)	25.98%	(0 0	C	0	0	25.58%	0	0	0	0 0	0 25.33%
160	of which: SME		0 0	0	0)	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
161	Items associated with particularly high risk		0 0	0	0) (0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
162	Covered bonds		0 0	0	0)	0.00%	(0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
163	Claims on institutions and corporates with a ST credit assessment		0 0	0	0)	0.00%	(0 0	O	0	0	0.00%	0	0	0	0 0	0 0.00%
164	Collective investments undertakings (CIU)		0 0	0	0)	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0 0.00%
165	Equity		6 0 0	0	0)	38.23%	(5 0 0	0	0	0	37.69%	6	0	0	0 0	0 37.35%
166	Securitisation																	
167	Other exposures		0 0	0	0)	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
168	Standardised Total	281	L 57 4	0	1	.	55.48%	297	7 39 6	0	1	3	54.14%	297	38	7	0 0	4 53.64%



		DNB Bank Group																				
			33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenari	0									
					31/12/2021	L						31/12/2022							31/12/2023			
RowN um		(mln EUR,	Stage 1 exposur	re Stage 2 exposure Stage 3 expos	Stock of ure provisions fo	Stock of provisions for ure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of provisions for p e Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks		0 0	0	0	0	0.00%	ó l	0	0	0	0 0	0	0.00%	0		0 0		0 0	۲	0.00%
170		Central governments		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>) </u>	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>) </u>	0.00%
172		Public sector entities		0 0	0	0	0	0 0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0 0	<u>)</u> (0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0 0	<u>)</u> C	0.00%
174		International Organisations		0 0	0	0	0	0.00%	o l	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
175		Institutions		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
176		Corporates		0 0	0	0	0	0.00%	o l	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, , , , , , , , , , , , , , , , , , , </u>	0.00%
177		of which: SME		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0 0	7	0.00%
178		Retail		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
179	N.A.	of which: SME		0 0	0	0	0	0.00%	-	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, , , , , , , , , , , , , , , , , , , </u>	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0.00%	-	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
181		of which: SME		0 0	0	0	0	0 0.00%	_	0	0	0	0 0	0	0.00%	0		0 0		0 0	<u>/</u>	0.00%
182		Items associated with particularly high risk		0 0	0	0	0	0.00%	6	0	0	0	0 0	0	0.00%	0		0 0		0 0	<u>/</u>	0.00%
183		Covered bonds		0 0	0	0	0	0.00%	6	0	0	0	0 0	0	0.00%	0		0 0		0 0	<u>/</u>	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
185		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	_	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
186		Equity		0 0	0	0	0	0 0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
187		Securitisation																				
188		Other exposures		0 0	0	0	0	0.00%	o .	0	0	0	0 0	0	0.00%	0		0 0		0	<u>, </u>	0.00%
100		Standardicad Total			Λİ	Λl	Λİ	0 00%	_1		n I	ΛI		0	0.00%	0			4	N 0	٠	0.009/

											Adverse Scenar	io							
					31/12/2021						31/12/2022					31/12/2023			
RowN um		(m	Stage 1 exposi	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0 0	C	0 (0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
191		Central governments		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
192		Regional governments or local authorities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
193		Public sector entities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
194		Multilateral Development Banks		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
195		International Organisations		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
196		Institutions		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
197		Corporates		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
198		of which: SME		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
199		Retail		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
200	N.A.	of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
201		Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
202		of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
203		Items associated with particularly high risk		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
204		Covered bonds		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	0 0	0.009		0	0	0	0	0.00%
206		Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
207		Equity		0 0	C	0 (0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
208		Securitisation																	
209		Other exposures		0 0	C	0	0	0.00%	0		0	0 0	0.009	,	0	0 0	C	0	0.00%
210		Standardised Total		0 0	0		0	0.00%	0		0	0 0	0.00%	6 0	0	0	0	0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	sposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2	ock of Stock of sions for provisions for 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0 (0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228		Equity		0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%

		Г	11	2	3	4	2021 EU	J-wide S		Test: Cre NB Bank Gro 8		COVID	-19 IRE	12	13	14
										ria - Actual 2/2020						
		(mln EUD 94)	Expos u A-IRB	ire values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments	(mln EUR, %)						moracona		moracona		moratoria	Схрозите	Схрозите	Схрозитс	
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		1,98	9	0 1,009	5 0	1,377	984	59	4 380	19	9 15	1	4	3	15.41
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		10,61	6	0 2,64	5 (10,235	5,332	36	1 191	20	14	0	0	1	6.63
DNB Bank Group	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		10,61	6	0 2,64	5 (10,235	5,332	36	1 191	20	14	0	0	1	6.63
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		12,60!	5	0 3,649	9	11,612	6,316	954	4 571	39	9 29	2	5	4	10.97
		-								ria - Actual						
			Exposu A-IRB	ıre values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	Central banks Central governments	(mln EUR, %)	A-IRD	F-IKD	A-IRD	r-ird		moratoria		moratoria		moratoria	exposure	exposure	exposure	ехрозите
	Institutions Corporates Corporates - Of Which: Specialised Lending		1,98	9	0 1,004	1 C	1,377	984	59	3 380	19	9 15	1	4	3	15.41
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		10,58	0	0 2,635	5 (10,203	5,315	35	8 189	19	9 14	0	0	1	6.65
Norway	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		10,58	0	0 2,63	5 (10,203	5,315	35	8 189	19	9 14	0	0	1	6.65
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		12,569	9	0 3,640	0	11,580	6,300	95:		38	3 29	2	5	4	11.02
			Exposu	ıre values	Risk expos	ure amounts	Ch	Stage 1	31/1	2/2020 Stage 2	St	Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, or which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Institutions Corporates			0	0 () (0	0		0 0		0 0	0	0	C	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			1	0 0		1	1		0 0			0	0	0	-
Germany	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			1			1	1		0 0			0	0		
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			1	0 () 	1	1		0 0) 0	0	0	C	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		:	1	0 (1	1		0 0		0	0	0	0	-
										ria - Actual						
			Exposu	ıre values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	31/1 Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Схрозигс	moratoria	Схрозите	moratoria	Схрозите	moratoria	exposure	exposure	exposure	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0 () (C) -
							0	0		0 0		0	0	0) -
	Corporates - Of Which: SME Retail - Secured on real estate property			6	0 2	2 (6	3		0 0		0 0	0	0	C	
Sweden	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			6	0 2	2	6	3		0 0 1 0 1 0		0 0	0	0	C	-
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			6	0 2	2 (6	3		0 0 1 0 1 0		0 0	0	0	C	-
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			6	0 2	2 (6	3		0 0 0 1 0 1 0 0		0 0	0	0	C	-
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation			6	0 2	2 (0	6	3	Morato	1 0 1 0 1 1 0 1 1 0 1 1 1 0 1 1 1 1 1 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	-
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Exposu	6 6 6 Ire values	0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 C	6 Stage 1	3 3 Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	O Stock of provisions for			Coverage Ratio
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Exposu A-IRB	6 Garage of the second of th	0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	ure amounts F-IRB	Stage 1 exposure		31/1	2/2020 Stage 2	Stage 3 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)		т -		T		exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)		т -		T		exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Sweden United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(mln EUR, %)		т -		T		exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(min EUR, %)		т -		T		exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME	(min EUR, %)		т -		T		exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(min EUR, %)		т -		T		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 1 0 ria - Actual		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A-IRB Exposu	F-IRB 0 5 5 Ire values	A-IRB 0 0 0 1 0 Risk expos	F-IRB O O O O O O O O O O O O O		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0		exposure, of which expired	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Stage 3 exposure 5.21 5.21 Coverage Ratio Stage 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which; SME Retail - Secured on real estate property - Of Which; non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; smE Retail - Other Retail - Of Which; non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which; Specialised Lending Corporates - Of Which; SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which; smE Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME Retail - Other Retail - Of Which; non-SME	(min EUR, %)	A-IRB	F-IRB 0 5 5 5 5	A-IRB 0	F-IRB O O O O O O O O O O O O O	exposure 0 3 3 Stage 1	exposure, of which expired moratoria 0 2 2 2 Stage 1 exposure, of	Stage 2 exposure Morator 31/1 Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 ria - Actual 2/2020 Stage 2 exposure, of	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 Stock of provisions for	provisions for Stage 2 exposure 0 0 Stock of provisions for	Stock of provisions for	Stage 3 exposure 5.210 5.210 Coverage Ratio
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB Exposu	F-IRB 0 5 5 Ire values	A-IRB 0 0 0 1 0 Risk expos	F-IRB O O O O O O O O O O O O O	exposure 0 3 3 Stage 1	exposure, of which expired moratoria 0 2 2 Stage 1 exposure, of which expired	Stage 2 exposure Morator 31/1 Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 1 0 ria - Actual 2/2020 Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 5.21 5.21 Coverage Ratio Stage 3
United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on It is not set to the set of the set o		A-IRB Exposu	F-IRB 0 5 5 Ire values	A-IRB 0 0 0 1 0 Risk expos	F-IRB O O O O O O O O O O O O O	exposure 0 3 3 Stage 1	exposure, of which expired moratoria 0 2 2 Stage 1 exposure, of which expired	Stage 2 exposure Morator 31/1 Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 1 0 ria - Actual 2/2020 Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 5.21 5.21 Coverage Ratio Stage 3
United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME		A-IRB Exposu	F-IRB 0 5 5 Ire values	A-IRB 0 0 0 1 0 Risk expos	F-IRB O O O O O O O O O O O O O	exposure 0 3 3 Stage 1	exposure, of which expired moratoria 0 2 2 Stage 1 exposure, of which expired	Stage 2 exposure Morator 31/1 Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 1 0 ria - Actual 2/2020 Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 5.21 5.21 Coverage Ratio Stage 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME		A-IRB Exposu	F-IRB 0 5 5 Ire values	A-IRB 0 0 0 1 0 Risk expos	F-IRB O O O O O O O O O O O O O	exposure 0 3 3 Stage 1	exposure, of which expired moratoria 0 2 2 Stage 1 exposure, of which expired	Stage 2 exposure Morator 31/1 Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 1 0 1 0 1 0 ria - Actual 2/2020 Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 5.21 5.21 Coverage Ratio Stage 3

	EUROPEAN BANKING AUTHORITY									NB Bank Gro		k COVID		_		
			1	2	3	4	5	6	7 Morator	ia - Actual	9	10	11	12	13	14
										2/2020						
Row			Ехро	sure values	Risk exposu	re amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage F Stage
Num		Central banks	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	moratoria	ехрозите	moratoria	exposure	moratoria	exposure	exposure	exposure	exposi
110 111		Central banks Central governments Institutions														
112 113		Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	C	0	(0		0 ()	0	0) -
114 115		Corporates - Of Which: SME Retail		1	0 0	0	1	. 0	C	0 0		0 ()	0	0) -
116 117	Canada	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														
118 119	Cariada	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1	0 0	0	1	. 0	(0		0 (0	0) -
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME Equity														
124 125 126		Securitisation Other non-credit obligation assets IRB TOTAL		1	0 0	0	1	. 0	0	0 0		0 0		0	0) -
				•									•		'	
										ia - Actual 2/2020						
			Ехро	sure values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,	, %)	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
127 128		Central banks Central governments														
130		Institutions Corporates Comparator Of Which: Creciplicad Landing		0	0 0	0	C	0	(0 0		0 (0	0	0) -
132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		4	0 1	0		3) 0		0	1	0	0) _
134 135		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		7		0		3		,						
136 137	Denmark	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		4	0 1	0	4	3	C	0 0		0 (0	0	0) -
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME														
140 141		Retail - Other Retail - Of Which: non-SME Equity														
142 143		Securitisation Other non-credit obligation assets														
144		IRB TOTAL		<u> </u>	<u>v 1</u>	0	1 4	3		<u>., 0</u>	<u> </u>	<u>u </u> (<u>'l</u>	<u>v </u>	<u>v</u> (<u>' </u> '
										ia - Actual						
			Ехро	sure values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	31/1. Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage expos
145 146		Central banks Central governments														
147 148		Institutions Corporates		0	0 0	0	C	0		0 0		0 (0	0) -
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME														
151 152		Retail - Secured on real estate property		0	0	0	C	0	(0		0 ()	0	0) -
4 50	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outlifying Revolving		0	0 0	0	C	0	(0 0		0 ()	0	0) -
153 154		Retail - Qualifying Revolving														
153 154 155 156		Retail - Other Retail														
153 154 155 156 157 158		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
153 154 155 156 157 158 159 160		Retail - Other Retail Retail - Other Retail - Of Which: SME														

									Morato	ia - Actual						
									31/1	2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	(0	0	0	0	0 0		0 0		0 0	0	((0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	(0	0	0	0	0 0		0 0		0 0	0	((0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0	((0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0 (0	0 0		0		0	0		(0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk exposu	ıre amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	C		0		0	0 0		0	(0	0	0) -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	C		0		0	0 0		0	(0	0	0)) -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	C		0		0	0 0		0	(0	0	0)) -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0		0			0		0		0	0	0) -

	BA EUROPEAN BANKING AUTHORITY		15	16	17	2021 EU	J-wide S		IB Bank Gro	22	COVID)-19 IRE	25	26	27	28
								Stage 1		2/2020 Stage 2		Stage 3				
Row				sure values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
Num 1 2		Central banks Central governments	UR, %) A-IRB	F-IRB	A-IKB	F-IRB		amount		amount		amount	exposure	exposure	exposure	CAPOSUIC
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending	2	71	0 40	5 (189	170	67	7 60	1!	5 14	ł (0	0	3 19.16
6 7 8		Corporates - Of Which: SME Retail Retail - Secured on real estate property	2	0	0 33	7 () 157) 0	142	44	0 0 0 0	1!	5 1 ² 0 0) 0	0 0	2 13.23 1 -
9	DNB Bank Group	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0			0		0 0		0 0		0	0 0	0 -
12 13		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	0	(0 0		0 0		0	0 0	0 -
15 16		Equity Securitisation Other non-credit obligation assets												,		
18		IRB TOTAL	27	71	0 46	6	189	170	67	7 60	15	5 14	() (<u> </u>	4 27.61
										antees - Actual 2/2020						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
Row Num			UR, %)	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21		Central banks Central governments Institutions														
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2	71	0 46	5 (189	170	67	7 60	1!	5 14	· (0	3 19.16
25 26		Retail - Secured on real estate property		0	0 () (0	0	(0 0	(0 () ()	0	1 -
27 28 29	Norway	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 ((0 0	0	(0 0	(0 () ()	0	1 -
30 31 32		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
33 34		Equity Securitisation														
35 36		Other non-credit obligation assets IRB TOTAL	2:	71	0 46	6 0	189	170	67	7 60	15	5 14	. (0 4	4 27.48
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Rati
Row Num		(mln EU	UR, %)	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
37 38 39		Central banks Central governments Institutions														
40 41		Corporates Corporates - Of Which: Specialised Lending		0	0 0) (0	0	(0 0	(0 0))	0 (0 -
42 43 44		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 (0 0	0		0 0	(0 0		0	0	0 -
45 46 47	Germany	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 () (0 0	0	(0 0	(0 0		0	0	0 -
48 49		Retail - Other Retail Retail - Other Retail - Of Which: SME														
50 51 52		Retail - Other Retail - Of Which: non-SME Equity Securitisation														
53 54		Other non-credit obligation assets IRB TOTAL		0	0 0		0	0	(0	(0		<u> </u>	0 (0 -
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Store 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
Row Num		(mln EU	UR, %)	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55 56 57		Central banks Central governments Institutions														
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0	0	(0 0		0 0			0 (0 -
61 62 63		Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0	0		0 0		0 0			0 (0 -
64 65 66	Sweden	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 (0	0	(0 0		0 0			0 (0 -
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		O	0 0		0 0	0		0 0				0	0	0 -
					-1			-	Public quara	antees - Actual					_	
								Stage 1		2/2020 Stage 2		Stage 3				
Row				sure values	+	ure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
Num 73 74		Central banks Central governments	UR, %) A-IRB	F-IRB	A-IRB	F-IRB		amount		amount		amount	exposure	exposure	exposure	exposure
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 () (0 0	0	(0 0	(0 0		0	0	0 -
78 79		Corporates - Of Which: SME Retail		0	0 () (D 0	0	(0 0	(0 0		0	0	0 -
81 82	United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0	(0 0	(0 0		0	0	0 -
83 84 85		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
86 87 88		Retail - Other Retail - Of Which: non-SME Equity Securitisation														
90		Other non-credit obligation assets IRB TOTAL		0	0 (0	0	0	(0	(0) (D (0 -
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ratio
Row Num			UR, %)	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91 92 93		Central banks Central governments Institutions														
94 95 96		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 (0	0		0 0		0 ()	0	0 -
97 98 99		Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 ((0	0		0 0	(0 ()	0 (0 -
100 101	United Kingdom	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 (0	0	(0 0		0 ()	0 (0 -
103 104		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
106 107		Equity Securitisation Other non-credit obligation assets			0									0	0	0 -
108		IRB TOTAL		VI	<u> </u>	,, () 0	. 0		0		0	<u>'1</u>		<u>-</u>	<u> </u>

Securitisation
Other non-credit obligation assets
IRB TOTAL

			15	16 17	18	19	DN 20	NB Bank Gr	oup	23	24	25	26	27	28
									rantees - Actual						
			Exposure valu	ues Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ra
w m		Central banks	A-IRB	F-IRB A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
		Central governments Institutions													
		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0 0		0 (() (0	() (0 -
		Retail - Secured on real estate property	0	0	0	0	0 0		0 (() (C			0 -
	Canada	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0 0		0 () () () C) () (0 -
		Retail - Other Retail Retail - Other Retail - Of Which: SME													
		Retail - Other Retail - Of Which: non-SME Equity Securitisation													
		Other non-credit obligation assets IRB TOTAL	0	0	0	0 (0 0		0 0) (0) (0 -
								Public guar	antees - Actual						
							Stage 1	31/:	12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
1			Exposure valu	F-IRB A-IRB	osure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3 exposure
		Central banks Central governments	R, %)	T IND	T IND		amount		amount		amount	exposure	exposure	exposure	
		Institutions Corporates	0	0	0	0	0 0		0 (0 (0 -
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0 0		0						0
	Denmark	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		U	0		0								0 -
	Definition	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0 0		0 (() () () (0 -
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME													
		Equity Securitisation Other non-credit obligation assets													
		IRB TOTAL	0	0	0	0	0		0 0			O			0 -
									antees - Actual						
			Exposure valu	ues Risk expo	osure amounts		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ra
		(mln EUR	A_TDR	F-IRB A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
		Central banks Central governments					amount		amount		amount		•		
		Institutions Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0 0		0 0) () (0) () (0 -
		Corporates - Of Which: SME Retail	0	0	0	0	0 0		0 () () () (0 -
	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0 0		0 (0 -
		Retail - Qualifying Revolving Retail - Other Retail	U	0	0		0 0								0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity													
		Securitisation Other non-credit obligation assets													
		IRB TOTAL	0	0	0	0	0 0		0 0		0 (0) (0 -
									rantees - Actual						
			Exposure valu	ues Risk expo	osure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		(mln EUR	A-IRB	F-IRB A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
		Central banks Central governments Institutions													
		Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0 0		0 (() (C	(0 -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0	0	0	0 0		0 0) () () () () (0 -
	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0 0		0 () () () () () (0 -
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME													
		Retail - Other Retail - Of Which: non-SME Equity													
		Securitisation Other non-credit obligation assets IRB TOTAL	0	0	0	0 (0 0		0 0						0 -
								Dublic man	antona Astural						
									rantees - Actual						
1			Exposure valu	ues Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ra Stage 3
		Central banks	A-IRB	F-IRB A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
		Central governments Institutions													
		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0 0		0 () () (0 -
		Retail - Secured on real estate property	0	0	0	0	0 0		0 (() (0	() (0 -
	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0 0		0 () (0 -
		Retail - Other Retail Retail - Other Retail - Of Which: SME													
		Retail - Other Retail - Of Which: non-SME Equity Securitisation													

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		29	30	31	32	33	34	35	36	37	38	39 toria - Baseline Sc	40	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 personal pers	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 1 2	(mln EUR, % Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	1,308	8 58	37 47	1	4	4 13	27.87%	1,360	494	71	1 1	3	16	22.61%	1,305	512	95	5	1 2	19	19.94%
6 7	Corporates - Of Which: SME Retail	10,217	7 34	13 56	1	0	0 2	3.70%	10,220	308	88	3 1	0	3	3.08%	10,189	307	120		1 0	3	2.78%
DNB Bank Group	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	10,217	7 34	13 56	1	0	0 2	2. 3.70%	10,220	308	88	3 1	0	3	3.08%	10,189	307	120		1 0	3	2.78%
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL	11,524	4 93:	1 103	2	4	1 15	14.72%	11,579	802	159	2	3	19	11.81%	11,494	819	216		2 2	22	10.37%
											Morat	toria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 personal pers	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19	Central banks	b)			exposure	exposure	exposure	Схрозиге				exposure	exposure	exposure	Схрозитс				exposure	exposure	exposure	Схрозите
20 21 22	Central governments Institutions Corporates	1,308	8 58	37 47	1	4	4 13	27.80%	1,360	493	71	1 1	3	16	22.56%	1,305	511	95		1 2	19	19.90%
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	10,182	2 34	13 56	1	0	1	3 55%	10,185	308	87	7 1	0	3	2.98%	10.154	306	120		1	3	2.71%
25 26 27 28 Norway	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			50	1	U	2	3.5570	,	300	07		U	3		-, -		120			,	
28 INOI Way 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	10,182	2 34	13 56	1	0	0 2	3.55%	10,185	308	87	7 1	0	3	2.98%	10,154	306	120		1 0	3	2.71%
31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	11,490	929	9 103	2	4	1 15	14.65%	11,545	801	159	2	3	19	11.76%	11,459	818	215		2 2	22	10.33%
											Mora	toria - Baseline Sc	enario									
		Glave 4	Glass 2		31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -		6 1 3	61	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	C 1	612.2.2	G1	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 processes of the stage 3	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments																					
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending	(0	0 0	0	0	0 (-	0	0	C	0 0	0	0	-	0	0	(0 0	0	-
42 43	Corporates - Of Which: SME Retail		1	0 0	0	0	0 (2161.41%	1	0	C	0 0	0	0	1175.91%	1	0	(0 0	0	688.22%
Germany	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1	0 0	0	0	0 0	2161.41%	1	0	C	0 0	0	0	1175.91%	1	0	(0 0	0	688.22%
47 48	Retail - Qualifying Revolving Retail - Other Retail								_						227370273							330.1
50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
	- · ·																					
52 53 54	Securitisation Other non-credit obligation assets IRR TOTAL	1	1	0 0	0	0		2161.41%	1	0	0	0 0	0	0	1175.91%	1	0			0 0	0	688.22%
52 53 54		1	1 (0 0	0	0		2161.41%	1	0	0	D 0	0	0	1175.91%	1	0	(0 0	0	688.22%
52 53 54	Other non-credit obligation assets		1	0 0	31/12/2021	0		2161.41%	1	0	Mora	0 toria - Baseline Sc 31/12/2022	0 enario	0	1175.91%	1	0		31/12/2023	0 0	0	688.22%
52 53 54	Other non-credit obligation assets	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
52 53 54 Row Num 55	Other non-credit obligation assets IRB TOTAL (min EUR, %	exposure	Stage 2 exposure		Stock of		Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	Stock of	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -
Fow Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks Central governments Institutions	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Fow Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks Central governments Institutions Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure 0 6	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio -		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure 0 6	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure 0 6	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Fow Num Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure		Stage 3 exposure 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure 0 6	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure Stage 1	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for	provisions for Stage 2 exposure 0 0 0 Stock of provisions for	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 contact of provisions for Stock of provisions for	provisions for Stage 3 exposure 0 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73	Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks	exposure Stage 1 exposure	exposure 0 6 6	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure 0 0 0 Stock of	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09%	6 6	Stage 2 exposure 0 0 0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 senario	provisions for Stage 3 exposure 0 0 0 Stock of	Coverage Ratio - Stage 3 exposure - 8.17% 8.17% 8.17%	6 6	0 0	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 Stock of	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions	exposure Stage 1 exposure	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure Stage 1 exposure	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3 exposure	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3 exposure	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property	exposure Stage 1 exposure	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3 exposure	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3 exposure - 16.83%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80 80 81 82 83 84	Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail	exposure Stage 1 exposure	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3 exposure	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3 exposure	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure Stage 1 exposure	exposure 0 6 6 Stage 2	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure 12.09% 12.09% 12.09% Coverage Ratio - Stage 3 exposure	0 6 6 8	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 8.17% 8.17% 8.17% Coverage Ratio - Stage 3 exposure	6 Stage 1	0 0 0	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 7.02% 7.02% 7.02% Coverage Ratio - Stage 3 exposure - 16.83%
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Row	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109	Central banks Central governments	70)																				
111 112	Institutions Corporates) (0 0	0	0	0	-	(0	(0	0	0	-	0		0 ((0	0 -	
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
115 116	Retail Retail - Secured on real estate property	<u> </u>	1 (0 0	0	0	0	2657.14%	1	0	(0	0	0	1443.91%	1		0 (C	0	0	839.61%
117 118 Canada	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1 (0 0	0	0	0	2657.14%	1	0	(0	0	0	1443.91%	1	(0 (C	0	0	839.61%
119 120 121	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME Equity																					
124 125	Securitisation Other non-credit obligation assets							2057 1 107														000 510/
126	IRB TOTAL		ι (<u>) </u>	0	0	0	2657.14%		0		<u>) </u>	0	0	1443.91%	1		<u>) </u>	<u> </u>	0	0	839.61%
											Mora	toria - Baseline Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 127	(mln EUR,	%)			exposure	exposure	exposure	Смровине				exposure	exposure	exposure					exposure	exposure	exposure	олроош. С
128 129	Central governments Institutions							201.010							400.0404							205.0004
131 132	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME) (0	0	0	0	901.01%	(0	(0	0	0	488.34%	0		υ (C	0	0	306.09%
133 134	Retail Retail - Secured on real estate property		1 (0 0	0	0	0	1689.73%	2	0	(0	0	0	915.69%	4	. (0 (C	0	0	541.10%
Denmark	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	4	4 (0 0	0	0	0	1689.73%		0	(0	0	0	915.69%	4	. (0 (C	0	0	541.10%
137 138	Retail - Qualifying Revolving Retail - Other Retail																					
139 140	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
141 142 143	Equity Securitisation Other non-credit obligation assets																					
144	IRB TOTAL	4	1 (0	0	0	0	981.29%	4	0	O	0	0	0	531.18%	4	(0	0	0	330.56%
											Mora	toria - Baseline Sce	enario									
					31/12/2021							31/12/2022					1		31/12/2023	_		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146 147	Central banks Central governments Institutions																					
148 149	Corporates Corporates - Of Which: Specialised Lending	() (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
150 151	Corporates - Of Which: SME Retail) (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
152 153 154 N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
154 155	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
156 157 158	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
159 160	Equity Securitisation																					
161 162	Other non-credit obligation assets IRB TOTAL			0	0	0	0	-	C	0	O	0	0	0	-	0			0	0	0	
											Mora	toria - Baseline Sce	anario									
					31/12/2021						Мога	31/12/2022	anano .						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164	Central banks Central governments																					
165 166	Institutions Corporates Corporates Of Which: Specialized Landing	() (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
168 169	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0 0	0	0	0	-	(0	(0	0	-	0			(0	01	
170 171	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				J					0			J								3	
171 172 173	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving) (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
174 175	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
176 177	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
178 179 180	Other non-credit obligation assets IRB TOTAL			0	0	0	0	-	C	0	O	0	0	0	-	0			0	0	0	
				1					•								1		•	1		
					31/12/2021						Mora	toria - Baseline Sce 31/12/2022	enario						31/12/2023			
					Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				Stock of provisions for	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row	() 510	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
181 182	Central banks	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
182 183	Central governments Institutions Corporates			0	0	0	0			0			0	0	_	0					0.	
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	O	0	0			0			O O	0		0						
187 188	Retail - Secured on real estate property) (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 0	C	0	0	
189 190 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME) (0 0	0	0	0	-	(0	(0	0	0	-	0	(0 (C	0	0	
191 192	Retail - Qualifying Revolving Retail - Other Retail																					
193 194 195	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
196 197	Equity Securitisation Other non-credit obligation assets																					
198	IRB TOTAL			0	0	0	0	-	C	0	O	0	0	0	-	0	(0	0	0	

	BANKING AUTHORITY												20	021 EU-\	vide Stre	ess Test: DNB Ban	Credit ris k Group	sk COVID)-19 IRB										
			50	51	52	53	54 55	56	57	58	59	60	61	62	63 Public q u	64 69	5 66	67	68 69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/2021 Stage	3 Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2022 Stag	e 3 Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/	2/2023 Stage 3	Stock of	Stock of S	Stock of	
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarante	of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	guaranteed		iaranteed exp	age 3 exposuososure guara	iteed Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Rati Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for p Stage 1	provisions for prov	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
1 2		Central banks Central governments		amount		amount	amour	t exposure	САРОЗИІС	CXPOSUIC			amount		amount	amo	unt Caposare	СХРОЗИТС			amount		amount		amount	ехрозите	exposure ex	zxposure	
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending	16	59 150	82	2 150	21	21	0 0	3	3 14.01%	165	154	82	154	24	27	0 (3 12.15	% 16	64 139	80	139	28	33	0	0	3	10.69%
7 8		Corporates - Of Which: SME Retail Retail - Secured on real estate property Detail - Conwed on weal estate property		0 0	C	0 0	0	0	0 0	1	1 -	0	0	0	0	0	0	0 (0 1-		0 0	0	0	0	0	0	0	1 -	
10 11	DNB Bank Group	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																											
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL	16	6 150	82	2 150	23	21	0 0	2	2 10.51%	171	154	70	154	30	27	0 (3 8.39	% 15	54 139) 80) 139	37	, 33	0	0	3	7.04%
															Public qu	uarantees - Baseline	Scenario	·											
				Stage 1		Stage 2	31/12/2021 Stage	3 Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2022 Stag		Stock of	Stock of		Stage 1		Stage 2	31/12/	2/2023 Stage 3	Stock of	Stock of S	Stock of	
Row		Cooks EUD 00	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarante	of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	avrage of	Stage 2	posure, of Sta	age 3 exposuosore exposuosore	nteed Stage 1	or provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Rati Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for p	provisions for prov	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
19 20		Central banks Central governments (min EUR, %)		amount		amount	amour	exposure t	exposure	exposure			amount		amount	amo	unt exposure	ехрозите	exposure		amount		amount		amount	exposure	exposure e.	Exposure	
21 22 23		Institutions Corporates Corporates - Of Which: Specialised Lending	16	58 150	82	2 150	21	21	0 0	3	3 14.01%	165	154	82	154	24	27	0 (3 12.15	% 16	63 139	9 80	139	28	33	0	0	3	10.69%
24 25 26		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	(0 0	0	0	0 0	1	1 -	0	0	0	0	0	0	0 (0 1-		0 0) (0	0	0	0	0	1 -	
27 28 29	Norway	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0) () 0	, 0	0	0	0	0 -	
30 31		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
33 34		Equity Securitisation																											
36		Other non-credit obligation assets IRB TOTAL	16	150	82	2 150	23	21	0 0	2	10.51%	171	154	70	154	30	27	0 (3 8.39	% 15	54 139	80	139	37	33	0	0	3	7.04%
							31/12/2021								Public gu	uarantees - Baseline 31/12/2022	Scenario							31/12/	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of		Stage 2 posure, of Sta	Stag exposi	re, of provisions f	Stock of provisions for	Stock of provisions for Stage 3	o - Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for p	provisions for prov	Stock of Co	verage Ratio -
Row Num		(mln EUR, %) Central banks	exposure	which guaranteed amount	exposure	guaranteed amount	exposure guarante	sed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	which guaranteed amount		which exp paranteed	oosure guara	nteed Stage 1	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Sexposure exposure	Stage 3 exposure	overage Ratio - Stage 3 exposure
38 39		Central governments Institutions Corporates		0		0	0	0	0 0		0	0	0	0	0	0	0	0										0	
41 42		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0	0	0 0		0	0	0	0	0	0	0											0 -	
43 44 45	Germany	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	(0 0	0	0	0 0) U	0 -	0	0	0	0	0	0	0 (J 0 -		0 0	0	0		0	0	0	0 -	
46 47 48	Cermany	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	C	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -	
49 50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	5 () 0	, 0	0	0	0	0 -	
															Public gu	uarantees - Baseline	: Scenario												
				Stage 1		Stage 2	31/12/2021 Stage	Stock of	Stock of	Stock of	Causana Bakia		Stage 1		Stage 2	31/12/2022 Stag	e 3 Stock of	Stock of	Stock of Carross Bati		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of S	Stock of	Dotio
Row Num		(mln EUR, %	Stage 1 exposure	exposure, or which guaranteed	Stage 2 exposure	exposure, or which guaranteed amount	Stage 3 exposure exposure guarante	provisions for Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	g	which Sta waranteed amount	age 3 exposi posure guara amo		or provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Rati	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount		provisions for prov	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
55 56 57		Central banks Central governments Institutions		amount		amount	amoun						amount		amount	amo	Unt				amount		amount		amount				
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	C	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	0	0	0	0	0	0	0 -	
61 62 63	Sweden	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	(0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	0	0	0	0	0	0	0 -	
64 65 66	Sweden	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	C	0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	0	0	0	0	0	0	0 -	
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	, , ,	, 0	, 0	, 0	0	0	0 -	
															Public gu	uarantees - Baseline	Scenario												
				Stage 1 exposure, of	C!	Stage 2 exposure, of	31/12/2021 Stage : exposure	Stock of	Stock of	Stock of	Coverage Ratio -	SI.	Stage 1 exposure, of	074	Stage 2	31/12/2022 Stag exposi	e 3 Stock of	Stock of	Stock of Coverage Rati) ·	Stage 1 exposure, of		Stage 2 exposure, of	31/12/	Stage 3	Stock of	Stock of Sprovisions for prov	Stock of Co	verage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guarante		or provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount		which exp paranteed	age 3 whi oosure guara	nteed Stage 1	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for p Stage 1 exposure	Stage 2 exposure ex	Stage 3 Exposure	overage Ratio - Stage 3 exposure
73 74 75		Central banks Central governments Institutions																											
76 77 78		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	(0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -	
80 81 82	United States	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	0	0	0 0		0 -	0	0	0	0	0	0	0								0	0	0 -	
83 84 85		Retail - Secured on real estate property - Or Wnich: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0				0	0 0		0 -	0	0	U	0	0	0											0 -	
86 87 88		Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
89 90		Other non-credit obligation assets IRB TOTAL		0 0	O	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0 (0 -		0 0	C	0	0	0	0	0	0 -	
															Public gu	uarantees - Baseline	Scenario												
				Stage 1 exposure, of	Glava 2	Stage 2 exposure, of	31/12/2021 Stage exposure	Stock of	Stock of	Stock of	Coverage Ratio -	612.24	Stage 1 exposure, of	0.74	Stage 2	31/12/2022 Stag exposi	e 3 Stock of	Stock of	Stock of Coverage Rati) ·	Stage 1 exposure, of	- Civing	Stage 2 exposure, of	31/12/	Stage 3			Stock of Co	verage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guarante		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount		which exp paranteed	age 3 exposi oosure guara amo	nteed Stage 1	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount			ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
91 92 93		Central banks Central governments Institutions		0					0																				
94 95 96		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	(0	0	U	0 0	0	0 -	0	0	0	0	0	0	0) 0 -		0 0	0	0	0	0	0	0	0 -	
98 99 100	United Kingdom	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	(0	0	0	0 0		0 -	0	0	U	0	0	0	0			0	0	0	0		0	U	0 -	
101 102 103		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		U U		U	U	Ŭ	0			U	U	U	U	U .			U -			0	U	U	U	U	U	U-	
104 105 106		Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
107		Other non-credit obligation assets		0 0			0	0	0 0				0	0														0	

BANKING											202	21 EU-	wide St	ress Test: C DNB Bank G		OATD-	-19 IKB										
		50	51	52	53	54 55	56	57 58	59	60	61	62			66	67	68 69	70	71	72	73	74	75	76	77	78	79
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2021 Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, o		Stock of ovisions for	Stock of provisions for Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for pro	Stock of Co	overage Ratio - Stage 3 exposure
Num 109	Central banks	exposure 2, %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure	exposure	guaranteed ex	xposure <u>c</u>	guaranteed amount	exposure guaranteed amount	Stage 1 c	Stage 2 exposure	Stage 3 exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure 6	Stage 3 exposure	exposure
110 111 112	Central governments Institutions Corporates		0	0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 -	
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0					0	0	0	0			0				0			0	0		0	
115 116 117 118 Canada	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 (0	U	0	J	0 0	0 -	U	0	U	U	0	0 0	U	0 -		0	0	0 (0	0	0	0	U-	
118 119 120	Retail - Qualifying Revolving Retail - Other Retail		0 (0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
121 122 123	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																										
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
													Publi	c guarantees - Baseline Sce	nario												
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of			Stage 1		Stage 2	31/12/2022 Stage 3		Stock of	Stock of Course Batis		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of Ga	
Row	(mala ELID	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for provisions fo Stage 2 Stage 3 exposure exposure		Stage 1 exposure	exposure, of S		exposure, of	Stage 3 exposure, o which guaranteed	provisions for pro Stage 1	ovisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for pro Stage 2	Stock of Co ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
127 128	Central banks Central governments	K, %)	amount		amount	amount	exposure	exposure exposure			amount		amount	amount	exposure e	ехрозите	exposure		amount		amount		amount	ехрозите	exposure	exposure	
129 130 131	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (0 0	0	0)	0 0	0 0.00%	0	0	0	0	0	0 0	0	0 0.00%		0	0	0 0	0 0	0	0	0	0	0.00%
132 133 134	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 (0 0	0	0)	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
135 136 137			0 (0 0	0	0)	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
141 142	Equity Securitisation Other non-credit obligation assets																										
144	IRB TOTAL		0 0	0	0	0		0 0	0 357.96%	0	0	0	0	0	0 0	0	0 193.10%		0	0	0 0	0	0	0	0	0	115.56%
						31/12/2021							Publi	c guarantees - Baseline Sce 31/12/2022	nario							31/12	2/2023				
Pow		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 3		Stage 1 exposure, of which		Stage 2 exposure, of which	Stage 3 exposure, o	f provisions for pro	Stock of ovisions for	Stock of provisions for Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for pro	Stock of Co	overage Ratio - Stage 3
Num 145	Central banks	exposure 2, %)	guaranteed amount		guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	_					exposure guaranteed amount	Stage I	Stage 2 exposure	Stage 3 exposure exposure	exposure		exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2		exposure
146 147 148	Central governments Institutions Corporates		0	0 0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0	0 0	0	0	0	0 -	
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0		0	0	0	0 -	
152 153 154 N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0				0	0	0	0	0		0	0 -		0	0	0		0	0	0	0	
155 156	Retail - Qualifying Revolving Retail - Other Retail				0	O O				U U	U	0	0	0		0	0 -					0	0	0	0	0 -	
157 158 159	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																										
160 161 162	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -	
													Publi	c guarantees - Baseline Sce	nario												
			Stage 1 exposure, of		Stage 2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	e e	Stage 1 exposure, of	e	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, o	Stock of S	Stock of	Stock of Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/12	2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio -
Row Num	(mln EUR,	exposure (2, %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure guaranteed amount	provisions for Stage 1 exposure	stage 2 stage 3 exposure exposure		exposure	which	Stage 2 xposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 exposure e	Stage 2 exposure	Stage 3 exposure exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164 165	Central banks Central governments Institutions																										
166 167 168	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
169 170 171	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 (0	0	0)	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
171 172 173 174	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 (0 0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
175 176	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																										
177 178 179	Securitisation Other non-credit obligation assets IRB TOTAL				0	0		0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0		0	0	0	0 -	
100	IRD IOIAL				<u> </u>			<u> </u>	<u> </u>	Ŭ.			Dubli	c guarantees - Baseline Sce	aario										<u> </u>		
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of			Stage 1		Stage 2	31/12/2022 Stage 3		Stock of	Stock of Course Batis		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row	(mln ELID	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure		exposure	exposure, of S which ex guaranteed	Stage 2 xposure	exposure, of which guaranteed	Stage 3 exposure, o which guaranteed	provisions for pro Stage 1	ovisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for pro Stage 2	Stock of Co ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
181 182	Central banks Central governments	· · · · · · · · · · · · · · · · · · ·	amount		amount	amount		скрозите			amount		amount	amount					amount		amount		amount	Poolic			
184 185	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (0 0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
186 187 188	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 (0 0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0	0	0	0	0 -	
189 190 191	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	0)	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
192 193 194	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
195 196 197	Equity Securitisation Other non-credit obligation assets																										
198	IRB TOTAL		0 0	0	0	0		0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -	

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			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
						31/12/2021						Mora	toria - Adverse Sc 31/12/2022							31/12/2023	_		
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 1 2	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	схрозите				exposure	exposure	exposure	Схрозите
3 4	Institutions Corporates		176	1,533	233		2 55	5 4	7 20.14%	130	1,327	467	7 1	35	85	18.15%	174	1,114	624	1	1 17	110	17.70%
6 7	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		6,651	3,834	131		3 12	2 1	1 8.23%	6,156	4,198	262	2 3	10	18	6.99%	5,974	4,223	419	3	3 5	. 28	6.70%
DNB Bank Group	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		6,651	3,834	131		3 12	2 1	1 8.23%	6,156	4,198	262	2 3	10	18	6.99%	5,974	4,223	419	3	3 5	, 28	6.70%
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
17 18	Other non-credit obligation assets IRB TOTAL		6,827	5,367	364	4	4 67	7 58	15.84%	6,286	5,525	729	4	45	103	14.14%	6,148	5,338	1,043	4	22	139	13.28%
												Mora	toria - Adverse Sc	enario									
			Stone 1	Store 2	Stone 2	31/12/2021 Stock of	Stock of provisions for	Stock of	Coverage Ratio ·	Stone 1	Stone 2	Stage 2	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stone 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																						
22 23	Corporates Corporates - Of Which: Specialised Lending		176	1,533	233		2 55	5 4	7 20.13%	130	1,327	467	7 1	35	85	18.14%	174	1,114	624	1	. 17	110	17.69%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property		6,619	3,830	131		3 12	2 1	1 8.18%	6,123	4,196	261	1. 3	10	18	6.97%	5,941	. 4,222	418	3	3 5	28	6.68%
Norway	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		6,619	3,830	131		3 12	2 1	1 8.18%	6,123	4,196	261	. 3	10	18	6.97%	5,941	. 4,222	418	3	3 5	28	6.68%
30 31	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
32 33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
35 36	Other non-credit obligation assets IRB TOTAL		6,795	5,363	364	4	4 67	7 58	3 15.83%	6,253	5,523	728	3 4	45	103	14.13%	6,115	5,336	1,042	4	22	2 138	13.28%
												Mora	toria - Adverse Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio ·				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments																						
40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0		0 0	0	0 -	0	0	0	0	0	0	-	0	(0	0) 0	0	-
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property		1	0	0		0 0	0	27.82%	1	0	0	0	0	0	24.29%	1	. (0	0) <u>C</u>	0	23.34%
Germany	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1	0	0		0 0	0	27.82%	1	0	0	0	0	0	24.29%	1	. (0	0) (0	23.34%
47 48 49	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
53 54	Other non-credit obligation assets IRB TOTAL		1	0	0		0		27.82%	1	0	0	0	0	0	24.29%	1	. (0	0	0	0	23.34%
												Mora	toria - Adverse Sc	enario									
				Give 2	Ol D	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio ·	51x x 4	G1 2	Given 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	State 4		GIV. A	31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55 56 57	Central banks Central governments Institutions																						
58 59 60	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		0 0	0	0 -	0	0	0	0	0	0	-	0		0	0	0	0 -	-
61 62 63	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		5	1	0		0 0	0	7.82%	5	2	0	0	0	0	5.89%	5		. 0	0	0	0	5.52%
63 64 65 66 Sweden	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		5	1	0		0 0	0	7.82%	5	2	0	0	0	0	5.89%	5		0	0	0	0	5.52%
67 68 69	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL		5	1	0		0 0		7.82%	5	2	0	0	0	0	5.89%	5	j 1	0	0		0	5.52%
				-								N	toria - Adverse Sc	enario	·	2.55 /0							3.52.70
						31/12/2021						Мога	31/12/2022							31/12/2023	1		
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 73 74	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
75 76 77	Institutions Corporates Corporates Corporates - Of Which: Specialised Lending		0	0	0		0 0	0	0 -	0	0	0	0	0	0	-	0) (0	0) <u>C</u>	. 0	-
78 79	Corporates - Of Which: SME Retail Retail - Secured on real estate property		3	1	0		0 0	0	0 15.47%	4	0	0	0	0	0	15.15%	4	ł (0	0) (. 0	15.03%
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		3	1	0		0 0	0	0 15.47%	4	0	0	0 0	0	0	15.15%	4	H (0	0) (, 0	15.03%
83 84 85	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
90	Other non-credit obligation assets IRB TOTAL		3	1	0	(0		15.47%	4	0	0	0	0	0	15.15%	4	(0	0	<u>,</u> 0	0	15.03%
						31/12/2021						Mora	toria - Adverse Sc 31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91 92 93	Central banks Central governments Institutions																						
94 95 96	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		U (J	J -	0	0	0	0	0	0	-	0	(0	0	0	0	-
97 98 99 100 United Kingdom	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1	0	0		U (J	23.54%	1	0	0	0	0	0	20.24%	1	(0	0	0	0	19.28%
101 102	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1	0	0		U (J	23.54%	1	0	0	0	0	0	20.24%	1	(0	0	0	Ō	19.28%
103 104 105	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
106 107	Securitisation Other non-credit obligation assets IRB TOTAL		1	0	0				72 540/-	1	0	0		0	-	20 2404	1		0	0			10 2804

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		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Mora	atoria - Adverse Sca 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110	Central banks Central governments																					
111 112	Institutions Corporates) (0 0	0	(0 0	-	(0)	0 0	0	C	-	0	(0 () (0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0			26.19%		1 0		0 0	0		23.08%	1				2 0	0	22.28%
115 116 117 Canada	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0			20.1970		i O		0	0		23.00%	1				0	U	22.2070
Canada	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1 (0 0	0	(0 0	26.19%		1 0		0 0	0	C	23.08%	1	(0 ((0	0	22.28%
120 121	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123 124	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
125 126	Other non-credit obligation assets IRB TOTAL		L	0 0	0		0	26.19%	1	L O		0 0	0	0	23.08%	1	0			0	0	22.28%
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments																					
129 130 131	Institutions Corporates Corporates - Of Which: Specialised Lending			0 0	0	(0 0	74.84%	(0 0		0 0	0	C	62.45%	0	(0 (0 0	0	58.18%
132 133	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1	0 0	0			28.92%		1 n		0 0	0	0	25.04%	4	(0 0		0 0	n	23.94%
134 135 136 Denmark	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			J J	3							3	3								J	
136 137	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1 (0 0	0			28.92%		1 0		0 0	0	C	25.04%	4	(0 () (0	0	23.94%
138 139 140	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
141 142	Equity Securitisation																					
143 144	Other non-credit obligation assets IRB TOTAL			0 0	0		0	59.63%	4	0		0 0	0	0	50.79%	4	0			0	0	47.86%
													•									
					31/12/2021						Мога	atoria - Adverse Sce 31/12/2022	епагіо						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146	Central banks Central governments																					
147 148 149	Institutions Corporates Corporates - Of Which: Specialised Lending) (0 0	0		0 0	-	(0 0		0 0	0	C	-	0	(0 () (0 0	0	-
150 151	Corporates - Of Which: SME Retail) (0 0	0		0 0	-	(0 0		0 0	0	C	-	0	(0 () (0 0	0	-
152 153 154 N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
154 155 156	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail) (0	U		J C	-	(J O		0	0	U	-	U	(J 0	0	
157 158	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
159 160	Equity Securitisation																					
162	Other non-credit obligation assets IRB TOTAL			0	0		0	-		0		0	0	0	-	0	0			0	0	-
											Mora	atoria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 163	Central banks (min EUR,	%)			exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
164 165	Central governments Institutions															0						
166 167 168	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME) (0 0	U		J C	-		J O		0	0	C	-	0	(J O	0	
169 170	Retail - Secured on real estate property) (0 0	0		0 0	-	(0 0		0 0	0	C	-	0	(0 () (0 0	0	-
171 172 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME) (0 0	0		0 0	-	(0		0 0	0	C	-	0	(0 ((0 0	0	-
173 174 175	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
175 176 177	Retail - Other Retail - Of Which: non-SME Equity																					
178 179	Securitisation Other non-credit obligation assets																					
180	IRB TOTAL) (0 0	0) 0	<u> -</u>) 0		<u> </u>	0	0	-	<u> </u>) (9) 0	<u> </u>	-
					24/42/2024						Mora	atoria - Adverse Sca	enario						24/42/2022			
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio				31/12/2022 Stock of provisions for	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
183 184	Institutions Corporates			0 0	0			-		0 0		0 0	0	0	-	0	(0 (0 0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0								3			<u> </u>					J	
187 188	Retail Retail - Secured on real estate property) (0 0	0		0	-	(0		0 0	0	C	-	0	(0 () (0	0	-
189 190 101	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Pevolving) (0 0	0		0 0	-		0 0		0 0	0	C	-	0	(0 () (0 0	0	-
191 192 193	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: non-SME Equity																					
196 197	Securitisation Other non-credit obligation assets																					
198	IRB TOTAL		0	0	0	(J 0	-		0		υ <u> </u> 0	0	0	<u>-</u>	0		J (<u> </u>	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB DNB Bank Group

	AUTHORITY												_		vide Stiess	DNB Bank Gro													
			101	102	103	104	105	106	107	108 1	9 11	110 111	112	113	114 115	116	117	118	119 120	121	122	123	124	125	126	127	128	129	130
																ees - Adverse Scenario													
				Stage 1		Stage 2	31/12/202	21 Stage 3	Charle of	Charles Cha	l6		Stage 1		3: Stage 2	/12/2022 Stage 3	Charles	Charless	Charles		Stage 1		Stage 2	31/12	2/2023 Stage 3	Charles	Charle of	Charles	
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	rovisions for	provisions for provisions	coverage Coverage State	ge Ratio - ge 3 Stage 1	exposure, of which	Stage 2	osure, of Stage 3	exposure, of	provisions for	provisions for	Stage 3 Coverage Rate Stage 3	io - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure g	nuaranteed	Stage 1 exposure	Stage 2 Sta exposure expo	e 3	osure exposure	guaranteed amount		aranteed exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks Central governments		amount		amount		amount					amount		THOUSE THE STATE OF THE STATE O	amount					amount		amount		amount				
3		Institutions		70	100	CF	25	20	0	0	2	11.000/	00 51	162	F1	20 44	0		2 0.7	-0/	(1)	142	(1)	41			0	2	7 220/
5		Corporates Corporates - Of Which: Specialised Lending	/	79 03	100	00	23	20	0	0	3	11.9070	51	102	31	30 44	0	O .	3 9.7	570	5 01	142	. 01	41	. 30		0	3	7.23%
7		Corporates - Of Which: SME Retail		0 0	(0 0	0	0	0	0	1 -		0 0	0	0	0 0	0	0	1 -	(0	0	0	0	0	0	0	1 -	-
9	DNB Bank Group	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																											
10	Ditto Barin Group	Retail - Qualifying Revolving																											
12 13		Retail - Other Retail Retail - Other Retail - Of Which: SME																											
14 15		Retail - Other Retail - Of Which: non-SME Equity																											
16 17		Securitisation Other non-credit obligation assets																											
18		IRB TOTAL	7	73 65	167	7 65	32	28	0	0	3	8.07%	57 51	166	51	48 44	0	0	3 6.03	68	61	141	. 61	62	2 56	5 0	0	3	5.16%
															Public quarant	ees - Adverse Scenario													
							31/12/202)21								/12/2022	<u>'</u>							31/12	2/2023				
				Stage 1		Stage 2		Stage 3	Stock of	Stock of Stock	k of Coverage	ge Patio -	Stage 1	av	Stage 2	Stage 3	Stock of	Stock of	Stock of Coverage Rai	io	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Patio .
Row			Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	rovisions for Stage 1	provisions for provisions Stage 2 Sta	le 5	Stage 1 exposure	which	Stage 2 exposure	which exposure	which	provisions for Stage 1	provisions for Stage 2	orovisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo		osure	guaranteed amount	gı	aranteed amount	guaranteed amount	exposure	exposure	Stage 3 exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
20		Central banks Central governments																											
21 22		Institutions Corporates	7	79 65	167	57 65	5 25	28	0	0	3	11.96%	80 51	161	51	30 44	0	0	3 9.7	9% 88	61	142	2 61	41	. 56	5 0	0	3	7.26%
23 24		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																											
25		Retail Retail - Secured on real estate property		0 0	(0 0	0	0	0	0	1 -		0 0	0	0	0 0	0	0	1 -	(0	0	0	0	0	0	0	1 -	-
27	Norway	Retail - Secured on real estate property - Of Which: SME															0					0					0	0	
28	11311131	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0	0	U	U	U	0 -		0 0	U	U	0 0	U	0	0 -		J U	U) U	U) U	J U	U	0 -	-
30 31		Retail - Other Retail Retail - Other Retail - Of Which: SME																											
32 33		Retail - Other Retail - Of Which: non-SME Equity																											
34		Securitisation																											
35		Other non-credit obligation assets IRB TOTAL	7	73 65	167	7 65	32	28	0	0	3	8.07%	57 51	166	51	48 44	0	0	3 6.0	3% 68	61	141	. 61	62	2 56	5 0	0	3	5.16%
																ees - Adverse Scenario													
				Stage 1		Stage 2	31/12/202	21 Stage 3	CI. I				Stage 1		3: Stage 2	/12/2022 Stage 3	2.				Stage 1		Stage 2	31/12	2/2023 Stage 3				
			Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of rovisions for	Stock of Stock of provisions for provisions	k of ons for Coverag	ge Ratio - ge 3 Stage 1	exposure, of which	Stage 2	osure, of Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of Coverage Rate Stage 3	io - Stage 1		Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure g	guaranteed	Stage 1 exposure	Stage 2 Sta exposure expo	je 3 sure expo	osure exposure	guaranteed amount	exposure gu	aranteed	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure exposure	exposure	exposure, of which guaranteed amount	exposure	guaranteed	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks		amount		amount		amount					amount		mount	amount					amount		amount		amount				
38		Central governments Institutions																											
40 41		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0	0 -		0 0	0	0	0 0	0	0	0 -	(0	0	0	0	0	0	0	0 -	-
42 43		Corporates - Of Which: SME Retail		0 0		0 0	0	0	0	0	0 -		0 0	0	0	0 0	0	0	0 -	(0		0	0	0	0	0 -	-
44		Retail - Secured on real estate property				0			0	, , , , , , , , , , , , , , , , , , ,	, ,		0	5	0	0	J	0	<u> </u>			0	,		,	5	0	J	
45	Germany	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0	0 -		0 0	0	0	0 0	0	0	0 -	(0	0	0	0	0	0	0	0 -	-
47 48		Retail - Qualifying Revolving Retail - Other Retail																											
49 50		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
51		Equity Securitisation																											
53		Other non-credit obligation assets				0 0		0						0			0		0			0		0			0	0	
53 54				0 0	(0 0	0	0	0	0	0 -		0 0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0	0	-
53 54		Other non-credit obligation assets		0 0		0 0	0	0	0	0	0 -		0 0	0	0 Public guarant	0 0 ees - Adverse Scenario	0	0	0 -		0	0	0	0	0	0	0	0	-
53 54		Other non-credit obligation assets		0 0		0 0	31/12/202		0	0	0 -		0 0	0	3:	/12/2022	0	0	0 -		0	0	0	31/12	2/2023	0	0	0	-
53 54		Other non-credit obligation assets	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		0 221 Stage 3 exposure, of	Stock of	Stock of Stock of provisions for provisions for	Coverag	ge Ratio - Stage 1	Stage 1 exposure, of		Stage 2	/12/2022 Stage 3	Stock of	Stock of	Stock of Coverage Rat	io - Stage 1	Stage 1 exposure, of	O Stage 2	Stage 2 exposure, of		Stage 3	Stock of provisions for	Stock of	Stock of	- Coverage Ratio -
53 54 Row		Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
53 54 Row Num		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks	exposure	exposure, of		exposure, of	Stage 3	Stage 3 exposure, of which	rovisions for		ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2	/12/2022 Stage 3	Stock of		Stock of crovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
80w Num 55 56 57		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Sweden	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 Stage 3 Stage 3 Which	/12/2022 Stage 3 exposure, of which	Stock of provisions for		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 posure, of which aranteed amount 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 -	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount 0 0 0	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 posure, of which aranteed amount 0 0 Public guarant	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0		Coverage Rai	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 -	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Sweden	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure, of which guaranteed amount 0 0 0	rovisions for Stage 1	provisions for provisi	ons for Coverag	ge Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guarant	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0		Coverage Rai	io - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 - 0 -	-
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Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104	United States	Central banks Ceatral coverments Institutions Corporates Corporates of Which: Specialised Lending Corporates Corporates of Which: Specialised Lending Corporates of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail	exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 1 0 0 0 2 0 0 0 3 0 0 0 4 0 0 0 5 0 0 0 6 0 0 0 7 0 0 0 0 8 0 0 0 0 9 0 0 0 0 9 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0	Stage 3 exposure g 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of rovisions for Stage 1 exposure O O Stock of rovisions for Stage 1 exposure O O Stock of rovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure O Stock of provisions for Stage 2 exposure O O Stage 2 exposure Stage 3 exposure O O Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure O O O Stock of provisions for Stage 2 exposure Stage 3 exposure O O Stock of provisions for Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	coverage Stage expositions for ge 3 sure Coverage Stage expositions for ge 3 sure	ge Ratio - Stage 1 exposure ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 cosure, of which aranteed amount O Public guarant Stage 2 cosure, of which aranteed amount O Public guarant Stage 2 cosure, of which aranteed amount O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 ees - Adverse Scenario //12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 ees - Adverse Scenario //12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of Stage 3 exposure Stock of Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 31/12 Stage 3 exposure 0 0 0 31/12	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106	United States	Central banks Central sparks Central sparks Central sparks Central sparks Central sparks Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail Secured on real estate property Of Which: SME Retail Secured on real estate property - Of Which: SME Retail Secured on real estate property - Of Which: some Retail Secured on real estate property - Of Which: non-SME Retail - Other Retail Soft Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 1 0 0 0 2 0 0 0 3 0 0 0 4 0 0 0 5 0 0 0 6 0 0 0 7 0 0 0 0 8 0 0 0 0 9 0 0 0 0 9 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0	Stage 3 exposure g 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of rovisions for Stage 1 exposure O O Stock of rovisions for Stage 1 exposure O O Stock of rovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure O Stock of provisions for Stage 2 exposure O O Stage 2 exposure Stage 3 exposure O O Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure O O O Stock of provisions for Stage 2 exposure Stage 3 exposure O O Stock of provisions for Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	coverage Stage expositions for ge 3 sure Coverage Stage expositions for ge 3 sure	ge Ratio - Stage 1 exposure ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 cosure, of which aranteed amount O Public guarant Stage 2 cosure, of which aranteed amount O Public guarant Stage 2 cosure, of which aranteed amount O Stage 3 exposure O Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 ees - Adverse Scenario //12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 ees - Adverse Scenario //12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of Stage 3 exposure Stock of Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	0 0 0 0 Stage 2 exposure	stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 31/12 Stage 3 exposure 0 0 0 31/12	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure

	BANKING AUTHORITY														2021 EU	-wide S		est: Cre IB Bank Gro		COATO	-19 IRB										
			101	102	103	104	105	106	107	108	109	110	111	112	113		115	116	117	118	119	20 121	122	123	124	125	126	127	128	129	130
							31/12/2	2021								F		- Adverse Scenario)							31/12	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Sta	ge Ratio - Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for p	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	exposure)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure		exposure exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111		Central banks Central governments Institutions																													
112 113		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
114 115		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
117 118	Canada	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
119 120		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
122 123		Retail - Other Retail - Of Which: non-SME Equity																													
124 125		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0) -		0 0	0	0	0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
120		INDIOIAL									-								-			'									
							31/12/2	2021								•		- Adverse Scenario	•							31/12	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	ge Ratio - Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for p	Stock of provisions for	overage Ratio -
Row Num		(mln EUR, %)	exposure)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exp	ge 3 Stage 1 osure exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129		Central banks Central governments Institutions																													
130 131		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0	0.00%	(0 0	0	0	0	0	0	0	0	0.00%	0	0 (0	0	0	0	0	0	0.00%
132 133 134		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0 0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
135 136	Denmark	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
137 138 139		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
140 141		Retail - Other Retail - Of Which: non-SME Equity																													
142 143 144		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	11.11%	(0 0	0	0	0	0	0	0	0	9.37%	0	0 (0	0	0	0	0	0	8.79%
							31/12/2	2021								F		- Adverse Scenario) 							31/12	2/2023				
Pow			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Sta	ge Ratio - ge 3 Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for p	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	exposure)		exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 5	exposure exposure		exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure
145 146 147		Central banks Central governments Institutions																													
148 149		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
150 151 152		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0 0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
153 154	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0 0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
155 156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
158 159		Retail - Other Retail - Of Which: non-SME Equity																													
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0) -		0 0	0	0	0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
																	Public quarantees	- Adverse Scenario													
							31/12/2											2/2022	,							31/12	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	ge Ratio - ge 3 Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for p	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %) Central banks	exposure)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exp	ge 3 exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
164 165		Central governments Institutions																													
166 167 168		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
169 170		Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0 0	0	0	0	0	0 -	
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME																													
176 177 178		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
																F	Public guarantees	- Adverse Scenario)												
				Stage 1		Stage 2	31/12/2	2021 Stage 3		0. 1.6	Si 1 6			Stage 1		Stage 2		2/2022 Stage 3			a		Stage 1		Stage 2	31/12	2/2023 Stage 3			Si 1 6	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Ratio - Stage 1 ge 3 exposure	OVERGUING OF	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 181		Central banks (mln EUR, %))	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	Joure	amount		amount		amount	Stage 1 exposure	exposure	exposure	exposure
182 183 184		Central governments Institutions Corporates		0 0	n	0	0	n	0	0	0) -	1	0 0	U	n) 0	0	n	0	0 -		0	0 () 0	0	n	0	0	0 -	
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME						3	0	0					J				0		<u> </u>									<u> </u>	
187 188		Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	
190 191	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0) -	(0 0	0	0	0 0	0	0	0	0 -		0	0 (0 0	0	0 0	0	0	0 -	
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME																													
194 195 196		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
197 198		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0) -	(0	0	0	0	0	0	0	0 -		0	0 (0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY

Part Part				1	2	3	4	5		7 a - Actual 2/2020	8	9	10	11	12
Part				posure values	•		exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Part		Central banks	(mln EUR, %)						moratoria		moratoria				CXPOSUIE
Page		Regional governments or local authorities													
Marie		International Organisations													
Part		Institutions Corporates		83	68	65	5 44	18	12	C	0	0	0	C	-
Marie		Retail		6	4		3	1	. 0	C	0	0	0	C) -
March Marc	DNB Bank Group	Secured by mortgages on immovable property			- 10										
Part		Items associated with particularly high risk		28	10	12	6	17	5	C	0	0	0	C	-
Marche M		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
The column Column		Other exposures		117	83	82	2 53	36	18	C	0	0	0	C	-
Part															
1866 1866			Eve	rangura valuas	Risk exposure	Stage 1		Stage 2	Stage 2					Stock of provisions for	
Marie Mari				posure values			which expired		which expired		which expired	Stage 1	Stage 2	Stage 3	
Marian		Central governments Regional governments or local authorities													
Note 1		Multilateral Development Banks													
Mary Mary		Institutions		82	67	64	44	18	12	0	0	0	0		-
March Marc		of which: SME Retail		5	4	5	3	1	0	0	0	0	0		-
# 40 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Norway	of which: SME													
Note Control		of which: non-SME Items associated with particularly high risk		28	10	12	6	16	5	0	0	0	0	C	-
### 1800		Covered bonds Claims on institutions and corporates with a ST credit assessment													
Part		Equity													
Companies		Other exposures		116	82	82	52	36	18	C	0	0	0	C	-
Part															
Section Part			Free	posure values			exposure, of		Stage 2 exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	
March Marc				posure values			which expired		which expired		which expired	Stage 1	Stage 2	Stage 3	
Part		Central governments													
Committee		Public sector entities													
Company Comp		International Organisations													
Commany Process Proc		Corporates		0	0	(0	0	0	C	0	0	0	C	-
Second State Seco	Germany	Retail		0	0	C	0	0	0	C	0	0	0	C	-
Second control and performing 1/2 pink (miles) Control and performin	Germany	Secured by mortgages on immovable property of which: non-SME		0	0	(0	0	0	C	0	0	0	C	-
Property controlled and controlled		Items associated with particularly high risk Covered bonds		, and the second											
Several Seve		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
Second Process Part		Equity Securitisation													
Control bank Cont				0	0	C	0	0	0	C	0	0	0	C	-
Page Page															
Sweden					Di-L	Ci.		S.	Stage 2					Stock of	Coverage Ratio -
Country programment of tool authorities				posure values			which expired		which expired	exposure	which expired	Stage 1	Stage 2	Stage 3	Stage 3
Part		Central banks Central governments													
Ministrate Concessor Review Mini		Regional governments or local authorities Public sector entities													
Sweden Sweden Sw		Multilateral Development Banks International Organisations													
Sweden		Institutions Corporates		1	1	1	. 1	0	0	C	0	0	0	C	-
Secured by mortgages on Immovable property 0 0 0 0 0 0 0 0 0	C	Retail		0	0	(0	0	0	C	0	0	0	C	-
Remark associated with particularly legisly risk	Sweden	Secured by mortgages on immovable property													
Calmis on Institutions and corporates with \$ ST cedit assessment Collective investments underskrings (CIV) Suity Other explores Standardised Total Standardised Total		Items associated with particularly high risk		0	0	(0	0	0	C	0	0	0	C	-
Securitisation		Claims on institutions and corporates with a ST credit assessment													
Central banks Central power ments or local authorities Pablic sector entitles Multifactar Development Ranks International Organisations Internat		Equity													
Central banks Contral manual property Congress		Other exposures		1	1	1	. 1	0	0	0	0	0	0	0	-
Exposure values (min EUR, %) Central banks Central banks Central advertises of central banks Response of central banks R															
Central banks Central governments Cent					Diele error	Classic	Stage 1	Change	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Central powers Central governments or local authorities Regional governments or local authorities Secure entities Secure entitie				posure values			which expired	Stage 2 exposure	which expired	Stage 3 exposure	which expired	Stage 1	Stage 2	Stage 3	Stage 3
Public sector entities		Central banks Central governments													
International Organisations		Public sector entities													
United States Corporates		International Organisations													
United States Retail		Corporates		0	0	C	0	0	0	C	0	0	0	C	-
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	United States	Retail		0	0	(0	0	0	C	0	0	0	C	-
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Onited States	Secured by mortgages on immovable property		O.	n	١		n	0	n	n	n	n		-
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Collective investments undertaking (CIU) Collective investments undertaking (CIU) Collective inv		Items associated with particularly high risk		Ü	O .			0							
Equity Equity		Covered bonds													
		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													

13	14	15	16	17		19 ntees - Actual	20	21	22	23	24
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
7 6	1 0	7	0	0	0 0			0			0 0.0
0 0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0		0 0	0 0 0 0	0	() -) -) -) -
7	1	7	6	0			0	C	0		0.0
			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
xposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
7 6 0 0	1 0 0 0	7 6 0 0	5 5 0	0 0 0	0	C C	0 0 0 0 0		0 0	(1
0	0	C	0	0	0	C	0	C	0	() -
7	1	7	6	0	0) 0	C	0		0.0
			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Cayara a Bat
posure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0		0 0 0 0 0 0	0 0 0 0	0 0 0	() -) -) -) -
0	0	C		0	0			C	0) -
0	0	C	0	0	<u> </u>	ntees - Actual	0	C	0) -
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0 0	0 0 0	0 0 0	0 0	0 0	0		0 0	000000000000000000000000000000000000000	0	() -) -) -
0	0	C		0	ļ	<u> </u>		C) -) -
0	0	C	0	0	0	C	0	C	0		0 -
			Stage 1		31/12	ntees - Actual 2/2020	Store 2				
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0	0	000000000000000000000000000000000000000	0 0	0 0			0 0	000000000000000000000000000000000000000	0	() -) -) -
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EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA DNB Bank Group

Table 1 and							Group						
		1	2	3	4	5	6 Moratori	7 a - Actual	8	9	10	11	12
			Dist	CI.	Stage 1	C	Stage 2	2/2020 Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Rati
	(m	Exposure value	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates		0 0	0	0 0		0 0			C) (0 -
loited Kinndon	of which: SME Retail		0 (0	0 (0	C	(C	(0 -
Jnited Kingdom	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0	0 (0 0						0 -
	Items associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total		0	1	0								0 -
	Standardised Total		0	<u> </u>	0	,	Moratori	a - Actual			,		<u> </u>
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	
	(100	Exposure value	s Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments	IIII LOK, 70)			moracoria		moracoria		moracona	exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions												
	Corporates of which: SME Retail		0 0)	0 (0			0			0 -
Canada	of which: SME Secured by mortgages on immovable property												
	of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0 (0	C		C			0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total		0 0		0 (0	C		C			0 -
								a - Actual 2/2020					
		Exposure value	Risk exposure		Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	Central banks	ıln EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME		0 0	0	0 () (0	C		C) (0 -
Denmark	Retail of which: SME		0 (0	0 (0	C) (C) (0 -
Berman	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0 (0	C		C) (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total		0 0	0	0 () (0	C		C) (0 -
								a - Actual					
			Risk exposure	Stage 1	Stage 1	Stage 2	31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Rati
		Exposure value	s Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
NΙΔ	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				exposure, of which expired		Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		amounts amounts amounts continued a con	exposure	exposure, of which expired moratoria 0	exposure	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired noratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 (Composition of the composition	exposure, of which expired moratoria 0		Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (m Central banks Central governments	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (m Central banks Central governments Regional governments or local authorities Public sector entities	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure 0 - 0 - Coverage Rati Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 Moratoria Stage 2 exposure, of which expired	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure O - O - Coverage Rat Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (m Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: sme Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria 0	exposure Stage 2	Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria 1/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure a - Actual 2/2020 Stage 3 exposure	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3	exposure O - O - Coverage Rat Stage 3	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure value	amounts amounts amounts amounts continued a second and exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	exposure Stage 2	Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Moratoria 31/12 Stage 2 exposure, of which expired moratoria Moratoria Moratoria	2/2020 Stage 3 exposure () () () () () () () () () () () () ()	Stage 3 exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure	exposure Coverage Rat Stage 3 exposure Coverage Rat Stage 3 exposure O - O - O - O - O - O - O - O	
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13	14	15	16	17	18 Public guara	19 ntees - Actual	20	21	22	23	24
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
posure values	amounts	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
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0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0	0	0 0 0	0 0	0 0 0	-
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			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
osure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposur
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0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0		0 ntees - Actual 2/2020	0	0	0	0	<u> -</u>
osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage :
			amount		amount		amount	exposure	exposure	exposure	exposu
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0	0	0	0	0	0		0	0	0	0	-
0	0	0	0	0	0 Public quara	0 ntees - Actual	0	0	0	0	-
.	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
osure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage : exposu
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osure values	\		Stage 1			2/2020	Stage 3	Stock of	Stock of	Shock of	
	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
			exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
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BA EUROPEAN BANKING AUTHORITY							20	21 EU-	wide S		est: Cr NB Bank Gro		k COV	D-19 S	STA							
		25	26	27	28 31/12/2021	29	30	31	32	33		35 Itoria - Baseline So 31/12/2022		37	38	39	40	41	42 31/12/2023	43	44	45
		Stage : exposui	L Stage 2 e exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
DNB Bank Group	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	UR, %)	62	17	exposure 1 0	exposure	exposure 0	0 26.10% 0 30.80%	5 68	3 10 5 1		exposure	exposure	exposure	18.62% 23.53%	6	7 1	0	exposure 3 0	exposure	exposure) 1
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		79	34	2 0		0	0 5.32%	b 12	5 27					4.17%	5 1:	5 2	6	1 0			
		Stage :	L Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks	UR, %)	e exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	expo
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail		62	17	1 0		0	0 25.45% 0 29.33%		7 10		2 (18.19%		7 1	0	3 0			
Norway	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		12	16	0 0		0	0 5.12%	12	2 16	5				4.07%	1	2 1	6	1 0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		79	34	1 0) (0	0 19.79%	84	1 27	7 :	3			14.31%	8	4 2	6	4 0			1
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	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	UR, %)	0	0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure 0	exposure 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
Germany	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0 0		0	0 -							-		0	0	0 0			0) -
	Equity Securitisation Other exposures Standardised Total		0	0	0		n	0 -							-		0	0	n o			0 -
	Standardised Total				31/12/2021 Stock of	Stock of	Stack of	VI			Mora	storia - Baseline So 31/12/2022		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	Central banks Central governments	Stage (exposul		Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Covera Sta exp
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
Sweden	Corporates of which: SME Retail of which: SME		0	0	0 0) (0	0 69.32%	0 1) () (0 (48.03%		0	0	0 0)) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0) (0	0 -	() (0 (-		0	0	0 0)) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		1	0	31/12/2021		0	0 69.32%			Mora	toria - Baseline So 31/12/2022	cenario		48.03%		1	0	31/12/2023			0
		Stage (exposul	Stage 2 e exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St exp
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
United States	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0	0 0		0	0 -	() (-		0	0	0 0) -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0 0		0	0 -	(-		0	0	0 0) -
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		25	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 Moratoria - Baseline Scenario 31/12/2021 31/12/2021												41 42 43 44 31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments		exposure	Схрозите	exposure	exposure	exposure	exposure	Схрозите	exposure	Схрозиге	exposure	Stage 2 exposure	exposure	exposure	Схрозиге	CXPOSUIC	Схрозиге	exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -	(0	0 0) 0) (0 0	-		0 (0	0 (0 () (-
United Kingdom	of which: SME Retail of which: SME Societed by mortgages on immovable property		0	0	0	0	0	0 -	(0	0 0) C) (0 0	-		0 (0	0 (0 () (-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk 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 Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 0) 0) (0 0	-		0 (0	0 (0 () (-
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Central banks Central governments	•			exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	exposure	exposur
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -	(0	0 (0 0) (0 0	-		0 (0	0 (0 (-
Canada	of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -	(0	0 0	0 0) (0 0	-		0 (0	0 (0 () (-
	of which: non-SME Items associated with particularly high risk 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 Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 (0 0		0 0	-		0 (0	0 (0 (-
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022							31/12/2023			
	(mln EUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	_	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities	5, 70)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	ехрозите	exposure	
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0	0 (0 0) (0 0	-		0 (0	0 (0 () (-
Denmark	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -		0	0 0			0 0	-		0 (0	0	0 (-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0					0 -		0				0								
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 (0 0) (0 0	-		0 (0	0 (0 () (-
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Baseline Sc 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR	Stage 1 exposure (, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0	0	0	0 -	(0	0 0	0 0) (0 0	-		0 (0	0 (0 () (-
N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -		0	0 0) C) (0 0	-		0 (0	0 (0 () (-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 (otoria - Baseline Sc	cenario	0 0	-		0 (0	0	0) (-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(mln EUR	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions Corporates		0	0	0	0	0	0-		0	0 (0 0	-		0 (1	0	0		-
N.A.	of which: SME Retail of which: SME		0	0	0	0	0	0 -		0	0 0) () (0 0	-		0 (0	0 (0 () (-
1417 (1	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -	(0	0 (0 0) (0 0	-		0 (0	0 (0 () (-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 0) () (0 0	-		0 (0	0 (0 () (-
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	Coverage Rat
	Central banks Central governments	•	- exposure	CAPOSUIE*	exposure	exposure	exposure	exposure	CAPOSUIC CAPOSUIC	- sxposure	ехрозите	exposure	exposure	exposure	exposure	- exposure	exposule*	- exposure	exposure	exposure	exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0	0 (0 0		0 0	-		0 (0	0 (0 () (-
N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -		0	0 0	0 0) (0 0	-		0 (0	0 (0 () (-
	of which: non-SME Items associated with particularly high risk Covered bonds		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 Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0			0			0		0			

AUTHORITY										DNB Bank Gro	up										
		46 47	48 49	50 51	52	53 54	55 56	57	58 59	60 Public guarantees -		63	64	65	66 67	68	69	70 71	72 73	74	75
Row Num		Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	31/12/2021 Stage 3 exposure, of which	provisions for pro	visions for provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which	Stage 2 Stage 2 exposure exposure	Stage 3	Stage 3 exposure, of which Stock of provisions	for provisions for	Stock of provisions for Stage 3	D11195	Stage 1 exposure which	Stage 2	Stage 2 exposure, of which	31/12/2023 Stage 3 exposure which	Stock of Stock of provisions for Stage 1 Stage 2	Stock of r provisions for Stage 3	Coverage Ratio - Stage 3
1	Central banks Central governments	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage 1 exposure e	Stage 2 Stage 3 exposure	exposure	guaranteed amount	guarantee amount		guaranteed Stage 1 amount exposur	Stage 2 e exposure	Stage 3 exposure	exposure	guarant amoui	eeu	guaranteed amount	guarantee	U	exposure	exposure
3 4 5	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																				
6 7 8	International Organisations Institutions Corporates	7 6	0 6	0 0	0	0 0	1.57%	6	5 0	6 0	0	0 0	0	0.92%	6	6	0 6	1	1 0	0	0 0.64%
DNB Bank Group	of which: SME Retail	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
12 13 14	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
15 16 17	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
19 20 21	Equity Securitisation Other exposures Standardised Total	7 6	0 6	0 0	0	0 0	3.55%	6	5 0	6 0	0	0 0	0	2.38%	6	6	0 6	1	1 0	0	0 1.90%
				31/12/2021						Public guarantees -								31/12/2023			
Row		Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, of which	provisions for pro	visions for provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure exposure guarantee	of Stage 2	Stage 3 exposure, of provisions stage 3	for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure which guarant		Stage 2 exposure, of which	Stage 3 Stage 3 which	provisions for provisions f	Stock of provisions for	Coverage Ratio - Stage 3
22 22	Central banks	exposure which guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage 1 exposure e	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteed amount	exposure which guarantee amount		guaranteed Stage 1 amount exposur	Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	guarant amoui	eed exposure	which guaranteed amount	exposure guarantee amount	d Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
23 24 25	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																				
26 27 28	International Organisations Institutions Corporates	7 6	0 6	0 0			1 57%	6		6 0	0	0 0	0	0.92%	6	6	0 6	1	1 0	0	0 0.64%
30 31 32 Norway	of which: SME Retail of which: SME	0 0	0 0	0 0	0	0 0-	1.37 70	0	0 0	0 0	0	0 0	0 -	0.5270	0	0	0 0	0	0 0	0	0 -
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
36 37 38	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
39 40 41	Equity Securitisation Other exposures																				
42	Standardised Total	7 6	0 6	0 0	0	0 0	3.55%	6	5 0	6 0 Public guarantees -	0 Baseline Scenario	0 0	0	2.38%	6	6	0 6	1	1 0	0	0 1.90%
Row		Stage 1 exposure, of	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of S	MICIONE TOP PROVICIONE TOP	overage Ratio -	Stage 1 exposure, of	Stage 2 exposure,	31/12 of Stage 3	Stage 3 Stock of provisions	f Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	1 e, of Stage 2	Stage 2 exposure, of	Stane 5	Stock of Stock of	Stock of	or Coverage Ratio -
Num 43	(mln EUR, %) Central banks	exposure guaranteed amount	Stage 2 which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Sexposure e	Stage 2 Stage 3 exposure	Stage 3 exposure Stage 3 expos	ure guaranteed amount	Stage 2 exposure, of which guarantee amount		which Stage 1 guaranteed exposur	Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 which exposure guarant	eed exposure	which guaranteed amount	exposure guarantee	d Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
44 45 46	Central governments Regional governments or local authorities Public sector entities																				
47 48 49	Multilateral Development Banks International Organisations Institutions																				
50 51 52 53 Cormany	Corporates of which: SME Retail of which: SME	0 0	0 0	0 0	0 0	0 0-		0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
53 54 55 56	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
57 58 59	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
60 61 62 63	Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
				31/12/2021						Public guarantees -								31/12/2023			
Row		Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, of which	provisions for pro	visions for provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure exposure		Stage 3 exposure, of provisions	for provisions for	provisions for	Coverage Ratio -	Stage 1 exposure which		Stage 2 exposure, of which	Stage 3 Stage 3 which	provisions for provisions f	Stock of provisions for	Coverage Ratio - Stage 3
64 65	Central banks	exposure guaranteed amount	guaranteed amount	exposure guaranteed amount	Stage 1 Stage 1 exposure e	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteed amount	exposure guarantee amount		guaranteed Stage 1 amount exposur	Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	guarant amoui	eed	guaranteed amount	exposure guarantee amount	d Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
66 67 68	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																				
69 70 71	International Organisations Institutions Corporates	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
72 73 74 Sweden	of which: SME Retail of which: SME	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
75 76 77	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
79 80 81	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																				
82 83 84	Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
				31/12/2021						Public guarantees -								31/12/2023			
Row Num		Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	provisions for pro	VISIONS TOI DI OVISIONS TOI	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of the stage 2 exposure guarantee		Stage 3 exposure, of provisions	for provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	1 c, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, o) muovitatono for muovitatono f		Stage 3
85 86	Central banks Central governments	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 sexposure e	Stage 2 Stage 3 exposure	exposure	guaranteed amount	guarantee amount		guaranteed Stage 1 amount exposur	Stage 2 e exposure	Stage 3 exposure	exposure	guarant amou	eeu puis	guaranteed amount	exposure guarantee	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
87 88 89	Regional governments or local authorities Public sector entities Multilateral Development Banks																				
90 91 92	International Organisations Institutions Corporates	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
93 94 95 United States	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0	0	0 0-		0	0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
97 98 99	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	U U	U U	0 0	U	0 0-		U	U U	U U	U	U	U -		U	U	U	U	U U		
100 101 102	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
103 104 105	Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0	0 0-		0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -
103 104 105	Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0	0 0-		0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0	0 -

	46 47	48	49	50 51	52	53	54 55	56 57		ONB Bank Group	61 62	63	64 65	66	67 68	69	70	71	72 73	74	75
				31/12/2021						Public guarantees - Ba							31/12/	/2023			
Row	Stage 1 Stage		Stage 2 exposure, of	Stage		Stock of	Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of		Stage 3 Stock of	Stock of St	ock of Coverage R	Stage 1	Stage 1 exposure, of	Stage 2 exposure, of		Stage 3	Stock of Stock of	Stock of provisions for	overage Ratio -
Num (mln EUR,	exposure		exposure, of S which ex guaranteed	Stage 3 exposure which guaran amou	h provisions for Stage 1 exposure	Stock of provisions for pro- Stage 2 exposure	Stock of Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guarantee amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount stock of provisions for Stage 1 exposure	Stage 2 St exposure ex	coverage R cage 3 cosure Coverage R Stage 3 exposur	Stage 1 exposure	exposure, of which guaranteed amount	2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3	Stage 3 exposure
106 107 Central banks Central governments	2111001		amount	anioc				Amount	Amount		amount				aniount	aniount		amount			
108 Regional governments or local authorities 109 Public sector entities 110																					
110Multilateral Development Banks111International Organisations112Institutions																					
113 Corporates 114 of which: SME	0	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0-	
115 Retail of which: SME	0	0	0 0	0	0 (0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0 -	
117 Secured by mortgages on immovable property 118 of which: non-SME	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0 0-	
Items associated with particularly high risk Covered bonds Claims on institutions and cornerates with a ST gradit assessment																					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
 Equity Securitisation Other exposures Standardised Total 																					
126 Standardised Total	0	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0 -	
				31/12/2021						Public guarantees - Ba							31/12/	/2023			
Row	Stage 1 Stage		Stage 2 exposure, of	Stage Stage 3	e, of		Stock of Coverage Ratio	Stage 1 exposure, o	Stage 2 exposure, of	Stage 3	Stage 3 Stock of provisions for	Stock of St	ock of Coverage R	Stane 1	Stage 1 exposure, of Stag	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for provisions for	Stock of provisions for	overage Ratio -
Num (mln EUR,	exposure		exposure, of S which ex guaranteed	Stage 3 which exposure guaran amou	teed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure, of which guarantee amount	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed amount stock of provisions for Stage 1 exposure		sage 3 Stage 3 exposur	Stage 1 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed	exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
127 Central banks 128 Central governments			371.00.11					3110011	311.5011.		3.110.3.112					5.11.03.112					
129 Regional governments or local authorities 130 Public sector entities																					
Multilateral Development Banks International Organisations																					
Institutions Corporates of which: SME	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0-	
136 137 Canada Retail of which: SME	0	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0-	
138 Secured by mortgages on immovable property 139 of which: non-SME	0	0	0 0	0	0 (0	0 -	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0 0-	
140 141 142 143 Items associated with particularly high risk Covered bonds Claims as in tilt time and associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it associated with a CT and it as a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant with a constant wit																					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
144 Equity 145 Securitisation 146 Other exposures																					
147 Standardised Total	0	0	0 0	0	0 (0	0 -	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0 0 -	
				31/12/2021						Public guarantees - Ba							31/12/	/2023			
Row	Stage 1 Stage		Stage 2 exposure, of which	Stage	re, of provisions for		Stock of Coverage Ratio	Stage 1 exposure, o	Stage 2 exposure, of		Stage 3 exposure, of provisions for	provisions for provi	ock of sions for	tio - Stage 1	Stage 1 exposure, of which Stag	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for provisions for	provisions for	overage Ratio -
Num (mln EUR,	exposure	e, or 1 Stage 2 eed exposure	exposure, of S which ex guaranteed amount	Stage 3 exposure which sposure guaran	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure, of which guarantee amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	which stage 1 exposure	Stage 2 St	rage 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	re which guaranteed amount	ONCH O CITIES	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3	Stage 3 exposure
148 149 Central banks Central governments																					
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks																					
153 International Organisations 154 Institutions																					
Corporates of which: SME	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0	0 0	0 -	(0	0	0 0	0	0	0 0 -	
157 158 Denmark Retail of which: SME	0	0	0 0	0	0 (0 0	0 -	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0 0-	
Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0 0-	
161 Items associated with particularly high risk 162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment																					
164 Collective investments undertakings (CIU)																					
165Equity166Securitisation167Other exposures168Standardised Total																					
168 Standardised Total	0	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0	0 0	0 -		0 0	0	0 0	0	0	0 0-	
				31/12/2021						Public guarantees - Ba							31/12/	/2023			
	Chama	1	Stage 2														3-//				
Row	Stage 1 Stage 1	- of	Stage 2 exposure, of which	Stage Stage 3 which	re, of provisions for	Stock of provisions for pro	Stock of Coverage Ratio	Stage 1 exposure, of which	Stage 2 Stage 2 which	Stage 3	Stage 3 exposure, of which Stock of provisions for	provisions for provi	ock of sions for	tio - Stage 1	Stage 1 exposure, of Stag	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for	provisions roi	overage Ratio - Stage 3
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			76	77	78	31/12/2021			82	83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022			89	90	91	92	31/12/2023			96
Row		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																						
6 7 8	International Organisations Institutions Corporates of which: SME	,	14	59	9	7	0	1	1 16.36%	12	. 54	14	4 C) 1	2	14.57%	12	49	9 19	9 0	0	3	14.17%
DNB Bank Group	Retail		7	21	1	1	0	0 (0 20.16%	5	5 1	3	3 0	0 0	0	14.89%	5	18	3	0 0	0	0	6.28%
14 15 16 17	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
18 19 20 21	Equity Securitisation Other exposures Standardised Total		25	82	2	8	0	2	1 15.20%	23	3 75	17	7 0) 1	2	13.44%	22	69	9 24	1 0	1	3	12.87%
						31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse Sc 31/12/2022 Stock of	enario Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	Central banks	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23 24 25 26	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																						
27 28 29 30	International Organisations Institutions Corporates of which: SME		14	59	9	7	0	1	1 16.21%	11	. 54	14	4 C) 1	2	14.47%	11	49	9 19	9 0	0	3	14.08%
31 32 33 34 Norway	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		7	21	1	1	0	0	0 19.57% 0 7.93%	6	5 20	3	3 0	0 0	0	14.50%	6	18	3	1 0	0	0	6.25%
35 36 37 38	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
39 40 41 42	Equity Securitisation Other exposures Standardised Total		24	82	2	8	0	2	1 15.06%	22	2. 75	17	7 0) 1	2	13.34%	22	68	3 24	4 0	1	3	12.78%
						31/12/2021							atoria - Adverse Sc 31/12/2022							31/12/2023	1		
Row Num	Central banks	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																						
48 49 50 51	International Organisations Institutions Corporates of which: SME		0	(0	0	0	0 -	0	0	C	0 0	0 0	0	-	0	0		0 0	0	0	-
52 53 54 55 56	Retail of which: SME Secured by mortgages on immovable property of which: non-SME 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	0	0	-
57 58 59 60	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																						
61 62 63	Securitisation Other exposures Standardised Total		0	C)	0	0	0	0 -	0	0	C	0 0	0	0	-	0	0) (0 0	0	C	-
Row			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 64 65	Central banks Central governments	(mln EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure
66 67 68 69	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																						
70 71 72 73	Institutions Corporates of which: SME Retail of which: SME		0	C	0	0	0	0 (0 48.69%	0	. 0	C	0 0	0 0	0	36.37%	0	0	0 (0 0	0 0	0	33.74%
74 Sweden 75 76 77 78	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	С		0	0	0	0 -	0	0 0	С	0 0	0 0	0	-	0	0) (0 0	0	C	-
79 80 81 82	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																						
83 84	Other exposures Standardised Total		1	(0	0	0	0	0 48.69%	1	. 0	Mora	o atoria - Adverse Sc	enario 0	0	36.37%	1	0) (0	0	0	33.74%
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
85 86 87	Central banks Central governments Regional governments or local authorities	(mln EUR, %)	Схрозагс	CAPOSUIC	Схрозиге	exposure	exposure	exposure	exposure	Схрозигс	CXPOSUIC	CAPOSUIC	exposure	exposure	exposure	exposure	CAPOSUIC	CAPOSUIC	Схрозите	exposure	exposure	exposure	exposure
88 89 90 91	Public sector entities Multilateral Development Banks International Organisations Institutions																						
92 93 94 95 United States	Corporates of which: SME Retail of which: SME		0	C	0	0	0	0	0 -	0	0 0	C	0 0	0 0	0	-	0	0	0 (0 0	0 0	0	-
96 97 98 99 100	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds 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	-
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																						

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AUTHORITY											DI	NB Bank Gro	oup	K COVI								
		76	77	78	79	80	81	82	83	84		86 atoria - Adverse Sc		88	89	90	91	92	93	94	95	90
					31/12/2021 Stock of	Stock of	Stock of	Coverage Bati				31/12/2022 Stock of	Stock of	Stock of	Coverage Peti-				31/12/2023 Stock of	Stock of	Stock of	Covers
	(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks Central governments	1,4 7,0)					3poo															
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME		0	0 (0 0	0	C	0 -	0	C	C	0	0	0	-	0	0		0 0) () (0 -
United Kingdom	Retail of which: SME Secured by mortanges on immovable property		0	0 0	0 0	0	С	0 -	0	C	C	0	0	0	-	0	0	0	0 0			0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0 0	0 0	0	С	0 -	0	C	C	0	0	0	-	0) (0 0) () (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0 0	0 0	0	C	0 -	0	0		0	0	0	-	0			0 0			0 -
	Standardisca Fotal							<u> </u>			Mora	ntoria - Adverse Sc	enario									<u> </u>
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverag Sta
	Central banks (mln EU			OA, POSALI C	exposure	exposure	exposure	exposure	CA PODUIC		CA POSTITO	exposure	exposure	exposure	exposure	Слрован	OAPOOU!		exposure	Stage 2 exposure	exposure	ехр
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0 0	0 0	0	C	0 -	0	C	0) 0	0	0	-	0			0 0			0 -
	of which: SME Retail		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) ()	0 0)) () (0 -
Canada	of which: SME Secured by mortgages on immovable property of which: non-SME		0					0	0				0	0		0						0
	Items associated with particularly high risk Covered bonds				0 0	0		0 -	0				0	0	-	0						0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) ()	0 0) () (0 -
					24 /42 /2224						Mora	ntoria - Adverse Sc	enario						24/42/2022			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of provisions for	Stock of	Stock of	Covera
	(min Ell	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	St
	Central banks Central governments	R, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) ()	0 0	() (0 -
Donmark	of which: SME Retail of which: SME		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) (0	0 0) () (0 -
Denmark	Secured by mortgages on immovable property of which: non-SME		0	0 0	0 0	0		0 -	0				0	0	-	0)	0 0) (0 -
	Items associated with particularly high risk Covered bonds												-									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0	0	D	0 0) () (0 -
					31/12/2021						Mora	ntoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	(mln EU	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta expo
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME		0	0 (0 0	0	C	0 -	0	C	C	0	0	0	-	0) (0 0	() (0 -
N.A.	Retail of which: SME		0	0 0	0 0	0	С	0 -	0	C	C	0	0	0	-	0) (0 0) () (0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) ()	0 0) () (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0 0	0 0	0	(0 -	n	٢	(n	0	-	0)		0 0)	0 -
						1			<u> </u>		Mora	ntoria - Adverse Sc	enario									ı
					31/12/2021							31/12/2022							31/12/2023			I
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Covera St
	Central banks (mln EU			- CAPOSUIC	exposure	exposure	exposure	exposure		- Supesdic	- Supposure	exposure	exposure	exposure	exposure	- Mposarc	- Chipodal C	- CAPOSUIC	exposure	exposure	exposure	ex
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0 0	0 0	0	٦	0 -	n	٦	١		n	0	-	0) (0 0) () (0 -
	of which: SME Retail		0	0 0	0 0	0		0 -	0				0	0		0			0 0			0 -
N.A.	of which: SME Secured by mortgages on immovable property		0																			
	of which: non-SME Items associated with particularly high risk Covered bonds		U	u _l (0	0	C	U -	0	C	C	0	0	0	-	0	(uj (((U -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0	0 0	0 0	0	C	0 -	0	C	C	0	0	0	-	0) (0 0) (0 -
											Mora	ntoria - Adverse Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	Comment				31/12/2022 Stock of	Stock of	Stock of	Covers				31/12/2023 Stock of	Stock of	Stock of	6
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covers S ex
	Central banks	R, %)			exposure	exposure	exposure	cxposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ex
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates		0	0 0	0 0	0	(0 -	0	(() (1	0	0	-	0			0 0			0 -
	of which: SME Retail		0	0 0	0 0	0	0	0 -	0	0	0	0	0	0	-	0) ()	0 0) (0 -
N.A.	of which: SME Secured by mortgages on immovable property		0																			
	of which: non-SME Items associated with particularly high risk Covered bonds		U	u _l (0	0	C	U -	0	C	C	0	0	0	-	0	(J	u C	((υ -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity																					
	Securitisation Other exposures																					

AUTHORITY												3 Bank Group											
		97 98	99	100 101	102	103	104 105	106	107 108	109	_	111 112 ublic guarantees - Adverse Sce		114	115 116	117	118	119	120	121 122	123 124	125	126
		Stage 1			1/12/2021 Stage 3				Stage 1			31/12/2022					Stage 1		Stage 2	31/12/2023			
Row		Stage 1 Stage 1 which	of Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which	provisions for provi	ock of Stock of sions for provisions fo	Coverage Ratio - Stage 3	Stage 1 exposure, exposure quarantee	of Stage 2	Stage 2 exposure, of which	Stage 3 exposure, which	of provisions for	provisions for prov	tock of Coverage I	Stane I	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of Stock of provisions for provisions for	or provisions for	verage Ratio - Stage 3
Num	(mln EUR, %	exposure which guarantee amount	ed exposure	guaranteed exposure amount	guaranteed amount	Stage 1 Stage 1 exposure exp	sions for provisions fo age 2 Stage 3 posure exposure	Stage 3 exposure	exposure guaranted	iu	guaranteed amount	exposure guarantee amount	Stage 1 exposure	Stage 2 S exposure ex	tage 3 Stage kposure exposi	exposure ure	which guaranteed amount		guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure
1 2	Central banks Central governments																						
3 4	Regional governments or local authorities Public sector entities																						
5 6	Multilateral Development Banks International Organisations																						
7 8	Institutions Corporates	5	5 1	1 5	0 0	0	0	0 0.35%	4	4 1	4	2	1 0	0 0	0	0.09%	4 5	1	5	2	1 0	0 0	0.07%
9 10	of which: SME Retail	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -	(0 0	0	0	0	0 0	0 0-	
DNB Bank Group	Secured by mortgages on immovable property	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -	(0 0	0	0	0	0 0	0 0-	
13 14	of which: non-SME Items associated with particularly high risk																						
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																						
17 18	Collective investments undertakings (CIU) Equity																						
19 20	Securitisation Other exposures Standardised Total			4				2 5004		4	4					2.0204					4		1.700/
21	Standardised Total	5	5 1	5	0 0	0	U	0 2.68%	5	4 1	4	1	1] 0) 0	O]	2.02%	5 5	0	5	1	1 0	0 0	1./9%
				31	1/12/2021						Pu	ublic guarantees - Adverse Sce 31/12/2022	enario							31/12/2023			
		Stage 1 exposure, o	of	Stage 2	Stage 3	Stock of Sto	ock of Stock of		Stage 1 exposure,	_6	Stage 2 exposure, of	Stage 3	of Stock of	Stock of S	tock of Coverage I	Ratio -	Stage 1 exposure, of		Stage 2 exposure, of	Stage 3	Stock of Stock of	COV	verage Ratio -
Row Num	Code FUD - 0	exposure which	Stage 2 exposure	which guaranteed Stage 3	yydaida P	provisions for provise Stage 1 Stage 1 exposure exp	sions for provisions for provisions for Stage 3 posure exposure	Stage 3 exposure	Stage 1 which guarantee	or Stage 2 ed exposure	which guaranteed	Stage 3 which guarantee amount	provisions for	provisions for prov Stage 2 S exposure ex	tage 3 exposi	Stage 1	which guaranteed	Stage 2 exposure	which	Stage 3 which guaranteed	provisions for provisions f Stage 1 Stage 2 exposure exposure	or provisions for	Stage 3 exposure
22	Central banks (mln EUR, %	amount		amount	amount	exposure exp	posure exposure		amount		amount	amount	exposure	exposure ex	cposure -		amount		amount	amount	exposure exposure	exposure	
23 24	Central governments Regional governments or local authorities																						
25 26	Public sector entities Multilateral Development Banks																						
27 28	International Organisations Institutions																						
29 30	Corporates of which: SME	5	5 1	5	0 0	0	0	0 0.35%	4	4 1	4	2	1 0	0	0	0.09%	5	1	5	2	1 0	0 0	0.07%
Norway	Retail of which: SME	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -	(0	0	0	0	0 0	0 0-	
33 34	Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -	(0	0	0	0	0 0	0 0-	
35 36	Items associated with particularly high risk Covered bonds																						
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
39	Equity Securitisation																						
41	Other exposures Standardised Total	5	5 1	1 5	0	0	0	0 2.68%	5	4 1	4	1	1 0		0	2 02%	5 5	0	5	1	1 0	0 0	1 79%
TZ	Standardised Fotal	31		<u> </u>	0 0	<u> </u>	<u> </u>	2.0070	<u> </u>	Τ Ι	7		1	5 0	<u> </u>	2.0270	31	<u> </u>	3		1 0	0 0	1.7570
				31	1/12/2021							ublic guarantees - Adverse Sce 31/12/2022	enario							31/12/2023			
Pow		Stage 1 Stage 1	of Stage 2	Stage 2 exposure, of Stage 3	Stage 3 exposure, of which	Stock of Sto	ock of Stock of sions for provisions fo	Coverage Ratio -	Stage 1 exposure, which guarantee	of Stage 2 exposure	Stage 2 exposure, of	Stage 3 Stage 3 which	of Stock of provisions for	Stock of S provisions for prov	tock of Coverage I	Ratio - Stage 1 exposure	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Cov	verage Ratio -
Num	(mln EUR, %	exposure which	ed exposure	guaranteed exposure	annous who sail	provisions for provi	rage 2 Stage 3 posure exposure	Stage 3 exposure			guaranteea	exposure which guarantee	Chana 4	Stage 2 Sexposure exposure	tage 3 Stage cposure exposi	e 3 exposure	which guaranteed		guaranteed	exposure which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3	Stage 3 exposure
43	Central banks	amount		amount	amount				amount		amount	amount					amount		amount	amount			
45	Central governments Regional governments or local authorities Public sector entities																						
47	Multilateral Development Banks International Organisations																						
49 50	Institutions Corporates	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -		0 0	0	0	0	0 0	0 0-	
51 52	of which: SME Retail	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -		0 0	0	0	0	0 0	0 0-	
Germany	of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -		0 0	0	0	0	0 0	0 0-	
55 56	of which: non-SME Items associated with particularly high risk																						
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																						
59 60	Collective investments undertakings (CIU) Equity																						
61 62	Securitisation Other exposures																						
63	Standardised Total	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -		0 0	0	0	0	0 0	0 0 -	
				31	1/12/2021						Pu	ublic guarantees - Adverse Sce 31/12/2022	enario							31/12/2023			
Bour		Stage 1 exposure, o	-E	Stage 2	Stage 3		ock of Stock of sions for provisions fo	Coverage Ratio -	Stage 1 exposure,	of Stars 3	Stage 2 exposure, of	Stage 3	of Stock of		tock of Coverage I	Ratio -	Stage 1 exposure, of	Chara 2	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Cov	verage Ratio -
Num	(mln EUR, %	Stage 1 exposure, of which guarantee	ed exposure	exposure, of which guaranteed Stage 3 exposure	guarantecu		sions for provisions fo age 2 Stage 3 posure exposure	Stage 3 exposure	Stage 1 exposure, which guarantee	of Stage 2 exposure	which guaranteed	Stage 3 exposure which guarantee	ed Stage 1		tage 3 cposure	Stage 1 exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3	Stage 3 exposure
64	Central banks	amount		amount	amount	CAPOUL C SA			amount		amount	amount					amount		amount	amount			
66	Central governments Regional governments or local authorities Public sector entities																						
68	Multilateral Development Banks International Organisations																						
70 71	Institutions Corporates	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0 0		0 -		0	0	0	0	0 0	0 0-	
72 73	of which: SME Retail	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0		0 -		0 0	0	0	0	0 0	0 0 -	
74 Sweden	of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -	(0 0	0	0	0	0 0	0 0-	
76 77	of which: non-SME Items associated with particularly high risk																						
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																						
80 81	Collective investments undertakings (CIU) Equity																						
82 83	Securitisation Other exposures																						
84	Standardised Total	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -	(0 0	0	0	0	0 0	0 0 -	
				21	1/12/2021						Pu	ublic guarantees - Adverse Sce 31/12/2022	enario							31/12/2023			
		Stage 1	~6	Stage 2	Stage 3		ock of Stock of	_ Coverage Ratio -	Stage 1	of	Stage 2	Stage 3		Stock of S	tock of Coverage	Patio -	Stage 1		Stage 2	Stage 3	Stock of Stock of	Stock of Cov	verage Ratio -
Row Num		Stage 1 exposure, of which guarantee	Stage 2 exposure	exposure, of which guaranteed Stage 3	exposure, of which	provisions for provisions for provisions for Stage 1 Stage exp	sions for provisions fo age 2 Stage 3 posure exposure	r Stage 3 exposure	Stage 1 Stage 1 exposure which guarantee	or Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, which	provisions for	provisions for prov Stage 2 S exposure ex	risions for tage 3 Stage exposi		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for provisions f Stage 1 Stage 2 exposure exposure	or provisions for	Stage 3 exposure
85	Central banks (mln EUR, %	%) guarantee		amount	guaranteed amount	exposure exp	posure exposure	- Inpose	amount		amount	exposure guarantee amount	exposure	exposure ex	(posure exposi		amount		amount	exposure guaranteed amount	exposure exposure	exposure	
86 87	Central governments Regional governments or local authorities																						
88 89	Public sector entities Multilateral Development Banks																						
90 91	International Organisations Institutions																						
92 93	Corporates of which: SME	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -		0	0	0	0	0 0	0 0 -	
94 95 United States	Retail	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -		0 0	0	0	0	0 0	0 0 -	
96 97	of which: non-SME	0	0 0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0	0 -		0 0	0	0	0	0 0	0 0 -	
98	Items associated with particularly high risk Covered bonds																						
99																							
99 100 101	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
99 100 101 102 103	Collective investments undertakings (CIU) Equity Securitisation																						
99 100 101 102 103 104 105	Collective investments undertakings (CIU)	0	0 0	0 0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0	0 -		0 0	0	0	0	0 0	0 0 -	

	97	98 99	100	101	102 103	104	105	106	107 108		ONB Bank Gro		113 114	115	116	117	118 119	120	121	122	123 124	125	126
				31/12/2	2021							s - Adverse Scenario 2/2022							31/12/2	/2023			
Row	Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of		Stage 3 Stock	of Stock of	of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of		Stage 3	Stock of Stock	of Stock of s for provisions for	Coverage Ratio -		Stage 1 opening Stage 2	Stage 2 exposure, of		Stage 3	Stock of Stock of	Stock of r provisions for	Coverage Ratio -
Num (mln EUR,	exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount stock provision Stage exposu	of Stock of provisions 1 Stage 2 ure exposur	of Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage exposure expos	s for provisions for 2 Stage 3 are exposure	Stage 3 exposure	Stage 1 exposure	which waranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3	Stage 3 exposure
106 107 Central banks Central governments		amount	amount		aniodite				amount	21100110		amount					amounc	amount		aniount			
108 Regional governments or local authorities Public sector entities																							
110Multilateral Development Banks111International Organisations112Institutions																							
113 Corporates 114 of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
115 Retail 116 United Kingdom of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
117 Secured by mortgages on immovable property 118 of which: non-SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
119 120 131 Items associated with particularly high risk Covered bonds Claims on institutions and cornerates with a ST credit assessment																							
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																							
Equity Securitisation Other exposures																							
125 126 Other exposures Standardised Total	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
				31/12/2	2021							s - Adverse Scenario .2/2022							31/12/2	/2023			
Row	Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 Stock of provision			Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	f Stage 3	Stage 3 exposure, of	Stock of Stock visions for provision		Coverage Ratio -	Stage 1 ex	Stage 1 (posure, of Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for provisions for	Stock of provisions for	Coverage Ratio -
Num (mln EUR)	exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which provision Stage supposed exposu		s for provisions for 2 Stage 3 re exposure	Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage exposure expos		Stage 3 exposure	Stage 1 exposure	which waranteed amount Stage 2 exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
127 128 Central banks Central governments																		011130112					
Regional governments or local authorities Public sector entities																							
Multilateral Development Banks International Organisations Institutions																							
Corporates of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
136 Retail 137 Canada of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
138 Secured by mortgages on immovable property 139 of which: non-SME	0	0	0 0	0	0	0	0 0-	_	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
140 Items associated with particularly high risk 141 Covered bonds 142 Claims on institutions and corporates with a ST credit assessment																							
143 Collective investments undertakings (CIU) 144 Equity																							
145 Securitisation 146 Other exposures																							
Standardised Total	0	0	0	0	0	0	0 0 -		0	U 0	0	U 0	0	0	υ -	0	0	0	0	0	0	U 0	η- -
				31/12/2	2021							s - Adverse Scenario 12/2022							31/12/	/2023			
Row	Stage 1	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which		Stage 3 exposure, of provision	ns for provisions		Coverage Ratio -	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of		s for provisions for	Coverage Ratio -		Stage 1 kposure, of Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of r provisions for	Coverage Ratio -
Num (mln EUR)	exposure	which stage 2 exposure amount	exposure, of which guaranteed amount	Stage 3 exposure	guaranteed Stage exposu	1 Stage 2		Stage 3 exposure	Stage 1 which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure		Stage 1 Stage exposure expos	2 Stage 3	Stage 3 exposure	Stage 1 exposure gu	which waranteed amount Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3	Stage 3 exposure
148 Central banks 149 Central governments 150 Pegional governments or local authorities																							
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks																							
153 International Organisations 154 Institutions																							
Corporates of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
157 158 Denmark Retail of which: SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
159 Secured by mortgages on immovable property 160 of which: non-SME	0	0	0 0	0	0	0	0 0-	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
161 Items associated with particularly high risk 162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment																							
164 Collective investments undertakings (CIU)																							
165Equity166Securitisation167Other exposures168Standardised Total																							
168 Standardised Total	0	0	0 0	0	0	0	0 0 -	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0 0) -
											Public quarantoo												
				31/12/2							Public guarantee:	2/2022							31/12/				
Row	Stage 1	Stage 1 exposure, of which Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of provision of the stage 3	ns for provisions		Coverage Ratio - Stage 3	Stage 1 exposure, of which	Stage 2	31/1	Stage 3 exposure, of		s for provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 cposure, of which Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for Stock of provisions for provisions for Stock of provisions for Stock of provisions for Stock of provisions for provisions f	provisions for	Coverage Ratio - Stage 3
Row Num (mln EUR)	exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	OVEROCITED OF	31/12/2 Stage 3 exposure	Stage 3 Stock of	ns for provisions	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2	31/1 Stage 3	Stage 3 exposure, of		s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exexposure gu	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 Stage 2 exposure exposure	r provisions for	Coverage Ratio - Stage 3 exposure
169 Central banks 170 Central governments	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of provision of the stage 3	ns for provisions	of Stock of story of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which	visions for provision	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exexposure gu	which Stage 2 uaranteed exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for provisions for	r provisions for	Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of provision of the stage 3	ns for provisions	of Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which	visions for provision	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exexposure gu	which Stage 2 uaranteed exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for provisions for	r provisions for	Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of provision of the stage 3	ns for provisions	of Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/1 Stage 3	Stage 3 exposure, of which	visions for provision	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exexposure gu	which Stage 2 uaranteed exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for provisions for	r provisions for	Stage 3
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2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
		Actual		Baseline scenario	0	ı	Adverse scenario	
owN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	78,379	79,705	79,566	79,783	83,882	89,082	92,187
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	78,379	79,705	79,566	79,783	83,882	89,082	92,187
4	Risk exposure amount for market risk	1,507	1,507	1,507	1,507	1,561	1,613	1,643
5	Risk exposure amount for operational risk	8,973	8,973	8,973	8,973	8,973	8,973	8,973
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	88,859	90,185	90,047	90,264	94,417	99,668	102,803
8	Total Risk exposure amount (transitional)	88,859	90,185	90,047	90,264	94,417	99,668	102,803
9	Total Risk exposure amount (fully loaded)	88,859	90,185	90,047	90,264	94,417	99,668	102,803



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ad	verse Scenario	
RowN um			(mala, ELID 0//)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS (mln EUR,%)		22,191	22,777	23,891	24,877	20,501	21,650	22,333
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		17,420	18,006			15,730	16,879	17,562
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,819	3,819			3,819	3,819	3,819
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	(
5		A.1.2	Retained earnings		13,914	14,799	15,820	16,749	12,688	13,312	13,996
6		A.1.3	Accumulated other comprehensive income		475	475	475		418	418	418
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		.,,3			0	-57	-57	-57
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	
9		A.1.3.3	Other OCI contributions		475	475	475	475	475	475	475
10		A.1.4	Other Reserves					7/3	7/3	7/3	
			Funds for general banking risk		0	0	0	0	0	0	
11		A.1.5			0	0	0	0	4	0	
12		A.1.6	Minority interest given recognition in CET1 capital		4	4	4	4	4	4	
13		A.1.7	Adjustments to CET1 due to prudential filters		-93	-93	-93		-145	-145	-145
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-82	-82	-82	-82	-134	-134	-134
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	(
16		A.1.7.3	Other adjustments		-11	-11	-11		-11	-11	-11
17		A.1.8	(-) Intangible assets (including Goodwill)		-437	-437	-437		-437	-437	-437
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-93	-93	-93		-618	-93	-93
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-170	-469	-377	-319	0	0	C
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	0	0	0	0	0
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A 1 15	() Doductions valated to assets which can alternatively be subject to a 1 3500/ visk weight		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight				0	U	U	U	
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
27		A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28		A.1.17			0	0	0	0	0	0	
29		A.1.19	(-) CET1 instruments of financial sector entities where the institution has a significant investment (-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30		A.1.19			0	0	0	0	0	0	
	OWN FUNDS	A.1.21	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
32		A.1.22 A.1.22.1	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	0	0	0	0	0	0	0	
33 34		A.1.22.1	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	0	0	0	0	0	0	0	
35		A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
36			01/01/2020 ("new dynamic part")		0	0	0	0	0	0	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	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 Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,719	1,719	1,719	1,719	1,719	1,719	1,719
49		A.2.1	Additional Tier 1 Capital instruments		1,719	1,719	1,719	1,719	1,719	1,719	1,719
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		19,139	19,725				18,597	19,281
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,052	3,052				3,052	3,052
56		A.4.1	Tier 2 Capital instruments		3,052	3,052	3,052	3,052	3,052	3,052	3,052
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	C
58		A.4.3	Tier 2 transitional adjustments		^	0	•				•
		A.4.3.1			0	0	· · · · · · · · · · · · · · · · · · ·	0		0	-
59			Of which: adjustments due to IFRS 9 transitional arrangements Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2			0	0	0	0	U	-
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	



2021 EU-wide Stress Test: Capital

			DITO Darin Group	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		88,859	90,185	90,047	90,264	94,417	99,668	102,803
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		19.60%	19.97%	21.23%	22.27%	16.66%	16.94%	17.08%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.54%	21.87%	23.14%	24.18%	18.48%	18.66%	18.76%
66		C.3	Total Capital ratio		24.97%	25.26%	26.53%	27.56%	21.71%	21.72%	21.72%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,420	18,006	19,120	20,106	15,730	16,879	17,562
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		19,139	19,725	20,838	21,825	17,448	18,597	19,281
69		D.3	TOTAL CAPITAL (fully loaded)		22,191	22,777	23,891	24,877	20,501	21,650	22,333
70		E.1	Common Equity Tier 1 Capital ratio		19.60%	19.97%	21.23%	22.27%	16.66%	16.94%	17.08%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.54%	21.87%	23.14%	24.18%	18.48%	18.66%	18.76%
72		E.3	Total Capital ratio		24.97%	25.26%	26.53%	27.56%	21.71%	21.72%	21.72%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		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	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		263,535	263,535	263,535	263,535	263,535	263,535	263,535
77		H.2	Total leverage ratio exposures (fully loaded)		263,535	263,535	263,535	263,535	263,535	263,535	263,535
78		Н.3	Leverage ratio (transitional)		7.26%	7.48%	7.91%	8.28%	6.62%	7.06%	7.32%
79		H.4	Leverage ratio (fully loaded)		7.26%	7.48%	7.91%	8.28%	6.62%	7.06%	7.32%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
82	Transitional combined	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%
86		P.6	Combined buffer		8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
87		R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,807	4,139	4,233	4,005	3,598	3,693	3,682
2	Interest income	6,231	6,494	6,029	5,815	6,385	6,008	5,870
3	Interest expense	-2,424	-2,355	-1,796	-1,810	-2,787	-2,185	-1,936
4	Dividend income	16	16	16	16	7	7	7
5	Net fee and commission income	653	653	653	653	588	588	588
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	300	296	296	296	168	222	222
7	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					-234		
8	Other operating income not listed above, net	336	26	23	20	-33	2	2
9	Total operating income, net	5,111	5,129	5,220	4,989	4,093	4,511	4,500
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-930	-213	-99	-88	-2,290	-563	-388
11	Other income and expenses not listed above, net	-2,118	-2,387	-2,201	-2,248	-3,554	-2,165	-2,159
12	Profit or (-) loss before tax from continuing operations	2,064	2,528	2,920	2,653	-1,750	1,783	1,953
13	Tax expenses or (-) income related to profit or loss from continuing operations	-374	-759	-876	-796	525	-535	-586
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	1,689	1,770	2,044	1,857	-1,225	1,248	1,367
16	Amount of dividends paid and minority interests after MDA-related adjustments	1,385	885	1,022	929	0	624	684
17	Attributable to owners of the parent net of estimated dividends	305	885	1,022	929	-1,225	624	684
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0