



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

DNB Bank Group

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		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	<b>Profit or (-) loss for the year</b>	<b>1,689</b>	<b>1,770</b>	<b>2,044</b>	<b>1,857</b>	<b>-1,225</b>	<b>1,248</b>	<b>1,367</b>
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	<b>Common Equity Tier 1 ratio, %</b>	<b>19.60%</b>	<b>19.97%</b>	<b>21.23%</b>	<b>22.27%</b>	<b>16.66%</b>	<b>16.94%</b>	<b>17.08%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>19.60%</b>	<b>19.97%</b>	<b>21.23%</b>	<b>22.27%</b>	<b>16.66%</b>	<b>16.94%</b>	<b>17.08%</b>
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	<b>Leverage ratio, %</b>	<b>7.26%</b>	<b>7.48%</b>	<b>7.91%</b>	<b>8.28%</b>	<b>6.62%</b>	<b>7.06%</b>	<b>7.32%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>7.26%</b>	<b>7.48%</b>	<b>7.91%</b>	<b>8.28%</b>	<b>6.62%</b>	<b>7.06%</b>	<b>7.32%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		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 <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
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18	<b>New definition of default?</b>	No
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2021 EU-wide Stress Test: Credit risk IRB  
DNB Bank Group

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Corporates	74,031	3,212	0	0	31,277	5,023	0	0	60,389	11,308	3,268	66	142	1,113	34.05%
5	Corporates - Of Which: Specialised Lending	1,221	52	0	0	615	1	0	0	981	81	48	1	0	15	31.05%
6	Corporates - Of Which: SME	15,569	472	0	0	7,961	677	0	0	13,605	4,659	539	16	41	243	45.09%
7	Retail	89,745	226	0	0	19,131	414	0	0	87,425	2,299	246	13	11	43	17.47%
8	Retail - Secured on real estate property	83,006	127	0	0	17,549	277	0	0	81,060	1,926	147	3	1	12	7.95%
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail - Secured on real estate property - Of Which: non-SME	83,006	127	0	0	17,549	277	0	0	81,060	1,926	147	3	1	12	7.95%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	6,739	99	0	0	1,582	137	0	0	6,365	373	99	10	10	31	31.66%
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail - Of Which: non-SME	6,739	99	0	0	1,582	137	0	0	6,365	373	99	10	10	31	31.66%
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	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%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	0	0	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	0	0
21	Institutions	0	0	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	0	0	2	40.91%
24	Corporates - Of Which: SME	18,432	472	0	0	7,898	677	0	0	13,486	4,643	538	15	40	242	45.04%
25	Retail	89,359	218	0	0	19,944	491	0	0	87,063	2,277	238	13	11	41	17.35%
26	Retail - Secured on real estate property	82,671	123	0	0	17,473	268	0	0	80,745	1,906	142	3	1	11	7.89%
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	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	3	1	11	7.89%
29	Retail - Qualifying Revolving	0	0	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	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	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	136,748	2,024	0	0	38,583	3,511	0	0	124,680	10,525	2,104	49	102	707	33.59%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Corporates	752	16	0	0	422	68	0	0	499	247	16	0	3	0	0.01%
41	Corporates - Of Which: Specialised Lending	0	0	0	0	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	0	0	0	0	0	0
43	Retail	19	0	0	0	5	0	0	0	17	1	0	0	0	0	39.16%
44	Retail - Secured on real estate property	16	0	0	0	4	0	0	0	15	1	0	0	0	0	0
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	4	0	0	0	15	1	0	0	0	0	0
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	39.16%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0	39.16%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	770	17	0	0	426	68	0	0	516	248	17	0	3	0	0.45%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	Central banks	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
57	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Corporates	7,226	50	0	0	3,014	49	0	0	6,425	549	50	4	7	5	18.04%
59	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	11	0	0	0	0	0	0	0	11	0	0	0	0	0	99.72%
61	Retail	52	1	0	0	13	3	0	0	49	3	1	0	0	0	24.51%
62	Retail - Secured on real estate property	40	1	0	0	11	2	0	0	37	3	1	0	0	0	12.86%
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	40	1	0	0	11	2	0	0	37	3	1	0	0	0	12.86%
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	12	1	0	0	3	1	0	0	12	1	1	0	0	0	38.46%
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: non-SME	12	1	0	0	3	1	0	0	12	1	1	0	0	0	38.46%
69	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	IRB TOTAL	7,278	52	0	0	3,027	52	0	0	6,473	553	52	4	7	9	18.23%

2021 EU-wide Stress Test: Credit risk IRB  
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Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		5,499	247	0	0	1,934	402	0	0	4,696	724	247	6	8	72	28.99%
77		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79		57	1	0	0	12	1	0	0	52	5	1	0	0	0	12.87%
80		52	0	0	0	11	0	0	0	48	4	0	0	0	0	5.21%
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82		52	0	0	0	11	0	0	0	48	4	0	0	0	0	5.21%
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84		4	0	0	0	1	0	0	0	4	0	0	0	0	0	29.38%
85		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86		4	0	0	0	1	0	0	0	4	0	0	0	0	0	29.38%
87		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90		5,555	247	0	0	1,946	402	0	0	4,750	728	247	6	8	72	28.95%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94		2,695	221	0	0	1,289	339	0	0	2,365	286	221	7	3	64	29.13%
95		38	0	0	0	47	0	0	0	98	0	0	0	0	0	0
96		91	0	0	0	50	0	0	0	81	8	0	0	0	0	36.73%
97		41	0	0	0	9	0	0	0	39	2	0	0	0	0	33.29%
98		37	0	0	0	8	0	0	0	35	2	0	0	0	0	23.20%
99		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100		37	0	0	0	8	0	0	0	35	2	0	0	0	0	23.20%
101		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102		5	0	0	0	1	0	0	0	5	0	0	0	0	0	35.01%
103		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104		5	0	0	0	1	0	0	0	5	0	0	0	0	0	35.01%
105		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		2,736	221	0	0	1,298	339	0	0	2,404	288	221	7	3	65	29.14%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
112		512	0	0	0	353	0	0	0	379	122	0	1	2	0	0
113		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
114		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115		3	0	0	0	1	0	0	0	3	1	0	0	0	0	40.67%
116		3	0	0	0	1	0	0	0	2	1	0	0	0	0	0
117		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		3	0	0	0	1	0	0	0	2	1	0	0	0	0	0
119		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		1	0	0	0	0	0	0	0	1	0	0	0	0	0	40.67%
121		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122		1	0	0	0	0	0	0	0	1	0	0	0	0	0	40.67%
123		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		515	0	0	0	354	0	0	0	382	123	0	1	2	0	40.67%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130		1,741	1	0	0	756	4	0	0	1,495	229	1	2	4	0	0.18%
131		56	0	0	0	42	0	0	0	43	7	0	0	0	0	0
132		2	0	0	0	1	0	0	0	1	1	0	0	0	0	0
133		26	1	0	0	6	2	0	0	25	1	1	0	0	0	12.96%
134		22	0	0	0	5	1	0	0	22	0	0	0	0	0	5.29%
135		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136		22	0	0	0	5	1	0	0	22	0	0	0	0	0	5.29%
137		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138		4	0	0	0	1	0	0	0	4	0	0	0	0	0	25.97%
139		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140		4	0	0	0	1	0	0	0	4	0	0	0	0	0	25.97%
141		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144		1,767	1	0	0	762	5	0	0	1,520	230	1	2	4	0	5.89%











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

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Corporates	33,291	34,704	6,971	58	858	2,268	32.54%	33,568	30,471	10,927	41	582	2,976	27.24%	34,934	26,417	13,614	39	392	3,449	25.33%	
5	Corporates - Of Which: Specialised Lending	637	383	90	10	21	135	24.00%	646	329	135	0	7	30	21.83%	697	248	166	4	35	35	21.01%	
6	Corporates - Of Which: SME	2,955	14,426	2,203	19	390	480	20.84%	2,132	12,432	4,240	0	270	769	18.14%	2,520	10,706	5,577	8	180	970	17.39%	
7	Retail	59,510	29,350	1,111	19	106	143	12.90%	56,467	31,549	1,955	23	96	199	10.17%	55,541	31,464	2,966	20	70	267	8.99%	
8	Retail - Secured on real estate property	53,565	28,734	834	15	94	50	6.02%	50,235	31,250	1,648	19	89	97	5.89%	49,309	31,192	2,632	16	65	158	6.01%	
9	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	
10	Retail - Secured on real estate property - Of Which: non-SME	53,565	28,734	834	15	94	50	6.02%	50,235	31,250	1,648	19	89	97	5.89%	49,309	31,192	2,632	16	65	158	6.01%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Other Retail	5,945	615	276	3	12	93	33.68%	6,232	299	307	4	7	102	33.12%	6,232	272	334	4	5	106	32.48%	
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail - Of Which: non-SME	5,945	615	276	3	12	93	33.68%	6,232	299	307	4	7	102	33.12%	6,232	272	334	4	5	106	32.48%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	IRB TOTAL	92,801	64,053	8,081	77	964	2,412	29.84%	90,035	62,020	12,881	64	678	3,175	24.65%	90,475	57,881	16,580	59	461	3,716	22.41%	

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
19	Central banks	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	
21	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	Corporates	12,184	30,418	5,131	33	786	1,451	28.29%	11,898	27,083	8,752	26	542	2,080	23.77%	13,005	23,483	11,244	25	364	2,509	22.31%	
23	Corporates - Of Which: Specialised Lending	30	314	41	10	10	7	17.45%	29	272	84	0	7	14	17.11%	31	241	113	0	4	19	17.10%	
24	Corporates - Of Which: SME	1,989	14,380	2,299	19	389	478	20.82%	2,019	12,414	4,234	8	269	768	18.13%	2,407	10,689	5,570	8	179	968	17.38%	
25	Retail	59,158	29,319	1,100	19	106	141	12.80%	56,099	31,535	1,942	23	96	196	10.09%	55,170	31,454	2,953	20	70	264	8.93%	
26	Retail - Secured on real estate property	53,261	28,706	827	15	94	49	5.96%	49,916	31,238	1,640	19	89	96	5.86%	48,987	31,183	2,623	16	65	157	5.99%	
27	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	
28	Retail - Secured on real estate property - Of Which: non-SME	53,261	28,706	827	15	94	49	5.96%	49,916	31,238	1,640	19	89	96	5.86%	48,987	31,183	2,623	16	65	157	5.99%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Retail - Other Retail	5,897	613	273	3	12	91	33.53%	6,184	297	303	4	7	100	32.98%	6,183	270	330	4	5	107	32.34%	
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Retail - Other Retail - Of Which: non-SME	5,897	613	273	3	12	91	33.53%	6,184	297	303	4	7	100	32.98%	6,183	270	330	4	5	107	32.34%	
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	IRB TOTAL	71,342	59,738	6,231	51	892	1,592	25.55%	67,997	58,618	10,694	49	638	2,276	21.28%	68,176	54,937	14,197	45	434	2,773	19.53%	

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	Corporates	468	256	39	0	6	14	36.17%	467	235	60	0	2	19	31.26%	479	216	68	0	1	21	30.26%	
41	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	
42	Corporates - Of Which: SME	0	0	0	0	0	0	40.21%	0	0	0	0	0	0	38.55%	0	0	0	0	0	0	0	
43	Retail	17	2	0	0	0	0	33.72%	18	0	0	0	0	0	31.34%	19	0	0	0	0	0	30.56%	
44	Retail - Secured on real estate property	15	2	0	0	0	0	7.14%	16	0	0	0	0	0	7.04%	16	0	0	0	0	0	6.96%	
45	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		
46	Retail - Secured on real estate property - Of Which: non-SME	15	2	0	0	0	0	7.14%	16	0	0	0	0	0	7.04%	16	0	0	0	0	0	6.96%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
48	Retail - Other Retail	2	0	0	0	0	0	54.27%	3	0	0	0	0	0	54.01%	0	0	0	0	0	0	53.90%	
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
50	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	54.27%	3	0	0	0	0	0	54.01%	0	0	0	0	0	0	53.90%	
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	IRB TOTAL	485	257	39	0	6	14	36.15%	485	235	61	0	2	19	31.26%	497	216	68	0	1	21	30.26%	

RowNum	Entity
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2021 EU-wide Stress Test: Credit risk STA  
DNB Bank Group

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	27,170	0	7	0	27,170	20	0	45	0	0	0.00%
2	Central governments	1,466	1	0	1	1,461	4	1	0	0	0	0.00%
3	Regional governments or local authorities	3,662	2	47	2	3,660	2	2	0	0	0	0.00%
4	Public sector entities	7	0	1	0	7	0	0	0	0	0	28.96%
5	Multilateral Development Banks	2,550	0	0	0	2,550	0	0	0	0	0	0.00%
6	International Organisations	561	0	0	0	561	0	0	1	0	0	0.00%
7	Institutions	9,747	0	1,930	0	3,065	84	0	6	2	0	30.71%
8	Corporates	11,449	109	6,862	113	9,158	802	59	9	8	25	49.52%
9	of which: SME	4,392	23	2,044	25	4,120	259	23	2	2	6	23.89%
10	Retail	10,379	54	4,023	64	10,192	185	54	5	2	10	19.19%
11	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
12	Secured by mortgages on immovable property	356	2	123	3	248	104	6	0	0	0	6.55%
13	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
14	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	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	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	0.00%
18	Equity	665	0	665	0	2	5	0	0	0	0	0.00%
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
20	Other exposures	0	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%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
22	Central banks	3	0	0	0	3	0	0	0	0	0	0.00%
23	Central governments	1,218	1	0	1	1,214	4	1	0	0	0	0.00%
24	Regional governments or local authorities	279	1	46	2	277	2	1	0	0	0	0.00%
25	Public sector entities	6	0	1	0	6	0	0	0	0	0	28.96%
26	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28	Institutions	3,337	0	642	0	575	67	0	0	11	0	33.71%
29	Corporates	6,571	27	3,731	23	5,976	445	27	6	4	10	38.00%
30	of which: SME	4,172	21	1,879	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	of which: SME	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0.00%
35	Items associated with particularly high risk	550	3	723	4	498	9	1	0	0	0	0.00%
36	Covered bonds	3,171	0	317	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39	Equity	309	0	309	0	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42	Standardised Total	23,803	50	8,188	44	16,759	671	53	10	5	19	35.52%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
43	Central banks	22,373	0	0	0	22,353	20	0	37	0	0	0.00%
44	Central governments	532	0	0	0	532	0	0	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49	Institutions	1,616	0	83	0	940	0	0	5	0	0	0.00%
50	Corporates	190	0	4	0	0	0	0	0	0	0	100.00%
51	of which: SME	2	0	1	0	0	0	0	0	0	0	0.00%
52	Retail	0	0	0	0	0	0	0	0	0	0	34.62%
53	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	0	0	0	0	0	0	0	0.00%
55	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	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	0	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
62	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63	Standardised Total	24,714	0	87	0	23,828	20	0	42	0	0	95.49%

Row/Num		Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
64	Central banks	3,094	0	0	0	3,094	0	0	8	0	0	0.00%
65	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66	Regional governments or local authorities	1,078	0	0	0	1,078	0	0	0	0	0	0.00%
67	Public sector entities	2	0	0	0	2	0	0	0	0	0	0.00%
68	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70	Institutions	911	0	90	0	177	0	0	0	0	0	0.00%
71	Corporates	2,598	22	2,127	30	2,268	327	22	1	4	14	61.10%
72	of which: SME	214	2	160	3	206	8	2	0	0	0	6.72%
73	Retail	2,316	9	1,701	11	2,188	128	9	2	1	1	15.77%
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
76	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78	Covered bonds	328	0	33	0	0	0	0	0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81	Equity	332	0	332	0	0	0	0	0	0	0	0.00%
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
83	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84	Standardised Total	10,658	32	4,283	42	8,806	455	32	11	6	15	47.70%

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Row Number	Country	Description	Actual 31/12/2020										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	United States	Central banks	1,477	0	0	0	1,477	0	0	0	0	0	0.00%
86		Central governments	41	0	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	0.00%
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	421	0	128	0	132	1	0	0	0	0	0.00%
92		Corporates	151	0	29	0	0	0	0	0	0	0	3.56%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	3.56%
94		Retail	8	0	3	0	8	0	0	0	0	0	48.99%
95		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	6	0	5	0	6	0	0	0	0	0	0.00%
97		of which: SME	0	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	0	0.00%
99		Covered bonds	0	0	0	0	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	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	2,104	0	165	0	1,664	2	0	0	0	0	48.89%	

Row Number	Country	Description	Actual 31/12/2020										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	United Kingdom	Central banks	24	0	0	0	24	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	503	0	216	0	123	0	0	0	0	0	0.00%
113		Corporates	165	0	146	0	55	3	0	0	0	0	28.55%
114		of which: SME	0	0	0	0	0	0	0	0	0	0	28.55%
115		Retail	4	27	1	41	4	4	27	0	0	0	1.04%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123		Equity	10	0	10	0	0	0	0	0	0	0	0.00%
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	706	27	373	41	205	3	27	0	0	0	1.05%	

Row Number	Country	Description	Actual 31/12/2020										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Canada	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	1,768	0	0	0	1,768	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	137	0	25	0	13	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0	0	0	0	41.37%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147	Standardised Total	1,905	0	25	0	1,780	0	0	0	0	0	41.37%	

Row Number	Country	Description	Actual 31/12/2020										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Denmark	Central banks	164	0	0	0	164	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	158	0	44	0	29	0	0	0	0	0	0.00%
155		Corporates	142	1	123	0	122	18	1	0	0	0	101.54%
156		of which: SME	6	0	5	0	6	0	0	0	0	0	75.76%
157		Retail	3	0	1	0	2	1	0	0	0	0	91.94%
158		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	476	0	48	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	6	0	6	0	2	5	0	0	0	0	0.00%
166		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168	Standardised Total	950	1	222	0	318	24	1	1	0	0	101.03%	



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

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			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	Central banks	27,150	20	0	0	0	0.00%	27,150	20	0	0	0	0.00%	27,150	20	0	0	0	0	0	0	0.00%				
2	Central governments	1,460	4	1	0	0	2.47%	1,460	4	2	0	0	3.15%	1,459	4	3	0	0	0	0	0	3.46%				
3	Regional governments or local authorities	3,659	2	3	0	0	2.56%	3,657	2	5	0	0	3.41%	3,656	2	6	0	0	0	0	0	3.85%				
4	Public sector entities	7	0	0	0	0	22.91%	7	0	0	0	0	21.45%	7	0	0	0	0	0	0	20.81%					
5	Multilateral Development Banks	27	0	0	0	0	12.95%	27	0	0	0	0	11.56%	27	0	0	0	0	0	0	11.16%					
6	International Organisations	194	0	4	1	0	31.75%	190	0	8	1	0	31.75%	188	0	12	1	0	0	0	31.75%					
7	Institutions	3,048	76	24	6	1	35.78%	3,057	46	45	6	15	34.03%	3,037	45	67	6	22	22	22	33.34%					
8	Corporates	8,939	947	143	7	9	28.68%	8,899	889	222	6	8	24.38%	8,872	846	292	6	7	64	64	22.48%					
9	of which: SME	4,035	320	47	2	3	19.89%	4,031	303	68	2	3	13	18.56%	4,023	290	89	2	2	16	17.81%					
10	Retail	10,189	143	100	3	1	19	18.63%	10,188	115	128	2	1	22	17.26%	10,164	114	153	2	1	25	16.23%				
11	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
12	Secured by mortgages on immovable property	266	83	9	0	0	15.37%	271	75	12	0	2	13.55%	269	74	15	0	0	0	0	12.40%					
13	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
14	Items associated with particularly high risk	483	21	5	0	0	11.55%	481	20	8	0	1	13.29%	478	20	12	0	0	0	0	2	14.03%				
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	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	0.00%	0	0	0	0	0	0	0	0.00%					
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
18	Equity	6	0	0	0	0	15.70%	6	0	0	0	0	14.86%	6	0	0	0	0	0	0	14.54%					
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
21	Standardised Total	55,409	1,296	290	18	12	24.71%	55,394	1,171	431	17	9	22.55%	55,311	1,125	559	17	8	120	21.50%						

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			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			
22	Central banks	3	0	0	0	0	0.00%	3	0	0	0	0	0.00%	3	0	0	0	0	0	0	0.00%					
23	Central governments	1,213	4	1	0	0	2.52%	1,212	4	2	0	0	3.21%	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	0	0	0.83%	277	2	2	0	0	0	0	1.13%					
25	Public sector entities	6	0	0	0	0	25.79%	6	0	0	0	0	24.87%	6	0	0	0	0	0	0	24.44%					
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
27	International Organisations	0	0	0	0	1	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
28	Institutions	575	62	5	0	1	50.93%	602	32	7	0	3	45.93%	600	32	10	1	4	4	43.10%						
29	Corporates	5,672	695	81	5	6	25.33%	5,648	670	130	5	6	22.77%	5,623	646	179	5	5	39	21.53%						
30	of which: SME	3,824	312	43	2	3	20.66%	3,820	296	63	2	3	12	19.11%	3,812	284	83	2	2	15	18.24%					
31	Retail	7,947	44	47	1	0	13	28.66%	7,953	23	62	1	14	23.41%	7,934	26	78	1	0	16	20.11%					
32	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
33	Secured by mortgages on immovable property	247	82	9	0	0	15.92%	252	74	12	0	2	13.92%	251	74	14	0	0	0	0	12.70%					
34	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
35	Items associated with particularly high risk	483	21	5	0	0	11.55%	481	20	8	0	1	13.29%	478	20	12	0	0	0	0	2	14.03%				
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
37	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	0.00%					
38	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
39	Equity	0	0	0	0	0	13.69%	0	0	0	0	0	13.32%	0	0	0	0	0	0	0	13.04%					
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
41	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
42	Standardised Total	16,422	911	149	7	7	25.71%	16,435	825	223	8	6	50	22.56%	16,383	803	297	8	5	62	20.88%					

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			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			
43	Central banks	22,353	20	0	0	0	0.00%	22,353	20	0	0	0	0.00%	22,353	20	0	0	0	0	0	0	0.00%				
44	Central governments	532	0	0	0	0	2.00%	532	0	1	0	0	2.00%	531	0	1	0	0	0	0	2.00%					
45	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
46	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
49	Institutions	921	0	19	6	0	31.75%	903	0	37	6	0	12	31.75%	885	0	55	6	0	17	31.75%					
50	Corporates	0	0	0	0	0	99.67%	0	0	0	0	0	99.34%	0	0	0	0	0	0	0	98.88%					
51	of which: SME	0	0	0	0	0	31.21%	0	0	0	0	0	25.25%	0	0	0	0	0	0	0	23.40%					
52	Retail	0	0	0	0	0	31.51%	0	0	0	0	0	27.88%	0	0	0	0	0	0	0	24.13%					
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
54	Secured by mortgages on immovable property	0	0	0	0	0	15.37%	0	0	0	0	0	13.25%	0	0	0	0	0	0	0	11.28%					
55	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
56	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	0.00%					
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	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	0	0	0.00%					
60	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%					
61	Securitisation	0	0	0	0	0																				







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

Row Num	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32			
169	N.A.	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
170		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
171		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
172		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
173		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
174		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
175		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
176		Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
177		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
178		Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
179		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
180		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	0.00%			
181		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
182		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	0.00%			
183		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
185		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
186		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
187		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
188		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
189	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				

Row Num	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	
190	N.A.	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
191		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
192		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
193		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
194		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
195		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
196		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
197		Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
198		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
199		Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
200		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	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	0	0	0	0	0.00%			
202		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	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	0	0	0	0	0.00%			
204		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
206		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
207		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
208		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
209		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
210	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				

Row Num	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231			
211	N.A.	Central banks	0	0	0	0	0	0.00%	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	0.00%	0	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	0.00%	0	0	0	0	0	0	0	0.00%			
214		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
215		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	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	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	0.00%			
218		Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
219		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	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	0.00%			
221		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	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	0.00%			
223		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	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	0	0.00%			
226		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	0.00%			
227		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
228		Equity	0	0	0	0	0	0.00%	0	0															



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

RowNum	Entity	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
(min EUR, %)																						
1	Central banks	27,150	20	0	0	0	0.00%	27,150	20	0	0	0	0	0.00%	27,150	20	0	0	0	0	0	0.00%
2	Central governments	1,460	4	1	0	0	0.33%	1,460	4	2	0	0	0	0.37%	1,459	4	3	0	0	0	0	0.38%
3	Regional governments or local authorities	3,659	2	3	0	0	3.55%	3,657	2	5	0	0	0	4.08%	3,656	2	6	0	0	0	0	4.35%
4	Public sector entities	7	0	0	0	0	22.91%	7	0	0	0	0	0	21.45%	7	0	0	0	0	0	0	20.61%
5	Multilateral Development Banks	27	0	0	0	0	16.16%	27	0	0	0	0	0	14.95%	27	0	0	0	0	0	0	14.31%
6	International Organisations	194	0	4	1	0	31.75%	190	0	8	1	0	0	31.75%	186	0	12	1	0	0	4	31.75%
7	Institutions	2,996	107	43	7	3	36.89%	3,020	94	74	7	2	26	35.62%	2,998	49	101	7	1	35	34.94%	
8	Corporates	6,630	2,884	394	9	108	26.78%	6,665	2,781	763	7	76	194	25.97%	6,564	2,433	1,023	6	53	257	25.13%	
9	of which: SME	3,286	1,003	112	3	28	29	25.44%	3,191	997	214	3	21	50	23.1%	3,186	921	295	3	15	67	22.58%
10	Retail	8,011	2,261	159	7	9	42	26.62%	7,496	2,682	253	5	56	21.9%	7,348	2,739	345	5	5	67	19.39%	
11	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	0.00%
12	Secured by mortgages on immovable property	135	206	17	0	1	7.55%	136	195	27	1	27	65.1%	127	192	39	0	0	0	0	0	6.06%
13	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
14	Items associated with particularly high risk	1	458	50	0	14	10	20.26%	1	401	107	0	10	24	22.04%	15	350	145	0	6	33	22.54%
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	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	0	0.00%	0	0	0	0	0	0	0	0.00%
17	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	0.00%
18	Equity	6	0	0	0	0	35.00%	6	0	0	0	0	0	32.72%	6	0	0	0	0	0	0	31.12%
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21	Standardised Total	50,280	6,042	674	25	136	26.30%	49,615	6,140	1,240	20	96	305	24.57%	49,543	5,779	1,674	19	67	398	23.80%	

RowNum	Entity	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
(min EUR, %)																						
22	Central banks	3	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0.00%
23	Central governments	1,213	4	1	0	0	3.48%	1,212	4	2	0	0	0	3.95%	1,212	4	2	0	0	0	0	4.18%
24	Regional governments or local authorities	277	2	1	0	0	2.25%	277	2	2	0	0	0	2.45%	277	2	2	0	0	0	0	2.61%
25	Public sector entities	6	0	0	0	0	25.79%	6	0	0	0	0	0	24.87%	6	0	0	0	0	0	0	24.44%
26	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	0.00%
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28	Institutions	548	82	13	1	3	49.37%	578	43	21	1	2	9	44.40%	574	39	28	1	1	13	42.73%	
29	Corporates	3,671	2,476	301	6	98	26.12%	3,504	2,342	603	5	71	155	25.77%	3,540	2,085	824	4	49	211	25.66%	
30	of which: SME	3,089	983	107	3	27	27	25.73%	2,994	981	205	3	29	48	23.42%	2,986	909	284	3	15	65	22.76%
31	Retail	5,890	2,054	93	2	5	22	23.46%	5,404	2,480	154	3	5	28	18.29%	5,252	2,560	226	2	4	35	15.64%
32	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	0.00%
33	Secured by mortgages on immovable property	125	198	15	0	1	9.48%	123	191	29	0	0	1	5.12%	113	188	38	0	0	0	0	5.14%
34	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	0.00%
35	Items associated with particularly high risk	1	458	50	0	14	10	20.26%	1	401	107	0	10	24	22.04%	15	350	145	0	6	33	22.54%
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37	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%	0	0	0	0	0	0	0	0.00%
38	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	0.00%
39	Equity	0	0	0	0	0	14.38%	0	0	0	0	0	0	15.12%	0	0	0	0	0	0	0	15.33%
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
42	Standardised Total	11,734	5,274	474	9	122	24.74%	11,106	5,463	914	8	88	218	23.83%	10,990	5,228	1,265	8	61	294	23.21%	

RowNum	Entity	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
(min EUR, %)																						
43	Central banks	22,353	20	0	0	0	0.00%	22,353	20	0	0	0	0	0.00%	22,353	20	0	0	0	0	0	0.00%
44	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0	2.00%
46	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	0.00%
47	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	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49	Institutions	921	0	19	6	0	31.75%	903	0	37	6	0	12	31.75%	885	0	55	6	0	17	31.75%	
50	Corporates	0	0	0	0	0	94.99%	0	0	0	0	0	0	93.42%	0	0	0	0	0	0	92.64%	
51	of which: SME	0	0	0	0	0	34.61%	0	0	0	0	0	0	33.75%	0	0	0	0	0	0	33.20%	
52	Retail	0	0	0	0	0	17.75%	0	0	0	0	0	0	16.40%	0	0	0	0	0	0	15.40%	
53	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	0.00%
54	Secured by mortgages on immovable property	0	0	0	0	0	15.37%	0	0	0	0	0	0	14.97%	0	0	0	0	0	0	14.59%	
55	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	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
59	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	0.00%
60	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
62	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
63	Standardised Total	23,809	21	19	6	0	31.80%	23,790	20	38	6	0	12	31.54%	23,772	20	56	6	0	18	31.45%	

RowNum	Entity	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
(min EUR, %)																						
64	Central banks	3,094	0	0	0	0	0.00%	3,094	0	0	0											



















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

DNB Bank Group

Table for DNB Bank Group showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.

Table for Norway showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.

Table for Germany showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.

Table for Sweden showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.

Table for United States showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.

Table for United Kingdom showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Metrics include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and IRB TOTAL.



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

DNB Bank Group

Table for DNB Bank Group showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 6,827 and for 31/12/2022 is 6,148.

Table for Norway showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 6,795 and for 31/12/2022 is 6,115.

Table for Germany showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 1 and for 31/12/2022 is 1.

Table for Sweden showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 5 and for 31/12/2022 is 5.

Table for United States showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 3 and for 31/12/2022 is 4.

Table for United Kingdom showing IRB values across stages and years. IRB TOTAL for 31/12/2021 is 1 and for 31/12/2022 is 1.

### 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

DNB Bank Group

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
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		
109																						
110	Canada	Central banks																				
111		Central governments																				
112		Institutions																				
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
114		Corporates - Of Which: Specialised Lending																				
115		Corporates - Of Which: SME																				
116		Retail	1	0	0	0	0	0	0	26.19%	1	0	0	0	0	0	0	0	0	0	0	22.28%
117		Retail - Secured on real estate property																				
118		Retail - Secured on real estate property - Of Which: SME																				
119		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	26.19%	1	0	0	0	0	0	0	0	0	0	0	22.28%
120		Retail - Qualifying Revolving																				
121		Retail - Other Retail																				
122		Retail - Other Retail - Of Which: SME																				
123		Retail - Other Retail - Of Which: non-SME																				
124		Equity																				
125		Securitisation																				
126		Other non-credit obligation assets																				
127		IRB TOTAL	1	0	0	0	0	0	0	26.19%	1	0	0	0	0	0	0	0	0	0	0	22.28%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
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		
129																						
130	Denmark	Central banks																				
131		Central governments																				
132		Institutions																				
133		Corporates	0	0	0	0	0	0	0	74.84%	0	0	0	0	0	0	0	0	0	0	0	58.18%
134		Corporates - Of Which: Specialised Lending																				
135		Corporates - Of Which: SME																				
136		Retail	4	0	0	0	0	0	0	28.92%	4	0	0	0	0	0	0	0	0	0	0	23.94%
137		Retail - Secured on real estate property																				
138		Retail - Secured on real estate property - Of Which: SME																				
139		Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	28.92%	4	0	0	0	0	0	0	0	0	0	0	23.94%
140		Retail - Qualifying Revolving																				
141		Retail - Other Retail																				
142		Retail - Other Retail - Of Which: SME																				
143		Retail - Other Retail - Of Which: non-SME																				
144		Equity																				
145		Securitisation																				
146		Other non-credit obligation assets																				
147		IRB TOTAL	4	0	0	0	0	0	0	59.63%	4	0	0	0	0	0	0	0	0	0	0	47.85%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
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		
149																						
150	N.A.	Central banks																				
151		Central governments																				
152		Institutions																				
153		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154		Corporates - Of Which: Specialised Lending																				
155		Corporates - Of Which: SME																				
156		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157		Retail - Secured on real estate property																				
158		Retail - Secured on real estate property - Of Which: SME																				
159		Retail - Secured on real estate property - Of Which: non-SME																				
160		Retail - Qualifying Revolving																				
161		Retail - Other Retail																				
162		Retail - Other Retail - Of Which: SME																				
163		Retail - Other Retail - Of Which: non-SME																				
164		Equity																				
165		Securitisation																				
166		Other non-credit obligation assets																				
167		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
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		
169																						
170	N.A.	Central banks																				
171		Central governments																				
172		Institutions																				
173		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174		Corporates - Of Which: Specialised Lending																				
175		Corporates - Of Which: SME																				
176		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177		Retail - Secured on real estate property																				
178		Retail - Secured on real estate property - Of Which: SME																				
179		Retail - Secured on real estate property - Of Which: non-SME																				
180		Retail - Qualifying Revolving																				
181		Retail - Other Retail																				
182		Retail - Other Retail - Of Which: SME																				
183		Retail - Other Retail - Of Which: non-SME																				
184		Equity																				
185		Securitisation																				
186		Other non-credit obligation assets																				
187		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
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		
189																						
190	N.A.	Central banks																				
191		Central governments																				
192		Institutions																				
193		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194		Corporates - Of Which: Specialised Lending																				
195		Corporates - Of Which: SME	</																			

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

DNB Bank Group

		Public guarantees - Adverse Scenario																															
		31/12/2021								31/12/2022								31/12/2023															
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure	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 Ratio Stage 3 exposure	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 Ratio Stage 3 exposure		
173																																	
174																																	
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		Public guarantees - Adverse Scenario																													
		31/12/2021								31/12/2022								31/12/2023													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure	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 Ratio Stage 3 exposure	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 Ratio Stage 3 exposure



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

DNB Bank Group

Table for Canada showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-headers for Public guarantees - Adverse Scenario and various exposure stages.

Table for Denmark showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-headers for Public guarantees - Adverse Scenario and various exposure stages.

Table for N.A. (North America) showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-headers for Public guarantees - Adverse Scenario and various exposure stages.

Table for N.A. (North America) showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-headers for Public guarantees - Adverse Scenario and various exposure stages.

Table for N.A. (North America) showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-headers for Public guarantees - Adverse Scenario and various exposure stages.





### 2021 EU-wide Stress Test: Credit risk COVID-19 STA

DNB Bank Group

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
105		Central banks											
106		Central governments											
107		Regional governments or local authorities											
108		Public sector entities											
109		Multilateral Development Banks											
110		International Organisations											
111		Institutions											
112		Corporates											
113		of which: SME											
114		Retail											
115		of which: SME											
116		Secured by mortgages on immovable property											
117		of which: non-SME											
118		Items associated with particularly high risk											
119		Covered bonds											
120		Claims on institutions and corporates with a ST credit assessment											
121		Collective investments undertakings (CIU)											
122		Equity											
123		Securitisation											
124		Other exposures											
125		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
126		Central banks											
127		Central governments											
128		Regional governments or local authorities											
129		Public sector entities											
130		Multilateral Development Banks											
131		International Organisations											
132		Institutions											
133		Corporates											
134		of which: SME											
135		Retail											
136		of which: SME											
137		Secured by mortgages on immovable property											
138		of which: non-SME											
139		Items associated with particularly high risk											
140		Covered bonds											
141		Claims on institutions and corporates with a ST credit assessment											
142		Collective investments undertakings (CIU)											
143		Equity											
144		Securitisation											
145		Other exposures											
146		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
147		Central banks											
148		Central governments											
149		Regional governments or local authorities											
150		Public sector entities											
151		Multilateral Development Banks											
152		International Organisations											
153		Institutions											
154		Corporates											
155		of which: SME											
156		Retail											
157		of which: SME											
158		Secured by mortgages on immovable property											
159		of which: non-SME											
160		Items associated with particularly high risk											
161		Covered bonds											
162		Claims on institutions and corporates with a ST credit assessment											
163		Collective investments undertakings (CIU)											
164		Equity											
165		Securitisation											
166		Other exposures											
167		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
168		Central banks											
169		Central governments											
170		Regional governments or local authorities											
171		Public sector entities											
172		Multilateral Development Banks											
173		International Organisations											
174		Institutions											
175		Corporates											
176		of which: SME											
177		Retail											
178		of which: SME											
179		Secured by mortgages on immovable property											
180		of which: non-SME											
181		Items associated with particularly high risk											
182		Covered bonds											
183		Claims on institutions and corporates with a ST credit assessment											
184		Collective investments undertakings (CIU)											
185		Equity											
186		Securitisation											
187		Other exposures											
188		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
189		Central banks											
190		Central governments											
191		Regional governments or local authorities											
192		Public sector entities											
193		Multilateral Development Banks											
194		International Organisations											
195		Institutions											
196		Corporates											
197		of which: SME											
198		Retail											
199		of which: SME											
200		Secured by mortgages on immovable property											
201		of which: non-SME											
202		Items associated with particularly high risk											
203		Covered bonds											
204		Claims on institutions and corporates with a ST credit assessment											
205		Collective investments undertakings (CIU)											
206		Equity											
207		Securitisation											
208		Other exposures											
209		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual										
			31/12/2020										
		Exposure value	Risk exposure amounts	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 Ratio - Stage 3 exposure
210		Central banks											
211		Central governments											
212		Regional governments or local authorities											
213		Public sector entities											
214		Multilateral Development Banks											
215		International Organisations											
216		Institutions											
217		Corporates											
218		of which: SME											
219		Retail											
220		of which: SME											
221		Secured by mortgages on immovable property											
222		of which: non-SME											
223		Items associated with particularly high risk											
224		Covered bonds											
225		Claims on institutions and corporates with a ST credit assessment											
226		Collective investments undertakings (CIU)											
227		Equity											
228		Securitisation											
229		Other exposures											
230		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Public guarantees - Actual										
			31/12/2020										
		Exposure value	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 Ratio - Stage 3 exposure
231		Central banks											
232		Central governments											
233		Regional governments or local authorities											
234		Public sector entities											
235		Multilateral Development Banks											
236		International Organisations											
237		Institutions											
238		Corporates											
239		of which: SME											
240		Retail											
241		of which: SME											
242		Secured by mortgages on immovable property											
243		of which: non-SME											
244		Items associated with particularly high risk											
245		Covered bonds											
246		Claims on institutions and corporates with a ST credit assessment											
247		Collective investments undertakings (CIU)											
248		Equity											
249		Securitisation											
250		Other exposures											
251		Standardised Total	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Public guarantees - Actual									
			31/12/2020									











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

DNB Bank Group

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
106																						
107																						
108																						
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Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
129																						
130																						
131																						
132																						
133																						
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145																						
146																						
147																						

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
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Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
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Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
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Row Num	(min EUR, %)	Moratoria - Adverse Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure															





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

DNB Bank Group

Table for DNB Bank Group showing credit risk stress test results. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various stages of exposure (Stage 1, Stage 2, Stage 3) and coverage ratios. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for Norway showing credit risk stress test results. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various stages of exposure (Stage 1, Stage 2, Stage 3) and coverage ratios. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for Germany showing credit risk stress test results. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various stages of exposure (Stage 1, Stage 2, Stage 3) and coverage ratios. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for Sweden showing credit risk stress test results. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various stages of exposure (Stage 1, Stage 2, Stage 3) and coverage ratios. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for United States showing credit risk stress test results. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various stages of exposure (Stage 1, Stage 2, Stage 3) and coverage ratios. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.



# 2021 EU-wide Stress Test: Securitisations

DNB Bank Group

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>0</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
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

DNB Bank Group

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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	<b>Total risk exposure amount</b>	<b>88,859</b>	<b>90,185</b>	<b>90,047</b>	<b>90,264</b>	<b>94,417</b>	<b>99,668</b>	<b>102,803</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>88,859</b>	<b>90,185</b>	<b>90,047</b>	<b>90,264</b>	<b>94,417</b>	<b>99,668</b>	<b>102,803</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>88,859</b>	<b>90,185</b>	<b>90,047</b>	<b>90,264</b>	<b>94,417</b>	<b>99,668</b>	<b>102,803</b>





# 2021 EU-wide Stress Test: P&L

DNB Bank Group

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	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	<b>Dividend income</b>	16	16	16	16	7	7	7
5	<b>Net fee and commission income</b>	653	653	653	653	588	588	588
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	300	296	296	296	168	222	222
7	<b>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</b>					-234		
8	<b>Other operating income not listed above, net</b>	336	26	23	20	-33	2	2
9	<b>Total operating income, net</b>	5,111	5,129	5,220	4,989	4,093	4,511	4,500
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-930	-213	-99	-88	-2,290	-563	-388
11	<b>Other income and expenses not listed above, net</b>	-2,118	-2,387	-2,201	-2,248	-3,554	-2,165	-2,159
12	<b>Profit or (-) loss before tax from continuing operations</b>	2,064	2,528	2,920	2,653	-1,750	1,783	1,953
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-374	-759	-876	-796	525	-535	-586
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>1,689</b>	<b>1,770</b>	<b>2,044</b>	<b>1,857</b>	<b>-1,225</b>	<b>1,248</b>	<b>1,367</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	1,385	885	1,022	929	0	624	684
17	<b>Attributable to owners of the parent net of estimated dividends</b>	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

DNB Bank Group

		(mln EUR)	1
<b>Row Number</b>	<b>Issuance of CET 1 Instruments 01 January to 31 March 2021</b>		<b>Impact on Common Equity Tier 1</b>
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

<b>Row Number</b>	<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021</b>		<b>Impact on Additional Tier 1 and Tier 2</b>
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

<b>Row Number</b>	<b>Realised losses 01 January to 31 March 2021</b>		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0