



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

DNB Bank Group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		10,342.74	7,467.70
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		284.52	-278.59
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,007.52	-2,513.79
Cumulative 3y: Profit or (-) loss for the year		4,240.18	583.39
Coverage ratio - Default stock	35.49%	28.72%	32.09%
Common Equity Tier 1 capital	15,744.61	18,223.78	15,730.97
Total Risk exposure amount	110,041.79	110,041.79	110,041.79
Common Equity Tier 1 ratio, %	14.3%	16.6%	14.3%
Fully loaded Common Equity Tier 1 ratio, %	14.3%	16.6%	14.3%
Tier 1 capital	16,813.75	19,194.13	16,701.32
Total leverage ratio exposures	263,062.96	263,062.96	263,062.96
Leverage ratio, %	6.4%	7.3%	6.3%
Fully loaded leverage ratio, %	6.3%	7.2%	6.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

DNB Bank Group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
DNB Bank Group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	87,530	1,643	0	0	41,007	3,162	0	0	195	516	0	0	0	34.2%
	Corporates - Of Which: Specialised Lending	701	51	0	0	292	222	0	0	1	6	0	0	0	10.9%
	Corporates - Of Which: SME	19,423	426	0	0	8,556	584	0	0	38	172	0	0	0	42.1%
	Retail	78,754	361	0	0	20,181	689	0	0	50	73	0	0	0	23.3%
	Retail - Secured on real estate property	69,346	175	0	0	17,742	334	0	0	35	25	0	0	0	15.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	69,346	175	0	0	17,742	334	0	0	35	25	0	0	0	15.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9,408	186	0	0	2,440	355	0	0	15	48	0	0	0	32.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	9,408	186	0	0	2,440	355	0	0	15	48	0	0	0	32.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	166,284	2,064	0	0	61,188	3,851	0	0	245	590	0	0	0	32.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	56,129	1,093	0	0	23,678	2,236	0	0	136	290	0	0	0	28.3%
	Corporates - Of Which: Specialised Lending	0	325	0	0	9	0	0	0	0	0	0	0	0	46.3%
	Corporates - Of Which: SME	19,361	425	0	0	8,480	580	0	0	37	172	0	0	0	42.1%
	Retail	78,341	353	0	0	20,087	678	0	0	60	76	0	0	0	22.8%
	Retail - Secured on real estate property	69,011	171	0	0	17,665	331	0	0	35	24	0	0	0	14.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	69,011	171	0	0	17,665	331	0	0	35	24	0	0	0	14.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9,330	181	0	0	2,421	348	0	0	15	47	0	0	0	32.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	9,330	181	0	0	2,421	348	0	0	15	47	0	0	0	32.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	134,470	1,446	0	0	43,765	2,917	0	0	187	360	0	0	0	27.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	10,520	10	0	0	3,491	0	0	0	10	10	0	0	0	91.7%
	Corporates - Of Which: Specialised Lending	26	0	0	0	10	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	69	0	0	0	10	0	0	0	0	0	0	0	0	-
	Retail	59	0	0	0	14	0	0	0	0	0	0	0	0	26.2%
	Retail - Secured on real estate property	59	0	0	0	12	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	59	0	0	0	12	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	2	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	2	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	10,999	11	0	0	3,505	0	0	0	10	10	0	0	0	90.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	6,169	1	0	0	2,631	0	0	0	0	0	0	0	0	192.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0	100.0%
	Retail	55	3	0	0	15	3	0	0	11	3	0	0	0	47.4%
	Retail - Secured on real estate property	39	2	0	0	11	1	0	0	0	1	0	0	0	56.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	39	2	0	0	11	1	0	0	0	1	0	0	0	56.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	15	1	0	0	4	3	0	0	0	0	0	0	0	35.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	15	1	0	0	4	3	0	0	0	0	0	0	0	35.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	6,223	4	0	0	2,646	3	0	0	9	3	0	0	0	82.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
DNB Bank Group

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	100.0%	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	40.6%
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	38.4%
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	46.1%
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	46.1%
		Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
	IRB TOTAL	1	0	0	0	0	0	0	0	0	0	0	0	41.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Poland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	85	0	0	0	33	1	0	0	0	0	0	0	4.2%	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	4.2%
	Retail	Retail - Secured on real estate property	3	0	0	0	1	0	0	0	0	0	0	0	36.6%
		Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	36.6%
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	36.6%
		Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
	IRB TOTAL	88	0	0	0	34	1	0	0	0	0	0	0	22.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Latvia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	50	0	0	0	31	0	0	0	0	0	0	0	-	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	26.5%
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	26.5%
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	26.5%
		Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
	IRB TOTAL	51	0	0	0	31	0	0	0	0	0	0	0	26.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	688	37	0	0	304	0	0	0	2	23	0	0	64.0%	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	0	0	0	0	-
		Retail - Secured on real estate property - Of Which: SME	3	0	0	0	1	0	0	0	0	0	0	0	-
		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
		Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
	IRB TOTAL	692	37	0	0	305	0	0	2	23	0	0	0	64.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
DNB Bank Group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,990	0	0	0	584	0	0	0	2	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	4	0	0	0	1	0	0	0	0	0	0	0	0	41.2%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	41.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	41.2%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,994	0	0	0	585	0	0	0	2	0	0	0	0	41.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,189	34	0	0	753	27	0	0	12	13	0	0	0	37.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	5.0%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	16	0	0	0	3	0	0	0	0	0	0	0	0	33.5%
	Retail - Secured on real estate property	12	12	0	0	2	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	2	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	33.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	0	0	0	0	0	33.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,204	34	0	0	756	27	0	0	12	13	0	0	0	37.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1,194	72	0	0	437	86	0	0	2	33	0	0	0	45.4%
	Corporates - Of Which: Specialised Lending	52	0	0	0	22	0	0	0	0	0	0	0	0	40.9%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	24	0	0	0	7	1	0	0	0	0	0	0	0	33.5%
	Retail - Secured on real estate property	18	0	0	0	5	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	18	0	0	0	5	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6	0	0	0	1	1	0	0	0	0	0	0	0	33.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	1	1	0	0	0	0	0	0	0	33.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,129	72	0	0	444	86	0	0	2	33	0	0	0	45.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
DNB Bank Group	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.3%	1,008	31.3%	0.3%	1,262	30.1%	0.3%	1,507	29.4%
	Corporates - Of Which: Specialised Lending	0.1%	7	12.2%	0.1%	8	13.4%	0.1%	9	14.4%
	Corporates - Of Which: SME	0.2%	246	34.9%	0.2%	278	31.3%	0.2%	309	29.1%
	Retail	0.1%	167	20.9%	0.1%	215	19.1%	0.1%	256	17.6%
	Retail - Secured on real estate property	0.0%	55	10.9%	0.0%	66	9.3%	0.0%	76	8.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	-	0	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	55	10.9%	0.0%	66	9.3%	0.0%	76	8.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.5%	112	32.5%	0.4%	149	31.0%	0.3%	180	29.5%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.5%	112	32.5%	0.4%	149	31.0%	0.3%	180	29.5%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	1,175	29.3%	0.2%	1,478	27.8%	0.2%	1,783	26.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
DNB Bank Group	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.6%	1,285	32.4%	0.7%	1,905	31.5%	0.7%	2,529	30.9%
	Corporates - Of Which: Specialised Lending	0.4%	10	16.9%	0.5%	14	20.2%	0.5%	17	22.5%
	Corporates - Of Which: SME	0.2%	386	34.8%	0.2%	380	32.2%	0.4%	469	30.9%
	Retail	0.0%	71	12.3%	0.1%	109	12.3%	0.1%	152	12.3%
	Retail - Secured on real estate property	0.0%	71	12.3%	0.1%	109	12.3%	0.1%	152	12.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	71	12.3%	0.1%	109	12.3%	0.1%	152	12.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	1.0%	157	41.7%	1.1%	265	47.2%	1.2%	375	50.0%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	1.0%	157	41.7%	1.1%	265	47.2%	1.2%	375	50.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.4%	1,513	31.0%	0.5%	2,279	30.4%	0.5%	3,064	30.2%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Norway	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.3%	626	27.7%	0.3%	796	27.1%	0.3%	960	26.7%
	Corporates - Of Which: Specialised Lending	0.3%	1	37.4%	0.3%	1	37.3%	0.3%	1	37.3%
	Corporates - Of Which: SME	0.2%	245	34.9%	0.2%	277	31.3%	0.2%	308	29.1%
	Retail	0.1%	165	20.6%	0.1%	211	18.9%	0.1%	251	17.4%
	Retail - Secured on real estate property	0.0%	53	10.4%	0.0%	63	8.9%	0.0%	74	8.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	53	10.4%	0.0%	63	8.9%	0.0%	74	8.0%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.5%	110	32.4%	0.4%	146	30.9%	0.3%	178	29.4%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.5%	110	32.4%	0.4%	146	30.9%	0.3%	178	29.4%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	788	25.8%	0.2%	1,007	24.8%	0.2%	1,211	24.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Norway	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.7%	818	29.6%	0.7%	1,235	29.7%	0.7%	1,641	29.6%
	Corporates - Of Which: Specialised Lending	0.2%	1	32.3%	0.8%	2	52.7%	0.8%	3	52.8%
	Corporates - Of Which: SME	0.4%	285	34.9%	0.5%	379	32.3%	0.4%	467	31.0%
	Retail	0.1%	165	20.6%	0.2%	244	24.9%	0.2%	369	26.6%
	Retail - Secured on real estate property	0.0%	69	11.9%	0.1%	106	12.1%	0.1%	148	12.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	69	11.9%	0.1%	106	12.1%	0.1%	148	12.0%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	1.0%	155	41.7%	1.2%	263	47.2%	1.2%	372	50.0%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	1.0%	155	41.7%	1.2%	263	47.2%	1.2%	372	50.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.4%	1,042	28.4%	0.4%	1,604	28.9%	0.4%	2,181	28.9%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
United States	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.2%	37	32.2%	0.2%	56	29.1%	0.2%	76	27.8%
	Corporates - Of Which: Specialised Lending	0.1%	0	37.1%	0.1%	0	37.1%	0.1%	0	37.1%
	Corporates - Of Which: SME	0.2%	0	17.5%	0.2%	0	17.5%	0.2%	0	17.5%
	Retail	0.1%	0	22.7%	0.0%	0	20.3%	0.0%	0	18.9%
	Retail - Secured on real estate property	0.0%	0	9.9%	0.0%	0	9.3%	0.0%	0	8.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.9%	0.0%	0	9.3%	0.0%	0	8.8%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.2%	0	28.3%	0.2%	0	28.9%	0.2%	0	28.7%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.2%	0	28.3%	0.2%	0	28.9%	0.2%	0	28.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	37	33.1%	0.2%	56	29.1%	0.2%	76	27.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
United States	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.3%	55	31.1%	0.5%	107	28.2%	0.6%	171	27.2%
	Corporates - Of Which: Specialised Lending	0.3%	0	39.2%	0.3%	0	39.2%	0.3%	0	39.3%
	Corporates - Of Which: SME	0.8%	0	51.6%	1.1%	0	57.0%	1.1%	0	60.7%
	Retail	0.1%	0	27.1%	0.1%	0	29.5%	0.2%	0	30.0%
	Retail - Secured on real estate property	0.1%	0	14.8%	0.1%	0	16.2%	0.1%	0	16.8%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	14.8%	0.1%	0	16.2%	0.1%	0	16.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.5%	0	34.8%	0.6%	0	43.4%	0.7%	0	48.0%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.5%	0	34.8%	0.6%	0	43.4%	0.7%	0	48.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	55	31.1%	0.5%	107	28.2%	0.6%	171	27.2%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Sweden	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	16	22.7%	0.1%	21	20.3%	0.1%	26	19.6%
	Corporates - Of Which: Specialised Lending	0.4%	0	13.9%	0.3%	0	13.7%	0.3%	0	13.6%
	Corporates - Of Which: SME	0.2%	16	48.6%	0.2%	21	49.5%	0.2%	26	60.9%
	Retail	0.1%	1	55.8%	0.1%	1	55.4%	0.1%	1	54.9%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.1%	1	55.8%	0.1%	1	55.4%	0.1%	1	54.9%
	Retail - Other Retail	0.5%	1	39.1%	0.4%	1	41.4%	0.4%	1	42.8%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.5%	1	39.1%	0.4%	1	41.4%	0.4%	1	42.8%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0</								

**2016 EU-wide Stress Test:
Credit risk IRB**
DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.2%	0	31.3%	0.2%	0	31.5%	0.2%	0	31.8%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.0%	0	17.8%	0.0%	0	17.8%	0.0%	0	17.8%
	Retail	0.1%	0	34.3%	0.0%	0	30.5%	0.0%	0	27.8%
	Retail - Secured on real estate property	0.0%	0	9.6%	0.0%	0	9.1%	0.0%	0	8.6%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.6%	0.0%	0	9.1%	0.0%	0	8.6%
	Retail - Qualifying Revolving	0.2%	0	39.2%	0.2%	0	37.2%	0.1%	0	35.3%
	Retail - Other Retail	0.2%	0	39.2%	0.2%	0	37.2%	0.1%	0	35.3%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.2%	0	39.2%	0.2%	0	37.2%	0.1%	0	35.3%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	5	31.3%	0.2%	8	31.5%	0.2%	11	31.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.5%	0	34.7%	0.6%	20	34.5%	0.7%	31	34.3%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.0%	0	18.2%	0.1%	0	18.1%	0.1%	0	18.1%
	Retail	0.1%	0	39.0%	0.1%	0	42.1%	0.2%	0	42.6%
	Retail - Secured on real estate property	0.0%	0	14.1%	0.0%	0	15.5%	0.0%	0	16.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	14.1%	0.0%	0	15.5%	0.0%	0	16.1%
	Retail - Qualifying Revolving	0.4%	0	45.3%	0.5%	0	52.3%	0.6%	0	55.3%
	Retail - Other Retail	0.4%	0	45.3%	0.5%	0	52.3%	0.6%	0	55.3%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.4%	0	45.3%	0.5%	0	52.3%	0.6%	0	55.3%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.5%	10	34.7%	0.6%	20	34.5%	0.7%	31	34.3%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	2.1%	49	49.3%	1.9%	71	52.3%	1.8%	90	53.7%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.2%	0	5.1%	0.2%	0	5.1%	0.2%	0	5.1%
	Retail	0.1%	0	37.9%	0.1%	0	40.0%	0.1%	0	40.9%
	Retail - Secured on real estate property	0.0%	0	35.8%	0.0%	0	33.7%	0.0%	0	31.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	35.8%	0.0%	0	33.7%	0.0%	0	31.9%
	Retail - Qualifying Revolving	0.3%	0	38.0%	0.3%	0	40.9%	0.2%	0	42.8%
	Retail - Other Retail	0.3%	0	38.0%	0.3%	0	40.9%	0.2%	0	42.8%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.3%	0	38.0%	0.3%	0	40.9%	0.2%	0	42.8%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		2.0%	49	49.3%	1.9%	71	52.3%	1.8%	91	53.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	3.3%	63	51.7%	3.1%	98	53.0%	2.8%	128	54.3%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.9%	0	5.6%	1.1%	0	5.7%	1.2%	0	5.8%
	Retail	0.2%	0	42.0%	0.2%	0	50.5%	0.2%	0	55.5%
	Retail - Secured on real estate property	0.1%	0	52.1%	0.1%	0	58.1%	0.1%	0	59.7%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	52.1%	0.1%	0	58.1%	0.1%	0	59.7%
	Retail - Qualifying Revolving	0.5%	0	40.9%	0.5%	0	48.9%	0.6%	0	54.2%
	Retail - Other Retail	0.5%	0	40.9%	0.5%	0	48.9%	0.6%	0	54.2%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.5%	0	40.9%	0.5%	0	48.9%	0.6%	0	54.2%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		3.2%	63	51.7%	3.1%	98	53.6%	2.7%	128	54.3%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	35	44.5%	0.1%	36	43.6%	0.1%	36	42.8%
	Corporates - Of Which: Specialised Lending	0.0%	0	15.6%	0.0%	0	15.6%	0.0%	0	15.6%
	Corporates - Of Which: SME	0.2%	0	40.4%	0.2%	0	40.0%	0.2%	0	39.6%
	Retail	0.2%	0	40.2%	0.2%	0	43.1%	0.1%	0	44.3%
	Retail - Secured on real estate property	0.1%	0	46.4%	0.1%	0	38.1%	0.1%	0	36.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	46.4%	0.1%	0	38.1%	0.1%	0	36.1%
	Retail - Qualifying Revolving	0.6%	0	40.1%	0.5%	0	44.0%	0.4%	0	46.2%
	Retail - Other Retail	0.6%	0	40.1%	0.5%	0	44.0%	0.4%	0	46.2%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.6%	0	40.1%	0.5%	0	44.0%	0.4%	0	46.2%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	35	44.5%	0.1%	36	43.6%	0.1%	37	42.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	37	46.7%	0.1%	38	46.4%	0.1%	40	46.1%
	Corporates - Of Which: Specialised Lending	0.0%	0	22.9%	0.0%	0	22.8%	0.0%	0	23.4%
	Corporates - Of Which: SME	0.3%	0	41.6%	0.3%	0	41.5%	0.3%	0	41.4%
	Retail	0.3%	0	45.2%	0.4%	0	53.0%	0.4%	0	59.1%
	Retail - Secured on real estate property	0.1%	0	55.8%	0.2%	0	61.5%	0.2%	0	63.0%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	55.8%	0.2%	0	61.5%	0.2%	0	63.0%
	Retail - Qualifying Revolving	0.8%	0	43.6%	0.9%	0	51.3%	0.9%	0	57.5%
	Retail - Other Retail	0.8%	0	43.6%	0.9%	0	51.3%	0.9%	0	57.5%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.8%	0	43.6%	0.9%	0	51.3%	0.9%	0	57.5%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	37	46.7%	0.1%	39	46.5%	0.1%	40	46.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
DNB Bank Group	Central governments or central banks	4,665	0	43	0	3	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	7,848	2	3,109	2	3	0	0.0%
	Corporates	13,739	474	11,971	281	26	194	40.9%
	of which: SME	5,663	88	4,019	47	7	41	47.6%
	Retail	3,116	146	2,094	84	7	63	45.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4,691	138	2,106	70	20	68	50.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	342	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	993	0	0	0	0.0%	
Standardised Total	34,058	761	20,659	437	59	324	43.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	4,072	0	0	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,772	0	460	0	2	0	0.0%
	Corporates	7,709	16	5,978	11	12	5	30.3%
	of which: SME	4,858	10	3,211	7	4	3	35.6%
	Retail	1,646	54	1,178	36	1	14	30.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,757	15	644	12	1	4	25.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	18,956	85	8,259	61	15	24	29.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	2	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	122	0	26	0	0	0	0.0%
	Corporates	3	0	3	0	0	0	0.0%
	of which: SME	2	0	3	0	0	0	0.0%
	Retail	2	0	2	0	0	0	37.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	135	0	34	0	0	0	37.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	298	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	554	0	71	0	0	0	0.0%
	Corporates	2,206	13	2,200	13	4	0	3.3%
	of which: SME	139	2	138	1	1	0	7.0%
	Retail	1,099	5	827	4	1	1	17.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4,158	18	3,099	17	5	1	7.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Lithuania	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	268	0	268	0	0	0	0.0%
	Corporates	1,201	185	1,201	125	3	60	32.6%
	of which: SME	310	27	310	19	1	8	30.2%
	Retail	160	50	34	26	2	24	51.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,131	25	565	18	6	8	33.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,760	261	2,068	169	10	92	36.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	231	0	225	0	0	0	0.0%
	Corporates	686	105	686	42	2	63	60.0%
	of which: SME	4	14	4	4	0	9	68.2%
	Retail	5	1	2	1	0	0	6.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	940	6	470	5	3	1	13.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,862	112	1,384	48	5	64	57.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Latvia	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	29	2	19	2	0	0	0.0%
	Corporates	591	109	591	58	2	51	47.1%
	of which: SME	138	31	138	12	1	19	60.5%
	Retail	133	31	26	12	3	19	64.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	769	89	384	34	11	55	62.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,522	231	1,021	105	15	125	55.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	712	0	4	0	0	0	0.0%
	Corporates	321	0	321	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,033	0	325	0	1	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Canada	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	31.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4	0	1	0	0	0	4.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	36	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	122	0	30	0	0	0	0.0%
	Corporates	15	0	15	0	0	0	32.9%
	of which: SME	0	0	0	0	0	0	32.9%
	Retail	0	0	0	0	0	0	28.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	176	0	46	0	0	0	28.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central governments or central banks	70	0	0	0	2	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	18	0	9	0	0	0	0.0%
	Corporates	107	8	107	5	0	3	38.7%
	of which: SME	1	0	1	0	0	0	49.9%
	Retail	1	1	1	0	0	1	42.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	0	0	8.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	199	9	118	6	2	3	38.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
DNB Bank Group	Central governments or central banks	0.0%	3	47.1%	0.0%	4	46.6%	0.0%	4	46.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	6	26.8%	0.0%	10	28.7%	0.0%	13	29.4%
	Corporates	0.1%	232	38.5%	0.1%	246	36.7%	0.1%	259	35.3%
	of which: SME	0.1%	53	41.6%	0.1%	58	37.9%	0.1%	62	35.4%
	Retail	0.3%	79	44.9%	0.2%	87	44.0%	0.2%	93	42.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	97	50.5%	0.1%	103	50.0%	0.1%	108	49.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	418	41.6%	0.1%	449	40.1%	0.1%	479	38.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
DNB Bank Group	Central governments or central banks	0.0%	3	47.3%	0.0%	4	47.1%	0.0%	5	47.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	7	27.9%	0.1%	12	29.5%	0.1%	17	30.1%
	Corporates	0.3%	260	39.7%	0.4%	314	38.6%	0.4%	375	38.6%
	of which: SME	0.2%	60	40.7%	0.3%	76	37.3%	0.3%	92	35.6%
	Retail	0.5%	90	48.6%	0.6%	113	52.2%	0.7%	135	53.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.3%	114	58.1%	0.4%	139	63.4%	0.4%	159	64.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	475	44.3%	0.3%	583	44.7%	0.3%	692	44.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	3	51.1%	0.1%	5	51.0%	0.1%	7	50.9%
	Corporates	0.1%	23	23.4%	0.1%	30	22.2%	0.1%	37	21.7%
	of which: SME	0.1%	11	24.3%	0.1%	14	22.4%	0.1%	18	21.7%
	Retail	0.2%	19	28.5%	0.1%	24	26.6%	0.1%	23	25.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	5	20.2%	0.0%	5	17.2%	0.0%	6	15.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	51	26.1%	0.1%	63	24.5%	0.1%	74	23.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	4	51.1%	0.1%	6	51.0%	0.1%	9	50.8%
	Corporates	0.2%	34	30.1%	0.3%	60	30.7%	0.3%	87	31.5%
	of which: SME	0.2%	16	27.9%	0.3%	28	27.6%	0.3%	41	27.9%
	Retail	0.3%	23	31.8%	0.5%	33	34.5%	0.6%	42	35.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	6	21.9%	0.1%	7	20.2%	0.1%	9	18.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	67	30.3%	0.2%	107	31.4%	0.2%	148	31.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.1%	0	25.9%	0.1%	0	25.9%	0.1%	0	25.9%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	59.6%	0.1%	1	59.6%	0.1%	1	59.5%
	Corporates	0.1%	0	18.4%	0.1%	0	18.4%	0.1%	0	18.4%
	of which: SME	0.1%	0	17.5%	0.1%	0	17.5%	0.1%	0	17.5%
	Retail	0.5%	0	36.4%	0.4%	0	35.5%	0.4%	0	34.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	19.0%	0.1%	0	17.8%	0.1%	0	16.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	1	43.5%	0.1%	1	45.5%	0.1%	1	46.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.1%	0	25.9%	0.1%	0	25.9%	0.1%	0	25.9%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	59.6%	0.2%	1	59.5%	0.2%	1	59.5%
	Corporates	0.3%	0	43.5%	0.4%	0	47.5%	0.4%	0	50.3%
	of which: SME	0.3%	0	51.6%	0.4%	0	56.9%	0.5%	0	60.7%
	Retail	1.0%	0	41.0%	1.3%	0	44.9%	1.5%	0	45.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.5%	0	29.7%	0.5%	0	32.8%	0.5%	0	33.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	1	46.7%	0.2%	1	50.6%	0.2%	1	51.9%	

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	60.1%	0.1%	1	60.1%	0.1%	1	60.1%
	Corporates	0.1%	5	8.6%	0.1%	7	11.0%	0.1%	8	12.4%
	of which: SME	0.1%	1	9.8%	0.1%	1	11.3%	0.0%	1	12.3%
	Retail	0.3%	5	43.7%	0.2%	8	51.1%	0.2%	10	53.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	44.7%	0.1%	0	41.9%	0.1%	0	39.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	11	20.1%	0.1%	15	24.9%	0.1%	19	27.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	1	60.1%	0.1%	1	60.1%	0.1%	1	60.1%
	Corporates	0.3%	10	18.0%	0.4%	20	26.1%	0.5%	38	35.2%
	of which: SME	0.2%	1	15.2%	0.3%	1	19.4%	0.3%	2	21.6%
	Retail	0.5%	7	59.1%	0.5%	13	74.2%	0.6%	19	81.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	63.1%	0.2%	0	68.9%	0.3%	0	70.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	18	28.3%	0.4%	35	36.4%	0.4%	59	44.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
	Corporates	0.1%	65	32.2%	0.1%	66	31.9%	0.1%	68	31.6%
	of which: SME	0.1%	9	29.5%	0.1%	10	28.9%	0.1%	10	28.4%
	Retail	0.7%	28	52.0%	0.6%	29	52.2%	0.5%	30	52.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	16	38.1%	0.2%	18	41.0%	0.2%	20	42.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	109	36.4%	0.2%	113	36.5%	0.1%	117	36.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
	Corporates	0.3%	70	34.2%	0.3%	75	34.4%	0.3%	80	34.5%
	of which: SME	0.3%	10	30.7%	0.4%	10	30.7%	0.4%	13	30.7%
	Retail	1.2%	30	55.3%	1.4%	34	59.4%	1.5%	36	61.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.5%	19	45.3%	0.5%	26	55.8%	0.6%	32	62.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	120	39.2%	0.4%	135	41.3%	0.5%	148	42.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	5.5%	0.0%	0	5.5%	0.0%	0	5.5%
	Corporates	0.1%	66	59.2%	0.1%	66	58.5%	0.1%	67	57.8%
	of which: SME	0.3%	10	68.1%	0.3%	10	68.0%	0.3%	10	67.9%
	Retail	1.2%	0	13.4%	1.0%	0	18.2%	0.9%	0	21.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	5	25.7%	0.1%	6	32.9%	0.1%	6	37.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	70	56.7%	0.1%	72	56.2%	0.1%	74	55.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	5.5%	0.0%	0	5.5%	0.0%	0	5.5%
	Corporates	0.3%	67	59.5%	0.4%	70	58.6%	0.4%	73	57.9%
	of which: SME	0.7%	10	68.4%	0.8%	10	68.3%	0.8%	10	68.2%
	Retail	1.9%	0	17.2%	2.3%	0	26.9%	2.5%	0	35.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.3%	6	38.4%	0.3%	8	53.5%	0.3%	12	63.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	73	57.5%	0.3%	79	57.6%	0.3%	85	57.8%	

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.2%	0.0%	0	0.4%	0.0%	0	0.6%
	Corporates	0.2%	54	46.3%	0.2%	55	45.6%	0.2%	56	45.0%
	of which: SME	0.3%	20	58.9%	0.3%	20	57.5%	0.3%	21	56.3%
	Retail	1.3%	24	66.0%	1.1%	26	66.6%	0.9%	27	66.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.4%	69	63.5%	0.3%	72	64.0%	0.3%	74	64.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	148	55.3%	0.3%	152	55.3%	0.3%	157	55.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.3%	0.0%	0	0.5%	0.0%	0	0.7%
	Corporates	0.4%	56	47.0%	0.5%	59	46.5%	0.4%	61	46.1%
	of which: SME	0.6%	20	58.9%	0.7%	21	57.9%	0.7%	22	56.3%
	Retail	1.9%	26	70.2%	2.0%	30	75.5%	2.1%	33	77.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.9%	81	73.5%	0.9%	95	81.8%	1.0%	103	84.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.8%	163	60.1%	0.8%	183	63.9%	0.8%	197	65.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	43.3%	0.0%	0	43.3%	0.0%	0	43.3%
	Corporates	0.1%	0	20.1%	0.1%	0	20.1%	0.1%	1	20.1%
	of which: SME	1.6%	0	25.9%	1.6%	0	25.9%	1.5%	0	25.9%
	Retail	0.4%	0	50.0%	0.3%	0	46.8%	0.3%	0	44.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	22.3%	0.0%	1	22.2%	0.0%	1	22.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	43.3%	0.0%	0	43.3%	0.0%	0	43.4%
	Corporates	0.3%	1	52.1%	0.4%	2	57.1%	0.4%	4	60.6%
	of which: SME	3.2%	0	34.5%	3.7%	0	35.6%	3.8%	0	36.4%
	Retail	0.9%	0	74.0%	1.3%	0	84.0%	1.5%	0	86.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	1	51.2%	0.1%	2	55.8%	0.1%	4	59.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.1%	0.0%	0	35.1%	0.0%	0	35.0%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	0	31.5%	0.4%	0	31.2%	0.3%	0	30.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	0.0%	-	0	0.0%	-	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	6.2%	0.0%	0	7.6%	0.0%	0	8.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.1%	0.0%	0	35.1%	0.0%	0	34.9%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.9%	0	32.8%	1.4%	0	34.8%	1.6%	0	36.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	0.0%	-	0	0.0%	-	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	6.7%	0.0%	0	8.9%	0.0%	0	11.0%	

2016 EU-wide Stress Test: Credit risk STA

DNB Bank Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	43.5%	0.0%	0	43.5%	0.0%	0	43.5%
	Corporates	0.1%	0	28.2%	0.1%	0	28.0%	0.1%	0	27.9%
	of which: SME	0.1%	0	28.2%	0.1%	0	25.6%	0.1%	0	23.9%
	Retail	0.5%	0	29.8%	0.4%	0	30.7%	0.4%	0	31.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	72.7%	0.1%	0	68.1%	0.1%	0	64.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	32.9%	0.0%	0	33.6%	0.0%	0	33.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	43.5%	0.0%	0	43.5%	0.0%	0	43.5%
	Corporates	0.3%	0	38.9%	0.5%	0	41.0%	0.5%	0	42.3%
	of which: SME	0.2%	0	28.3%	0.3%	0	26.2%	0.3%	0	25.3%
	Retail	0.8%	0	33.7%	1.0%	0	38.4%	1.1%	0	41.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	94.9%	0.2%	0	96.5%	0.2%	0	96.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	40.2%	0.1%	0	42.4%	0.1%	0	43.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	27.8%	0.0%	0	27.7%	0.0%	0	27.7%
	Corporates	0.1%	4	38.1%	0.1%	4	37.4%	0.1%	4	36.9%
	of which: SME	0.2%	0	49.2%	0.2%	0	48.7%	0.2%	0	48.1%
	Retail	0.3%	0	43.0%	0.3%	0	43.1%	0.2%	0	43.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.4%	0	20.8%	0.3%	0	27.8%	0.3%	0	31.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	6	38.2%	0.1%	6	37.6%	0.1%	6	37.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	27.8%	0.1%	0	27.7%	0.0%	0	27.6%
	Corporates	0.2%	4	41.1%	0.2%	4	41.5%	0.2%	4	41.9%
	of which: SME	0.3%	0	49.4%	0.3%	0	49.0%	0.3%	0	48.7%
	Retail	0.5%	0	43.4%	0.8%	0	44.2%	0.9%	0	45.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.8%	0	32.9%	0.9%	0	47.4%	0.9%	0	56.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	6	41.1%	0.1%	6	41.6%	0.1%	7	42.0%	

2016 EU-wide Stress Test: Securitisations

DNB Bank Group

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	2,077						
	Total	2,077						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	1,563	1,569	1,569	1,569	2,995	2,995	2,995
	Total	1,563	1,569	1,569	1,569	2,995	2,995	2,995
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

DNB Bank Group

		31/12/2015																
		(mln EUR)																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	5,855	0	2,889	2,966	0	0	5,377	354	4,417	-410	0	0	0	0		

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - P&L

DNB Bank Group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,721	3,702	3,497	3,144	2,838	2,454	2,176
Interest income	6,718	6,799	7,075	7,365	6,692	6,465	6,819
(Interest expense)	-2,997	-3,097	-3,578	-4,221	-3,854	-4,011	-4,643
Dividend income	50	50	50	50	44	44	44
Net fee and commission income	486	486	486	486	486	486	486
Gains or (-) losses on financial assets and liabilities held for trading, net	669	95	95	95	-392	71	71
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	112				-29		
Other operating income not listed above, net	86	13	8	4	-23	-23	-23
Total operating income, net	5,124	4,346	4,136	3,780	2,925	3,032	2,755
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-241	-358	-335	-315	-753	-875	-886
Other income and expenses not listed above, net	-1,684	-1,687	-1,731	-1,778	-1,950	-1,707	-1,702
Profit or (-) loss before tax from continuing operations	3,199	2,301	2,071	1,686	221	451	168
(Tax expenses or (-) income related to profit or loss from continuing operations)	-807	-690	-621	-506	-66	-135	-50
Profit or (-) loss after tax from discontinued operations	0	0	0	0	-1	-1	-1
Profit or (-) loss for the year	2,392	1,610	1,449	1,180	153	314	116
Attributable to owners of the parent	2,392	1,610	1,449	1,180	153	314	116
Amount of dividends paid	424	483	725	590	153	314	116
Attributable to owners of the parent net of estimated dividends	1,968	1,127	725	590	0	0	0

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	19,718	20,825	21,529	22,098	19,676	19,635	19,605
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,745	16,885	17,622	18,224	15,735	15,728	15,731
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,053	4,053	4,053	4,053	4,053	4,053	4,053
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	12,566	13,693	14,418	15,008	12,566	12,566	12,566
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-168	-168	-168	-168	-168	-168	-168
	A.1.8	(-) Intangible assets (including Goodwill)	-427	-427	-427	-427	-427	-427	-427
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-67	-67	-67	-67	-67	-67	-67
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-209	-196	-183	-172	-218	-226	-222
	A.1.11	(-) Defined benefit pension fund assets	-4	-4	-4	-4	-4	-4	-4
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	0	0	0	0	0	0	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,069	1,036	1,003	970	1,036	1,003	970	
A.2.1	Additional Tier 1 Capital instruments	839	839	839	839	839	839	839	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	231	198	165	132	198	165	132	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,814	17,921	18,625	19,194	16,772	16,731	16,701	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,904	2,904	2,904	2,904	2,904	2,904	2,904	
A.4.1	Tier 2 Capital instruments	2,904	2,904	2,904	2,904	2,904	2,904	2,904	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	110,042	110,042	110,042	110,042	110,042	110,042	
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	14.31%	15.34%	16.01%	16.56%	14.30%	14.29%	14.30%
	C.2	Tier 1 Capital ratio	15.28%	16.29%	16.93%	17.44%	15.24%	15.20%	15.18%
	C.3	Total Capital ratio	17.92%	18.92%	19.56%	20.08%	17.88%	17.84%	17.82%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	14.31%	15.34%	16.01%	16.56%	14.30%	14.29%	14.30%
	D.2	Tier 1 Capital ratio (2)	15.07%	16.11%	16.78%	17.32%	15.06%	15.05%	15.06%
	D.3	Total Capital ratio (3)	17.71%	18.74%	19.42%	19.96%	17.70%	17.69%	17.70%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	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 (5)	0	0	0	0	0	0	
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	
	G.1	Total leverage ratio exposures (transitional)	263,063	263,063	263,063	263,063	263,063	263,063	263,063
	G.2	Total leverage ratio exposures (fully loaded)	263,069	263,069	263,069	263,069	263,069	263,069	263,069
G.3	Leverage ratio (transitional)	6.39%	6.81%	7.08%	7.30%	6.38%	6.36%	6.35%	
G.4	Leverage ratio (fully loaded)	6.30%	6.74%	7.02%	7.25%	6.30%	6.30%	6.30%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

DNB Bank Group

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	8,468	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	2,559	0	0	0	0	0	0
Credit institutions	5,449	0	0	0	0	0	0
Other financial corporations	461	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	158,949	291	2,444	1,800	-263	-959	0
Central banks	85	0	0	0	0	0	0
General governments	797	1	3	2	0	0	0
Credit institutions	2,187	0	4	4	0	0	0
Other financial corporations	2,263	0	14	4	0	-7	0
Non-financial corporations	73,951	74	1,767	1,173	-208	-711	0
Households	79,666	217	656	616	-54	-241	0
DEBT INSTRUMENTS other than HFT	167,417	291	2,444	1,800	-263	-959	0
OFF-BALANCE SHEET EXPOSURES	73,475		70	69	28	19	0

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

DNB Bank Group

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,886	642	-236	-232	0
Central banks	0	0	0	0	0
General governments	9	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	6	3	-1	-1	0
Non-financial corporations	1,581	466	-148	-148	0
Households	290	174	-87	-83	0
DEBT INSTRUMENTS other than HFT	1,886	642	-236	-232	0
Loan commitments given	0	0	0	0	0

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