

# Key Information Document



## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

<b>Product name:</b>	<b>Interest Rate Floor</b>
<b>PRIIP manufacturer:</b>	DNB Bank ASA
<b>Website:</b>	www.dnb.no/markets
<b>Telephone:</b>	+47 91 50 48 00
<b>Regulated by:</b>	The Financial Supervisory Authority of Norway is responsible for supervising DNB Bank ASA in relation to this Key information Document
<b>Produced:</b>	16/01/2026

**You are about to enter into a product that is not simple and may be difficult to understand.**

## What is this product?

### Type

This product is an over the counter (OTC) contract – Interest Rate Instrument

### Term

The maturity of this product is in 5 years. No party is entitled to terminate it unilaterally. Therefore, early termination of the contract is not possible.

### Objectives

The purpose of this product is to give the buyer of the Floor a right but not the obligation to receive the difference between the floating rate and the Floor strike if the floating rate index on a given fixing date is below the strike rate. For this right the buyer pays a premium.

The product involves the following cash flows:

At expiry: If the floating index rate is lower than the strike rate at a floating index rate fixing date, the party buying the Floor receives the difference between the floating index rate and the strike rate.

The terms set out below are illustrative of the terms of an interest rate Floor. The exact terms are set out in each individual trade confirmation letter.

The Key Information Document does not contain information related to your specific trade in the product, and is intended only as an example.

<b>Trade Date</b>	15/01/2026	<b>Maturity Date</b>	17/01/2031
<b>Notional</b>	439,891.42 SEK	<b>Floor Rate</b>	2.51 %
<b>Settlement Date</b>	17/01/2031	<b>Option Premium</b>	100,000.00 SEK
<b>Premium Payment Date</b>	19/01/2026		

### Intended retail investor

The product is intended for retail investors who:

- wish to hedge against adverse interest rate fluctuations, and have some participation in favorable exchange rate fluctuations
- intend to hold the product for the recommended investment horizon (throughout the term/until maturity)
- have knowledge and experience with this product
- are willing and able to bear losses
- do not need products with capital protection

## What are the risks and what could I get in return?

### Risk indicator



The risk indicator assumes you keep the product until the agreed maturity date. You may not be able to cash in early. You may have to pay significant extra costs to cash in early.

← Lower risk Higher risk →

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class. We classify all OTC derivatives as being of the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very unlikely to impact the capacity of DNB Bank ASA

to pay you. This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended Holding Period: Example Investment:		5 years SEK 10,000.00	If you cash in after 1 year	If you cash in at the Recommended Holding Period
<b>Scenarios</b>				
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose part or all of your investment.</b>			
<b>Stress</b>	<b>What you might get back after costs</b>	1,088.00 SEK	276.00 SEK	
	Average return each year	-89.12 %	-51.25 %	
<b>Unfavourable</b>	<b>What you might get back after costs</b>	1,088.00 SEK	276.00 SEK	
	Average return each year	-89.12 %	-51.25 %	
<b>Moderate</b>	<b>What you might get back after costs</b>	3,074.00 SEK	3,147.00 SEK	
	Average return each year	-69.26 %	-20.65 %	
<b>Favourable</b>	<b>What you might get back after costs</b>	5,029.00 SEK	5,697.00 SEK	
	Average return each year	-49.71 %	-10.65 %	

The scenarios presented are an estimate of future performance based on past experience of how the value of this product varies and are not an accurate indicator. What you get will vary depending on how the market develops and how long you keep the product.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

This product cannot be easily ended. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

### What happens if DNB Bank ASA is unable to pay out?

You are exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product –e.g. in the event of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product. This product is not subjected to any legal or other deposit protection scheme or any other form of guarantee.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- SEK 10,000.00 is invested.

	If you cash in at the Recommended Holding Period
<b>Total costs</b>	5.00 SEK
<b>Annual cost impact (*)</b>	0.0093 % each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -26.60 % before costs and -26.61 % after costs.

### Composition of costs

One-off costs upon entry or exit		If you cash in after 1 year
<b>Entry costs</b>	These costs are included in the price of the product.	5.00 SEK
<b>Exit costs</b>	These costs are already included in the rates you get.	0.00 SEK
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	0 % of the value of your investment per year. This is an estimate based on actual costs over the past year.	0.00 SEK
<b>Transaction costs</b>	0 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.00 SEK
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	There is no performance fee for this product.	0.00 SEK

#### How long should I hold it and can I take money out early?

##### **Recommended Holding Period: 5 years**

This product is designed to be held to the agreed settlement date in order to match your investment requirement. This product cannot be easily ended. This means it is difficult to estimate how much you would get if you end before the end of the recommended holding period. You will either be unable to end early or you will have to pay high costs or make a large loss if you do so.

#### How can I complain?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the issuer of this product can be submitted in text form to DNB Bank ASA under the following address: DNB Bank ASA P.O. Box 1600 Sentrum, N-0021 Oslo, attention: DNB Carnegie.

#### Other relevant information

Any additional documentation in relation to the product is published on the Issuer's website ([www.dnb.no](http://www.dnb.no)). In order to obtain more detailed information - and in particular details of the structure of and risks associated with the product - you should read these documents. The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor.