



2018 EU-wide Stress Test

Bank Name	Nordea Bank - group
LEI Code	6SCPQ280AIY8EP3XFW53
Country Code	SE

2018 EU-wide Stress Test: Summary

Nordea Bank - group

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	4,757		4,126	4,447	4,635	3,971	4,023	4,023
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,144		1,676	1,676	1,676	336	936	936
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-347		-909	-651	-541	-2,673	-2,354	-1,678
Profit or (-) loss for the year	3,409		2,634	3,064	3,278	-155	364	955
Coverage ratio: non-performing exposure (%)	29.97%	28.78%	28.42%	29.16%	28.33%	37.02%	39.51%	39.64%
Common Equity Tier 1 capital	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
Total Risk exposure amount (all transitional adjustments included)	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157
Common Equity Tier 1 ratio, %	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
Fully loaded Common Equity Tier 1 ratio, %	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
Tier 1 capital	28,008	27,822	27,175	27,371	27,828	26,827	27,187	28,145
Total leverage ratio exposures	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
Leverage ratio, %	5.20%	5.17%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
Fully loaded leverage ratio, %	5.07%	5.03%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

2018 EU-wide Stress Test: Credit risk IRB
Nordea Bank - group

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Nordea Bank - group	Central banks and central governments	0	0	82,141	0	0	0	1,869	0	82,147	0	10	0	-
	Institutions	0	0	40,127	0	0	0	6,163	0	40,127	0	4	0	0.0%
	Corporates	118,451	4,569	20,248	310	40,416	6,757	9,831	0	138,700	4,880	2,214	1,755	36.0%
	Corporates - Of Which: Specialised Lending	287	23	21	0	168	43	17	0	308	23	5	5	21.8%
	Corporates - Of Which: SME	48,086	1,957	5,160	126	12,598	2,394	2,499	0	52,247	2,083	882	795	38.1%
	Retail	176,380	2,215	0	0	16,474	4,414	0	0	176,380	2,215	642	397	17.9%
	Retail - Secured on real estate property	143,432	1,340	0	0	9,587	2,091	0	0	143,432	1,340	95	36	2.7%
	Retail - Secured on real estate property - Of Which: SME	1,147	27	0	0	178	48	0	0	1,147	27	5	3	10.5%
	Retail - Secured on real estate property - Of Which: non-SME	142,284	1,313	0	0	9,409	2,043	0	0	142,284	1,313	90	33	2.5%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	32,948	875	0	0	6,887	2,323	0	0	32,948	875	548	361	41.3%
	Retail - Other Retail - Of Which: SME	1,704	100	0	0	555	257	0	0	1,704	100	42	28	28.3%
	Retail - Other Retail - Of Which: non-SME	31,244	775	0	0	6,332	2,066	0	0	31,244	775	506	333	43.0%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									2,546	4	3	13	319.1%	
IRB TOTAL		294,831	6,785	142,516	310	56,890	11,171	17,863	0	439,899	7,099	2,873	2,165	30.5%

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Sweden	Central banks and central governments	0	0	9,514	0	0	0	342	0	9,514	0	0	0	-
	Institutions	0	0	10,716	0	0	0	1,026	0	10,716	0	1	0	-
	Corporates	25,483	150	5,266	22	7,502	213	2,482	0	30,748	172	148	110	64.0%
	Corporates - Of Which: Specialised Lending	0	0	13	0	0	0	13	0	13	0	0	0	-
	Corporates - Of Which: SME	10,195	58	1,336	11	1,778	44	610	0	11,531	69	52	40	57.3%
	Retail	54,321	142	0	0	2,608	361	0	0	54,321	142	42	18	12.5%
	Retail - Secured on real estate property	48,557	67	0	0	1,578	72	0	0	48,557	67	9	4	5.4%
	Retail - Secured on real estate property - Of Which: SME	115	0	0	0	22	1	0	0	115	0	0	0	5.1%
	Retail - Secured on real estate property - Of Which: non-SME	48,443	66	0	0	1,556	71	0	0	48,443	66	9	4	5.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,763	75	0	0	1,031	289	0	0	5,763	75	33	14	18.7%
	Retail - Other Retail - Of Which: SME	286	5	0	0	100	17	0	0	286	5	4	1	21.4%
	Retail - Other Retail - Of Which: non-SME	5,477	70	0	0	931	272	0	0	5,477	70	29	13	18.5%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									809	3	1	0	15.2%	
IRB TOTAL		79,803	292	25,496	22	10,111	574	3,850	0	106,109	317	192	128	40.5%

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

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Denmark	Central banks and central governments	0	0	6,868	0	0	0	182	0	6,868	0	6	0	-
	Institutions	0	0	14,792	0	0	0	1,435	0	14,792	0	1	0	-
	Corporates	32,144	1,875	3,504	108	10,149	2,613	1,597	0	35,648	1,983	722	606	30.6%
	Corporates - Of Which: Specialised Lending	0	8	0	0	0	0	0	0	8	3	3	3	36.8%
	Corporates - Of Which: SME	17,300	1,396	1,048	65	4,687	1,825	526	0	18,348	1,461	585	501	34.3%
	Retail	50,257	949	0	0	5,786	1,601	0	0	50,257	949	384	266	28.0%
	Retail - Secured on real estate property	40,857	599	0	0	3,837	885	0	0	40,857	599	32	3	0.5%
	Retail - Secured on real estate property - Of Which: SME	87	2	0	0	15	3	0	0	87	2	1	0	17.0%
	Retail - Secured on real estate property - Of Which: non-SME	40,770	597	0	0	3,822	882	0	0	40,770	597	31	3	0.5%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	9,401	349	0	0	1,949	716	0	0	9,401	349	352	263	75.2%
	Retail - Other Retail - Of Which: SME	230	16	0	0	60	23	0	0	230	16	10	8	47.4%
	Retail - Other Retail - Of Which: non-SME	9,171	333	0	0	1,889	693	0	0	9,171	333	342	255	76.5%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									837	0	0	0	-13.5%	
IRB TOTAL		82,401	2,823	25,165	108	15,936	4,213	3,214	0	108,403	2,931	1,113	871	29.7%

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

2018 EU-wide Stress Test: Credit risk IRB
Nordea Bank - group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Finland	Central banks and central governments	0	0	24,074	0	0	0	369	0	24,074	0	1	0	-	
	Institutions	0	0	182	0	0	0	40	0	182	0	0	0	-	
	Corporates	20,695	436	3,839	47	6,792	341	1,775	0	24,534	483	396	333	69.0%	
	Corporates - Of Which: Specialised Lending	128	0	0	0	42	0	0	0	128	0	0	0	-	
	Corporates - Of Which: SME	9,193	266	1,622	34	2,361	233	809	0	10,815	300	197	154	51.3%	
	Retail	40,697	950	0	0	9,155	2,072	0	0	40,697	950	179	94	9.9%	
	Retail - Secured on real estate property	28,623	554	0	0	2,411	878	0	0	28,623	554	44	23	4.1%	
	Retail - Secured on real estate property - Of Which: SME	877	23	0	0	126	42	0	0	877	23	3	2	9.7%	
	Retail - Secured on real estate property - Of Which: non-SME	27,745	531	0	0	2,285	837	0	0	27,745	531	40	20	3.9%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	12,075	396	0	0	2,744	1,194	0	0	12,075	396	136	71	18.0%	
	Retail - Other Retail - Of Which: SME	919	71	0	0	299	197	0	0	919	71	23	17	23.3%	
	Retail - Other Retail - Of Which: non-SME	11,156	324	0	0	2,445	997	0	0	11,156	324	113	54	16.8%	
	Equity									0	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									341	1	1	0	1.2%		
IRB TOTAL		61,392	1,386	28,096	47	11,947	2,414	2,183	0	89,829	1,434	578	427	29.8%	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Norway	Central banks and central governments	0	0	3,494	0	0	0	68	0	3,494	0	0	0	-	
	Institutions	0	0	6,137	0	0	0	552	0	6,137	0	0	0	-	
	Corporates	22,928	893	2,707	70	8,827	1,198	1,436	0	25,634	963	523	404	42.0%	
	Corporates - Of Which: Specialised Lending	44	14	0	0	26	43	0	0	44	14	2	2	12.8%	
	Corporates - Of Which: SME	9,727	207	995	15	3,257	268	474	0	10,722	222	117	74	33.3%	
	Retail	29,426	141	0	0	2,746	319	0	0	29,426	141	29	16	11.4%	
	Retail - Secured on real estate property	24,148	101	0	0	1,680	229	0	0	24,148	101	8	6	5.4%	
	Retail - Secured on real estate property - Of Which: SME	68	1	0	0	15	3	0	0	68	1	0	0	15.2%	
	Retail - Secured on real estate property - Of Which: non-SME	24,080	100	0	0	1,665	227	0	0	24,080	100	8	5	5.3%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	5,278	40	0	0	1,066	90	0	0	5,278	40	21	11	26.5%	
	Retail - Other Retail - Of Which: SME	216	8	0	0	73	20	0	0	216	8	5	3	38.2%	
	Retail - Other Retail - Of Which: non-SME	5,062	32	0	0	993	70	0	0	5,062	32	16	8	23.6%	
	Equity									0	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									261	1	0	0	6.1%		
IRB TOTAL		52,354	1,034	12,338	70	11,573	1,517	2,056	0	64,953	1,105	553	420	38.0%	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	28,343	0	0	0	416	0	28,343	0	0	0	-	
	Institutions	0	0	324	0	0	0	198	0	324	0	0	0	-	
	Corporates	1,821	5	20	0	591	16	14	0	1,841	5	8	2	28.8%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	42	3	0	0	17	6	0	0	42	3	1	1	27.2%	
	Retail	208	4	0	0	19	7	0	0	208	4	1	0	7.4%	
	Retail - Secured on real estate property	172	2	0	0	11	4	0	0	172	2	0	0	3.9%	
	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	172	2	0	0	11	4	0	0	172	2	0	0	3.9%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	36	1	0	0	8	3	0	0	36	1	0	0	15.7%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	34	1	0	0	7	3	0	0	34	1	0	0	15.7%	
	Equity									0	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									251	0	0	0	-		
IRB TOTAL		2,029	9	28,887	0	610	23	628	0	31,168	9	8	2	20.4%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Germany	Central banks and central governments	0	0	5,052	0	0	0	188	0	5,052	0	0	0	0
	Institutions	0	0	694	0	0	0	300	0	694	0	0	0	0
	Corporates	804	2	81	0	320	8	47	0	885	2	1	0	7.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	149	2	5	0	62	7	2	0	154	2	0	0	2.1%
	Retail	139	1	0	0	17	2	0	0	139	1	0	0	6.7%
	Retail - Secured on real estate property	103	0	0	0	8	1	0	0	103	0	0	0	3.4%
	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	103	0	0	0	8	1	0	0	103	0	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	36	1	0	0	9	2	0	0	36	1	0	0	9.7%
	Retail - Other Retail - Of Which: SME	5	0	0	0	2	0	0	0	5	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	31	1	0	0	7	2	0	0	31	1	0	0	9.8%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	943	3	5,827	0	337	11	535	0	6,770	3	1	0	7.1%	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United Kingdom	Central banks and central governments	0	0	187	0	0	0	1	0	187	0	0	0	0
	Institutions	0	0	2,648	0	0	0	952	0	2,648	0	0	0	0
	Corporates	1,736	60	125	0	448	7	101	0	1,861	60	75	53	89.7%
	Corporates - Of Which: Specialised Lending	0	0	4	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	216	2	4	0	48	7	3	0	220	2	0	0	0.0%
	Retail	255	4	0	0	25	7	0	0	255	4	1	0	7.7%
	Retail - Secured on real estate property	193	2	0	0	12	3	0	0	193	2	0	0	4.0%
	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	193	2	0	0	12	3	0	0	193	2	0	0	4.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	62	1	0	0	13	4	0	0	62	1	1	0	14.4%
	Retail - Other Retail - Of Which: SME	4	0	0	0	2	0	0	0	4	0	0	0	99.9%
	Retail - Other Retail - Of Which: non-SME	57	1	0	0	11	4	0	0	57	1	0	0	8.3%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	13	
IRB TOTAL	1,991	63	2,960	0	474	14	1,054	0	4,951	63	76	66	105.1%	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	0	0	2,016	0	0	0	71	0	2,016	0	0	0	0
	Institutions	0	0	62	0	0	0	17	0	62	0	0	0	0
	Corporates	1,031	0	107	0	324	0	54	0	1,138	0	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	267	0	3	0	77	0	1	0	270	0	0	0	0
	Retail	48	1	0	0	5	1	0	0	48	1	0	0	3.0%
	Retail - Secured on real estate property	37	0	0	0	3	0	0	0	37	0	0	0	0.1%
	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	37	0	0	0	3	0	0	0	37	0	0	0	0.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	0	0	2	1	0	0	11	0	0	0	4.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	1	1	0	0	10	0	0	0	4.9%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	1,079	1	2,184	0	329	1	142	0	3,263	1	1	0	3.9%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Latvia	Central banks and central governments	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Corporates	36	1	621	0	31	0	202	0	405	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	23	0	18	0	24	0	8	0	82	0	0	0	0	0
	Retail	7	0	0	0	2	0	0	0	6	0	0	0	0	18.7%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	2	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	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	2	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	2	0	0	0	4	0	0	0	0	18.7%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	0	0	0	0	18.7%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	43	1	622	0	33	0	203	0	410	0	0	0	0	18.7%	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	Corporates	39	0	365	0	20	0	187	0	656	1	3	1	1	58.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	82	0	0	0	38	0	41	0	2	0	0	0
	Retail	6	0	0	0	2	0	0	0	7	0	0	0	0	17.6%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	3	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	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	3	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	2	0	0	0	4	0	0	0	0	17.6%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	3	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	2	0	0	0	0	17.6%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL	45	0	365	0	22	0	187	0	665	1	4	1	1	55.3%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Nordea Bank - group	Central banks and central governments	82,050	96	82	39	40.0%	81,897	249	157	100	40.0%	81,709	437	241	175	40.0%
	Institutions	40,086	41	11	11	26.6%	40,049	77	24	21	26.6%	40,015	112	33	30	26.5%
	Corporates	137,975	5,605	2,598	1,995	35.6%	137,245	6,335	2,774	2,189	34.6%	136,521	7,059	2,954	2,361	33.4%
	Corporates - Of Which: Specialised Lending	306	24	6	5	22.4%	304	26	6	6	23.0%	302	28	8	7	23.3%
	Corporates - Of Which: SME	52,865	2,464	1,157	892	36.2%	52,498	2,842	1,243	982	34.5%	52,125	3,204	1,328	1,063	33.1%
	Retail	175,167	3,428	978	654	19.1%	174,064	4,531	1,117	880	19.4%	173,046	5,549	1,301	1,067	19.2%
	Retail - Secured on real estate property	142,799	1,973	208	130	6.6%	142,208	2,563	275	217	8.4%	141,650	3,122	337	279	8.9%
	Retail - Secured on real estate property - Of Which: SME	1,135	39	7	5	12.6%	1,124	50	9	7	13.3%	1,113	61	10	8	13.7%
	Retail - Secured on real estate property - Of Which: non-SME	141,664	1,934	201	125	6.5%	141,084	2,513	266	210	8.4%	140,537	3,061	326	270	8.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32,368	1,455	770	524	36.0%	31,856	1,968	842	664	33.7%	31,396	2,428	965	788	32.5%
	Retail - Other Retail - Of Which: SME	1,652	152	66	43	28.4%	1,606	198	70	56	28.2%	1,563	241	81	67	28.0%
	Retail - Other Retail - Of Which: non-SME	30,715	1,304	705	481	36.9%	30,250	1,770	772	608	34.4%	29,832	2,187	883	721	32.9%
	Equity	0	0	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	0	0
Other non-credit obligation assets	2,541	0	30	14	150.8%	2,518	33	31	16	48.8%	2,495	56	34	18	32.9%	
IRB TOTAL	437,820	9,179	3,699	2,711	29.5%	435,773	11,225	4,105	3,206	28.6%	433,785	13,213	4,564	3,650	27.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Sweden	Central banks and central governments	9,505	9	8	3	40.0%	9,489	25	16	10	40.0%	9,468	46	25	18	40.0%
	Institutions	10,699	17	5	5	27.7%	10,683	34	10	9	27.5%	10,667	50	14	13	27.1%
	Corporates	30,669	251	177	131	52.2%	30,580	340	208	160	47.0%	30,483	438	235	182	41.6%
	Corporates - Of Which: Specialised Lending	13	0	0	0	33.0%	13	0	0	0	31.2%	13	0	0	0	29.6%
	Corporates - Of Which: SME	11,502	99	63	47	47.8%	11,469	131	71	54	41.5%	11,434	166	79	62	37.1%
	Retail	54,084	379	78	48	12.7%	53,857	606	96	74	12.2%	53,636	827	118	95	11.5%
	Retail - Secured on real estate property	48,367	257	27	19	7.2%	48,184	440	36	30	6.8%	48,005	619	44	38	6.1%
	Retail - Secured on real estate property - Of Which: SME	113	2	1	0	12.2%	111	4	1	1	12.2%	109	6	1	1	11.8%
	Retail - Secured on real estate property - Of Which: non-SME	48,254	254	27	18	7.2%	48,073	436	36	29	6.7%	47,896	613	44	37	6.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5,717	122	51	30	24.2%	5,673	166	60	44	26.5%	5,631	208	73	57	27.6%
	Retail - Other Retail - Of Which: SME	281	11	6	3	28.2%	275	16	7	5	30.1%	270	21	9	6	30.9%
	Retail - Other Retail - Of Which: non-SME	5,437	111	45	27	23.9%	5,398	150	53	39	26.1%	5,361	187	65	51	27.3%
	Equity	0	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	0	
Other non-credit obligation assets	808	4	2	0	13.5%	803	9	2	1	11.5%	798	14	3	2	10.9%	
IRB TOTAL	105,766	659	270	188	28.5%	105,412	1,013	333	254	25.0%	105,052	1,374	396	310	22.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Denmark	Central banks and central governments	6,853	15	15	0	40.0%	6,836	32	22	13	40.0%	6,818	51	30	20	40.0%
	Institutions	14,784	9	2	1	12.9%	14,777	15	3	2	13.0%	14,772	21	4	3	13.2%
	Corporates	35,379	2,252	833	671	29.8%	35,127	2,504	892	732	29.2%	34,889	2,742	947	785	28.6%
	Corporates - Of Which: Specialised Lending	0	8	3	3	37.0%	0	8	3	3	37.2%	0	8	3	3	37.4%
	Corporates - Of Which: SME	18,158	1,650	661	546	33.1%	17,984	1,825	696	584	32.0%	17,824	1,985	732	618	31.1%
	Retail	49,917	1,289	457	351	27.2%	49,609	1,597	503	430	26.9%	49,329	1,877	560	487	25.9%
	Retail - Secured on real estate property	40,629	827	481	49	5.9%	40,421	1,035	115	95	9.1%	40,230	1,226	142	122	9.9%
	Retail - Secured on real estate property - Of Which: SME	86	3	1	1	16.7%	85	4	1	1	15.9%	84	5	1	1	15.2%
	Retail - Secured on real estate property - Of Which: non-SME	40,543	824	80	48	5.9%	40,336	1,031	114	94	9.1%	40,146	1,221	141	121	9.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,288	462	377	302	65.3%	9,188	562	388	335	59.7%	9,099	651	417	365	56.1%
	Retail - Other Retail - Of Which: SME	224	12	12	9	41.1%	218	27	12	10	37.6%	214	32	13	11	35.4%
	Retail - Other Retail - Of Which: non-SME	9,064	440	365	293	66.6%	8,970	534	375	325	60.8%	8,885	619	404	353	57.1%
	Equity	0	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	0	
Other non-credit obligation assets	836	0	7	0	9.5%	829	8	8	1	10.0%	822	15	9	1	10.0%	
IRB TOTAL	107,770	3,565	1,315	1,029	28.9%	107,178	4,156	1,428	1,178	28.3%	106,630	4,705	1,549	1,296	27.6%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Baseline Scenario															
		31/12/2018				31/12/2019				31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mln EUR, %)															
Finland	Central banks and central governments	24,045	28	23	11	40.0%	24,000	73	45	29	40.0%	23,945	129	69	51	40.0%	
	Institutions	182	0	0	0	27.3%	182	0	0	0	27.3%	182	0	0	0	27.4%	
	Corporates	24,401	617	474	369	59.7%	24,250	768	518	406	52.9%	24,097	921	562	443	48.1%	
	Corporates - Of Which: Specialised Lending	128	0	0	0	28.1%	128	1	0	0	27.5%	127	1	1	0	27.2%	
	Corporates - Of Which: SME	10,721	384	244	176	45.7%	10,640	475	267	197	41.5%	10,530	565	291	218	38.6%	
	Retail	40,241	1,408	325	192	12.7%	39,841	1,805	400	277	15.3%	39,494	2,163	472	350	16.2%	
	Retail - Secured on real estate property	28,479	697	76	42	6.0%	28,350	827	86	59	7.1%	28,230	947	100	73	7.7%	
	Retail - Secured on real estate property - Of Which: SME	869	31	5	4	11.8%	861	39	6	5	12.8%	854	46	8	6	13.3%	
	Retail - Secured on real estate property - Of Which: non-SME	27,610	666	71	38	5.8%	27,488	788	80	54	6.8%	27,375	901	93	67	7.5%	
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail	11,762	708	259	150	21.2%	11,492	978	314	218	22.3%	11,254	1,216	371	277	22.8%	
	Retail - Other Retail - Of Which: SME	886	104	34	25	24.4%	857	133	41	33	24.9%	831	159	48	40	25.1%	
	Retail - Other Retail - Of Which: non-SME	10,876	605	225	125	20.7%	10,635	846	273	185	21.9%	10,423	1,057	324	237	22.4%	
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Securitisation	0	4	0	0	-	0	11	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	338	4	7	0	7.3%	331	11	6	1	9.1%	325	17	6	2	9.4%		
IRB TOTAL	89,208	2,055	838	573	27.9%	88,605	2,657	970	713	26.9%	88,033	3,230	1,110	847	26.2%		

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

		Baseline Scenario															
		31/12/2018				31/12/2019				31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mln EUR, %)															
Norway	Central banks and central governments	3,482	11	8	4	40.0%	3,472	22	12	9	40.0%	3,461	32	16	13	40.0%	
	Institutions	6,133	4	1	1	28.2%	6,129	8	2	2	27.8%	6,126	11	3	3	27.4%	
	Corporates	25,486	1,111	632	490	44.1%	25,334	1,264	670	533	42.2%	25,184	1,414	706	570	40.4%	
	Corporates - Of Which: Specialised Lending	43	15	2	2	13.7%	43	16	3	2	14.1%	43	16	3	2	14.3%	
	Corporates - Of Which: SME	10,652	291	151	96	32.5%	10,582	362	167	114	31.6%	10,512	432	182	130	30.2%	
	Retail	29,260	307	75	56	18.2%	29,104	463	104	91	19.7%	28,956	611	136	123	20.1%	
	Retail - Secured on real estate property	24,082	167	25	19	11.5%	24,018	232	34	32	13.7%	23,954	296	46	43	14.6%	
	Retail - Secured on real estate property - Of Which: SME	67	2	1	0	18.3%	66	3	1	1	18.4%	65	4	1	1	18.3%	
	Retail - Secured on real estate property - Of Which: non-SME	24,015	165	24	19	11.4%	23,951	229	34	31	13.6%	23,888	292	45	43	14.6%	
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail	5,178	140	50	37	26.1%	5,087	231	69	59	25.7%	5,002	316	90	80	25.3%	
	Retail - Other Retail - Of Which: SME	210	14	7	5	36.9%	205	20	9	7	35.3%	199	25	10	9	34.3%	
	Retail - Other Retail - Of Which: non-SME	4,967	126	43	31	24.9%	4,882	212	61	52	24.8%	4,803	291	79	71	24.5%	
	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	260	2	1	0	8.7%	257	5	2	0	9.6%	254	8	1	1	9.7%		
IRB TOTAL	64,622	1,435	717	551	38.4%	64,296	1,761	790	635	36.1%	63,981	2,077	862	710	34.2%		

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

		Baseline Scenario															
		31/12/2018				31/12/2019				31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mln EUR, %)															
United States	Central banks and central governments	28,322	21	18	8	40.0%	28,277	66	43	27	40.0%	28,216	127	70	51	40.0%	
	Institutions	523	0	0	0	40.3%	523	1	0	0	39.7%	523	1	1	0	39.2%	
	Corporates	1,838	9	9	3	29.4%	1,834	13	11	4	29.2%	1,830	17	12	5	28.7%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Corporates - Of Which: SME	42	4	1	1	27.6%	41	4	2	1	27.8%	41	5	2	1	27.9%	
	Retail	206	5	1	1	11.0%	205	6	1	1	12.6%	204	8	1	1	13.4%	
	Retail - Secured on real estate property	171	3	0	0	5.8%	170	4	0	0	6.7%	170	4	0	0	7.2%	
	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	171	3	0	0	5.8%	170	4	0	0	6.7%	170	4	0	0	7.2%	
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail	35	2	1	1	19.8%	35	3	1	1	21.2%	34	3	1	1	21.9%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	28.3%	2	0	0	0	28.3%	2	0	0	0	28.3%	
	Retail - Other Retail - Of Which: non-SME	33	2	1	1	19.4%	33	2	1	0	20.7%	32	3	1	1	21.4%	
	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	251	0	0	0	-	251	0	0	0	-	251	0	0	0	-		
IRB TOTAL	31,141	35	29	12	33.2%	31,090	86	55	31	36.4%	31,024	153	84	57	37.4%		

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Germany	Central banks and central governments	5,047	5	4	2	40.0%	5,038	13	8	5	40.0%	5,027	24	13	10	40.0%
	Institutions	693	1	1	0	39.0%	691	2	1	1	38.9%	690	4	1	1	38.7%
	Corporates	882	5	2	1	18.8%	880	7	3	2	22.2%	877	10	3	2	23.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	153	2	1	0	11.3%	152	3	1	1	16.2%	151	4	1	1	18.2%
	Retail	138	2	1	0	16.3%	136	4	1	1	18.4%	135	5	1	1	19.2%
	Retail - Secured on real estate property	102	1	0	0	8.7%	101	2	0	0	9.8%	101	2	0	0	10.0%
	Retail - Secured on real estate property - Of Which: SME	0	1	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	102	1	0	0	8.7%	101	2	0	0	9.8%	101	2	0	0	10.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	36	1	1	1	22.4%	35	2	1	1	25.1%	34	3	1	1	26.2%
	Retail - Other Retail - Of Which: SME	5	0	0	0	30.2%	5	0	0	0	30.6%	5	0	0	0	30.6%
	Retail - Other Retail - Of Which: non-SME	31	1	1	1	21.7%	30	2	1	1	24.5%	30	2	1	1	25.6%
	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	6,760	13	8	4	27.9%	6,746	27	13	9	32.1%	6,731	43	20	14	33.7%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United Kingdom	Central banks and central governments	187	0	0	0	40.0%	186	0	0	0	40.0%	186	1	0	0	40.0%
	Institutions	2,646	2	1	1	40.9%	2,644	4	2	2	40.5%	2,642	6	3	2	40.0%
	Corporates	1,857	64	77	55	85.9%	1,852	68	79	56	81.9%	1,848	73	80	57	78.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	220	2	1	0	8.7%	219	3	1	0	13.5%	218	4	1	1	15.9%
	Retail	253	6	2	1	13.5%	251	7	2	1	15.9%	249	9	2	2	17.1%
	Retail - Secured on real estate property	192	3	0	0	6.1%	192	4	0	0	7.1%	191	5	1	0	7.7%
	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	192	3	0	0	6.1%	192	4	0	0	7.1%	191	5	1	0	7.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	60	3	1	1	22.7%	59	4	1	1	25.3%	58	5	2	1	26.4%
	Retail - Other Retail - Of Which: SME	4	0	0	0	66.5%	4	0	0	0	55.1%	4	0	0	0	49.3%
	Retail - Other Retail - Of Which: non-SME	56	2	1	0	19.5%	55	3	1	1	23.0%	54	4	1	1	24.6%
	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	13	13	-	0	0	13	13	-	0	0	13	13	-	
IRB TOTAL	4,942	72	92	69	96.4%	4,934	80	95	72	89.3%	4,925	89	98	74	83.4%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Luxembourg	Central banks and central governments	2,014	2	2	1	40.3%	2,011	5	3	2	40.1%	2,007	10	5	4	40.1%
	Institutions	62	0	0	0	31.4%	61	0	0	0	30.9%	61	0	0	0	29.7%
	Corporates	1,134	3	2	1	29.8%	1,131	7	3	2	28.7%	1,125	13	6	3	27.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	269	1	1	0	31.8%	267	2	1	1	30.7%	266	4	1	1	29.4%
	Retail	47	1	0	0	7.8%	47	1	0	0	9.7%	47	2	0	0	10.7%
	Retail - Secured on real estate property	36	0	0	0	5.9%	36	1	0	0	7.3%	36	1	0	0	7.8%
	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	36	0	0	0	5.9%	36	1	0	0	7.3%	36	1	0	0	7.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11	0	0	0	9.8%	11	1	0	0	12.7%	11	1	0	0	14.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	37.7%	1	0	0	0	37.6%	1	0	0	0	37.4%
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	8.7%	10	1	0	0	11.0%	10	1	0	0	12.5%
	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	3,258	6	4	2	29.3%	3,251	13	7	4	31.2%	3,240	24	11	7	31.1%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Latvia	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	31.9%	0	0	0	0	31.6%	0	0	0	0	31.3%
	Corporates	403	2	1	1	33.1%	401	3	1	1	31.7%	400	4	1	1	30.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	81	1	0	0	32.4%	81	1	0	0	31.8%	81	1	0	0	31.1%
	Retail	5	0	0	0	9.6%	5	0	0	0	6.9%	5	0	0	0	5.6%
	Retail - Secured on real estate property	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	-	2	0	0	0	-	2	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4	0	0	0	10.3%	4	0	0	0	7.5%	4	0	0	0	6.2%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1.9%	3	0	0	0	1.9%	3	0	0	0	1.9%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	16.8%	1	0	0	0	15.3%	1	0	0	0	14.1%
	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	408	2	1	1	31.0%	407	3	1	1	30.0%	406	5	1	1	28.9%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Lithuania	Central banks and central governments	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Institutions	1	0	0	0	29.8%	1	0	0	0	29.6%	1	0	0	0	29.4%
	Corporates	654	4	1	1	39.5%	651	6	4	2	35.5%	648	9	5	3	33.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	40	0	1	0	31.2%	40	1	2	0	30.6%	40	1	1	0	30.0%
	Retail	7	0	0	0	7.8%	7	0	0	0	5.3%	7	0	0	0	4.2%
	Retail - Secured on real estate property	3	0	0	0	0.0%	3	0	0	0	0.0%	3	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	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4	0	0	0	8.5%	4	0	0	0	6.0%	4	0	0	0	4.8%
	Retail - Other Retail - Of Which: SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	13.4%	1	0	0	0	11.2%	1	0	0	0	10.0%
	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	662	4	1	1	38.1%	659	7	4	2	34.3%	657	9	5	3	32.0%	

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Nordea Bank - group	Central banks and central governments	82,050	96	82	39	40.0%	81,897	249	157	100	40.0%	81,709	437	241	175	40.0%
	Institutions	40,063	64	5	18	28.4%	39,978	149	55	43	29.1%	39,895	231	81	69	29.7%
	Corporates	136,763	6,817	4,114	3,184	46.7%	134,265	9,314	5,519	4,388	47.1%	132,575	11,005	6,366	5,197	47.2%
	Corporates - Of Which: Specialised Lending	302	28	13	10	34.9%	291	39	18	16	40.2%	286	44	21	18	41.3%
	Corporates - Of Which: SME	52,192	3,137	1,946	1,489	47.5%	50,843	4,484	2,662	2,120	47.5%	49,973	5,257	3,124	2,553	47.7%
	Retail	175,010	3,585	1,176	808	22.5%	173,540	5,055	1,613	1,281	25.3%	172,112	6,483	2,081	1,730	26.7%
	Retail - Secured on real estate property	142,717	2,055	330	234	11.4%	141,918	2,853	586	487	17.1%	141,114	3,658	837	729	19.9%
	Retail - Secured on real estate property - Of Which: SME	1,134	40	9	6	15.7%	1,118	56	13	10	18.3%	1,103	71	17	14	20.3%
	Retail - Secured on real estate property - Of Which: non-SME	141,583	2,014	321	228	11.3%	140,800	2,798	573	477	17.1%	140,011	3,587	820	715	19.9%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail	32,293	1,530	846	574	37.5%	31,621	2,202	1,027	793	36.0%	30,998	2,825	1,244	1,001	35.4%
	Retail - Other Retail - Of Which: SME	1,646	158	72	47	29.9%	1,585	219	85	67	30.6%	1,526	278	105	86	31.1%
	Retail - Other Retail - Of Which: non-SME	30,647	1,372	774	527	38.4%	30,037	1,982	942	726	36.6%	29,472	2,547	1,138	915	35.9%
	Equity	0	0	0	0	0.0%	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	0	0	0	0.0%
	Other non-credit obligation assets	2,535	15	36	14	92.6%	2,477	24	47	20	27.3%	2,435	115	47	24	21.1%
	IRB TOTAL	436,421	10,577	5,413	4,063	38.4%	432,157	14,842	7,391	5,833	39.3%	428,726	18,272	8,816	7,196	39.4%

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Sweden	Central banks and central governments	9,505	9	8	3	40.0%	9,489	25	16	10	40.0%	9,468	46	25	18	40.0%
	Institutions	10,694	22	7	7	31.5%	10,669	48	17	15	32.0%	10,645	71	25	23	32.4%
	Corporates	30,594	377	288	219	58.2%	30,179	742	498	394	53.1%	29,853	1,068	663	547	51.2%
	Corporates - Of Which: Specialised Lending	13	0	0	0	45.0%	13	0	0	0	46.4%	12	1	1	1	47.1%
	Corporates - Of Which: SME	11,448	152	109	85	56.1%	11,300	301	187	153	50.8%	11,176	425	250	211	49.7%
	Retail	54,066	397	127	82	20.8%	53,782	681	214	168	24.7%	53,481	982	323	272	27.7%
	Retail - Secured on real estate property	48,354	270	65	49	18.3%	48,127	497	130	112	22.6%	47,888	736	213	192	26.1%
	Retail - Secured on real estate property - Of Which: SME	112	3	1	1	21.9%	110	5	2	1	25.9%	107	8	3	2	29.0%
	Retail - Secured on real estate property - Of Which: non-SME	48,241	268	64	49	18.2%	48,018	491	128	111	22.6%	47,781	728	211	190	26.1%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail	5,712	127	62	33	26.2%	5,655	184	84	56	30.3%	5,594	245	110	80	32.6%
	Retail - Other Retail - Of Which: SME	280	11	8	4	31.2%	272	19	10	6	34.6%	265	27	14	10	36.2%
	Retail - Other Retail - Of Which: non-SME	5,433	115	54	30	25.7%	5,382	165	73	49	29.8%	5,329	219	96	70	32.1%
	Equity	0	0	0	0	0.0%	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	0	0	0	0.0%
	Other non-credit obligation assets	806	6	3	1	12.3%	791	7	6	2	10.6%	778	34	7	4	10.4%
	IRB TOTAL	105,616	810	432	313	38.6%	104,909	1,517	750	590	38.9%	104,225	2,200	1,044	864	39.3%

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Denmark	Central banks and central governments	6,853	15	14	6	40.0%	6,836	32	22	13	40.0%	6,818	51	29	20	40.0%
	Institutions	14,773	19	5	3	16.8%	14,744	48	12	9	18.4%	14,716	77	18	15	19.5%
	Corporates	34,908	2,723	1,458	1,146	42.1%	33,959	3,672	2,049	1,637	44.6%	33,401	4,230	2,346	1,921	45.4%
	Corporates - Of Which: Specialised Lending	0	8	5	5	56.7%	0	8	5	5	64.1%	0	8	6	6	65.9%
	Corporates - Of Which: SME	17,790	2,018	1,133	911	45.1%	17,089	2,720	1,540	1,255	46.1%	16,682	3,126	1,752	1,460	46.7%
	Retail	49,847	1,359	525	405	29.8%	49,378	1,828	685	580	31.7%	48,924	2,281	836	727	31.9%
	Retail - Secured on real estate property	40,582	874	126	88	10.0%	40,261	1,195	244	209	17.5%	39,946	1,510	340	304	20.1%
	Retail - Secured on real estate property - Of Which: SME	86	3	1	1	20.2%	84	5	1	1	22.0%	83	6	2	1	23.5%
	Retail - Secured on real estate property - Of Which: non-SME	40,496	871	125	87	10.0%	40,177	1,190	242	208	17.5%	39,863	1,504	339	302	20.1%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail	9,265	485	398	317	65.3%	9,117	633	441	371	58.7%	8,979	771	495	423	54.8%
	Retail - Other Retail - Of Which: SME	223	23	13	10	42.8%	215	31	14	12	39.5%	207	38	17	15	37.8%
	Retail - Other Retail - Of Which: non-SME	9,042	462	386	307	66.5%	8,902	602	427	359	59.7%	8,771	733	478	408	55.7%
	Equity	0	0	0	0	0.0%	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	0	0	0	0.0%
	Other non-credit obligation assets	836	1	12	0	9.8%	817	19	15	2	10.0%	808	28	13	3	10.0%
	IRB TOTAL	107,217	4,117	2,014	1,560	37.9%	105,735	5,599	2,783	2,241	40.0%	104,668	6,667	3,242	2,686	40.3%

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

2018 EU-wide Stress Test: Credit risk IRB

Nordea Bank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Finland	Central banks and central governments	24,045	28	23	11	40.0%	24,000	73	45	29	40.0%	23,945	129	69	51	40.0%
	Institutions	182	0	0	0	30.0%	182	1	0	0	30.7%	181	1	1	0	31.3%
	Corporates	24,298	720	633	477	66.2%	24,008	1,009	783	605	60.0%	23,775	1,242	895	713	57.4%
	Corporates - Of Which: Specialised Lending	127	1	3	0	39.2%	126	3	3	1	41.3%	125	4	4	2	43.2%
	Corporates - Of Which: SME	10,666	449	336	243	54.0%	10,488	627	428	328	51.6%	10,348	767	497	391	51.0%
	Retail	40,192	1,455	385	230	15.9%	39,683	1,964	534	375	19.1%	39,209	2,438	675	508	20.8%
	Retail - Secured on real estate property	28,464	712	99	61	8.5%	28,297	879	145	104	11.9%	28,133	1,043	190	145	13.9%
	Retail - Secured on real estate property - Of Which: SME	868	32	6	4	14.0%	858	42	9	7	16.2%	848	52	11	9	17.9%
	Retail - Secured on real estate property - Of Which: non-SME	27,596	680	93	56	8.3%	27,439	837	136	98	11.7%	27,285	991	179	136	13.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11,728	742	286	169	22.8%	11,385	1,085	390	270	24.9%	11,076	1,395	486	363	26.0%
	Retail - Other Retail - Of Which: SME	883	107	36	27	25.4%	845	145	48	39	26.8%	809	181	60	50	27.6%
	Retail - Other Retail - Of Which: non-SME	10,845	635	250	142	22.4%	10,541	940	342	232	24.6%	10,266	1,214	426	313	25.8%
	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	337	5	7	0	8.2%	326	15	7	1	9.4%	319	22	7	2	9.6%	
IRB TOTAL	89,054	2,209	1,048	719	32.5%	88,200	3,063	1,370	1,011	33.0%	87,430	3,833	1,648	1,275	33.3%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Norway	Central banks and central governments	3,482	11	8	4	40.0%	3,472	22	12	9	40.0%	3,461	32	16	13	40.0%
	Institutions	6,132	5	2	2	31.4%	6,126	11	5	4	32.2%	6,120	17	7	6	32.8%
	Corporates	25,146	1,452	988	776	53.4%	24,583	2,014	1,268	1,034	51.4%	24,231	2,366	1,436	1,197	50.6%
	Corporates - Of Which: Specialised Lending	41	17	5	4	23.4%	38	21	7	6	27.9%	37	22	7	6	28.9%
	Corporates - Of Which: SME	10,479	464	311	214	46.2%	10,192	792	451	346	46.0%	10,017	927	536	427	46.1%
	Retail	29,243	325	104	82	25.1%	29,050	517	159	143	27.7%	28,866	701	220	204	29.1%
	Retail - Secured on real estate property	24,077	173	40	33	19.2%	23,999	251	61	57	22.6%	23,920	329	84	80	24.4%
	Retail - Secured on real estate property - Of Which: SME	67	2	1	1	25.9%	66	4	1	1	27.2%	65	5	2	1	27.7%
	Retail - Secured on real estate property - Of Which: non-SME	24,009	171	39	32	19.1%	23,933	247	59	56	22.9%	23,856	324	83	79	24.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5,166	152	64	48	31.9%	5,052	266	99	87	32.5%	4,946	372	136	123	33.1%
	Retail - Other Retail - Of Which: SME	209	15	9	6	40.7%	202	22	11	9	39.5%	195	29	14	11	38.8%
	Retail - Other Retail - Of Which: non-SME	4,956	137	55	42	30.9%	4,849	244	88	78	31.9%	4,750	344	122	112	32.7%
	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	258	4	2	0	9.5%	246	16	3	2	9.9%	236	26	4	3	9.9%	
IRB TOTAL	64,261	1,797	1,104	864	48.1%	63,477	2,581	1,448	1,192	46.2%	62,914	3,144	1,684	1,422	45.2%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United States	Central banks and central governments	28,322	21	18	8	40.0%	28,277	66	43	27	40.0%	28,216	127	70	51	40.0%
	Institutions	523	1	1	0	43.9%	522	2	1	1	43.5%	521	3	2	1	43.7%
	Corporates	1,834	13	13	5	41.1%	1,823	24	20	10	43.1%	1,814	33	24	15	43.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	41	4	2	2	38.6%	40	5	3	2	40.1%	40	6	3	2	40.8%
	Retail	206	5	1	1	15.6%	205	7	2	1	20.3%	203	9	3	2	22.5%
	Retail - Secured on real estate property	171	3	1	0	11.7%	170	4	1	1	16.8%	169	5	1	1	18.9%
	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	171	3	1	0	11.7%	170	4	1	1	16.8%	169	5	1	1	18.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	35	2	1	0	22.2%	35	3	1	1	25.5%	34	4	1	1	27.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	31.8%	2	0	0	0	33.0%	2	0	0	0	34.4%
	Retail - Other Retail - Of Which: non-SME	33	2	1	0	21.7%	32	3	1	1	25.0%	32	3	1	1	27.1%
	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	251	0	0	0	-	251	0	0	0	-	251	0	0	0	-	
IRB TOTAL	31,137	40	33	15	37.2%	31,077	99	65	39	39.4%	31,006	171	99	68	39.9%	

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Nordea Bank - group	Central governments or central banks	2,494	0	281	0	2,494	0	0	0	0.0%
	Regional governments or local authorities	133	0	7	0	133	0	0	0	0.0%
	Public sector entities	52	0	3	0	52	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,306	0	172	0	2,306	0	0	0	#####
	Corporates	3,224	235	3,264	434	3,229	428	2	2	0.4%
	of which: SME	942	103	881	137	1	0	0	0	0.0%
	Retail	4,560	90	3,225	119	4,573	7	9	1	21.6%
	of which: SME	1,455	23	896	31	709	-1	2	1	-98.9%
	Secured by mortgages on immovable property	4,388	29	2,458	39	4,388	0	1	0	0.0%
	of which: SME	9	1	3	1	0	0	0	0	0.0%
	Items associated with particularly high risk	503	0	754	0	503	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			2,598	0	1,173	0	0	0	0.0%
	Securitisation									
Other exposures			582	0	845	0	2	0	0.0%	
Standardised Total		19,769	446	13,343	592	19,786	434	14	3	0.7%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	98	0	233	0	1,584	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	133	0	0	0	0.0%
	Public sector entities	0	0	0	0	52	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	559	0	15	0	769	0	0	0	0.0%
	Corporates	44	0	44	0	2,596	414	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0	0	0.0%
	Retail	1,365	5	986	7	2,651	0	1	0	0.0%
	of which: SME	422	2	279	3	423	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	2,536	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	6	0	0	0	23	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					821	0	0	0	0.0%
	Securitisation									
Other exposures					305	0	0	0	0.0%	
Standardised Total		2,932	5	3,275	7	11,451	414	1	0	0.0%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Denmark	Central governments or central banks	9	0	22	0	9	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	0	0	0	0	0.0%
	Corporates	86	0	85	0	82	0	0	0	0.0%
	of which: SME	4	0	2	0	0	0	0	0	0.0%
	Retail	866	2	646	3	869	-1	3	1	-99.0%
	of which: SME	80	0	57	1	81	-1	1	1	-99.3%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	70	0	105	0	70	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					32	0	0	0	0.0%
	Securitisation									
Other exposures					34	0	0	0	0.0%	
Standardised Total		1,100	2	939	3	1,095	-1	3	1	-99.0%

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Finland	Central governments or central banks	18	0	20	0	18	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	#####
	Corporates	5	0	5	0	2	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0	0	0.0%
	Retail	4	0	3	0	1	0	0	0	0.0%
	of which: SME	3	0	2	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	7	0	3	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	5	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					26	0	0	0	0.0%
Securitisation										
Other exposures					35	0	0	0	0.0%	
Standardised Total		102	0	113	0	87	0	0	0	#####

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Norway	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	124	0	31	0	0	0	0	0	0.0%
	Corporates	7	0	7	0	6	0	0	0	0.0%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	999	4	728	5	1,003	0	4	0	0.0%
	of which: SME	192	1	122	1	192	0	1	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	0	0	2	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					229	0	0	0	0.0%
Securitisation										
Other exposures					386	0	1	0	0.0%	
Standardised Total		1,738	4	1,483	5	1,615	0	6	0	0.0%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	100	0	149	0	100	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		108	0	156	0	102	0	0	0	0.0%

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Germany	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	172	0	5	0	171	0	0	0	0.0%	
	Corporates	6	0	6	0	6	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	2	0	2	0	2	0	0	0	0.0%	
	of which: SME	2	0	1	0	2	0	0	0	0.0%	
	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%	
Standardised Total		183	0	14	0	178	0	0	0	0.0%	

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

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	830	0	40	0	829	0	0	0	0.0%
	Corporates	1	0	11	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	7	0	2	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	115	0	172	0	115	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0	0.0%
Standardised Total		956	0	218	1	945	0	0	0	0.0%

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

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Luxembourg	Central governments or central banks	871	0	1	0	871	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	71	0	14	0	71	0	0	0	0.0%
	Corporates	608	14	609	18	591	14	2	2	13.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	33	8	25	8	34	8	0	0	2.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	433	0	152	0	433	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	37	0	56	0	37	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					67	0	0	0	0.0%
	Securitisation									
Other exposures					65	0	0	0	0.0%	
Standardised Total		2,187	21	962	27	2,169	21	3	2	9.4%

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Latvia	Central governments or central banks	548	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	1	0	0	0	0	0	0.0%
	Corporates	682	65	676	76	0	0	0	0	0.0%
	of which: SME	468	38	462	45	0	0	0	0	0.0%
	Retail	468	42	309	49	0	0	0	0	0.0%
	of which: SME	235	5	134	5	0	0	0	0	0.0%
	Secured by mortgages on immovable property	755	0	264	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,551	107	1,327	125	0	0	0	0	0.0%

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Lithuania	Central governments or central banks	708	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	99	0	0	0	0	0	0	0	0.0%
	Public sector entities	52	0	31	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	10	0	5	0	0	0	0	0	0.0%
	Corporates	1,067	238	1,058	330	0	0	0	0	0.0%
	of which: SME	352	60	344	84	0	0	0	0	0.0%
	Retail	351	15	225	21	0	0	0	0	0.0%
	of which: SME	208	8	119	11	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,153	28	403	38	0	0	0	0	0.0%
	of which: SME	5	1	1	1	0	0	0	0	0.0%
	Items associated with particularly high risk	18	0	26	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		3,555	281	1,755	390	0	0	0	0	0.0%

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)		2,482	2	2	1	40.0%	2,478	6	4	2	40.0%	2,473	11	6	4	40.0%
Nordea Bank - group	Central governments or central banks	133	0	0	0	0.0%	133	0	0	0	0.0%	133	0	0	0	0.0%
	Regional governments or local authorities	52	0	0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,296	11	4	4	37.4%	2,252	53	19	19	36.4%	2,222	84	32	31	36.8%
	Corporates	3,263	493	34	26	5.3%	3,190	566	214	207	36.5%	3,120	636	227	221	36.4%
	of which: SME	1	0	0	0	38.4%	1	0	0	0	38.4%	1	0	0	0	38.4%
	Retail	4,481	98	45	38	38.6%	4,392	188	84	76	40.6%	4,304	275	118	111	40.2%
	of which: SME	695	13	8	7	52.9%	681	27	13	12	46.0%	667	40	19	18	43.8%
	Secured by mortgages on immovable property	4,388	0	1	0	0.0%	4,388	0	1	0	0.0%	4,388	0	1	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	503	0	0	0	10.0%	503	0	0	0	10.0%	503	0	0	0	10.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1,173	0	0	0	11.8%	1,173	1	0	0	12.4%	1,173	1	0	0	12.4%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	845	0	1	0	0.0%	845	0	1	0	0.0%	845	0	1	0	0.0%	
Standardised Total	19,616	604	87	69	11.4%	19,408	813	323	305	37.5%	19,213	1008	396	378	37.5%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)		1,583	1	1	0	40.0%	1,580	4	2	1	40.0%	1,577	7	4	3	40.0%
Sweden	Central governments or central banks	133	0	0	0	0.0%	133	0	0	0	0.0%	133	0	0	0	0.0%
	Regional governments or local authorities	52	0	0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	749	0	0	0	0.0%	749	0	0	0	0.0%	749	0	0	0	0.0%
	Corporates	2,533	478	31	24	5.0%	2,475	536	206	199	37.1%	2,418	593	224	218	36.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2,598	53	22	21	39.7%	2,546	105	42	42	39.6%	2,496	156	62	62	39.4%
	of which: SME	415	8	3	3	39.7%	406	17	7	7	39.6%	398	25	10	10	39.4%
	Secured by mortgages on immovable property	2,536	0	0	0	0.0%	2,536	0	0	0	0.0%	2,536	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	23	0	0	0	0.0%	23	0	0	0	0.0%	23	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	821	0	0	0	10.0%	821	0	0	0	10.0%	821	0	0	0	10.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	305	0	0	0	0.0%	305	0	0	0	0.0%	305	0	0	0	0.0%	
Standardised Total	11,333	532	54	45	8.5%	11,220	645	251	242	37.5%	11,109	756	290	283	37.4%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)		9	0	0	0	40.0%	9	0	0	0	40.0%	9	0	0	0	40.0%
Denmark	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	80	2	1	1	39.9%	78	3	1	1	39.8%	77	5	2	2	39.7%
	of which: SME	0	0	0	0	35.8%	0	0	0	0	35.3%	0	0	0	0	34.6%
	Retail	851	16	10	8	50.3%	834	33	17	15	44.9%	818	50	23	21	43.1%
	of which: SME	80	0	2	2	452.3%	78	2	3	2	124.2%	77	4	3	3	87.1%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	70	0	0	0	10.0%	70	0	0	0	10.0%	70	0	0	0	10.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	31	0	0	0	30.7%	31	0	0	0	30.2%	31	0	0	0	29.8%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	34	0	0	0	0.0%	34	0	0	0	0.0%	34	0	0	0	0.0%	
Standardised Total	1,076	18	11	9	49.3%	1,057	37	18	16	44.4%	1,039	55	25	23	42.8%	

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Finland	Central governments or central banks	18	0	0	0	40.0%	18	0	0	0	40.0%	18	0	0	0	40.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	1	0	0	0	45.4%	1	0	0	0	42.1%	1	0	0	0	40.9%			
	Corporates	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Retail	1	0	0	0	39.9%	1	0	0	0	39.8%	1	0	0	0	39.8%			
	of which: SME	1	0	0	0	39.9%	1	0	0	0	39.8%	1	0	0	0	39.8%			
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	26	0	0	0	10.0%	26	0	0	0	10.0%	26	0	0	0	10.0%			
Securitisation																			
Other exposures	35	0	0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.0%				
Standardised Total	87	0	0	0	42.7%	87	0	0	0	27.2%	87	0	0	0	25.0%				

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

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Corporates	6	0	0	0	38.9%	6	0	0	0	38.8%	6	1	0	0	38.1%			
	of which: SME	1	0	0	0	38.4%	1	0	0	0	37.8%	1	0	0	0	37.0%			
	Retail	983	20	12	8	40.1%	963	40	20	16	40.0%	944	59	28	24	39.9%			
	of which: SME	188	4	2	2	40.1%	185	8	4	3	40.0%	181	11	5	5	39.9%			
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	220	0	0	0	10.0%	219	0	0	0	10.0%	219	0	0	0	10.0%			
Securitisation																			
Other exposures	386	0	1	0	0.0%	386	0	1	0	0.0%	386	0	1	0	0.0%				
Standardised Total	1,595	20	14	8	39.9%	1,575	40	22	16	39.8%	1,555	60	30	24	39.7%				

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

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
United States	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Corporates	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Retail	1	0	0	0	40.1%	1	0	0	0	39.9%	1	0	0	0	39.8%			
	of which: SME	1	0	0	0	39.9%	1	0	0	0	39.8%	1	0	0	0	39.7%			
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	100	0	0	0	0.0%	100	0	0	0	0.0%	100	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Securitisation																			
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Standardised Total	102	0	0	0	40.1%	102	0	0	0	39.9%	102	0	0	0	39.8%				

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Latvia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

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

2018 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Latvia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

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

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

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

2018 EU-wide Stress Test: Securitisations

Nordea Bank - group

			(min EUR)		Actual			Restated			Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020			
Exposure values	STA		0	0												
	IRB		8,398	8,398												
	Total		8,398	8,398												
REA	STA		0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB		849	849	849	849	849	869	982	1,634						
	Total		849	849	849	849	849	869	982	1,634						
Impairments	Total	Total banking book others than assessed at fair value	2	2	9	9	9	37	70	63						

2018 EU-wide Stress Test: Risk exposure amounts

Nordea Bank - group

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	102,741	102,785	102,785	102,785	102,785	117,527	127,375	128,260
Risk exposure amount for securitisations and re-securitisations	849	849	849	849	849	869	982	1,634
Risk exposure amount other credit risk	101,893	101,936	101,936	101,936	101,936	116,658	126,394	126,626
Risk exposure amount for market risk	4,727	4,727	4,727	4,727	4,727	6,359	6,892	7,088
Risk exposure amount for operational risk	16,809	16,809	16,809	16,809	16,809	16,809	16,809	16,809
Other risk exposure amounts	1,500	1,500	0	0	0	0	0	0
Total risk exposure amount	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157

2018 EU-wide Stress Test: Capital

Nordea Bank - group

		(m€ EUR,%)							
		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
A	OWN FUNDS	31,747	31,466	30,787	30,983	31,442	30,439	30,799	31,759
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,097	5,097	5,097	5,097	5,097	5,097	5,097	5,097
A.1.1.1	Of which: CET1 instruments subscribed by Government	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050
A.1.2	Retained earnings	24,286	24,110	23,957	24,193	24,604	23,955	24,319	25,275
A.1.3	Accumulated other comprehensive income	-319	-327	-327	-327	-327	-731	-731	-731
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-46	-46	-46	-46	-46	-589	-589	-589
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	133	133	133	133	133	272	272	272
A.1.3.3	Other OCI contributions	-407	-414	-414	-414	-414	-414	-414	-414
A.1.4	Other Reserves	0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters	-252	-252	-252	-252	-252	-252	-252	-252
A.1.8	(-) Intangible assets (including Goodwill)	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-291	-293	-58	-95	-50	0	0	0
A.1.11	(-) Defined benefit pension fund assets	-152	-152	-152	-152	-152	-152	-152	-152
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other	-19	-19	-19	-19	-19	-19	-19	-19
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-186						
A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
A.1.22	Transitional adjustments	0	0	0	0	0	0	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

2018 EU-wide Stress Test: Capital

Nordea Bank - group

		(m€ EUR,%)							
		Actual 31/12/2017	Restated 31/12/2017	Baseline Scenario			Adverse Scenario		
		2018	2019	2020	2018	2019	2020		
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	3,493	3,493	2,764	2,760	2,763	2,764	2,760	2,763
	A.2.1	2,792	2,792	2,792	2,792	2,792	2,792	2,792	2,792
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	-21	-21	-28	-32	-29	-28	-32	-29
	A.2.4	722	722	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	28,008	27,822	27,175	27,371	27,828	26,827	27,187	28,145
	A.4	3,738	3,644	3,612	3,612	3,614	3,612	3,612	3,614
	A.4.1	4,662	4,662	4,662	4,662	4,662	4,662	4,662	4,662
	A.4.2	-1,164	-1,259	-1,050	-1,050	-1,048	-1,050	-1,050	-1,048
	A.4.3	241	241	0	0	0	0	0	0
	A.4.3.1	0	0	0	0	0	0	0	0
	A.5	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157
	B.1	0	0	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
	C.2	22.27%	22.11%	21.86%	22.02%	22.38%	19.07%	18.00%	18.50%
	C.3	25.24%	25.01%	24.76%	24.92%	25.29%	21.63%	20.39%	20.87%
Fully loaded CAPITAL	D.1	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
	D.2	27,286	27,100	27,175	27,371	27,828	26,827	27,187	28,145
	D.3	30,784	30,503	30,787	30,983	31,442	30,439	30,799	31,759
CAPITAL RATIOS (%) Fully loaded	E.1	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
	E.2	21.69%	21.54%	21.86%	22.02%	22.38%	19.07%	18.00%	18.50%
	E.3	24.47%	24.24%	24.76%	24.92%	25.29%	21.63%	20.39%	20.87%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
	H.2	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
	H.3	5.20%	5.17%	5.05%	5.17%	5.17%	4.98%	5.05%	5.23%
	H.4	5.07%	5.03%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
Transitional combined buffer requirements (%)	P.1	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%
	P.3	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	P.4	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	P.5	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Nordea Bank - group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	4,757	4,126	4,447	4,635	3,971	4,023	4,023
Interest income	10,437	9,400	10,820	11,763	11,854	14,008	15,180
Interest expense	-5,681	-5,274	-6,373	-7,128	-7,747	-9,806	-10,939
Dividend income	53	53	53	53	38	39	42
Net fee and commission income	3,027	3,027	3,027	3,027	2,446	2,476	2,597
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,144	1,676	1,676	1,676	336	936	936
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-118		
Other operating income not listed above, net	5	85	85	85	967	85	85
Total operating income, net	8,986	8,966	9,287	9,476	7,639	7,559	7,683
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-347	-909	-651	-541	-2,673	-2,354	-1,678
Other income and expenses not listed above, net	-4,366	-4,397	-4,397	-4,397	-5,121	-4,685	-4,640
Profit or (-) loss before tax from continuing operations	4,272	3,660	4,240	4,538	-155	520	1,365
Tax expenses or (-) income related to profit or loss from continuing operations	-863	-1,026	-1,175	-1,260	0	-156	-409
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,409	2,634	3,064	3,278	-155	364	955
Amount of dividends paid and minority interests after MDA-related adjustments	2,747	2,787	2,828	2,868	0	0	0
Attributable to owners of the parent net of estimated dividends	662	-153	236	410	-155	364	955
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	No	No

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

Nordea Bank - group

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

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

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	-3
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Nordea Bank - group

	Actual						
	31/12/2017						
	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)	36,550	0	0	0	0	0	0
Central banks	115	0	0	0	0	0	0
General governments	7,909	0	0	0	0	0	0
Credit institutions	26,842	0	0	0	0	0	0
Other financial corporations	843	0	0	0	0	0	0
Non-financial corporations	843	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	352,218	839	7,236	7,236	489	2,016	4,096
Central banks	48,464	0	0	0	0	0	0
General governments	4,810	1	0	0	0	0	0
Credit institutions	4,448	0	1	1	1	0	0
Other financial corporations	6,237	0	289	289	0	52	45
Non-financial corporations	125,177	310	4,679	4,679	331	1,607	2,848
Households	163,082	528	2,268	2,268	157	358	1,204
DEBT INSTRUMENTS other than HFT	388,768	839	7,236	7,236	489	2,016	4,096
OFF-BALANCE SHEET EXPOSURES	101,108		1,004	1,004	0	91	17

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Nordea Bank - group

	Actual				
	31/12/2017				
	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
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
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)	5,687	3,129	894	885	1,609
Central banks	0	0	0	0	0
General governments	2	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	189	181	94	94	16
Non-financial corporations	4,897	2,782	766	761	1,275
Households	600	166	35	30	318
DEBT INSTRUMENTS other than HFT	5,687	3,129	894	885	1,609
Loan commitments given	2,314	1,907	0	0	16

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