

Bank Name	Nordea Bank Abp
LEI Code	529900ODI3047E2LIV03
Country Code	FI

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,756	26,553	26,964	27,440	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,756	26,553	26,964	27,440	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	27,434	29,141	29,636	29,628	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	27,434	29,141	29,636	29,628	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	29,906	31,801	32,158	32,372	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29,906	31,801	32,158	32,372	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	150,559	155,440	154,037	152,222	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	150,559	155,440	154,037	152,222	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.44%	17.08%	17.50%	18.03%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.44%	17.08%	17.50%	18.03%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.22%	18.75%	19.24%	19.46%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.22%	18.75%	19.24%	19.46%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.86%	20.46%	20.88%	21.27%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.86%	20.46%	20.88%	21.27%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	516,976	493,927	533,421	555,022	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.31%	5.90%	5.56%	5.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,434	29,141	29,636	29,628	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	27,434	29,141	29,636	29,628	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	516,976	493,927	533,421	555,022	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	516,976	493,927	533,421	555,022	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.9%	5.6%	5.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.9%	5.6%	5.3%	[A.2]/[B.2]	



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			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	29,906	31,801	32,158	32,372	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	24,756	26,553	26,964	27,440	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital						
	A.1.2	instruments)	4,036	4,028	4,023 25,683	4,017	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Retained earnings	24,414	25,416 -722	-516	25,993 -496	C 01.00 (r180,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CBR Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Accumulated other comprehensive income Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5			1,080	1,080		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (e) on Core Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Funds for general banking risk	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Minority interest given recognition in CET1 capital	-240	-231	-283	-278	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters (-) Intangible assets (including Goodwil)	-240	-2,635	-283	-2,685	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3,377	-2,635 -252	-2,000 -173	-2,085	C 01.00 (r370,c010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs	-1/3	-252	-1/3	-3	C 01.00 (r390,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses (-) Defined benefit pension fund assets						
	A.1.11	()	-56	-108	-160	-169	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(222), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (+440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450;c010) + C 01.00 (r460;c010) + C 01.00 (r470;c010) + C 01.00 (r471;c010)+ C 01.00 (r472;c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 155(8) of CRR and Articles 36(1) point k) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (rS00,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-33	-22	-24	-17	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,678	2,588	2,672	2,188	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,704	2,609	2,699	2,677	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		-26	-21	-27	-489	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,434	29,141	29,636	29,628	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,472	2,660	2,522	2,744	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,669	2,745	2,631	3,938	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-1,197	-85	-109	-1,194	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	150,559	155,440	154,037	152,222	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.44%	17.08%	17.50%	18.03%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.22%	18.75%	19.24%	19.46%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.86%	20.46%	20.88%	21.27%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,756	26,553	26,964	27,440	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.44%	17.08%	17.50%	18.03%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Picino items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

⁽¹⁾The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital induments that are not eligible from a regulatory point of view at the reporting date are not aliain into account in this calculation. Fully baded CET1 capital ratio estimation is based on the formulae stated in column "CORSP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	108,228	113,991	116,500	114,803	C 02.00 (r040, c310) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s002) -{C 08.01 (r050, c260, s
Of which the standardised approach	12,848	15,577	16,094	16,553	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)}
Of which the foundation IRB (FIRB) approach	9,596	9,181	9,110	8,986	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	82,864	84,903	86,065	85,277	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	6,476	5,609	4,939	4,604	C 07.00 (1990, 220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (113), C20, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 226, 5001) + C 08.01 (1950, 226, 5001) + C 08.01 (1950, 226, 5001) + C 08.01 (1940, 226, 5002) + C 08.01 (1950, 226, 5002) + C 08.01 (1950, 226, 5002) + C 02.00 (19460, C010)]
Credit valuation adjustment - CVA	633	648	696	645	C 02.00 (R640, c010)
Settlement risk	106	265	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	883	880	882	878	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	7,537	6,616	4,720	4,409	C 02.00 (R520, c010)
Of which the standardised approach	2,756	2,945	676	735	C 02.00 (R530, c010)
Of which IMA	4,781	3,671	4,044	3,674	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	399	357	306	309	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	14,701	14,701	14,306	14,306	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	14,701	14,701	14,306	14,306	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	11,996	12,732	11,994	12,577	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	150,559	155,440	154,037	152,222	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securifisations)
² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securifisations)' section.



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	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				
Interest income	5,463	7,136	1,735	3,374
Of which debt securities income	241	299	54	121
Of which loans and advances income	4,830	6,345	1,515	2,953
Interest expenses	2,049	2,532	502	886
(Of which deposits expenses)	290	314	51	63
(Of which debt securities issued expenses)	1,715	2,149	418	791
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	1,926	2,630	740	1,522
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	48	56	20	-16
Gains or (-) losses on financial assets and liabilities held for trading, net	446	507	625	852
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	535	374	-143	-208
Gains or (-) losses from hedge accounting, net	-40	-59	-13	11
Exchange differences [gain or (-) loss], net	-381	-31	-125	19
Net other operating income /(expenses)	55	83	10	13
TOTAL OPERATING INCOME, NET	6,004	8,162	2,348	4,681
(Administrative expenses)	2,701	3,669	918	1,850
(Cash contributions to resolution funds and deposit guarantee schemes)	249	264	242	263
(Depreciation)	391	529	147	297
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	156	184	-7	-22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	131	109	-9	-31
(Other provisions)	25	74	2	9
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-59	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	720	799	71	64
(Financial assets at fair value through other comprehensive income)	0	2	1	1
(Financial assets at amortised cost)	719	797	71	63
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	19	52	2	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	306	264	64	148
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,074	2,930	1,039	2,363
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,665	2,288	789	1,814
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,665	2,288	789	1,814
Of which attributable to owners of the parent	1,665	2,288	789	1,814
(1) Information available only as of end of the year	****			

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31/	/12/2020			As of 31	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	53,693				35,994				57,860				53,512				IAS 1.54 (i)
Financial assets held for trading	104,352	11,480	89,335	3,537	82,280	5,452	73,960	2,869	90,034	11,103	76,489	2,442	86,422	14,399	69,615	2,408	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	77,889	12,472	65,118	298	76,116	11,130	64,737	248	78,831	10,051	68,531	250	78,744	9,188	69,230	326	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	34,495	16,111	17,825	560	33,727	16,034	17,045	647	34,805	17,180	17,237	388	33,135	15,731	17,017	386	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	244,084				259,316				259,553				263,050				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,447	0	3,447	0	3,447	0	3,447	0	2,518	0	2,518	0	2,167	0	2,167	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	373				359				222				179				IAS 39.89A(a); IFRS 9.6.5.8
Other assets [‡]	10,596				10,839				13,254				12,524				
TOTAL ASSETS	528,929				502,077				537,076				529,734				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)		,	As of 30/09/20	120					As of 31	1/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carr	ying amount		Accı	ımulated impair	rment	Gro	ss carrying am	ount	Accu	ımulated impaiı	rment	Gro	ss carrying am	ount	Acc	umulated impai	ment	Gross	carrying amo	ınt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impairer assets	Stage 1 Assets without significant dincrease in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impairer assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		34,497	0	0	-2	0	0	33,730	0	0	-3	0	0	34,808	1	0	-3	-1	0	33,138	1	0	-3	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	270	0	0	0	0	0	204	0	0	0	0	0	86	0	0	0	0	0	86	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	228,553	13,576	4,219	-255	-463	-1,816	243,742	13,840	3,979	-285	-490	-1,674	243,522	14,383	4,023	-301	-485	-1,676	248,640	12,823	3,068	-227	-432	-1,584	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	83,888	65,569	68,256	64,785	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	60,564	60,680	60,396	59,727	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	339,233	329,246	361,167	357,408	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,393	2,021	1,974	1,426	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,934	2,608	1,893	1,659	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,238	1,020	930	893	IAS 37.10; IAS 1.54(I)
Tax liabilities	539	667	574	515	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	6,077	6,525	7,402	7,797	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	496,867	468,337	502,591	494,210	IAS 1.9(b);IG 6
TOTAL EQUITY	32,062	33,740	34,485	35,524	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	528,929	502,077	537,076	529,734	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		45,342	47,125	36,772	32,459	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	448	218	402	552	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	8,123	7,884	9,818	9,959	Annex V.Part 1.31
	Central banks	22,702	15,610	25,720	15,800	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	702	491	923	922	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,753	8,280	14,110	10,984	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,041	6,796	6,744	8,297	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,451	8,610	17,710	17,183	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,742	3,977	5,017	5,164	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	16,379	22,667	24,904	15,253	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,891	20,064	21,443	12,848	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	77,990	66,685	72,435	86,299	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	70,302	64,119	65,559	75,467	ECB/2013/33 Annex 2.Part 2.9.1
	Households	90,384	91,101	92,397	97,587	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	81,329	83,103	84,803	88,736	Annex V.Part 1.42(f), 44(c)
Debt securities issued		188,310	181,451	189,647	189,532	Annex V.Part 1.37, Part 2.98
Of which: Suboro	dinated Debt securities issued	7,829	6,907	6,299	6,601	Annex V.Part 1.37
Other financial liabilities		9,195	7,886	7,878	7,739	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		486,078	457,517	491,794	483,346	



2021 EU-wide Transparency Exercise Market Risk Nordea Bank Abp

									Noruca bui	штор												
	SA						М									IM						
			VaR (Memorar	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	306	264	164	40	294	74							124	33	233	69						
Of which: General risk	.0	.0	124	28	190	45							92	21	143	34						
Of which: Specific risk Equities	306 240	264 275	40	12	104	29							33	12	90	34						
Of which: General risk	240	2/5	10	0	33	0							11	0	30	0						
Of which: Specific risk	76	56	10	3	33	6							11	4	30	9						
Foreign exchange risk	2,158	2,339	20	4	31	7							11	3	18	5						
Commodities risk	52	67	0	0	0	0							0	0	0	0						
Total	2,756	2,945	118	29	179	43	53	52	25	29	32	4,781	82	17	132	40	51	44	25	29	21	3,671
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	260	276	143	40	281	97							134	34	271	57						
Of which: General risk	0	0	99	26	166	57							87	26	160	36						
Of which: Specific risk	260	276	44	14	115	40							46	9	111	21						
Equities	360	403	11	4	36	11							12	4	30	8						
Of which: General risk	26	26	0	ó	0	0							0	Ó	0	ō						
Of which: Specific risk	73	65	11	4	36	11							12	4	30	8						
Foreign exchange risk	0	.0	12	2	17	4							7	2	13	3						
Commodities risk Total	676	735	95	27	153	48	50	34	24	25	12	4.044	74	10	140	29	55	48	25	- 14	17	3,674
Total	0/0	/33	90	- 2/	133	70	30	34	24	25	12	7,044	/7	17	177	4.7		+0	25	14	1/	3,074

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



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					Standardise	d Approach			
			As of 30	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	79,248 10,704	83,455	604 81		62,168 10.951	66,390 7,497	437 83	
	Regional governments or local authorities Public sector entities	10,704	6,860 150	81		10,951	7,497 150	83	
	Multilateral Development Banks	2,222	2,206			1,737	1,720		
	Mutilateral Development Banks International Organisations	127	127			1,737	1,720		
	International Organisations Institutions	2.030	2,030	88		1.637	1.637	71	
	Comorates	1,846	1,491	1.293		2.892	2,480	2.228	
	of which: SMF	1,568	1.197	999		2.132	1.832	1,580	
	Retail	5,797	4,909	3,640		5,955	5.053	3,747	
	of which: SMF	842	729	505		855	738	511	
onsolidated data	Secured by mortgages on immovable property	5,360	4,578	1,627		5,186	4.643	1.626	
	of which: SMF	47	47	16		43	43	14	
	Exposures in default	151	86	110		126	77	96	
	Items associated with particularly high risk	899	687	1,030		983	763	1,145	
	Covered bonds	307	307	31		297	297	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	445	327	327		460	333	333	
	Equity	1,636	1,636	3,455		2,351	2,351	5,156	
	Other exposures	881	879	728		907	904	745	
	Standardised Total ²	111,927	109,729	13,014	92	96,104	94,475	15,697	
·		(1) Original exposure, unlike Exp (2) Standardised Total does not			ct due to credit conversion facto to the 2019 exercise.	rs or credit risk mitigation techn	iques (e.g. substitution effect	z).	<u> </u>

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	11,933 6,686	12,866 2,951	26 0 0		14,429 6,995	15,627 3,340	15 0	
	Public Sector entries Multilateral Development Banks International Organisations Institutions Institutions	0 0 165	0 0 165	0		0 0 135	0 0 135	0	
	Corporates of which: SME	6 0	6	6		54 10	28 10	28 10	
SWEDEN	Retail of which: SME Secured by mortoaces on immovable property	2,311 473 1	1,833 432 1	1,349 298 0		2,385 480 1	1,895 442 1	1,396 306 0	
	of which: SME Exposures in default Items associated with particularly high risk	0 8 73	0 7 60	0 10 89	0	0 7 76	0 5 63	0 8 94	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	15 0 0	15 0 0	2 0 0		16 0 0	16 0 0	2 0 0	
	Equity Other exposures Standardised Total ²	398 81	398 80	908 69		413 89	413 87	933 75	1

Contract operations of contract and contra						Standardise	d Approach			
Contract operations of contract and contra				As of 30,	09/2020			As of 31	/12/2020	
Residence Resi		(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposures 48 48 43 52 52 47	Rectan Public Months and Publi	and accomments or fical authorities control manufactures are controlled as controlled	1,138 275 261 0 1 1 1 1 1 0 0 0 0 154 0 0	1,795 150 261 0 1 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 1 1 0 0 0 0 121 121 3 3	0	1.135 225 174 0 1 1 3 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	1,754 1500 174 0 1 43 0 1 1 0 0 0 0 0 0 0 0	0 0 0 0 3 3 1 0 0 0 124 0 0 47 7 47,066	0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	7.658	7.866	,		5,327	5,559	,	
	Regional governments or local authorities	2,266	1,514			2,225	1.832		
	Public sector entities	1,100	1,314				1,002		
	Multilateral Development Banks	o o	0	0		0	0	0	
	International Organisations					0	0		
	Institutions	i o	ō	ō		ō	ō	i i	
	Corporates	1,400	1,099	933		1,982	1,694	1,479	
	of which: SME	1,324	1,006	840		1,849	1,606	1,390	
	Retail	1,232	1,024	764		1,244	1,025	764	
DENMARK	of which: SME	113	92			114	94	66	
DEINMARK	Secured by mortgages on immovable property	216	216	100		54	54	20	
	of which: SME	47	47	16		43	43	14	
	Exposures in default	17	5	5	12	31	14	19	1
	Items associated with particularly high risk	75	69	103		94	78	117	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	21	21	21		24	24	24	
	Other exposures	61	61	61		59	59	59	
	Standardised Total ²				16				1 2

		(2) Total value adjustments and provisions pir country of counterparty excludes those for securistilation exposures, additional valuation adjustments (ANAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2020			As of 31	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BUR. %) Central governments or central banks	1.748	1,781	,		2.983	2.814	241				
	Central governments or central orients Regional governments for local authorities 405 391 78 443 447 83											
	Public sector entities	0	0	0				0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	31	31	12		29	29	11				
	Corporates	246 244	193 191	161 159		619 271	521 213	485 178				
	of which: SME Retail	2,184	2,027	1,508		2.260	2.118	1,576				
	of which: SME	197	187	128		208	196	134				
NORWAY	Secured by mortgages on immovable property	5.138	4.357	1.525		5.126	4.583	1.604				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	125	73	94	50	88	57	69	29			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	292	292	29		281	281	28				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	U	0		0	U	0				
	Collective investments undertakings (CIU) Equity	90		98		102	102	102				
	Other exposures	576	575	441		596	596	454				
	Standardised Total ²	51.0			73			151	60			
	(i) Original exosure, unlike Exosure value, is reconsid before taking into account any effect due to credit convenion factors or credit risk missation techniques (e.g. substitution effects).											

¹⁰ Orbital encours, while thosours value, is recorded before taken into account are effect due to could convenien factor or cost six estatation schoisson (i.e., substitution effects).

"Total value dystements and procisions per country of contemprity encludes those for securitization exposures, additional valuation adjustments (Althiq) and other own funds reductions valued to the exposures, but dystements.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Abp

	исгоеа вапк мор											
				Standardise	d Approach							
		As of 30,	/09/2020			As of 31	/12/2020					
	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Control organization of control of the Control of Contr	14,972 0 0 0 0 0 0 0 2 2 2 0 7 7 6 2 2 0 0 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0	14,972 0 0 100 100 0 0 2 2 2 2 2 2 2 0 0 0 2 4 4 0 0 0 122 122 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2 1 1 1 0 0 0 11111 0 0 0 12122		7,101 0 195 0 0 0 1 1 5 5 2 2 0 0 0 131 0 0 0 131 131 0 0 0 0 135 135 135 135 135 135 135 135 135 135	7,101 0 0 177 0 1 1 0 0 0 1 1 0 0 0 0 0 0	0 0 0 0 0 0 1 1 1 1 1 0 0 0 0 1 1 1 1 1	·				
Standardised Total ²	(1) Original exposure, unlike E	sposure value, is reported befo	re taking into account any effer	t due to credit conversion facto	ers or credit risk mitigation tech	niques (e.g. substitution effec	ts).	0				

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	4.718	4,681	0		3.716	3,773		
	Regional governments or local authorities	75	7,001	0		25	25	n n	
	Public sector entities			ō		0	0	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	722	722	14		746	746	15	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail								
	of which: SME	3	3	2		3	1	;	
GERMANY	Secured by mortgages on immovable property	i	n n	n n		i i	i	n n	
	of which: SME	ō	ō	ō		ō	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity					0	0	0	
	Other exposures	0	0	0		0	0	0	

O liquid acquairs, unlike Operar value, in sported before being rise accurate any effect due to coded convenior factors or codel del adquairs tradecision (and acquairs accurate any effect due to coded convenior factors or codel del adquairs tradecision (acquairs).

**Original devaluation and producing for muching violation produced to the rescribination equipment, accident to the acquairs acquairs and acquairs acq

	exposure, but include general creat net adjustments.									
				Standardise	d Approach					
		As of 30,	09/2020			As of 31	/12/2020			
(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Central governments or central banks fingling operations are forced authorities in production of the company of	00 0 0, 1,722 0,225 175 0 0 0 0 0 0 124 0 0 0 135 0 0 0 0 0 0 125 175 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	238 0 0 0 1,724 1,724 125 0 0 0 0 0 0 125 0 0 0 0 125 13 14	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25 0 0 1,282 0 103 103 189 0 0 0 0 0 0 177 70 0 0 10 110 22 13	227 0 0 1,285 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 21 189 0 0 0 0 0 0 0 0 0 0 22 23 30 30 30 30 30 30 30 30 30 30 30 30 30	0		

To Casard amounts unlike Encourse value, is recorded other station into account our Mint due to cost Common officers or cost of an indication individuals in the foliage of a property of a cost of a property o

					Standardisc	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Central accumulation or central subside Backinsol accumulation of local arthrottes Public source edition Public source edition International Organizations International Organizations International Organizations Facility of Section (International Organization General Device of Section (International Organization of Section (International Organization of Section (International Organization of Section (International Organization of Section (International Organization (International Organization (International Organization (International Organization (International Organization (International Organization (International Organization (International Organization (International Organization (International Or	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o

O Cisical essourse, untile Essourse value, is recorded before taking into account any effect due to credit convenien factors or credit risk militation techniques (a.u. substitution effects).

Or Total value advantments and revolutions one country of countercardy excludes those for ecountisation encounter, additional valuations advantments (ANAs) and other corn furnit reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2020			As of 31	/12/2020				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 9	Control any exementar or control basis of actional one-removes or food and exhortion food of the control of the control of food of the control of the control of food of the control of the control of food of food foo	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000				

**Displied argonome, unlike Expositor value, i irreported inferior billing into account any wifest due to condit consense floating or nodit side indigation intrinspass (s.g. substitution effects).

**Total value and anticoments and monitories or construir of construints encludes those for succidation encourses, additional valuation adhuments. (Folia) and other own funds reductions valued to the exposures, and in the contract of the depolarisms.

					Standardise	d Approach	Standardised Approach										
			As of 30	09/2020			As of 31	/12/2020									
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
Country of Counterpart 10	Control occuments or control basis. Control occuments for rola authorities Reduction occuments for the Reduction occuments for the Reduction occuments for the Reduction occuments for the Controlled Or strolled Or strol	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000									



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Abp

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	85,193	89,281	476		82,017	86,006	333	
	Regional governments or local authorities	11,466	7,159	85		11,564	6,983	85	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,596	1,577	0		1,672	1,651	0	
	International Organisations	172	172	0		169	169	0	
	Institutions	1,760	1,759	102		1,235	1,234	55	
	Corporates	2,742	2,341	2,096		2,602	2,258	2,031	
	of which: SME	2,062	1,798	1,554		1,882	1,699	1,472	
	Retail	6,042	5,144	3,817		6,037	5,164	3,833	
Consolidated data	of which: SME	847	741	514		848	748	520	
COI ISOIIdated data	Secured by mortgages on immovable property	5,636	4,870	1,705		5,743	4,939	1,729	
	of which: SME	49 129	49 78	17 98		46 104	46 64	16 89	35
	Exposures in default		/8 837	1,255	48	104	69	89	35
	Items associated with particularly high risk	1,074	837	1,255		288	288	29	
	Covered bonds	303	303	30		288	288	29	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	490	355	355		1,607	1,239	2,154	
	Equity	2,455	2,455	5,414		2,507	2,507	5,571	
	Other exposures	969	958	777		931	919	749	
	Chandrad Tabel 2	120.027	117.289		100	116.473	113,423		

					Standardise	d Approach				
			As of 31/	03/2021			As of 30/06/2021			
	(min EUR. %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWEDEN	Central communities or central whoches Markine centre central and an admirate Markine centre central Markine centre central Markine central Markine central Markine Ma	13,032 7,700 0 0 157 63 14 2,327 474 0 0 5 9 9	14,000 3,310 0 0 0 157 31 14 1,857 440 0 0 4 77 9 9	100 0 0 0 0 3 3 30 14 1,388 306 6 115 1 1 0 0 0	0	13,167 7,794 0 0 156 73 12,206 667 0 0 4 4 0 9 0 81	14,094 3,360 0 0 155 133 1,868 455 0 0 0 0 3 9 9	188 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	
	Other exposures Standardised Total ²	100	89	79		96		74	1	

(1) Original exposure, unitile Exposure value, is reported before basing into account any effect due to credit convenion floters or credit risk militagetion techniques (e.g., subdistution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for accuratioation exposures, additional valuation adjustments (ANAs) and other own funds reductions related to the exposures. Note include contain control confidence of the conf

					Standardise	ed Approach							
		As of 33/03/0221 As of 33/03/0221 As of 30/06/2021											
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks Regional governments or local authorities	36,255 1.002		60				0					
	Public sector entities Multilateral Development Banks	0 218	0 218	0		0 188	0 188	0					
	International Organisations Institutions	0 24	0 24	0 5		0	0	0					
	Corporates of which: SME	51 0	51 0	51 0		12 1	11 1	11 1					
FINLAND	Retail of which: SME	1 0	1 0	0		1 0	1 0	1 0					
1110 010	Secured by mortoages on immovable property of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk Covered bonds	236 0	0 122	183	0	0	0	0					
	Colective investments undertakings (CIU)	0	0 53	0		0	0 24	0					
	Conective investments undertakings (CIU) Equity Other exposures	1,894	1,884 57	4,321 52		1,866 59	1,866	4,404					
	Other exposures Standardized Total ²	3/	3/	32		39	37	31					

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curistisation exposures, additio	nal valuation adjustments (AVAs) and other own funds reduct	ons related to the	
	•	AND AUTO-CONTROL OF THE PERSON CONTROL	al Order mac additionments.		Standardise	ed Approach			
			As of 31/	03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Contral governments or central banks Redocad governments or local authorities Public sector entities Multilateral Development Banks International Oreanisations	6,050 2,123 0 0	6,296 1,643 0 0	1 0 0 0		7,824 2,130 0 0	8,015 1,485 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
DENMARK	Corporate of which: SME Retail of which: SME Secured by mortspace on immovable property	1,805 1,689 1,229 110	1,562 1,481 1,002 91	1,367 1,286 748 64		1,657 1,535 1,242 97	1,472 1,391 1,011 84	1,292 1,210 754 60	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds Calims on institutions and conporates with a ST credit assessment	49 29 67	49 14 60 0	17 19 89 0	15	46 22 0	46 11 0	16 15 0	11
	Califins on inscriptions and colorates with 431 creat assessment Collective investments undertakinos (CIU) Equity Other exposures	0 12 72	0 12 72	0 12 72		113 5 62	82 5 62	145 5 62	

72 72 65 65 (6)

(1) Original exposes, utilise Exposes value, is reported before taking this account any effect of the troub close to creation factors or creatific relativistic factors (q. q. substitution selects).

(7) This data all advantables and exercision or principles of connections and training selections and distinguistic factors and distinguistic factors.

			ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %)								
	Central governments or central banks	2,168	2,007	332 85		3,098	2,922	178	
	Regional governments or local authorities Public sector entities	452	424	85		453	425	85	
	Public sector entities Multilateral Development Banks	, i	0						
	International Organisations	o o	0	ı o		0	0	0	
	Institutions	32	31	7		25	25	6	
	Corporates	607	481	432		638	514	467	
	of which: SME	353	297	249		331	292	246	
	Retail	2,430	2,274	1,693		2,432	2,275	1,694	
NORWAY	of which: SME	217	205	141		217	204	141	
INUKWAI	Secured by mortgages on immovable property	5,594	4,819	1,687		5,693	4,889	1,711	
	of which: SME	0	0	77				0	
	Exposures in default	93	59	/2	33	/5	49	68	
	Items associated with particularly high risk Covered honds	294	294	70		279	279	20	
	Claims on institutions and corporates with a ST credit assessment	294	234	1 0		279	2/9	20	
	Collective investments undertakings (CIU)	0	o o	l ő		o o	ŏ	ő	
	Equity	117	117	117		136	136	136	
	Other exposures	633	633	468		609	608	454	
	Standardised Total ²				78				

(1) Original exposure, unlike Exposure value, is reported before taking rates account any effect due to credit control.

(2) Takin's and adjustments and provision approximately or country of counterparty exclude those for excursioation exposures, additional valuation adjustments (SARs), and other cons finals valuations related to the exposures, the Anchology and control sized in the exposures. Our Anchology and control and adjustments and provision and control and adjustments (SARs) and other cons finals valuations related to the exposures, the Anchology or color that indiportions.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Abp

	Nordea bank Abp								
					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	22,060	22,060	0		16,814	16,814	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0 196	0 175	0	
	Multilateral Development Banks International Organisations	191	1/1	0		196	1/5	0	
	Institutions	0	0	0		0	0	i o	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	1		5	1	1	
UNITED STATES	of which: SME	4	0	0		4	0	0	
OILLIED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0			0	0	
	Items associated with particularly high risk	138	120	181	Ü	ŏ	ő	ő	Ü
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	146	123	123		393	309	563	
	Equity	0	0	0		0	0	0	
	Other exposures	0	U	U		0	0	0	
	Standardised Total ²								
		(1) Original exposure, unlike Ex							

		exposures, but includes gener		unterparty excludes mose for s	ecuniciación exposures, abolico	na valuation adjustments (AVA	and dener dain runds reduct	ions related to the	
					Standardise	ed Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)	3,652	3,710	,		3,231	3,284	,	
	Central governments or central banks Regional governments or local authorities	3,032	3,710	1		3,231	3,204	1	
	Public sector entities	- 0				-0	10	0	
	Multilateral Development Banks	0				0	i i		
	International Organisations	ō	ō	0		ō	ō	ō	
	Institutions	407	407	8		407	407	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		3	1	1	
GERMANY	of which: SME	3	1	1		2	1	0	
OLIVITATI	Secured by mortgages on immovable property	0	0	0		9	0	0	
	of which: SME	0	U	0		0	0		
	Exposures in default Items associated with particularly high risk	, a			0			1	
	Items associated with particularly high risk Covered bonds	0		1		o o			
	Claims on institutions and corporates with a ST credit assessment	o o				0	0	0	
	Collective investments undertakings (CIU)	o o	o o			15	8	13	
	Equity	ō	ō	0		0	ō	0	
	Other exposures	ō	ō			ō	ō	0	
	Chardendard Tabel								

O (1) Original exposure, untilla Exposure value, is reported before taking into account any effect due to credit connection factors or credit risk militagation techniques (e.g., subditation effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(mh File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control governments or central basis. Regional governments or local subsorbites Regional governments or local governments or local governments Regional governments or local governments or loca	25 0 0 1,102 223 207 0 0 0 0 178 0 128 111 139	223 0 0 1,103 0 223 207 0 0 0 0 0 0 135 0 0 83 199	1 0 0 0 45 207 0 0 0 0 0 0 202 202 83 19	0	25 0 0 1,203 106 218 0 0 0 0 0 0 0 0 0 3 3 362 333	226 0 1,204 106 2218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 21 218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 121 0 0 0 0	0

(1) Organi appease, while Eposers value, is reported before taking the account any effect due to cond convenient before take or creat can eligibility to the interpretable and produces any effect due to cond convenient before or creat can eligibility to their produces (2) Total value and policitisms and produces per country of condemparty exclude those for excurribation exposures, additional valuation adjustments (PMA) and other own funds reduction related to the exposures, the fortice governed cereal and adjustments.

					Standardise	ed Approach									
			As of 31/03/2021 As of 30/06/2021 Original Exposure Yalse* Risk exposure amount Value adjustments and previouse* Original Exposure* Exposure Yalse* Risk exposure amount Value adjustments and previouse* Original Exposure* Exposure Yalse* Risk exposure amount Value adjustments and previouse* Original Exposure* Original Exposure* Original Exposure* Original Exposure* As of 30/06/2021												
					Value adjustments and				Value adjustments as						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²						
	(min EUR. %)														
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0							
	Public sector entities	0	ō	ō		0	0	0							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	0	0	0		0	0								
	Corporates of which: SME	0	0	0		0	0	0							
	or which: SME Retail	0	0	0		0	0	0							
Country of	of which: SME	ō	ō	ō		ō	o o	i o							
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0							
Counterpart	of which: SME	0	0	0		0	0	0							
	Exposures in default	0	0	0	0	0	0	0							
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	1	I			0								
	Collective investments undertakings (CIU)	ů o	o o	ŏ		ő	ő	ŏ							
	Equity	0	ō	ō		0	0	0							
	Other exposures	0	0	0		0	0	0							
	Standardised Total ²				0										

(i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusion though consumers, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene					.,							
					Standardis	ed Approach								
		As of 31/03/2021 As of 93/04/2021 Value adjustments and Veshe adjustment												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks	0	0	0		0		0						
	Regional governments or local authorities	0	0	0		0		0						
	Public sector entities	0	0	0		0		0						
	Multilateral Development Banks	0	0	0		0		0						
	International Organisations	0	0	0		0	9	0						
	Institutions Comprates	0	0	0		0		0						
	Corporates of which: SME	0	0	0		0		0						
	or which: SME Retail	0						0						
Country of	of which: SME	o o	0			0		0						
Counterpart 9	Secured by mortgages on immovable property	i i					1	i i						
Counterpart 9	of which: SME	0	0					0						
	Exposures in default	0	0	0	0	0		0	0					
	Items associated with particularly high risk	0	0	0		0		0						
	Covered bonds	0	0	0		0		0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0						
	Collective investments undertakings (CIU)	0	0	0		0	9	0						
	Equity	0	9	0		0	9	0						
	Other exposures			U										

				unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	 and other own funds reduct 	tions related to the	
		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(-) 00 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control decomments or central basis. See Ed. (1) A control of the Control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	o
	Other exposures Standardised Total ²	U			0				0

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	· aroc		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36,980	5	35,174	5,283	0	8	34,365	0	32,624	4,738	0	3
	Corporates	189,116	3,616	149,384	66,518	2,390	1,961	194,291	3,538	153,532	67,540	2,399	1,889
	Corporates - Of Which: Specialised Lending	130	11	105	53		1	132	12	109	55	10	0
	Corporates - Of Which: SME Retail	56,479 198.255	1,492	55,741 184.718	19,173 26,927	1,208 4,518	719 747	60,403 204.880	1,490	59,502	20,566 27.256	1,230 4,297	754 777
		198,255 156,510	1,992		17.863	4,518 1,911	/4/	204,880	1,898	191,212 159.650	18.424	1.814	727
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1.222	1,103	153,554 1.135	17,863 230	48	82	162,388	21	1.105	18,424	42	85
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		1.079	1,133		1.863	77	161.196	1.021	158.545	18.207	1.771	0
	Retail - Qualifying Revolving	130,200	1,0/9	132,419	17,033	1,003	,,	101,190	1,021	130,343	10,207	0	00
	Retail - Other Retail	41.745	890	31.164	9.064	2.607	665	42,493	855	31.562	8.832	2.484	641
	Retail - Other Retail - Of Which: SME	1.881	137	1,509	866	381	75	1.875	132	1.495	849	368	70
	Retail - Other Retail - Of Which: non-SME	39.864	753	29.655	8.198	2,226	590	40.617	723	30.067	7.983	2.115	563
	Equity	0	0	0	0	0		0	0	0.,	0	0	100
	Other non credit-obligation assets				2.920						4.329		
	IRB Total ²				101,648						103,864		

G	IRB	Total does	not inclu	ade the	Secutaris	ation	position	unlike	in the	results	prior to	the 201	9 exercis	se.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹			Risk exposure	amount	Value adjustments and				
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SWEDEN	Cestaria banks and central governments. Limitations Corporates Corporates Corporates of White: Specialed Lending Corporates of White: Specialed Lending Corporates of White: Specialed Lending Corporates of White: Special	0	0 0 302 0 115 140 70 1 69	0 8,570 38,644 0 15,765 58,188 52,948 102 52,846 0	0 1,115 15,338 0 4,093 2,960 1,787 21 1,766 0	0 0 148 0 71 367 89 2 87	0 1 195 0 87 99 13 0 12	0 9,028 52,178 0 17,237 61,979 55,968 102 55,866 0	0 0 331 0 139 146 74 1 72 0	0 8,547 40,891 0 17,327 61,546 55,936 99 95,837	0 1,070 16,211 0 4,531 3,108 1,882 21 1,861 0	0 0 160 0 108 382 93 2 91 0	0 203 0 103 86 14 1 13
	Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets IRB Total	5,616 296 5,320 0	70 5 64 0	5,240 223 5,017 0	1,173 111 1,062 0	279 21 258 0	86 8 78 0	6,011 290 5,722 0	72 6 66 0	5,610 215 5,395 0	1,226 111 1,115 0	288 24 264 0	72 12 60 0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	233	0	184	122	0	0	243	0	208	124	0	0
	Corporates	34,530	699	27,096	11,584	456	377	34,319	701	26,317	11,272	487	369
	Corporates - Of Which: Specialised Lending	60	0	38	17	0	0	51	0	35	14	0	0
	Corporates - Of Which: SME	12,030	436	10,314	4,113	316	228	11,850	428	10,027	3,993	319	228
	Retail	48,807	1,051	41,547	8,012	2,539	270	49,590	1,007	42,021	7,840	2,376	255
	Retail - Secured on real estate property	30,125	527	29,959 843	3,789	964 40	28	30,455 902	500	30,294 827	3,735	913	27
FINI AND	Retail - Secured on real estate property - Of Which: SM		19		161		3 25		18		153	36 877	2
1210110	Retail - Secured on real estate property - Of Which: no	29,207	508	29,116	3,628	924	25	29,553	482	29,466	3,582	8//	23
	Retail - Qualifying Revolving Retail - Other Retail	18.683	523	11.588	4,223	1,575	242	19.135	507	11.728	4.105	1.463	228
		18,683		938	9,223	1,5/5	47	19,135	109	11,728	4,105 573	1,463	228 51
	Retail - Other Retail - Of Which: SME	1,101	113 410	938 10.650	3.640	1.258	195	1,114	398	10.783	3.532	1.158	178
	Retail - Other Retail - Of Which: non-SME	17,582	410	10,650	3,640	1,258	195	18,021	338	10,783	3,532	1,158	1/8
	Equity Other non credit-obligation assets	0	0		0	0	0	0	- 0	- 0	0	0	
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	0/09/2020					As of :	31/12/2020		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,495	0	15,337	1,651	0	0	13,936	0	13,706	1,504	0	1
	Corporates	44,192	1,017	34,998	14,025	883	492	44,560	998	35,492	14,071	834	490
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16,906	824	16.761	5.523	749	307	16,760	753	16.742	5.560	704	288
	Corporates - Ut Which: SME Retail	16,906	641		5,523 8,947	1.233	307	16,760 54,654	753 595	53,200	5,560 8,995	1.186	288 320
	Retail - Secured on real estate property	43,790	406	52,278 43,672	8,947 6.543	643	309 27	44,705	376	53,200 44,581	8,995 6.674	1,186	29
	Retail - Secured on real estate property - Of Which: SME	108	2	103	22	2	1	106	370	100	20	1	1
DENMARK	Retail - Secured on real estate property - Of Which: non-Si		404	43.570	6.521	641	26	44,599	374	44.481	6.654	605	29
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,987	236	8,606	2,404	590	283	9,949	219	8.619	2.321	579	291
1	Retail - Other Retail - Of Which: SME	194	12	158	59	20	11	184	11	148	53	16	9
	Retail - Other Retail - Of Which: non-SME	9,793	223	8,448	2,344	571	272	9,765	208	8,471	2,268	563	282
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	oproach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	5,710	0 695	5,726 27.120	364 13.670	418	400	5,838 35,695	0 671	5,871 30.505	374 15.191	0 418	0 442
	Corporates - Of Which: Specialised Lending	32,208 63	11	60	13,670	418	400	35,695 74	12	30,505 67	15,191	418 10	942
	Corporates - Of Which: SME	10.476	114	10.458	4.583	73	89	12.852	112	12.882	5.626	50	128
	Retail	35,194	121	31.009	6.720	292	58	36,684	114	32,658	7.023	272	56
	Retail - Secured on real estate property	28,286	81	25,651	5.608	184	14	29,844	77	27,431	5.994	173	14
	Retail - Secured on real estate property - Of Which: SME	89	2	86	26	4	2	81	1	78	22	2	1
NORWAY	Retail - Secured on real estate property - Of Which: non-SI	28,197	80	25,564	5,582	179	12	29,763	76	27,353	5,972	171	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,908	40	5,359	1,112	108	44	6,840	36	5,227	1,029	99	42
	Retail - Other Retail - Of Which: SME	187	6	149	80	23	8	186	6	149	80	24	6
1	Retail - Other Retail - Of Which: non-SME	6,721	34	5,210	1,032	86	36	6,654	30	5,078	948	75	36
	Equity		0									0	0
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	485	0	266	95	0	0	556	0	325	119	0	0
	Corporates	4,149	2	2,697	943	2	8	4,293	2	2,699	955	9	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42	2	402	128	0	1	40	2	374	122	7	0
	Retail	217	1	206	24	3	1	227	1	216	25	3	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	178	0	177	14	1	0	182	0	182	14	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SHE	177		177	14			182		182	14	,	
OMITED STATES	Retail - Qualifying Revolving	1//		1//	14	1		102		102	0	1	
	Retail - Qualifying Revolving Retail - Other Retail	40	,	29	10	0		45		34	11		
	Retail - Other Retail - Of Which: SME	40		29	10	3		45	1	34	11	2	
	Retail - Other Retail - Of Which: non-SME	36	1	28		2	1	41	1	33	10	2	1
	Retail - Other Retail - Of Which: non-sale Equity	30	1 6	20		3	1 6	41		33	0		
	Other non credit-obligation assets											Ů	
	IRB Total												

							IRB Ap	proach						
				As of :	10/09/2020					As of	31/12/2020			
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	which: Of which:				
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*			and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	553	0	532	258 569	0 37	0	489 1.978	0			0	0	
	Corporates - Of Which: Specialised Lending	2,299	13	1,098	0	3/	13	1,978	12	889	458	41	12	
	Corporates - Of Which: SME	41	2	48	22	0	,	40	2	49	29		,	
	Retail	155	5	133	25	6	i	162	3	138	26	8	1 ;	
	Retail - Secured on real estate property	102	1	101	11	3	ō	108	2	108	13	5	ō	
CEDMANN/	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-Sf	102	1	101	11	3	0	108	2	108	13	5	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	53	1	32	14	3	1	54	1	30	14	3	1	
	Retail - Other Retail - Of Which: SME	16	0	7	6	0	0	18	0	6	5	0	0	
	Retail - Other Retail - Of Which: non-SME	37	1	24	9	3	1 0	36	1	25	9	3	1	
	Equity Other non credit-obligation assets		0	0	U	0	0		0		U		0	
	IRB Total													

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	161 2.305	0	93 1.707	60 874	0	0	154 2.247	0	90 1.969	60 569	0	0
	Corporates - Of Which: Specialised Lending	2,305	0	1,707	8/4	0	,	2,247	0	1,969	569	0	2
	Corporates - Of Which: SME	124	0	103	29	0	0	123	0	114	31	0	0
	Retail	52	4	49	12	7	ō	54	ō	50	6	1	ō
	Retail - Secured on real estate property	40	4	40	9	6	0	42	0	42	4	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBUUKG	Retail - Secured on real estate property - Of Which: non-S	40	4	40	9	6	0	42	0	42	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	12	0	9	3	1	0	12	0	8	4	0	
		11	0	1	1		0	11	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	11	0	9	6	0	0	11	0	0	0	0	
	Other non credit-obligation assets						Ů	,		Ů	·		Ů
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 8	Control lawks and control governments Corporates: Of Which: Specialised Lending Corporates: Of Which: Specialised Lending Corporates: Of Which: SPE Retail - Secured on real entate properly Retail - Secured on real entate properly Retail - Could from Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Code Retail - Of Which: SPE Retail - Code Retail - Of Which: SPE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	00000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
	IR8 Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
1		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	U	0	0		0	0	0	0	
			0	0	0	0	0	0		0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME		0		0	0			0		0	0	0
	Other non	credit-obligation assets		0		·		Ů				·	-	-
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020	ı	l l
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	i i	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	o o	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of W		0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 10	Retail - Secured on real estate property - Of W	Which: non-Si	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0		0	0	0		0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	, and a	0		0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-sME Equity	ů	0	ů	ň	0	1 0	0	1 0	0	ň	0	0
	Other non credit-obligation assets		i i	Ů	-	Ů	Ů	Ů	Ů	Ů		i i	i i
	IRB Total												

							IRB Ap	proach					
				As of 1	1/03/2021					As of 1	80/06/2021		
		Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposur	e amount	Value adjustment:
	(min EUR. %)		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	32,123	0	30,604	3,977	0	1	30,573	0	28,847	4,089	0	1
	Corporates	193,446	3,613	154,357	68,381	2,728	1,871	190,672	3,134	152,339	66,792	2,126	1,738
	Corporates - Of Which: Specialised Lending	152	0	111	45	0	0	119	0	104	43	0	0
	Corporates - Of Which: SME	60,463	1,411	59,406	20,576	1,263 4,003	648	61,991	1,321	59,934	20,167	984	707 700
	Retail	208,975	974	194,073	27,612	1,697	731	215,611	917	199,817	27,822	3,798	
	Retail - Secured on real estate property	165,279 1.184	19	161,935 1.099	18,883 211	1,697	53	170,465 1.156	20	166,550 1.069	18,950 201	1,603 39	108
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	1,184	955	1,099	18.672	1,659	2	1,156	2U 897	1,069	18.749	1,564	,,,,
	Retail - Qualifying Revolving	104,093	933	100,030	10,072	0	31	109,309	007	100,401	10,749	1,564	101
	Retail - Qualifying Revolving Retail - Other Retail	43.696	770	32.138	8.729	2.307	678	45.145	733	33.267	8.872	2,195	592
	Retail - Other Retail - Of Which: SME	1.871	140	1.499	877	386	75	1.883	141	1.504	886	391	96
	Retail - Other Retail - Of Which: non-SME	41.825	630	30.639	7.857	1.921	603	43.262	592	31.763	7.986	1,804	507
	Equity	0	0.00	0	0	0		0	0	0.00	0	0	
	Other non credit-obligation assets			-	5.230					-	3.987		
	IRB Total ²				105.200						102.691		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) 988 Total does not include the Secultarization position unlike in the results prior to the 2019 energies.

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,889	0	7,678	861	0	0	7,989	0	7,784	857	0	0
	Corporates	50,617	231	40,254	16,067	137	170	52,002	249	41,285	16,392	137	172
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,472	154	16,632	4,286	115	94	16,868	151	16,820	4,339	101	90
	Retail	61,798	134	61,360	3,174	360	88	65,119	103	64,652	3,374	257	69
	Retail - Secured on real estate property	55,837 101	66	55,806 98	1,957	83	12	58,798 99	55	58,766 95	2,114 19	70	12
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh		1		1.936	1			55			1	
SWEDEN		55,735	65	55,708	1,936	82	12	58,699	55	58,670	2,095	69	12
	Retail - Qualifying Revolving Retail - Other Retail	5.962	69	5.555	1,216	277	76	6.322	48	5.887	1,259	187	57
	Retail - Other Retail Retail - Other Retail - Of Which: SME	5,962 287	69	216	1,216	30	/6 12	6,322 286	48	5,887	1,259	18/	5/
		5.675	61	216 5.338	118	30 247	12 64	286 6.036	6	5.673	1.150	23 164	48
	Retail - Other Retail - Of Which: non-SME Equity	5,6/5	61	5,338	1,098	24/	64	6,036	41	5,673	1,130	169	48
	Other non credit-obligation assets	0		0	U		0				U	0	
	IRB Total												1
					annotated business believe to								

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	526 32,582	642	361 25.613	151 11.151	431	0 361	510 32,005	553	331 25.155	146 10.675	0 310	0 296
	Corporates - Of Which: Specialised Lending	32,582 83	642	25,613	11,151	431	361	32,005	553	25,155	10,675	310	296
	Corporates - Of Which: SME	12.208	395	10.340	4.135	286	223	12.781	330	10.795	4.237	231	193
	Retail	50.307	916	42,362	7,613	2.189	261	50,969	898	42,923	7.310	2.158	293
	Retail - Secured on real estate property	30,739	474	30,577	3.668	866	20	30,920	458	30,759	3,354	836	62
	Retail - Secured on real estate property - Of Which: SME	895	15	821	146	32	2	883	17	807	144	34	6
FINLAND	Retail - Secured on real estate property - Of Which: non-	29,844	459	29,757	3,521	834	18	30,038	442	29,951	3,210	802	56
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19,568	441	11,784	3,945	1,323	242	20,049	440	12,165	3,956	1,322	230
	Retail - Other Retail - Of Which: SME	1,116	113	945	594	313	49	1,126	116	948	604	324	59
	Retail - Other Retail - Of Which: non-SME	18,452	328	10,839	3,361	1,010	193	18,923	324	11,217	3,352	998	172
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2021					As of 3	80/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,286	0	13,053	1,431	0	0	11,104	0	10,891	1,240	0	0
	Corporates	43,814	1,242	34,955	13,825	1,149	465	40,736	854	33,499	13,152	795	444
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	697	17.246	5,768	778	198	16.823	494	16.881	5,337	516	210
	Corporates - Or Which: SME Retail	17,106 55,464	560	17,296	9,125	1.129	198 319	16,823 57,691	484 520	16,881 55.538	9,326	1.065	272
	Retail - Secured on real estate property	44,949	300	44.811	6.711	564	11	46.715	325	46.113	6.903	524	11
	Retail - Secured on real estate property - Of Which: SME	107	2	102	21	1		108	2	103	21	1	
DENMARK	Retail - Secured on real estate property - Of Which: non-S		347	44,709	6.690	562	11	46,607	323	46.010	6.882	523	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,515	211	9,086	2,414	565	308	10,976	196	9,425	2,423	541	261
	Retail - Other Retail - Of Which: SME	187	13	152	56	19	10	179	13	145	54	19	12
	Retail - Other Retail - Of Which: non-SME	10,328	198	8,934	2,358	547	298	10,797	182	9,280	2,370	522	249
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,971	0	6,001	369	0	0 448	5,462	0	5,491	339	479	0
	Corporates	37,417 64	815	31,870 64	15,935	620	448	37,630	813	31,815 64	15,834	4/9	437
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 156	12,656	27 5.528	83	126	65 13.289	349	12.821	27 5.552	134	211
	Retail	12,930 39,426	103	34.659	7.415	253	53	39.813	94	34,878	7.513	234	57
	Retail - Secured on real estate property	32,337	71	29,329	6.413	161	33	37,613	66	29,488	6,446	149	21
	Retail - Secured on real estate property - Of Which: SME	81	71	78	22	101	9	55,002	1	29,400 64	17	2	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Sh	32.256	70	29,250	6.391	158		32,535	65	29.424	6.429	146	21
-	Retail - Qualifying Revolving	0	0	0	0	0	ó	0	0.0	0	0	0	0
	Retail - Other Retail	7.089	33	5.331	1.002	92	44	7.212	78	5.390	1.067	85	37
	Retail - Other Retail - Of Which: SME	179	6	144	79	24	4	190	6	156	85	25	7
	Retail - Other Retail - Of Which: non-SME	6,910	27	5,186	923	68	39	7,022	22	5,234	982	61	30
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	588	0	360 3.000	119 1.123	0	0	1,602 4.654	0	1,368 2,663	482 940	0	0
	Corporates - Of Which: Specialised Lending	4,699	2	3,000	1,123	0	8	4,654	0	2,663	940	2	0
	Corporates - Of Which: SME	92	2	449	152	0	1	150	0	108	24		0
	Retail	233	î	221	24	2		234	i	219	23	2	ĭ
	Retail - Secured on real estate property	192	i	192	15	í	â	187	i	187	14	î	i i
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-St	192	1	192	15	1	0	187	1	187	14	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41	1	29	9	2	1	46	0	32	9	1	1
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	38	1	28	8	2	1	42	0	30	8	1	1 0
	Equity Other non credit-obligation assets	0		0	0	0	0	0		0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	598 1.873	16	588 849	278 398	0	0 14	763 1.972	0	640 847	273 389	0	0 10
	Corporates - Of Which: Specialised Lending	1,8/3	16	849	398	1	14	1,9/2	14	84/	389	0	10
	Corporates - Of Which: SME	41		60	27			25		37	17		0
	Retail	166	2	144	27	7	1	171	2	147	28	7	,
	Retail - Secured on real estate property	112	2	112	13	4	n n	112	2	111	12	4	n n
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ó	ō	0	ō	0	0	ó	ō
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	112	2	112	13	4	0	112	2	111	12	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	54	1	32	14	3	1	59	1	35	16	3	1
	Retail - Other Retail - Of Which: SME	18	0	7	6	0	0	18	0	8	7	0	0
	Retail - Other Retail - Of Which; non-SME	36	1	24	8	3	1	41	1	27	10	3	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	64 2,343	0	23 1.919	7 554	0	0	73 3.179	0	33 2.494	10 1,014		
	Corporates - Of Which: Specialised Lending	2,593	0	1,919	559	0	0	3,179	0	2,494	1,014		
	Corporates - Of Which: SME	117	0	100	31	0	0	127	0	206	99		0
	Retail	55		51		ĭ	0	57	0	52	-	1	
	Retail - Secured on real estate property	42	0	41	3	i i	0	42	0	42	3	i i	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	o o	ō	ō	ō	0	ō	0	ō	ō	ō
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SI	42	0	41	3	0	0	42	0	42	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	9	2	0	0	14	0	10	3	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	9	2	0	0	14	0	10	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 8	Contral basis and central governments Corporates Retal - Secured or real estate property Retal - Secured or real estate property Corporates Retal - Corp	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets	ů	Ů		, and the second						, and the second		ů
ı	IRB Total												

Country of Counterpart 9

			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution	•	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
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	Ö	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	o o	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	o o	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	o o	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	o o	0	0
	Equity		0	0	0	0	0	0	0	0	0	o o	0	0
		credit-obligation assets												
	IRB Total													
			(1) Original ex	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tech	nniques (e.g. substitutio	n effects).	



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Austria	0 3 0 0 0 0	0 3 0 0 0	0 3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Belgium	0 0 0 0 0 37 38 0 75	0 0 0 0 37 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 51 0 22 117	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 39 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
TO - 3M	Bulgaria													
TO - 3M	Cyprus													
To - 3M	Czech Republic													
To - 3M	Denmark	2,689 6 6 4 46 80 557 58 3,461	2,689 6 24 46 80 557 58 3,461	303 6 0 46 80 555 31	0 0 0 0 0	0 0 0 0 0	900 0 0 0 0 0 0 1	3 3 3 4 8 76 220	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 5 0 10 13 37 41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	650 174 6 0 0 0 0 0	0 0 0 0 0	9
To - 3M	Estonia	J,152	2, 32	-7-11				JA			,		·	



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		derivative financial assets	assets (net or snort positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
f 0 - 3M f f 3M - 1V f f 1Y - 2V f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Finland	30 4 124 61 143 235 39 637	30 4 124 61 143 235 39 637	0 1 3 20 1 26 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 4 10 15 143 182 20	11 31 30 101 389 781 644	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 59 8 247 631 1,189 204	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 0 250 62 6 71 0	0 0 0 0 0	118
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	France	0 10 0 0 0	0 10 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A10
To - 3M	Germany	777 229 343 345 358 518 321 0 2,617	777 289 343 368 518 321 0	0 0 0 0 0 0 0 58 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
0 - 3M 1	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0 0 0 0 0 105 0	0 0 0 0 0 105 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 51 0 0 0	0 0 51 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	, , , , , , , , , , , , , , , , , , ,			3	j		j			-			



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	_
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			_
														Risk weighted
Bestdard Metallic	Country (Booley	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
ΓΩ - 3MΓ		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y		0 0	0	0 0 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
Total Family Total		0 2	2	0 0	0	0	0	0	0	0	0	0	0	0
		5	5	5	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Luxembourg	5	5	5	0	0	0	0	0	0	0	0	0	
Total		12	12	0 12	0	0	0	0	0	0	0	0	0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[2Y - 3Y [13Y - 5Y [Malta													
Total														
[0 - 3M		0 1 202	0 1 202	0 1 0	0	0	0	0	0	0	0	0	0	
1 27 - 37 I 137 - 57 I	Netherlands	0	1 0	1 0	0	0	0	0	0	0	0	0	0	
Total		89 37 329	89 37 329	89 37 128	0	0	0 0	0	0	0	0	0	0	0
TO-3M		0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	9
f 0 - 3M f f 3M - 1Y f				8			0			0		U	0	9
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y	Portugal													
Total [0 - 3M [[3M - 1V [
TO - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 5Y - 10Y	Romania													
[3Y - 5Y] [5Y - 10Y]	Komama													
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y														
	Slovakia													
Total														
TOY - more														
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Slovenia													
[10Y - more Total	-													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
TO - 3M T T T T T T T T T	Spain	0 0 0 0 45 78 0	0 0 0 45 78 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2
[0 - 3M] [13M - 147] [14 - 247] [27 - 347] [37 - 547] [57 - 104] [104 - more	Sweden	4,095 325 855 856 436 436 240 125 6,536	4,086 325 855 468 436 240 125 6.536	1,196 109 0 5 70 26 45	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2,868 122 91 50 49 0 0	19 46 78 52 53 126 28	0 0 0 0 0 0	332 59 38 25 103 64 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,279 1.149 269 55 177 0 0	0 0 0 0 0 0	27
[0 - 3M] [13M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0	0 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
To - 3M	Iceland		_									_		
To - 3M T 3M - 1Y T 1Y - 2Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 5Y - 10Y T 10Y - more T 104 T	Liechtenstein													
To - 3M	Norway	54 251 22 84 364 179 4	54 251 22 84 364 179 4	54 41 21 33 92 41 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 12 1 1 1 3 0 4	4 21 22 17 51 161 170 445	0 0 0 0 0	5 12 3 9 6 3 1	0 0 0 0 0	20 130 1 0 479 0 0	0 0 0 0 0	345
Total	Australia	331	-31	.01	,		2.0	-49		39				37
[0 - 3M [Canada	0 13 70 132 106 0	0 13 0 70 132 106	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y [10Y - more Total	Hong Kong	321	321	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Nordea Bank Abp As of 31/12/2020							
						Direc	as of 31/12/2020							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Japan													
0 - 3M	u.s.	1.857 396 251 606 1.040 1.335 0	1,857 396 251 606 1,040 1,335 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland									-				
To - 3M	Other advanced economies non EEA	49 0 0 0 0 0	49 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	49 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	2 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32
Total Total	Other Central and eastern Europe countries non EEA	49 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

Nordea Bank Abp

							Noruea Barik Abp							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
											h negative fair value	Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			· · · ·
Residual Maturi	ty Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 1 6 7 45 99 0	0 1 6 7 45 97 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 1 6 7 45 97 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	3 3 15 3 38 30 0	0 3 15 3 38 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 15 3 38 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	13 0 0 0 2 1	0 0 0 0 0	•
Total		89	89	0	0	0	89	0	0	0	0	16	0	6

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Belize, Bolivia, Beaut, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Genada, Gustemala, Guyana, Haitl, Honduras, Jamaica, Mexico, Nicaragua, Panama, Panaguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cuyman Islands, Cuba, French Gulana, Guadeloupe, Mertinique, Puento Rico, Saint Barthélemy, Turks And Caiccos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswanas, Burkma Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Citre D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritaus, Maurit

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	aat avnoeurae	
												OII-Dalaitce Si	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											
		derivative intancial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			, 3				
[0 - 3M [3	3	3	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		3 0	3 0	3 0	0	0	0	0	0	6	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0 35 0	0	0 27 0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	37 58	37 58	0 22	0	0	0	0 20	0	10 0	0	0	0	
[10Y - more Total		55 150	55 150	19 41	0	0	0	100 154	0	0 36	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
137 - 571	Bulgaria													
Total TO - 3M T3M - 1Y T1Y - 2Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[5Y - 10Y [-,,													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Czech Republic													
110Y - more														
TO - 3M		3,869 159 25	3,867 159 25	599 159 0	0	0	789 1	4 1	0	4 0	0	755 97 67	0	
[2Y - 3Y [13Y - 5Y [Denmark	10 160 163	10 160 163	10 159 126	0	0	0	0 17	0	9 11	0	0	0	
[5Y - 10Y [[10Y - more Total		163 53 4,439	163 53 4,437	126 26 1,079	0	0 0	36 1 827	60 163 248	0	26 32 82	0	0 0 919	0	1
[0 - 3M [[3M - 1Y [4,439	4,437	1,079	0	0	827	248		82		919	0	1
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
13Y - 5Y 15Y - 10Y	230000													
Total														



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2021							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with	positive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
TO - 3M T 3M - 1 Y T Y Y Y T Y Y T Y Y	Finland	4 145 36 11 190 315 83 785	4 145 36 11 190 315 83 785	0 88 0 0 25 87 65 265	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 6 11 11 164 202 19	6 10 53 94 348 557 438 1,505	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 160 297 240 998 146	0	232 250 56 14 3 75 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27
Total	France	7 7 25 0 0 0 0 0 0 0 32	75 25 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,
[0 - 3M [3M - 1Y [11 - 2Y [22 - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	425 710 373 306 212 140 1 2,166	425 710 373 306 212 140 1 2,166	0 143 111 0 4 37 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Greece	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Hungary			-	Ţ.					J		J	Ţ.	
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Italy	0 0 51 0 0 0 0	0 0 51 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Latvia	51	51	U	0	0		0	0	0	0	U		U



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Plat welstand
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Lithuania	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Luxembourg	14 29 0 0 0 0 0	14 29 0 0 0 0 0 0 0	14 29 0 0 0 0 0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Malta				-									
[0 - 3M [Netherlands	0 518 117 0 19 55 66 676	0 518 17 0 19 55 66 676	0 318 17 0 19 55 66 476	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Portugal							-			-			
Total Tota	Romania													
[0 - 3M	Slovakia													
13Y - 20Y 110Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	ssitive fair value	Derivatives with	ı negative fair value	Off-balance sh	eet exposures	
			Total coming amount of					Denratines manye	3.112.12.1		l l l l l l l l l l l l l l l l l l l			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivitive financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 0 0 45 96 0	0 0 0 0 45 96 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	2
[0 - 3M [Sweden	1,554 857 508 203 423 146 57 3,747	1,554 857 508 203 423 146 57 3,747	131 5 1 23 81 33 57 332	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,318 142 58 45 51 0 0	66 59 78 29 35 96 23 385	0 0 0 0 0	23 16 38 44 56 33 0	0 0 0 0	473 4.972 0 123 288 0 0	0 0 0 0 0	18
[0 - 3M [United Kingdom	0 0 1 0 0 0 0	0 0 1 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
To - 3M To - 3M To -	Norway	1 97 71 274 97 217 3 760	1 97 71 274 97 217 3 760	1 84 20 7 94 126 0	0 0 0 0 0	0 0 0 0 0	0 13 1 0 3 0 3	3 15 14 19 26 122 143 342	0 0 0 0 0	4 4 8 3 5 4 0	0 0 0 0	5 143 2 0 493 2 0	0 0 0 0 0	264
[0 - 3M [Australia													
[0 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Canada	13 0 17 54 131 122 0 338	13 0 17 54 131 122 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Hong Kong	339	330		J				,	j		Ţ	Ü	



General governments exposures by country of the counterparty

							Nordea Bank Abp As of 30/06/2021							
						Dire	ct exposures	·						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan													
[0 - 3M [u.s.	3,718 449, 469, 355 1,044 1,163 0 6,991	3,717 448 263 356 1,044 1,163 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
Total [0 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

Nordea Bank Abp

							погаеа вапк Авр							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures	4
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	0 0 5 6 41 58 0	0 0 5 6 41 58 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 5 6 41 58 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
TO - 3M	Others	0 1 1 13 22 19 24 0	0 1 13 22 19 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 13 22 19 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 2 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the extensive substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This tem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

 (3) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Belize, Bolivia, Beaut, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Genada, Gustemala, Guyana, Haitl, Honduras, Jamaica, Mexico, Nicaragua, Panama, Panaguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cuyman Islands, Cuba, French Gulana, Guadeloupe, Mertinique, Puento Rico, Saint Barthélemy, Turks And Caiccos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswanas, Burkma Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Citre D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritaus, Maurit

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Nordea Bank Abp

					As of 30/09/2020)								As of 31/12/202	0			
		Gn	oss carrying amo	unt			ed impairment, a I fair value due to		Collaterals and financial		Gross	carrying amou	ınt			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	53,360	813	0	0	0			0	0	35,602	835	0	0	0		0	0	
Debt securities (including at amortised cost and fair value)	54,015	0	0	0	0	2	. 0	0	0	50,598		0	0	0	3	0	0	
Central banks	3,190	0	0	0	0	(0		0	2,75	0	0	0	0	0	0	0	0
General governments	15,350	0	0	0	0	(0		0	13,669	0	0	0	0	0	0	0	0
Credit institutions	34,234	0	0	0	0	1		0	0	33,12	8 0	0	0	0	2	0	0	0
Other financial corporations	527	0	0	0	0	(0	0	0	543	0	0	0	0	1	0	0	0
Non-financial corporations	714	0	0	0	0	(0	0	0	503	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	302,225	303	5,305	5,305	4,219	718	1,913	1,816	2,091	317,993	401	4,999	4,999	3,979	775	1,766	1,674	1,830
Central banks	3	0	0	0	0	(0 0	0	0	531	0	0	0	0	o	0	0	0
General governments	2,296	2	0	0	0	2	2 0	0	0	5,59	5 0	37	37	37	0	2	2	· 37
Credit institutions	614	20	0	0	0	1		0	0	59	0	0	0	0	1	0	0	, 0
Other financial corporations	8,978	1	90	90	86	21	. 64	64	2	5,76	9 0	117	117	115	17	66	66	i 38
Non-financial corporations	120,259	83	3,366	3,366	2,779	406	1,359	1,331	1,387	128,418	154	3,108	3,108	2,569	442	1,257	1,230	1,080
of which: small and medium-sized enterprises at amortised cost	38,303	51	993	993	993	179	439	439	416	40,143	49	894	894	894	180	441	441	1 373
of which: Loans collateralised by commercial immovable property at amortised cost	24,323	7	382	382	382	71	. 78	78	274	24,658	16	320	320	320	64	80	80	212
Households	170,076	197	1,850	1,850	1,354	288	490	422	701	177,07	3 246	1,737	1,737	1,258	315	441	376	674
of which: Loans collateralised by residential immovable property at amortised cost	112,335	66	618	618	618	44	29	29	545	118,336	85	587	587	587	46	29	29	513
of which: Credit for consumption at amortised cost	12,710	41	310	310	310	127	186	97	117	12,723	80	426	426	426	123	136	136	108
DEBT INSTRUMENTS other than HFT	409,600	1,115	5,305	5,305	4,219	720	1,913	1,816	2,091	404,192	1,236	4,999	4,999	3,979	778	1,766	1,674	1,830
OFF-BALANCE SHEET EXPOSURES	112,736		663	663	663	223	31	31	12	114,112		715	715	715	209	26	26	11

¹⁹ For the definition of non-performing opposures please refer to COMMISSION IMPERENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtile 29
10 Institutions report here collective allowances for incurred but not reported tooses (instruments at amonitied cost) and changes in fair value of the performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
10 Institutions report the respectful advancances for framed abasets, includibation and contractive of the contractive in the respect of above care for framed abasets, includibation and contractive of the respect of the contractive in the respect of the resp



Performing and non-performing exposures

ı					As of 31/03/202	1								As of 30/06/202	1			
		Gros	ss carrying amo	unt			ted impairment, a I fair value due to 4		Collaterals and financial		Gross	s carrying amou	nt ⁵			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfori	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	57,234	4,118	0	deraulted	3			3	0	53,221		0	derauited	, ,		0	3	
Debt securities (including at amortised cost and fair value)	53,765	4,110	0	0	0				0	51,745		0			4		0	,
Central banks	5,210	0	0	0	0		0		0	6,14		0		0		0	0	, ,
General governments	15,206	0	0	0	0		0		0	14,993		0					0	
Credit institutions	32,159	0	0	0	0		. 0		0	29,41:		0		0		. 0	0	
Other financial corporations	584	1	0	0	0	2	0	0	0	58:	. 0	0	(0	(0	0	اه
Non-financial corporations	606	0	0	0	0	1	. 0	0	0	615	1	0	(0	2	0	0	, ol
Loans and advances(including at amortised cost and fair value)	318,749	311	4,992	4,992	4,023	786	1,763	1,676	2,381	322,046	313	4,601	4,601	3,068	661	1,726	1,584	2,067
Central banks	2	0	0	0	0	C	0	0	0	895	0	0	(0	(0	0	01
General governments	3,547	2	39	39	39	(2	2	39	3,839	1	36	36	5 35	1	. 2	2	: o
Credit institutions	694	1	0	0	0	(0	0	0	513	1	0	0	0	(0	0	0
Other financial corporations	6,145	0	112	112	109	18	3 21	21	2	11,57	. 0	55	55	5 48	13	17	17	. 2
Non-financial corporations	129,265	77	3,221	3,221	2,664	473	1,318	1,292	1,486	121,26	121	2,972	2,972	1,917	368	1,299	1,225	1,282
of which: small and medium-sized enterprises at amortised cost	38,442	35	831	831	831	175	392	392	376	39,589	59	899	899	805	166	468	445	453
of which: Loans collateralised by commercial immovable property at amortised cost	26,732	13	354	354	354	71	66	66	223	25,935	20	377	377	318	48	92	68	194
Households	179,094	231	1,620	1,620	1,211	294	4 422	360	853	183,960	189	1,538	1,538	1,067	278	408	340	783
of which: Loans collateralised by residential immovable property at amortised cost	120,414	75	575	575	575	48	3 27	27	496	122,325	62	583	583	541	52	62	54	438
of which: Credit for consumption at amortised cost	12,673	81	387	387	387	125	136	136	107	13,036	70	369	369	356	106	57	54	101
DEBT INSTRUMENTS other than HFT	429,748	4,431	4,992	4,992	4,023	789	1,763	1,676	2,381	427,013	5,289	4,601	4,601	3,068	665	1,726	1,584	2,067
OFF-BALANCE SHEET EXPOSURES	114,786		583	583	583	196	5 29	29	13	117,227		521	521	465	177	26	26	10

⁽¹⁾ for the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGLATION (EU) 2015;227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtile 29
(2) Institutions report here collective allowances for incurrend but not reported losses (instruments at anomised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than IFT)
(3) Institutions report here specific allowances for financial assex, includibility and collective delivery deliv



Forborne exposures

			As of 30/						As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,918	2,063	442	419	781	312	2,983	1,711	465	434	747	269
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	67	65	4	4	0	0	73	71	51	51	0	0
Non-financial corporations	2,154	1,804	398	385	361	208	2,156	1,442	369	349	324	169
of which: small and medium-sized enterprises at amortised cost	530	378	183	178	231		492	319	198	191	244	
Households	698	194	40	30	419	104	755	197	45	34	422	100
DEBT INSTRUMENTS other than HFT	2,918	2,063	442	419	781		2,983	1,711	465	434	747	
Loan commitments given	109	45	4	0	12	0	81	31	3	0	12	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽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

^{C)}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Nordea Bank Abp

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated club value due to cruprovisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	،	0	0	0	0	0	0	٥
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,119	1,917	445	413	821	269	3,077	1,727	413	374	823	242
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	1	0	0	0	0	0	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	62	61	16	16	0	0	50	48	13	13	1	0
Non-financial corporations	2,274	1,670	393	373	373	171	2,226	1,487	353	328	388	145
of which: small and medium-sized enterprises at amortised cost	507	290	189	181	275		666	416	190	183	305	
Households	782	186	36	24	448	98	802	192	46	33	433	97
DEBT INSTRUMENTS other than HFT	3,119	1,917	445	413	821		3,077	1,727	413	374	823	
Loan commitments given	96	47	2	0	10	0	93	43	1	0	11	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Nordea Bank Abp

			As of 3	0/09/2020					As of 3:	1/12/2020					As of 3:	1/03/2021					As of 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	7,603	809	809	2.836	138	28	8,332	721	721	3.650	131	27	8.378	720	720	3,723	118	25	7,558	589	589	3.335	110	23
B Mining and guarrying	1.502	455	455	1.498	191	0	1.332	387	387	1.328	178	0	1.441	371	371	1.436	167	0	1.458	422	422	1.454	312	0
C Manufacturing	14,106	675	522	12,702	413	0	19,273	552	552	18,950	393	0	9,386	360	357	9,073	257	0	10,495	224	224	10,233	166	0
D Electricity, gas, steam and air conditioning supply	4,180	0	0	3,672	5	0	4,271	1	1	3,777	4	0	3,851	1	1	3,507	3	0	3,722	7	7	3,386	3	0
E Water supply	941	2	2	824	1	0	1.081	2	2	965	2	0	1.045	2	2	931	2	0	1.108	3	3	997	3	0
F Construction	5,106	86	86	4,332	84	0	6,019	109	109	5,302	108	0	6,488	115	114	5,760	109	0	5,832	116	116	5,187	103	0
G Wholesale and retail trade	7,696	170	170	6,930	143	0	7,597	168	168	6,877	150	0	14,274	269	268	13,586	272	0	7,569	273	273	7,006	216	0
H Transport and storage	9,370	667	667	9.058	343	0	9.207	638	638	8.905	283	0	9.341	697	696	9.055	360	0	8,699	700	700	8.416	304	- 0
I Accommodation and food service activities	1,178	20	20	670	20	0	1,446	28	28	946	25	0	1,590	26	26	1,068	27	0	1,617	22	22	1,125	27	0
3 Information and communication	2,810	19	19	2,320	29	0	2,970	20	20	2,485	25	0	2,986	17	17	2,506	23	0	2,652	16	16	2,329	21	0
K Financial and insurance activities	8,341	49	49	8,062	40	0	9,061	51	51	8,905	44	0	8,861	49	49	8,327	42	0	9,527	43	43	9,002	36	0
L Real estate activities	41.962	253	237	34.558	176	0	40.902	252	252	32.456	176	0	44.552	333	259	36.223	163	0	47.253	316	316	39.403	212	0
M Professional, scientific and technical activities	9,180	111	111	8,092	88	0	9,351	118	118	8,282	78	0	8,920	99	99	7,697	76	0	6,994	183	183	6,118	70	0
N Administrative and support service activities	2,841	18	18	2,534	35	0	3,183	29	29	2,878	40	0	3,340	50	50	3,039	56	0	3,214	34	34	2,986	38	0
O Public administration and defence, compulsory social security	36	0	0	33	0	0	77	0	0	74	0	0	78	0	0	75	0	0	78	0	0	76	0	0
P Education	419	3	3	282	5	0	446	2	2	313	5	0	412	4	4	281	6	0	363	4	4	273	4	0
Q Human health services and social work activities	1,237	8	8	777	7	0	1,243	9	9	788	10	0	1,335	5	5	895	6	0	1,213	5	5	868	6	0
R Arts, entertainment and recreation	810	16	16	599	12	0	875	17	17	664	16	0	876	10	9	665	8	0	802	10	10	635	8	0
S Other services	940	3	3	709	5	0	1.751	4	4	1.530	6	0	2.110	92	91	1.893	68	0	1.115	4	4	928	5	0
Loans and advances	120.259	3,366	3,197	100,488	1.736	28	128.418	3.108	3.108	109.077	1.672	27	129.265	3.221	3,139	109,739	1.765	25	121.268	2.972	2.972	103,753	1.644	23

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTINREP framework (template F 65.0.1), which 'follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of 'Regulation (EVI) 00-860/2014-1 Tion Significant (FVI) 00-860/2014-1 Tion Significant (FVII) 00-860/2014-1 Tion Significant (FVII) 00-860/2014-1 Tion Significant (FVII) 00-860/2014-1 Tion Significant (FVII) 00-860/2014-1 Tion Significant (FVIII) 00-860/2014-1



gislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30	/09/2020															As of 3:	1/12/2020							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	
		Performing			Non-performi	ing			Performing			Non-performi						Performing			Non-perform				Performing			Non-performi				
(min EUR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition be not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay this are not past-due or past-due <= 90 days			Of which: exposures with forbassince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirsmoe measures	Of which: Unlikely to pay that are not past-due or past-due <= 50 days	Public guarantee received in the content of the COVID-19 crisis	Enflows to non- parforming exposures			Of which: exposures wit fortwarance measures	Of which: instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wi forbearance measures	Of which: the Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	6,555	6,547	0	127		0	0	2	2	0	1	۰	0	0	0		7,320	7,309	0	124	11	0	0	2	2	0	1	1	0	0	۰	3
of which: Households	6,555	6,547	0	127				2	2	0	1	۰	0	0	0	0	7,320	7,309	0	124	11	0	0	2	2	0	1	1	0	0	0	3
of which: Collateralised by residential immovable property	6,555	6,547	0	127		0	0	2	2	0	1		0	0	0		7,320	7,309	0	124	11	0	0	2	2	0	1	1	0	0	0	1
of which: Non-financial corporations	۰	0	0	۰	۰	0	0	۰	۰	0	0	۰	0	0	0	۰	0	0	٥	0	۰	0	0	۰	0	0	0	۰	0	0	٥	۰
of which: Small and Medium-sized Enterprises	۰	0	0		۰	0	0	۰	۰	0	0	۰	0	0	0	۰	0	0	0		0	0	0	۰	0	0	0		0	0	۰	
of which: Collateralised by commercial immovable property		0	0			0	0	0		0	0		0	0	0		0	0	0	0	0	0	0		0	0	0		0	0	0	0

								As of 30	/09/2020															As of 31	/12/2020							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Parforming			Non-performi									Non-performi							Non-performi				
(min EUR)			Of which: exposures will forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unificely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ceeds risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: the Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 onsis	Inflows to non- performing exposures
	۰	0	0		۰	0	0	0	۰	0	0	۰	0	0	0	۰		0	0	0	0	0	0	0	0	0	0	0	0	0	0	۰
	۰	0	0			0	0			0	0	0	0	0	0	۰	0	0	0		0	0	0	۰	0	0	0	۰	0	0	0	
of which: Collateralised by residential immovable property	۰	0	0	0	۰	0	0		۰	0	0	۰	0	0	0	۰	0	0	٥	۰	0	0	٥	۰	0	0	0	۰	0	0	٥	۰
of which: Non-financial corporations	۰	0	0	0		0	0	0		0	0		0		0			0	0		0	0	0	۰	0	0	0	۰		0	0	
of which: Small and Medium-sized Enterprises	۰	0	0			0	0			0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0	
		0	0			0				0	0		0		0		0	0	0		0	0	0		0	0	0		0	0		

								As of 30,	09/2020															As of 31	/12/2020							
		carrying amount													Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp					k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi							Non-performi						Performing			Non-performi							Non-performir				
(min EUR)			Of which: exposures w forbeanance measures			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: soposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 50 days	Public guarantee received in the context of the COVID-19 crisis					Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance melatures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: soposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 onsis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	961	957	3	39	3	0	1		۰	0	0	۰	0	0	716	۰	885	877	7	90		2	4	1	0	0	0	1	0	1	669	4
of which: Households	1	1			۰											۰	1	1			0				0							0
of which: Collateralised by residential immovable property	۰	0			۰			۰				۰				۰		0			0			۰	0							
of which: Non-financial corporations	960	956	3	39	3	0	1			0	0	۰	0		716		864	876	7	90		2	4	1	0	0	0	1	0	1	669	4
of which: Small and Medium-sized Enterprises	218	214			3				۰			۰				۰	233	224						1	0			1				4
of which: Collateralised by commercial immovable property	12	12			۰												9	9			0				0							0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 31/	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered																Maximum amount of the guarantee that can be considered	
		Performing			Non-performi							Non-performi						Performing			Non-performing							Non-perform				
(refor EUR)			Of which: exposures with fortreammer measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with orbeanings neasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	7,605	7,592	0	152	13	0	0	3	2	0	1	1	0	0	0	3	7,746	7,734	0	175	12	0	0	3	2	0	1	0		0	0	
of which: Households	7,605	7,592	0	152	13	0	0	3	2	0	1	1	0	0	0	3	7,746	7,734	0	175	12	0	0	3	2	0	1	0	0	0	0	0
of which: Collaboralised by residential immovable property	7,605	7,592	0	152	13	0	0	3	2	0	1	1	0	0		3	7,746	7,734	0	175	12	0	0	3	2	0	1		0	0	0	۰
of which: Non-financial corporations	0	0	0		0	0	0	۰	0	0	٥	۰	0	۰	۰		0	0	0	۰	0	0	۰		0	0	0		0	۰	0	۰
of which: Small and Medium-sized Enterprises		0	0		0	0	0	0	0	0	٥	۰	0	٥	۰		0	0	0	۰	0	0	٥		0	0	0		0	٥	0	۰
of which: Collaboratised by commercial immovable property	0	0	0		0	0	0	0	0	0	0	۰	0	0	0	۰	0	0	0	۰	0	0	0		0	٥	0	0	0	0	٥	

İ								As of 3:	1/03/2021															As of 30	0/06/2021							
	Gross													sk.	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-performi				
(min EUR)			Of which: exposures will forbearance measures	Of which: the Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeasings measures	Of which: Unlikely to pay that are not past-due <- past-due <- 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with fortearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with fortwariance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria		0	٥		0	0	0			0	0	0	0	0	٥		0	0	0	0	0	0	0	0	0	0	0		0		٥	
of which: Households	0	0	۰		0	0	0		0	0	0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	0	0	
of which: Collaboralised by residential immovable property	0	0	0	۰	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	۰		0	۰	0	۰
of which: Non-financial corporations	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0	۰	0	۰
of which: Small and Medium-sized Enterprises		0	0		0	0	0		0	0	0		0	0	0	۰	0	0	0		0	0	0		0	0	0		0	0	0	
of which: Collaboralised by commercial immovable property		0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		0	

h																																
	Gross	carrying amount							/03/2021 Accumulated imp	pairment, accum.	alated negative cha	nges in fair val	ue due to credit ri	ık	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated impa	sirment, accumul	lated negative cha	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures will fortesinance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	of which: exposures with forbeasings measures	Of which: Unlikely to pay that are to past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: I Instruments with significant increals risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with forbeasence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbatrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 cress	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	948	877	11	71	71	1	67	18	0	0	0	18	0	38	716	64	808	743	13	1	65	6	58	16	0	0	0	16	2	16	626	24
of which: Households	1	1			0			۰	0							۰	2	2			0				0							
of which: Collaboralised by residential immovable property		0			0			۰	0							۰	0	0			0				0							
of which: Non-financial corporations	947	876	11	71	71	1	67	16	0	0	0	18	0	18	716	64	806	742	13	1	65	6	58	16	0	0	0	16	2	16	626	24
of which: Small and Medium-sized Enterprises	267	258			10			1	0			1				2	397	387			10			3	0			3				4
of which: Collaboralised by commercial immovable property	22	22			0			۰	0			۰				۰	21	21			0			۰	0			0				