



2021 EU-wide Transparency Exercise

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.

2021 EU-wide Transparency Exercise

Key Metrics

Nordea Bank Abp

(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

2021 EU-wide Transparency Exercise

Leverage ratio

Nordea Bank Abp

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	27,434	29,141	29,636	29,628	C 47.00 (r310,c010)	
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)	
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]	

2021 EU-wide Transparency Exercise

Capital

Nordea Bank Abp

		(in EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	29,906	31,801	32,158	32,372	C 01.00 (0101,010)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,756	26,553	26,964	27,440	C 01.00 (0102,010)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,036	4,028	4,023	4,017	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,414	25,416	25,683	25,993	C 01.00 (0130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (b) of CRR
	A.1.3	Accumulated other comprehensive income	-896	-722	-516	-496	C 01.00 (0180,010)	Articles 4(50), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (0180,010)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0200,010)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0200,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-240	-231	-283	-278	C 01.00 (0250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,377	-2,635	-2,666	-2,685	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(12), 36(1) point (b) and 37 of CRR, Articles 4(12), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-173	-252	-173	-3	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (c), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-56	-108	-160	-169	C 01.00 (0390,010)	Articles 4(50), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(12), 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 (0440,010)	Article 36(1) point (i) 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 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(36), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 27(2) of CRR, Articles 36(1) point (j) (iii) and 153(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (j) (i), 24(1) point (b), 24(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 (0480,010)	Articles 4(27), 36(1) point (j), 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 (0490,010)	Articles 36(1) point (c) and 38; Articles 40(1) point (a) and 40(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 (0500,010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (0513,010)	Article 36(1), point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0514,010)	Article 36(1), point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0515,010)	Article 36(1), point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,010)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-33	-22	-24	-17	C 01.00 (0520,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CRR (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0200,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,478	2,588	2,672	2,188	C 01.00 (0530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,704	2,609	2,699	2,677	C 01.00 (0540,010) + C 01.00 (0470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-26	-21	-27	-89	C 01.00 (0600,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0600,010) + C 01.00 (0680,010) + C 01.00 (0720,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,434	29,141	29,636	29,628	C 01.00 (0610,010)	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 (0750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,669	2,745	2,631	3,938	C 01.00 (0760,010) + C 01.00 (0680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,197	-85	-109	-1,194	C 01.00 (0810,010) + C 01.00 (0830,010) + C 01.00 (0850,010) + C 01.00 (0860,010) + C 01.00 (0870,010) + C 01.00 (0880,010) + C 01.00 (0890,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	150,559	155,440	154,037	152,222	C 02.00 (0101,010)	Articles 92(3), 95, 96 and 98 of CRR
CAPITAL RATIOS (%) Transitional period	B.1	Of which: Transitional adjustments included	0	0	0	0	C 02.00 (0102,010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.44%	17.08%	17.50%	18.03%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.22%	18.75%	19.24%	19.46%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.86%	20.46%	20.88%	21.27%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,756	26,553	26,964	27,440	(A.1+A.1.1+A.1.21+MIN(A.2+A.1.13+A.1.2+A.2.1+MIN(A.4+A.4.1+A.4.2+A.4.3+A.4.6))	-
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.44%	17.08%	17.50%	18.03%	(D.1)/(B-A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	F 05.00 (0400,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	F 05.01 (0400,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	F 05.00 (0400,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	F 05.01 (0400,010)	

[17]The fully loaded CET1 ratio is an estimate calculated based on bank supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP 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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Nordea Bank Abp

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	108,228	113,991	116,500	114,803	C 02.00 (r040, c010) - [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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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 (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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, 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 (R470, 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 resecutitisations 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 Securitisations)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 Securitisations)' section.

2021 EU-wide Transparency Exercise

P&L

Nordea Bank Abp

(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
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 ²	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 subsidiaries, 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 subsidiaries, 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 year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Nordea Bank Abp

(mín EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i); 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)(i); 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 1.26	
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 ¹	10,596				10,839				13,254				12,524					
TOTAL ASSETS	528,929				502,077				537,076				529,734				IAS 1.9(a); IAS 6	

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

(mín EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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 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 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 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 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 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)
	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 amortised cost	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)
	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.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	8,123	7,884	9,818	9,959	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	3,742	3,977	5,017	5,164	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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

(min EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
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	306	264	40	12	104	29							33	12	90	34						
Equities	240	275	10	3	33	6							11	4	30	9						
Of which: General risk	30	21	0	0	0	0							0	0	0	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	2,845	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 30/06/2021										
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	0	0	0							0	0	0	0						
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	92	56	0	0	0	0							0	0	0	0						
Total	676	735	95	27	153	48	50	34	24	25	12	4,044	74	19	140	29	55	48	25	14	17	3,674

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
Consolidated data	72,246	81,623	604	62,188	68,396	427	68,396
Central governments or central banks	10,704	6,860	81	10,951	7,497	83	7,497
Regional governments or local authorities	275	150	0	275	150	0	150
Public sector entities	2,222	2,286	0	1,737	1,728	0	1,728
Multilateral Development Banks	127	127	0	180	180	0	180
International Organisations	2,030	2,030	88	1,637	1,637	71	1,637
Institutions	1,946	1,491	1,293	2,892	2,480	2,238	2,238
Corporates	1,508	1,197	999	2,112	1,823	1,586	1,586
of which: SME	5,797	4,909	3,640	5,955	5,053	3,767	3,767
Retail	842	729	555	855	738	511	511
of which: SME	5,360	4,379	3,627	5,186	4,645	3,626	3,626
Secured by mortgages on immovable property	47	47	16	43	43	14	14
of which: SME	151	86	140	126	77	86	86
Exposures in default	899	687	1,030	983	763	1,145	1,145
Items associated with particularly high risk	307	307	31	297	297	30	297
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	442	0	0	460	0	0	0
Collective investments undertakings (CIU)	1,636	1,636	3,405	2,351	2,351	5,156	5,156
Equity	881	879	729	907	891	793	891
Other exposures	0	0	0	0	0	0	0
Standardised Total ⁴	111,927	106,729	13,014	92	96,104	15,697	85

⁽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⁾ Standardised Total does not include the Securitisation position prior in the results prior to the 2019 exercise.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
SWEDEN	11,033	12,864	26	14,429	15,627	15	15
Central governments or central banks	4,686	2,963	0	6,995	3,390	0	3,390
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	165	165	2	135	135	0	135
Corporates	6	6	4	94	28	28	28
of which: SME	0	0	0	0	0	0	0
Retail	2,311	1,833	1,349	2,385	1,895	1,396	1,396
of which: SME	473	432	298	485	442	306	306
Secured by mortgages on immovable property	1	1	0	1	1	0	1
of which: SME	0	0	0	0	0	0	0
Exposures in default	6	7	0	7	1	0	0
Items associated with particularly high risk	73	60	89	76	63	94	94
Covered bonds	15	0	0	16	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	398	398	968	413	413	931	931
Other exposures	81	80	69	89	87	75	75
Standardised Total ⁴	1	1	1	1	1	1	1

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
FINLAND	35,526	38,527	460	26,684	28,570	104	104
Central governments or central banks	1,138	1,796	0	1,135	1,754	0	1,754
Regional governments or local authorities	275	150	0	275	150	0	150
Public sector entities	261	261	0	174	174	0	174
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	1	0	0	1	0	0	0
Institutions	3	3	3	43	43	43	43
Corporates	0	0	0	0	0	0	0
of which: SME	1	1	1	1	1	1	1
Retail	1	1	1	1	1	1	1
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk	154	88	121	170	88	134	134
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	60	39	80	47	30	47	47
Equity	1,087	1,087	2,395	1,781	1,781	4,066	4,066
Other exposures	48	48	43	52	52	47	47
Standardised Total ⁴	0	0	0	0	0	0	0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
DENMARK	7,658	7,669	1	5,337	5,359	1	1
Central governments or central banks	2,266	1,514	0	2,125	1,832	0	1,832
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0
Corporates	1,400	1,099	933	1,882	1,694	1,479	1,479
of which: SME	1,324	1,024	860	1,849	1,626	1,390	1,390
Retail	1,232	1,024	794	1,244	1,025	794	794
of which: SME	113	92	65	114	94	66	66
Secured by mortgages on immovable property	236	216	160	54	54	20	20
of which: SME	47	47	16	43	43	14	14
Exposures in default	17	5	5	31	14	19	19
Items associated with particularly high risk	69	103	84	84	78	117	117
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	21	21	24	24	24	24	24
Other exposures	61	61	61	59	59	59	59
Standardised Total ⁴	1	1	1	1	1	1	1

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
NORWAY	1,748	1,761	1	2,983	2,814	241	241
Central governments or central banks	425	394	79	443	417	83	83
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	31	31	12	29	29	11	11
Corporates	246	193	163	639	521	485	485
of which: SME	244	191	159	631	513	478	478
Retail	2,194	2,027	1,508	2,260	2,118	1,576	1,576
of which: SME	187	187	138	196	196	134	134
Secured by mortgages on immovable property	5,118	4,357	1,525	5,126	4,583	1,604	1,604
of which: SME	0	0	0	0	0	0	0
Exposures in default	125	73	94	88	57	69	69
Items associated with particularly high risk	0	0	0	0	0	0	0
Covered bonds	292	292	29	281	281	28	28
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	98	98	98	102	102	102	102
Other exposures	526	526	461	595	595	454	454
Standardised Total ⁴	1	1	1	1	1	1	1

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	14,972	14,972	0		2,103	2,103	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	138	140	0		195	177	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	2		5	2	2	
	of which: SME	6	2	1		5	1	1	
	Secured by mortgages on immovable property	2	2	0		2	2	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	131	105	158	0
	Items associated with particularly high risk	97	79	111		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)	144	122	122		134	113	113	
	Equity	15	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	4,718	4,681	0		3,718	3,718	0	
	Regional governments or local authorities	75	75	0		25	25	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	722	722	34		746	746	11	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	5	3	2		5	2	1	
	of which: SME	4	2	1		4	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	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		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	40	238	1		25	227	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		1,382	1,383	0	
	Multilateral Development Banks	1,722	1,724	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	25		103	103	21	
	Corporates	126	126	126		189	189	189	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	174	125	187		177	130	195	
	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)	116	83	83		110	80	80	
	Equity	24	24	24		22	22	22	
	Other exposures	14	14	14		11	11	11	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		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	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	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		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		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	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	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		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		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	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	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		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
Consolidated data	83,103	89,261	476	82,017	86,924	133	
Central governments or central banks	11,466	7,159	85	11,554	6,983	85	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	1,596	1,377	0	1,672	1,651	0	
Multilateral Development Banks	172	172	0	169	169	0	
International Organisations	1,760	1,750	100	1,735	1,714	55	
Institutions	2,742	2,341	2,096	2,602	2,238	2,031	
Corporates	2,062	1,796	1,554	1,882	1,699	1,472	
of which: SME	6,042	5,144	3,817	6,037	5,164	3,803	
Retail	867	741	514	846	746	520	
Secured by mortgages on immovable property	5,836	4,870	1,355	5,742	4,739	1,279	
of which: SME	49	49	17	46	46	16	
Exposures in default	120	78	88	104	64	89	35
Items associated with particularly high risk	1,079	837	1,253	986	788	0	
Covered bonds	353	353	30	286	286	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	49	35	25	1,657	1,239	2,154	
Equity	2,455	2,465	5,414	2,507	2,507	5,571	
Other exposures	599	599	277	603	599	269	
Standardised Total ⁴	130,027	117,399	16,216	116,473	113,423	16,657	92

(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) Standardised Total does not include the Decentralisation position unless in the results prior to the 2019 success.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
SWEDEN	13,032	14,030	10	13,187	14,094	18	
Central governments or central banks	2,794	2,794	0	2,794	3,360	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	119	117	2	116	116	4	
Institutions	63	31	30	73	39	38	
Corporates	14	14	13	14	11	11	
of which: SME	2,327	1,857	1,368	2,308	1,888	1,376	
Retail	474	440	336	487	453	317	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	5	4	3	4	3	0	0
Items associated with particularly high risk	90	77	115	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)	43	0	0	0	0	0	
Equity	413	413	935	459	459	865	
Other exposures	100	89	79	85	84	74	
Standardised Total ⁴			1			74	1

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
FINLAND	36,255	39,551	60	36,110	38,572	0	
Central governments or central banks	1,002	1,597	0	997	1,513	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	218	218	0	188	188	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	24	24	5	1	1	0	
Institutions	51	51	51	12	11	11	
Corporates	0	0	0	1	1	1	
of which: SME	1	1	0	1	1	1	
Retail	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	228	122	183	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)	187	51	51	46	24	46	
Equity	1,884	1,884	4,321	1,866	1,866	4,404	
Other exposures	57	57	52	55	55	54	
Standardised Total ⁴			0			91	1

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
DENMARK	6,650	6,296	1	7,524	6,613	0	
Central governments or central banks	2,123	1,643	0	2,123	1,465	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	1,865	1,562	1,367	1,657	1,472	1,262	
Corporates	1,689	1,481	1,286	1,535	1,351	1,210	
of which: SME	1,229	1,002	786	1,011	894	754	
Retail	110	91	64	97	84	60	
Secured by mortgages on immovable property	52	52	19	52	50	15	
of which: SME	49	49	17	46	46	16	
Exposures in default	29	14	19	22	11	15	
Items associated with particularly high risk	67	60	89	0	0	0	11
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	113	82	145	
Equity	31	32	12	5	5	5	
Other exposures	77	72	72	67	62	62	
Standardised Total ⁴			19			62	23

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
NORWAY	2,109	2,207	312	3,598	2,522	179	
Central governments or central banks	452	424	85	453	425	85	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	32	31	7	25	25	6	
Corporates	607	481	432	638	514	462	
of which: SME	393	297	249	331	252	246	
Retail	2,430	2,274	1,693	2,432	2,275	1,694	
Secured by mortgages on immovable property	217	205	141	217	204	141	
of which: SME	5,594	4,819	1,687	5,693	4,889	1,711	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	93	72	33	75	49	88	24
Covered bonds	299	299	29	279	279	29	
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	117	117	117	136	136	136	
Other exposures	623	633	460	626	626	458	
Standardised Total ⁴			78			65	66

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	22,060	22,060	0	0	16,814	16,814	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	191	171	0	0	196	175	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2	2	2	2	2	2	2	2
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	1	1	1	2	1	1	1
	of which: SME	4	0	0	0	4	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	128	120	81	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	146	123	123	0	393	399	363	563
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,624	3,720	1	0	3,321	3,124	1	0
	Regional governments or local authorities	25	25	0	0	25	25	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	467	467	0	0	467	467	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	1	1	1	3	1	1	1
	of which: SME	3	1	1	1	3	1	1	1
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	16	0	0	33
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	25	223	1	0	25	256	1	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	1,102	1,102	0	0	1,203	1,204	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	223	223	45	0	106	106	21	0
	Corporates	281	281	20	0	216	216	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	178	133	20	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	111	83	83	0	362	285	463	0
	Equity	39	39	39	0	39	39	39	33
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(mbi EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	36,980	3	33,174	2,813	0	34,980	0	33,624	4,738	0
	Corporates	180,115	3,616	149,384	66,518	2,390	194,201	3,538	153,512	67,560	1,889
	Corporates - Of Which: Specialised Lending	130	11	105	53	9	132	12	109	55	10
	Corporates - Of Which: SME	56,479	1,492	55,741	13,171	1,208	60,463	1,490	59,502	20,366	1,230
	Retail	198,255	1,992	184,718	26,927	4,518	204,880	1,898	191,212	27,256	4,297
	Retail - Secured on real estate property	155,510	1,103	153,504	17,863	1,911	162,388	1,042	159,626	14,424	1,814
	Retail - Secured on real estate property - Of Which: SME	1,222	24	1,135	230	48	1,191	21	1,105	217	42
	Retail - Secured on real estate property - Of Which: non-SME	154,288	1,079	152,429	17,633	1,863	161,196	1,021	158,509	14,207	1,771
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	41,745	880	31,164	9,064	2,827	42,469	855	31,562	8,832	2,484
	Retail - Other Retail - Of Which: non-SME	1,281	127	1,359	866	381	1,475	132	1,465	849	368
	Equity	39,864	753	29,655	8,198	2,226	40,617	743	30,067	7,983	2,115
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total ³				102,408					102,464	

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
SWEDEN	(mbi EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	9,043	0	8,570	1,115	0	9,028	0	8,547	1,070	0
	Corporates	49,161	302	38,644	15,338	148	52,178	331	40,891	16,211	160
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15,285	115	15,760	4,993	71	17,237	139	17,327	4,531	108
	Retail	58,195	140	58,108	1,960	367	59	61,946	1,108	382	86
	Retail - Secured on real estate property	52,979	70	52,948	1,787	89	55,968	74	55,936	1,882	93
	Retail - Secured on real estate property - Of Which: SME	105	1	102	21	2	102	1	99	21	1
	Retail - Secured on real estate property - Of Which: non-SME	52,874	69	52,846	1,766	87	55,866	72	55,837	1,861	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,616	70	5,240	1,173	279	6,011	72	5,610	1,226	288
	Retail - Other Retail - Of Which: non-SME	296	5	223	111	21	8	215	111	24	12
	Equity	5,320	64	5,017	1,062	238	78	5,722	66	5,395	1,110
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
FINLAND	(mbi EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	233	0	184	122	0	240	0	208	124	0
	Corporates	34,530	689	27,096	11,394	456	34,319	701	26,317	11,272	487
	Corporates - Of Which: Specialised Lending	66	0	38	27	0	51	0	35	24	0
	Corporates - Of Which: SME	12,030	436	10,314	4,113	316	228	11,850	438	10,027	3,993
	Retail	49,487	851	41,547	2,528	270	49,590	1,007	42,021	1,948	235
	Retail - Secured on real estate property	30,125	527	29,959	3,789	964	28	30,455	590	30,244	3,775
	Retail - Secured on real estate property - Of Which: SME	105	1	102	15	4	102	15	102	15	4
	Retail - Secured on real estate property - Of Which: non-SME	29,207	508	29,116	3,628	924	25	29,553	482	29,466	3,582
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	15,683	523	11,588	4,223	1,575	16,135	507	11,738	4,105	1,463
	Retail - Other Retail - Of Which: non-SME	1,201	113	938	583	317	47	1,114	109	945	573
	Equity	17,582	410	16,650	1,490	1,258	18,021	298	16,703	1,533	178
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
DENMARK	(mbi EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	15,495	0	15,337	1,651	0	0	13,936	0	13,796	1,504
	Corporates	44,152	1,017	34,998	14,025	883	402	44,560	998	33,403	14,071
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,095	824	16,761	5,523	749	307	16,760	753	16,740	5,560
	Retail	53,777	641	52,278	8,947	1,233	309	54,694	595	53,300	8,995
	Retail - Secured on real estate property	43,790	406	43,672	6,543	943	27	44,705	376	44,581	6,574
	Retail - Secured on real estate property - Of Which: SME	108	2	103	22	2	1	106	2	100	20
	Retail - Secured on real estate property - Of Which: non-SME	43,682	404	43,570	6,521	941	26	44,599	374	44,481	6,554
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	9,987	236	8,606	2,404	590	283	9,949	219	8,619	2,321
	Retail - Other Retail - Of Which: non-SME	194	12	158	39	20	11	189	11	146	15
	Equity	9,793	223	8,448	2,344	571	272	9,765	208	8,471	2,368
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NORWAY	(mbi EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	5,710	0	5,736	394	0	0	5,838	0	5,871	0
	Corporates	32,308	695	27,120	13,670	418	400	35,695	671	15,191	418
	Corporates - Of Which: Specialised Lending	63	11	60	34	9	74	12	67	38	10
	Corporates - Of Which: SME	10,476	114	10,498	4,983	73	89	12,852	112	12,880	5,626
	Retail	35,194	121	31,009	6,720	292	58	36,684	114	32,698	7,022
	Retail - Secured on real estate property	28,286	81	25,651	5,608	144	14	29,844	77	27,431	5,594
	Retail - Secured on real estate property - Of Which: SME	89	2	86	26	4	2	81	1	78	22
	Retail - Secured on real estate property - Of Which: non-SME	28,197	80	25,564	5,582	139	12	29,763	76	27,353	5,572
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6,508	40	5,359	1,112	108	44	6,490	36	5,227	1,029
	Retail - Other Retail - Of Which: non-SME	157	6	149	80	23	8	186	6	149	80
	Equity	6,721	34	5,710	1,032	86	36	6,654	30	5,078	948
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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).

⁽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)

⁽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).

⁽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⁾ 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).

(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⁾ 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 effect).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified	
Consolidated data	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	21,123	0	26,009	3,077	0	20,373	0	26,897	4,089	0
	Institutions	193,446	3,613	196,307	68,381	2,728	189,072	3,134	192,359	66,792	2,126
	Corporates	152	0	111	45	0	119	0	104	43	0
	Corporates - Of Which: Specialised Lending	40,463	1,421	39,406	20,576	1,263	41,991	1,321	39,934	20,167	984
	Corporates - Of Which: SME	208,979	1,794	196,073	27,612	4,003	215,611	1,650	199,817	27,622	3,768
	Retail	160,279	974	161,305	18,983	1,697	170,462	917	166,550	18,962	1,003
	Retail - Secured on real estate property	1,884	19	1,099	211	37	1,156	20	1,069	201	39
	Retail - Secured on real estate property - Of Which: SME	164,095	955	160,056	18,672	1,659	169,309	897	165,465	18,749	1,564
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	43,696	770	31,138	8,729	2,307	45,145	733	33,267	8,872	2,195
	Retail - Other Retail - Of Which: SME	41,825	630	30,639	7,857	1,921	43,262	592	31,763	7,986	1,804
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³				492,290					502,694		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified	
SWEDEN	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	7,880	0	7,678	861	0	7,980	0	7,784	857	0
	Institutions	56,617	231	46,254	16,067	137	52,002	249	41,285	16,792	137
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	16,472	134	16,632	4,286	115	16,888	131	16,820	4,339	101
	Corporates - Of Which: SME	45,796	134	43,360	1,174	360	45,119	103	44,642	3,274	237
	Retail	55,837	66	55,896	1,957	83	58,798	55	58,766	2,114	70
	Retail - Secured on real estate property	101	1	98	21	1	99	1	95	19	1
	Retail - Secured on real estate property - Of Which: SME	55,735	65	55,798	1,936	82	58,699	55	58,670	2,095	69
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,962	69	5,555	1,216	277	6,322	48	5,867	1,299	187
	Retail - Other Retail - Of Which: SME	297	8	236	138	30	286	6	234	109	23
	Retail - Other Retail - Of Which: non-SME	5,665	61	5,338	1,098	247	6,039	41	5,653	1,190	164
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
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 Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified	
FINLAND	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	536	0	361	151	0	510	0	331	146	0
	Institutions	32,582	642	25,613	11,151	431	32,005	533	25,175	10,675	230
	Corporates	63	0	45	16	0	49	0	35	14	0
	Corporates - Of Which: Specialised Lending	12,208	395	10,390	4,135	286	12,781	330	10,795	4,237	231
	Corporates - Of Which: SME	50,392	716	42,362	7,613	2,189	50,969	888	42,923	5,158	283
	Retail	30,729	494	30,577	3,668	866	30,920	458	30,799	3,354	836
	Retail - Secured on real estate property	895	15	892	146	2	893	17	892	146	2
	Retail - Secured on real estate property - Of Which: SME	29,844	499	29,577	3,521	834	30,038	442	29,951	3,210	802
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,165	461	11,784	3,945	1,323	20,499	480	12,165	3,956	3,322
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
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 Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified	
DENMARK	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	13,286	0	13,013	1,431	0	11,104	0	10,891	1,240	0
	Institutions	43,834	1,242	34,955	13,625	1,140	40,736	854	33,499	13,152	736
	Corporates	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
	Corporates - Of Which: SME	55,464	560	53,897	9,125	1,129	57,691	520	55,538	9,326	1,065
	Retail	17,186	897	17,246	5,708	778	16,823	869	16,881	5,337	516
	Retail - Secured on real estate property	44,999	349	44,811	6,711	564	46,725	325	46,113	6,803	524
	Retail - Secured on real estate property - Of Which: SME	107	2	102	21	1	108	2	103	21	1
	Retail - Qualifying Revolving	4,842	347	44,709	6,690	562	46,607	323	46,010	6,882	523
	Retail - Other Retail	10,511	211	9,986	2,414	565	10,976	196	9,425	2,423	541
	Retail - Other Retail - Of Which: SME	187	13	152	56	19	179	13	149	54	12
	Retail - Other Retail - Of Which: non-SME	10,328	198	9,834	2,358	547	10,797	182	9,280	2,370	522
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
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 Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified	
NORWAY	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	5,971	0	6,061	389	0	5,462	0	5,461	339	0
	Institutions	37,417	815	31,670	15,935	620	37,630	813	31,615	15,834	479
	Corporates	64	0	64	27	0	65	0	64	27	0
	Corporates - Of Which: Specialised Lending	12,830	186	12,636	5,528	83	13,269	180	12,821	5,552	134
	Corporates - Of Which: SME	29,426	103	29,699	7,415	253	29,813	94	29,878	7,513	234
	Retail	23,337	71	26,320	6,413	161	23,602	66	26,488	6,446	140
	Retail - Secured on real estate property	81	1	78	22	2	68	1	64	17	3
	Retail - Secured on real estate property - Of Which: SME	22,226	70	29,201	6,291	159	23,525	65	29,424	6,429	145
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,889	33	5,321	1,002	92	7,222	26	5,390	1,067	85
	Retail - Other Retail - Of Which: SME	179	6	144	79	24	180	6	135	85	25
	Retail - Other Retail - Of Which: non-SME	6,910	27	5,186	922	68	7,022	22	5,234	982	61
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	588	0	360	119	0	0	1,652	0	1,368	482	0	
	Corporates	4,699	2	3,088	1,123	0	8	4,654	0	2,623	946	2	
	Corporates - Of Which: Specialised Lending	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	
	Retail	92	2	449	152	0	0	130	0	108	24	0	
	Retail - Secured on real estate property	233	1	223	24	3	1	234	1	239	23	2	
	Retail - Secured on real estate property - Of Which: SME	192	1	192	15	1	1	187	1	187	14	1	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	192	1	192	15	1	1	187	1	187	14	1	
	Retail - Other Retail	41	1	29	9	2	0	46	0	32	9	1	
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	4	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	38	1	28	8	2	0	42	0	30	8	1		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	596	0	588	278	0	0	763	0	640	273	0	
	Corporates	1,973	18	989	386	1	14	1,972	14	1,047	389	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	41	2	40	27	4	25	0	37	17	0	0	
	Retail	166	3	144	27	7	1	171	3	147	28	7	
	Retail - Secured on real estate property	112	2	112	13	4	0	112	2	112	12	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	54	1	32	14	3	1	54	1	35	16	3	
	Retail - Other Retail - Of Which: SME	18	0	7	6	0	0	18	0	8	7	0	
	Retail - Other Retail - Of Which: non-SME	36	1	24	8	3	1	36	1	27	10	3	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	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 Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(mb EUR, %)											
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	64	0	23	7	0	73	0	33	10	0
	Corporates	2,343	0	1,559	554	0	3,179	0	2,494	1,024	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	117	0	100	31	0	127	0	296	99	0
	Retail	55	0	51	6	1	57	0	52	6	1
	Retail - Secured on real estate property	42	0	41	3	0	42	0	42	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	41	3	0	42	0	42	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	9	2	0	14	0	10	3	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	9	2	0	14	0	10	2	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
Country of Counterpart 8	(mb EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
Country of Counterpart 10	(mb EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligated assets	0	0	0	0	0	0	0	0	0	0	0	0	
Sub Total													

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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 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		
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		3	3	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	8	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3	3	3	0	0	0	0	0	8	0	0	0	0	
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	51	0	39	0	0	0	0
[3Y - 5Y [		37	37	0	0	0	0	0	0	4	0	0	0	0
[5Y - 10Y [		38	38	0	0	0	0	22	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	117	0	0	0	0	0	0		
Total		75	75	0	0	0	0	190	0	43	0	0	0	0	
[0 - 3M [	Bulgaria													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Cyprus													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Czech Republic													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Denmark	2,689	2,689	303	0	0	900	3	0	6	0	650	0	0
[3M - 1Y [		6	6	0	0	0	0	3	0	5	0	174	0	0
[1Y - 2Y [		24	0	0	0	0	0	3	0	0	0	6	0	0
[2Y - 3Y [		46	46	0	0	0	0	4	0	10	0	0	0	0
[3Y - 5Y [		80	80	0	0	0	0	8	0	13	0	0	0	0
[5Y - 10Y [		557	557	0	0	0	0	76	0	37	0	0	0	0
[10Y - more		58	58	0	0	0	1	220	317	0	41	111	0	831	0
Total		3,461	3,461	31	1,021	0	0	901		0		0		0	9
[0 - 3M [	Estonia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet 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 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		
10 - 3M f	Finland	30	30	0	0	0	30	11	0	0	0	199	0		
3M - 1Y f		4	4	1	0	0	4	31	0	59	0	0	0		
1Y - 2Y f		124	124	3	0	0	10	30	0	8	0	250	0		
2Y - 3Y f		61	61	20	0	0	15	101	0	247	0	62	0		
3Y - 5Y f		143	143	1	0	0	143	389	0	631	0	0	0		
5Y - 10Y f		235	235	26	0	0	182	781	0	1,189	0	71	0		
10Y - more	39	39	19	0	0	20	644	0	204	0	0	0			
Total		637	637	70	0	0	404	1,987	0	2,338	0	588	0		
10 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		10	10	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		11	11	11	0	0	0	0	0	0	0	0	0		
10 - 3M f	Germany	777	777	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		289	289	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		343	343	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		368	368	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		518	518	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		321	321	58	0	0	0	0	0	17	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2,617	2,617	59	0	0	0	0	0	17	0	0	0		
10 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1	1	1	0	0	0	0	0	0	0	0	0		
10 - 3M f	Hungary														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		105	105	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		105	105	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		51	51	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		51	51	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Latvia														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet 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 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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	2	2	2	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		5	5	5	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	5	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		12	12	12	0	0	0	0	0	0	0	0	0	1	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		202	202	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		1	0	1	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		89	89	89	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more		37	37	37	0	0	0	0	0	0	0	0	0	0	
Total		329	329	128	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	9	
I 0 - 3M f	Portugal														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Romania														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Slovakia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Slovenia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															

(mln EUR)		As of 31/12/2020														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
									Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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 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	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		45	45	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		78	78	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y+ - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		124	124	0	0	0	0	8	0	0	0	0	0	0	2	
F 0 - 3M f	Sweden	4,086	4,086	1,106	0	0	2,868	19	0	332	0	3,779	0	0	0	
F 3M - 1Y f		325	325	109	0	0	122	46	0	59	0	1,149	0	0	0	
F 1Y - 2Y f		855	855	0	0	0	91	78	0	38	0	269	0	0	0	
F 2Y - 3Y f		468	468	5	0	0	50	52	0	25	0	55	0	0	0	
F 3Y - 5Y f		436	436	70	0	0	49	53	0	103	0	177	0	0	0	
F 5Y - 10Y f		240	240	26	0	0	0	126	0	64	0	0	0	0	0	
F 10Y+ - more	125	125	45	0	0	0	28	0	0	0	0	0	0	0		
Total		6,536	6,536	1,451	0	0	3,180	402	0	622	0	4,930	0	0	27	
F 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y+ - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
F 0 - 3M f	Iceland															
F 3M - 1Y f																
F 1Y - 2Y f																
F 2Y - 3Y f																
F 3Y - 5Y f																
F 5Y - 10Y f																
F 10Y+ - more																
Total																
F 0 - 3M f	Liechtenstein															
F 3M - 1Y f																
F 1Y - 2Y f																
F 2Y - 3Y f																
F 3Y - 5Y f																
F 5Y - 10Y f																
F 10Y+ - more																
Total																
F 0 - 3M f	Norway	54	54	54	0	0	0	4	0	5	0	20	0	0	0	
F 3M - 1Y f		251	251	41	0	0	12	21	0	12	0	130	0	0	0	
F 1Y - 2Y f		22	22	1	0	0	1	22	0	3	0	1	0	0	0	
F 2Y - 3Y f		84	84	33	0	0	1	17	0	9	0	0	0	0	0	
F 3Y - 5Y f		364	364	92	0	0	3	51	0	6	0	479	0	0	0	
F 5Y - 10Y f		179	179	41	0	0	0	161	0	3	0	0	0	0	0	
F 10Y+ - more	4	4	0	0	0	4	170	0	1	0	0	0	0	0		
Total		957	957	281	0	0	20	445	0	39	0	631	0	0	345	
F 0 - 3M f	Australia															
F 3M - 1Y f																
F 1Y - 2Y f																
F 2Y - 3Y f																
F 3Y - 5Y f																
F 5Y - 10Y f																
F 10Y+ - more																
Total																
F 0 - 3M f	Canada	0	13	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		70	70	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		132	132	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		106	106	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y+ - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		321	321	0	0	0	0	0	0	0	0	0	0	0	0	
F 0 - 3M f	Hong Kong															
F 3M - 1Y f																
F 1Y - 2Y f																
F 2Y - 3Y f																
F 3Y - 5Y f																
F 5Y - 10Y f																
F 10Y+ - more																
Total																

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
												Nominal	Provisions			
				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					
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	0	0	0	0	1	0	0	0	0	0	0	0		
[1Y - 2Y]		6	6	0	0	0	6	0	0	0	0	0	0	0		
[2Y - 3Y]		7	7	0	0	0	7	0	0	0	0	0	0	0		
[3Y - 5Y]		45	45	0	0	0	45	0	0	0	0	0	0	0		
[5Y - 10Y]		99	97	0	0	0	97	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		158	156	0	0	0	156	0	0	0	0	0	0	0	1	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	13	0		
[3M - 1Y]		3	0	0	0	0	3	0	0	0	0	0	0	0		
[1Y - 2Y]		15	15	0	0	0	15	0	0	0	0	0	0	0		
[2Y - 3Y]		3	3	0	0	0	3	0	0	0	0	0	0	0		
[3Y - 5Y]		38	38	0	0	0	38	0	0	0	0	0	2	0		
[5Y - 10Y]		30	30	0	0	0	30	0	0	0	0	0	1	0		
[10Y - more]	0	0	0	0	0	0	0	0	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 hold 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

Regions:

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, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

(mln EUR)		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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 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			
[0 - 3M [	Austria	3	3	3	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	6	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		3	3	3	0	0	0	0	0	6	0	0	0	0		
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	35	0	27	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		37	37	0	0	0	0	0	0	10	0	0	0	0
[5Y - 10Y [		58	58	22	0	0	0	20	0	0	0	0	0	0
[10Y - more		55	55	19	0	0	0	100	0	0	0	0	0	0		
Total		150	150	41	0	0	0	154	0	36	0	0	0	0		
[0 - 3M [	Bulgaria														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Cyprus														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Crech Republic														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Denmark	3,869	3,867	599	0	0	789	4	0	4	0	755	0	0	
[3M - 1Y [		159	159	0	0	0	1	0	1	0	97	0	0	
[1Y - 2Y [		25	25	0	0	0	3	0	0	0	67	0	0	
[2Y - 3Y [		10	10	0	0	0	0	0	9	0	0	0	0	
[3Y - 5Y [		160	160	159	0	0	17	0	11	0	0	0	0	
[5Y - 10Y [		163	163	126	0	0	36	0	26	0	0	0	0	
[10Y - more		53	53	26	0	1	163	0	32	0	0	0	0			
Total		4,439	4,437	1,079	0	0	827	248	0	82	0	919	0	1		
[0 - 3M [	Estonia														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																

Nordea Bank Abp

As of 30/06/2021

(mln EUR)

Direct exposures

On balance sheet

Derivatives

Off balance sheet

Off-balance sheet exposures

Risk weighted exposure amount

Residual Maturity

Country / Region

Total gross carrying amount of non-

**non-derivative financial
assets (net of short
positions)**

of which: Financial assets

designated at fair value
through profit or loss

which: Financial assets at fair value through other comprehensive income

which: Financial assets at
amortised cost

Carrying amount

Notional amount

Carrying amount

Notional amount

100

As of 30/06/2021

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
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 amortized cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	5	0	0	0	0	0	0	0
[2Y - 3Y]		6	6	0	0	0	6	0	0	0	0	0	0	0
[3Y - 5Y]		41	41	0	0	0	41	0	0	0	0	0	0	0
[5Y - 10Y]		58	58	0	0	0	58	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		108	108	0	0	0	108	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	13	0	
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y]		13	13	0	0	0	13	0	0	0	0	0	0	
[2Y - 3Y]		22	22	0	0	0	22	0	0	0	0	2	0	
[3Y - 5Y]		19	19	0	0	0	19	0	0	0	0	1	0	
[5Y - 10Y]		24	24	0	0	0	24	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		78	78	0	0	0	78	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 hold 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

Regions:

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, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁵				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁵				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3					
(mln EUR)																				
Cash balances at central banks and other demand deposits	53,360	813	0	0	0	0	0	0	0	0	35,602	835	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	54,015	0	0	0	0	2	0	0	0	0	50,598	0	0	0	0	3	0	0	0	0
Central banks	3,190	0	0	0	0	0	0	0	0	0	2,750	0	0	0	0	0	0	0	0	0
General governments	15,350	0	0	0	0	0	0	0	0	0	13,669	0	0	0	0	0	0	0	0	0
Credit institutions	34,234	0	0	0	0	1	0	0	0	0	33,128	0	0	0	0	2	0	0	0	0
Other financial corporations	527	0	0	0	0	0	0	0	0	0	543	0	0	0	0	1	0	0	0	0
Non-financial corporations	714	0	0	0	0	0	0	0	0	0	507	0	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	538	0	0	0	0	0	0	0	0	0	0
General governments	2,296	2	0	0	0	2	0	0	0	5,596	0	37	37	37	0	2	2	37		
Credit institutions	614	20	0	0	0	1	0	0	0	595	0	0	0	0	1	0	0	0	0	0
Other financial corporations	8,978	1	90	90	86	21	64	64	2	5,767	0	117	117	115	17	66	66	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	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	177,078	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		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ 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.⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴					Gross carrying amount ³					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{4,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			Collaterals and financial guarantees received on non-performing exposures		
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted			Of which Stage 3		Of which Stage 3							
(mln EUR)																				
Cash balances at central banks and other demand deposits	57,234	4,118	0	0	0	0	0	0	0	53,221	4,975	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	53,765	1	0	0	0	4	0	0	0	51,745	1	0	0	0	4	0	0	0	0	
Central banks	5,210	0	0	0	0	0	0	0	0	6,145	0	0	0	0	0	0	0	0	0	
General governments	15,206	0	0	0	0	0	0	0	0	14,993	0	0	0	0	0	0	0	0	0	
Credit institutions	32,159	0	0	0	0	1	0	0	0	29,411	0	0	0	0	2	0	0	0	0	
Other financial corporations	584	1	0	0	0	2	0	0	0	581	0	0	0	0	0	0	0	0	0	
Non-financial corporations	606	0	0	0	0	1	0	0	0	615	1	0	0	0	2	0	0	0	0	
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	0	0	0	0	895	0	0	0	0	0	0	0	0	0	
General governments	3,547	2	39	39	39	0	2	2	39	3,839	1	36	36	35	1	2	2	0	0	
Credit institutions	694	1	0	0	0	0	0	0	0	513	1	0	0	0	0	0	0	0	0	
Other financial corporations	6,145	0	112	112	109	18	21	21	2	11,571	0	55	55	48	13	17	17	2		
Non-financial corporations	129,265	77	3,221	3,221	2,664	473	1,318	1,292	1,486	121,268	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	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	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	29	29	13	117,227		521	521	465	177	26	26	10		

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

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

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

(4) 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.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		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
(mln EUR)												
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	0
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-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 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0
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 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.

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

(min EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	7,603	809	809	2,836	138	28	8,192	721	721	3,650	131	27	8,378	720	720	3,721	118	25	7,458	589	589	3,336	110	23
B Mining and quarrying	1,502	455	455	1,498	191	0	1,392	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	12,700	413	0	13,273	552	552	18,950	393	0	3,386	360	357	3,073	257	0	10,495	224	224	10,213	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	4,322	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	7,606	170	170	6,930	143	0	7,507	168	168	6,877	150	0	14,274	269	269	13,586	272	0	7,560	223	223	7,006	216	0
H Transport and storage	9,320	667	667	9,058	343	0	9,707	638	638	8,905	583	0	9,581	657	656	8,652	368	0	8,689	590	590	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
J 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	41,862	253	237	34,508	176	0	40,502	252	252	32,455	176	0	44,552	333	259	36,223	163	0	47,253	316	316	38,403	212	0
M Professional, scientific and technical activities	9,180	111	111	8,092	88	0	9,351	118	118	8,282	78	0	8,800	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	948	3	3	292	4	0	1,261	4	4	1,530	6	0	2,110	91	91	1,893	68	0	1,114	4	4	926	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 FINREP framework (template F 06.01), 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.

[illegible]

[illegible]