

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

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010)	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	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	30,272	30,213	28,542	28,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,272	30,213	28,542	28,643	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	149,377	145,301	141,976	140,016	C 02.00 (r0010,c0010)	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	149,377	145,301	141,976	140,016	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.81%	16.43%	15.69%	15.99%	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	15.81%	16.43%	15.69%	15.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.16%	18.69%	17.97%	18.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.16%	18.69%	17.97%	18.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.27%	20.79%	20.10%	20.46%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.27%	20.79%	20.10%	20.46%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0300,c0010)	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	4.62%	4.94%	4.57%	4.64%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,132	27,154	25,514	25,626	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	27,132	27,154	25,514	25,626	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	4.94%	4.57%	4.64%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.62%	4.94%	4.57%	4.64%	[A.2]/[B.2]	



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			4	4	4 ( 24 /02 /2022	A ( 20 (05 (2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 30,272	As of 31/12/2022 30,213	As of 31/03/2023 28,542	As of 30/06/2023 28,643	C 01.00 ((010.0010)	REGULATION Addies 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				.,		Articles 4(118) and 72 of CMR  Article 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010)	
	A.1.1	instruments)	3,886	3,969	3,999	3,961	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,102	22,865	21,725	21,751	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	193	-155	-183	-197	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 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 (r0230,c0010)	Article 94 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-578	-428	-444	-439	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,739	-2,776	-2,690	-2,672	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-12	-20	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-291	-126	-151	-194	C 01.00 (r0390,r0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-17	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 3(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 343(1) point (ii), (ii), 343(1) point (iii), 344(1) point (iiii), 344(1) point (iii), 344(1) point (iiii), 344(1) point
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-17	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-25	-31	-32	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,025	-527	-1,012	-827	C 01.00 (r0529;c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	*
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220.c0010)	Articles 483(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 (r0240,r0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,521	3,282	3,235	3,233	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,548	3,307	3,260	3,251	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier I Capital components and deductions	-27	-25	-25	-19	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0704,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,141	3,059	3,028	3,017	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,295	3,231	3,202	3,157	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-155	-172	-173	-140	$\begin{array}{c} \text{C1.00 } \left( \phi 310, \phi 6010 \right) + \text{C 01.00} \\ \left( \phi 210, \phi 6010 \right) + \text{C 01.00 } \left( \phi 320, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 980, \phi 6010 \right) + \text{C 01.00 } \left( \phi 980, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 980, \phi 6010 \right) + \text{C 01.00 } \left( \phi 980, \phi 6010 \right) \\ + \text{C 01.00 } \left( \phi 980, \phi 6010 \right) + \text{C 01.00 } \left( \phi 9974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 9978, \phi 6010 \right) + \text{C 01.00 } \left( \phi 9974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 9978, \phi 6010 \right) + \text{C} \\$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	149,377	145,301	141,976	140,016	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		149,377	145,301	141,976	140,016	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	Processed \$40,23, \$70, \$100 250 OF CAPIC
	B.1 C.1	Of which: Transitional adjustments included	15.81%	16.43%	15.69%	15.99%		
CAPITAL RATIOS (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.16%	18.69%	17.97%	18.30%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	20.27%	20.79%	20.10%	20.46%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,611	23,872	22,279	22,393	A.4.3.0).0)]	
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	16.43%	15.69%	15.99%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	audatory point of years at the re-	sorting data are not taken into a	and the state and a destruct			

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (evoluding CCR and Securitisations) <sup>1</sup>	110,158	109,081	104,021	102,327	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0040, c0280, c0290) + C 08.01 (r0040, c0280, c0290) + C 08.01 (r0040, c0280, c0290, c0290, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	14,643	14,472	12,499	12,366	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	8,291	8,042	8,102	7,549	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	83,537	83,428	80,125	79,388	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	4,116	2,882	3,329	3,108	C 07.00 (r0090, c0220, s001) + $C$ 07.00 (r0110, c0220, s001) + $C$ 07.00 (r0130, c0220, s001) + $C$ 08.01 (r0040, c0260, s001) + $C$ 08.01 (r0050, c0260, s001) + $C$ 08.01 (r0050, c0260, s002) + $C$ 08.01 (r0050, s002) + $C$ 08.01 (r00
Credit valuation adjustment - CVA	1,047	675	803	742	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,159	1,195	1,458	1,628	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,641	4,750	4,803	5,017	C 02.00 (r0520, c0010)
Of which the standardised approach	533	640	1,038	989	C 02.00 (r0530, c0010)
Of which IMA	5,108	4,110	3,765	4,028	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	480	435	376	357	C 19.00 (r0010, d6601)*12.5+C 20.00 (r0010,dx450)*12.5+MAX(C 24.00(r0010, d099),C 24.00(r0010, d1100));C 24.00(r0010, d1100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	15,025	15,025	16,048	16,048	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	15,025	15,025	16,048	16,048	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	12,231	11,693	11,515	11,146	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	149,377	145,301	141,976	140,016	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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 CVA)' and Securitisations') section.



# 2023 EU-wide Transparency Exercise P&L Nordea Bank Abp

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	6,314	9,310	4,210	8,832
Of which debt securities income	285	449	273	586
Of which loans and advances income	5,521	8,397	3,635	7,635
Interest expenses	2,222	3,554	2,416	5,185
(Of which deposits expenses)	429	888	1,038	2,234
(Of which debt securities issued expenses)	1,683	2,521	1,161	2,447
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2,237	2,962	699	1,387
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	-189	-480	-102	-241
Gains or (-) losses on financial assets and liabilities held for trading, net	1,655	2,073	567	1,173
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-277	-497	2	-110
Gains or (-) losses from hedge accounting, net	115	396	37	54
Exchange differences [gain or (-) loss], net	-1,026	-817	-173	-251
Net other operating income /(expenses)	35	43	7	16
TOTAL OPERATING INCOME, NET	6,642	9,435	2,831	5,675
(Administrative expenses)	2,841	3,841	988	1,950
(Cash contributions to resolution funds and deposit guarantee schemes)	365	401	278	316
(Depreciation)	433	579	154	301
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	34	7	47
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	9	11	3	-9
(Other provisions)	6	23	4	56
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-48	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	52	100	18	68
(Financial assets at fair value through other comprehensive income)	-11	-11	1	-1
(Financial assets at amortised cost)	64	112	17	68
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	16	28	7	14
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	202	261	66	159
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	3,122	4,713	1,446	3,138
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,339	3,598	1,135	2,469
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,339	3,598	1,135	2,469
Of which attributable to owners of the parent  (1) Information available only as of end of the year	2,339	3,598	1,135	2,469

<sup>(1)</sup> Information available only as of end of the year

(2) For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31,	12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	73,039				62,587				63,976				62,133				IAS 1.54 (i)
Financial assets held for trading	96,909	10,415	83,490	3,004	72,627	7,448	61,886	3,293	79,857	10,348	66,825	2,684	89,836	13,962	72,892	2,982	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	72,157	12,017	59,978	162	70,041	8,073	61,752	217	72,212	3,821	65,436	2,955	68,451	2,584	62,585	3,282	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	35,800	9,894	25,583	323	32,495	12,725	19,646	124	34,946	17,672	17,098	177	33,091	18,341	14,209	541	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	279,032				278,292				273,320				268,121				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6,474	0	6,474	0	4,743	0	4,743	0	5,559	0	5,559	0	5,537	0	5,537	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	-2,185				-2,116				-1,800				-1,764				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	10,972				10,687				9,322				8,799				
TOTAL ASSETS	572,199				529,356				537,393				534,203				IAS 1.9(a), IG 6

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

(min E	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairs	nent <sup>(2)</sup>	Gross	s carrying amo	ınt <sup>(2)</sup>	Accum	ulated impairs	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	35,804	0	0	-3	0	0	32,498	0	0	-3	0	0	34,950	0	0	-4	0	0	33,093	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	66	0	0	0	0	0	41	0	0	0	0	0	43	0	0	0	0	0	46	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	264,568	13,602	2,382	-213	-406	-1,097	264,855	12,777	2,194	-220	-408	-1,036	259,582	13,093	2,148	-225	-393	-1,017	253,381	14,014	2,198	-214	-385	-988	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Nordea Bank Abp

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	86,856	61,045	64,506	73,137	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	55,074	55,552	56,930	56,474	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	391,558	369,764	375,806	364,471	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,211	6,103	5,535	5,701	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-6,738	-2,175	-1,959	-2,023	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	792	702	660	670	IAS 37.10; IAS 1.54(I)
Tax liabilities	851	799	761	975	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	6,577	6,171	6,977	5,721	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	541,182	497,960	509,216	505,128	IAS 1.9(b);IG 6
TOTAL EQUITY	31,018	31,395	28,176	29,075	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	572,199	529,356	537,393	534,203	IAS 1.IG6

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



### **Breakdown of liabilities**

Nordea Bank Abp

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		48,180	39,975	32,896	33,012	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	630	314	228	49	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	6,448	4,907	6,767	5,422	Annex V.Part 1.31
	Central banks	21,322	16,418	10,488	10,336	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	353	376	783	805	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,675	17,372	19,289	25,394	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,805	7,276	7,515	7,240	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	23,249	16,399	23,700	22,191	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,653	2,957	3,469	3,602	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	19,411	14,462	14,282	14,933	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,911	12,176	11,216	10,753	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	102,981	91,804	90,986	83,524	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	88,729	76,072	71,158	65,736	ECB/2013/33 Annex 2.Part 2.9.1
	Households	92,928	99,305	98,669	99,392	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	82,681	89,808	87,540	87,574	Annex V.Part 1.42(f), 44(c)
Debt securities issued		195,671	185,529	196,606	196,566	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	6,160	5,401	5,357	5,255	Annex V.Part 1.37
Other financial liabilities		13,204	5,979	8,865	8,966	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		539,700	492,464	502,776	499,784	



## 2023 EU-wide Transparency Exercise Market Risk

									I VOI GCG DG	ik Abp												
	SA					I	M									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	12/2022					
Traded Debt Instruments	281	284	140	40	276	63							146	41	233	69						
Of which: General risk Of which: Specific risk	0	0	118	34	212	48							125	34	171	49						
Equities	280 234	284 324	16	9	36	15							13	/	63 47	20						
Of which: General risk	12	14	0	0	0	0							10	0	0							
Of which: Specific risk	41	44	16	3	36	13							13	2	47	5						
Foreign exchange risk	0	0	9	2	13	3							7	2	13	4						
Commodities risk	17	32		0	0	0							. 0	0		0						
Total	533	640	111	32	193	50	65	62	28	36	38	5,108	119	33	146	45	29	23	28	35	31	4,110
	As of 31/03/2023	As of 30/06/2023				As of 31/	/03/2023									As of 30/0	06/2023					
Traded Debt Instruments	362	514	116	43	216	63							149	51	199	67						
Of which: General risk	0	0	101	40	164	51							138	45	158	48						
Of which: Specific risk	340	418	15	3	52	12							11	6	41	19						
Equities	424	449	10	3	45	9							10	4	48	14						
Of which: General risk	15	49	0	0	0	ō							0	0	0	0						
Of which: Specific risk	94	107	10	3	45	9							10	4	48	14						
Foreign exchange risk	214	0	5	2	7	3							9	3	16	6						
Commodities risk Total	38 1.038	26 989	91	37	157	45	23	20	30	24	24	3,765	125	40	145	43	24	20	26	21	29	4.028
Otal	1,038	989	91	3/	15/	45	23	20	30	24		3,765	125	40	145	43	24	_ ZU	46		29	4,028

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Control plant Liquid										
Consolidated data   Cons						Standardised A	pproach			
Control governments or control blank   S)				As of 30/09/	2022			As of 31	12/2022	
Consolidated data			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
March   Section   Sectio			100 210	104 222	110		ec 120	00.700	100	
### Additional entition of the control of the contr										
Milliants Development Basis			9,000	3,147	30		9,720	3,203	30	
International Consolidated data			1 776	1 760	0		1.868	1.851	0	
International Consolidated data			354		ō				ō	
Consolidated data   Cons			2,517	2,517			2,164	2,164	71	
Section   Sect		Corporates	2,039				2,090			
Consolidated data			1,323				1,314			
Consolidated Oath			5,473		3,559					
Continue	Concolidated data									
Executors in default 72 66 66 24 76 65 64 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Corisonaatea aata		5,147	4,604			4,570			
Times associates with search factor fields (1 c) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			34	34			34	34		25
Convert bloods   277   278   2			/2	46	66		/6	45	64	25
Claime to intitutions and convertes with a ST craft assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			270	270	20		0			
Collective investments undertakinss (CIU)         1,746         1,421         2,266         1,578         1,728         2,355           Equity         2,275         2,275         4,877         2,291         2,291         4,968           Other exentures         670         660         531         641         631         402			2/9	2/0	20		0	0	0	
Equity 2,275 2,75 4,877 2,291 2,39 4,98 Other accounts 570 650 531 641 531 442			1.746	1.423	2.246		1.678	1.378	2.150	
Other exposures 670 660 513 641 631 482			2,275		4,873		2,291	2,291		
			670		513		641	631	482	
Standardised Total 42 117,484 115,277 14,530		Standardised Total 2	132,318	129,910	14,711	42	117,484	115,277	14,530	40

\*\*\*Obtained recovers, under Excesser under a sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem sevende

Combard operations of control aleasts   Combard operations   Combard o										
Crigical Exposure*   Exposure Value*   Exposure Value*   Exposure Value*   Exposure Value*   Role exposure amount   Value adjointments and original Exposure*   Exposure Value*   Role exposure amount   Value adjointments and original Exposure*   Exposure Value*   Role exposure amount   Value adjointments and original Exposure*   Role exposure amount   Value adjointments   Role exposure amount   Value adjointments   Value adjointments   Role exposure amount   Value adjointments   Value adjointments   Value adjointments   Role exposure amount   Value adjointments   Value adjointment						Standardised A	pproach			
Compared Separation   Compared Separation				As of 30/09	2022			As of 31	/12/2022	
Complete governments or control shocks   17,411   17,970   1   17,97			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	SWEDEN	Comit all quorementa se comit al habita  Residual covernmente de local activités  Marchael covernment basica  Marchael Covidente de local activités  Marchael Covidente de local  Marchael Covidente de local  Marchael Covidente de local  Marchael Covidente de local  Marchael  M	7,078 0 0 144 103 69	2,743 ( ( ) ( ) 144 44 2:1 1,656	1,225 314 0 0 5 0	0	6,934 0 0 100 85 70 1,891	2,686 0 0 100 29 23 1,659	0 0 0 2 26 20 1,219	

\*\*Chicinal excessiva unifile Discours value, is recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but reducing general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31	/12/2022			
	(mb EUR, %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FINLAND	Comit of ownerments or comit of basins  Multifaced over the control of an advances  Multifaced Overdomment basins  Multifaced Overdomment basins  Multifaced Overdomment basins  Multifaced Overdomment basins  General Overdomment  Execution on General Overdomment  Execution on General Overdomment  Control on Multifaced Overdomment  Control on Multifaced on General Overdomment  General Overdomm	67,625 4166 4166 0 0 0 7 7 7 2 2 2 2 0 0 0 0 0 0 0 0 0 0	50,560 945 224 0 0 7 7 7 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	78 0 0 0 0 7 7 7 7 8 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	43,766 393 0 0 0 0 0 15 11 1 1 1 0 0 0 0 0 0 0 0 0	46,835 688 227 0 0 15 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 11 0 0 0 0	0		
	Other evensures	17	17	10		16	16	10			

		(2) Total value adjustments and provision	is per country of counterparty	oxilides those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Court of communication of courts of the ALD, A.)  Court of communication of court of the Court o	7,522 1,765 0 0 0 0 0 1,157 132 33 44 19 0 0 0 0	7,824 1,660 0 0 1,688 900 77 43 43 10 0 0 0 133 6	1 0 0 0 0 9 8666 862 53 54 12 14 14 0 0 0 0	8	6,571 1,962 0 0 0 0 1,177 663 1,093 22 31 34 18 18 0 0 0 1,76 66 6	6,584 1,474 0 0 0 1,088 900 76 34 34 10 0 0 0 0 2 2 2 3 4 4 3 4 4 6 6 7 6 7 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 9525 854 657 54 16 12 14 0 0 0 194 6	8
	Other exposures Standardised Total <sup>2</sup>	60	60	60	11	56	56	56	1

					Standardised A	pproach			
			As of 30/09	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	1,942 211	1,823 190	6		1,728 212	1,584 190	93 38	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ă	0		ō	ő	ő	
	Institutions Corporates	21 528	21 385	355		11 616	11 456	2 426	
	of which: SME	278 2,290	176 2,207	146 1,642		269 2,213	171 2,137	141 1.591	
NORWAY	Retail of which: SME	230	226	157		223	220	153	
INURWAI	Secured by mortgages on immovable property of which: SME	5,101	4,558	1,595		4,523 0	4,234 0	1,482	
	Exposures in default	49	32	46	15	50	32	45	1
	Items associated with particularly high risk Covered bonds	273	273	27		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	71	71	71		72	72	72	
	Other exposures	542	542	412		517	517	385	
	Standardised Total <sup>2</sup>				28				2

"Obtainal exposure, untilse Decourse value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



# EBA LANGE Transparency Exercise Credit Risk - Standardised Approach Nordes Bank Abp

	Nordea bank Abp								
					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	21,710	21,710	0		12,662	12,662	0	
	Regional governments or local authorities  Public sector entities		0						
	Multilateral Development Banks	678	661	ő		598	581	ŏ	
	International Organisations		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	2	1	1		2	1	1	
UNITED STATES	of which: SME Secured by mortgages on immovable property	2		0		2		0	
	of which: SME		1				1		
	Exposures in default	, i	ů o	ő	0	ŏ	ŏ	ŏ	
	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)	547	453	735		505	421	667	
	Equity	9	0	0		0		0	
1	Other exposures								
	Standardised Total <sup>2</sup>	man a second							

		(2) Total value adjustments and provision	is per country or counterparty (	ACCOUNT OF THE PARTY OF T	exposures con mosces general	CHUIL THE BUJUNCTERES.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mh EUR. %) Central governments or central banks Regional governments or local authorities	0	424 0	1 0		2 0	469 0	0	
	Public sector entities Multilateral Development Banks	0 781	0 782	0		0 973	0 974	0	
	International Organisations Institutions Corporates	0 126 213	0 126 213	0 25 213		0 143 196	0 143 196	0 29 196	
	of which: SME Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME Secured by mortzages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0 341	0 0 523		0 0 404	0 0 348	0 530	
	Collective investments undertakings (C1U) Equity Other exposures	83 10	83 10	83 10		84 10	84 10	84 10	
	Standardised Total <sup>2</sup>				0				0

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	/12/2022	
	(min PEE %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central deveromente no centra hanks Recinical deveromente no focal arthriffice Recinical conversation Recinical conversation Recinical conversation International Conversation Internat	2,602 0 0 50 0 0 0 3 3 3 0 0 0 0 0 0	2,729 0 0 0 0 0 580 0 0 1 1 1 0 0 0 0	1 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	٥	2,514 0 0 0 414 0 0 2 2 2 0 0 1 1 0 0	2,630 0 0 0 414 0 0 0 0 0 0 0 0 0	0 0 0 0 8 8 0 0 0 0 0 0 0	٥
	Other exposures Standardised Total <sup>2</sup>	ů				,			
		(3) Original exposure, unlike Exposure valu	. In consequent to after a matrice for		di comunica futore er codi e	de coldensiero de destreto de la co	Andrew Company		

(1) Chrismal exocurse, unlike Eurosure value, is recorded before takino into account any effect due to credit convention factors or credit risk mitioation techniques (a.c. substitution effects).
(2) Total value adjustments and provisions per country of counterpanty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardisc	d Approach							
			As of 31,	03/2023			As of 30;	06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions				
	(min BJR, %)	91.506	95.303	165		83.668	87.415	214					
	Central governments or central banks Regional governments or local authorities	91,306	5.023	37		9,531	4,936	214					
	Public sector entities	2,720	3,023	27		99	99						
	Multilateral Development Banks	2,177 2,157 0 2,380 2,360 0											
	International Organisations	1.032	1,032	i i		687	687	i o					
I	Institutions	2.155	2,152	82		1.531	1.531	64					
	Corporates	2,010	1,649	1,521		1,919	1,610	1,511					
	of which: SME	1,225	1,005	897		1,086	906	819					
	Retail	4,918	4,384	3,248		4,665	4,216	3,123					
Consolidated data	of which: SME	800	743	517		780	717	505					
consoliuateu uata	Secured by mortgages on immovable property	3,764	3,552	1,244		3,370	3,211	1,125					
	of which: SME	34	34	12		35	35	12					
	Exposures in default	75	47	68	24	53	39	58	1				
	Items associated with particularly high risk	0	0	0		0		0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,670	1,376	2,103		1.681	1,398	2,191					
	Equity	1,707	1,707	3,578		1,696	1,696	3,673					
	Other exposures	616	605	512		539	527	417					
	Standardised Total <sup>2</sup>	121,425	118,987	12,557	37	111,820	109,727	12.401	1				

(C) Object deposes, within Explanar value, an expected larger later for the confidence describer or condit disk destigation interlogues (e.g. substitution effects).

(C) Destinededs and Code on exclusive the such reads assistant unless the reads and the such as a long of the substitution effects).

(C) Orly it is not relevant countries are disclosed. These free inducted under the following case; Countries of condepany; covering up to 95% of total original exposure or Tip 10 countries conducted by sufficientation and induced countries.

					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
	(mh EJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	Central governments or central banks	12,023	12,360	2		9,154	9,493	0	
	Regional governments or local authorities	7,089	2,679	0		6,972	2,540	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	86	86	2		79	79	2	
	Corporates	75	21	30		62	28	28	
	of which: SME	67	21	19		42	16	15	
	Retail	1,829	1,607	1,180		1,792	1,590	1,167	
SWEDEN	of which: SME	505	470	327		504	461	327	
SWEDEN	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	4	0	5	3	5	
	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)	48	41	56		46	39	103	
	Equity	47	47	68		63	63	76	
	Other exposures	32	21	12		30	18	9	
	Standardised Total <sup>2</sup>				1				ı

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

(2) Yould value adjustments and provisions per country of counterparty excludes those for excutations exposures but includes general credit nik adjustments.

		(2) Total Value aspatishens as							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR. %) Central governments or central banks	39,259	42.289	102		38.492	41.583	159	
	Regional governments or local authorities	361	655	0		338	622	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	439	439	0		292	292	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	18	18	18		36	36	17	
	of which: SME	14	13	13		14	14	14	
	Retail	2				1		0	
FINLAND	of which: SME Secured by mortgages on immovable property	1				1		0	
	Secured by mortoaces on immovable property of which: SME								
	Exposures in default	ŏ							
	Items associated with particularly high risk	0		0	Ů	0		0	
	Covered bonds	o o	ō	i o		0	ō	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	1,447	1,447	3,298		1,469	1,469	3,433	
	Other exposures	17	17	10		17	17	10	
	Standardised Total <sup>2</sup>				0				

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for se	cuntisation exposures but inclu	des general credit reix adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(mb Fili Ma)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	8,406 1,919	8,521 1,283	1 0		9,136 1.852	9,183 1,426	1	
	Redicinal dovernments or local authorities  Public sector entities  Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0		0		0		0	
	Institutions Corporates	1,101	968	907		1,054	934	881	
	of which: SME Retail	898 1,092	824 860	742 642		836 1,021	778 823	708 614	
DENMARK	of which: SME Secured by mortgages on immovable property	80 43	74 43	52 16		77 44	71 44	51 17	
	of which: SME Exposures in default	34 22	34	12	8	35	35 18	12	4
	Teems associated with particularly high risk Covered bonds	0		0		0	0	0	
	Covered Bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 193		0	0	0 211	
	Collective investments undertakings (CIU) Equity Other exposures	10	10	10 69		10 57	10 57	10	
1	Standardised Total <sup>2</sup>				11		-		4

Contra of sour-research or control a locks:   Control of source value   Control of source valu			(2) Total Value adjustments an	a provisions per country or col	morpany excludes those for se	cuntisation exposures out inclu	des general credit risk adjustmen	DL.		
Control over-remonster or control and the Control and Control an						Standardisc	d Approach			
Contra of sour-research or control a locks:   Control of source value   Control of source valu				As of 31,	03/2023			As of 30,	06/2023	
Control decommendate of control abovious  Refundation decommental of control abovious  Refundation decommental of color abovious  Refundation decommental of color abovious  Refundation o			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Related conversament or Social activation (in the control of the										
Public custom settles					35				25	
Multimated Development Banks   0   0   0   0   0   0   0   0   0			204	104	3/		147	127	43	
Information Ownselforms   0   0   0   0   0   0   0   0   0			0						0	
NORWAY			0		0		0			
Converses   554   301   314   515   362   345   346			9	9	,		5	5	1	
A control   20   160   116			554	393	314		516	362	345	
NORWAY			240	140	116		185	89	72	
NUKWAY				1,908	1,420		1,830	1,795	1,335	
A finite color of the color of	NODWAY	of which: SME								
Exposure in indicate	NURWAT	Secured by mortgages on immovable property	3,717	3,505	1,227		3,323	3,164	1,107	
These secretaried with particularly high risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Convent bounds, Convent bounds			47	31	44	15	24	18	26	
Calmor on institutions and corporates with a \$7 roulit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Items associated with particularly high risk	0				0		0	
Gillective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				0		0	
Equily 35 35 35 35 35 35 35 35 35 35 35 35 35			0				0		0	
Other exposures 451 451 397 415 415 320			26	0 20	25		20	20	20	
								35 41E		
		Standardised Total <sup>3</sup>	432	432	337	23		412	340	

23
(1) Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclude those for executivation exposures but includes permand credit risk adjustments.



	Nordea bank Aup								
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(min PID %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	23.737	23,737	0		21,275	21,275	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	635	615	0		704	684	0	
	International Organisations Institutions	0				0		0	
	Corporates	0		0		0		0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		3	1	1	
UNITED STATES	of which: SME	2	0	0		2	1	0	
OMITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME Exposures in default	0				0		0	
	Items associated with particularly high risk	o o	ŏ	ő		ő	ŏ	o o	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakinos (CIU)	514	422	642		512	433	659	
i	Equity	0	0			0		0	
ĺ	Other exposures Standardised Total <sup>2</sup>			0	0			0	
	Statioardixed rotal								

		(2) Total Value augustininus ai							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks		454				477		
	Central governments or central banks Regional governments or local authorities	3	454				422	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1.014	1,014	i o		1,299	1,299	o o	
	International Organisations	. 0	0	0		0	0	0	
	Institutions	62	62	12		101	101	20	
	Corporates	196	196	196		192	192	192	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LONEI IDOUNG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0		0	0		0	0
	Items associated with particularly high risk Covered bonds	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CIU)	391	342	519		417	358	542	
	Equity	109	109	109		79	79	79	
	Other exposures	10	10	10		9	9	9	
	Standardised Total <sup>2</sup>				0				0

		(4) 1000 1000 1000							
					Standardisc	d Approach			
			As of 31)	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR. %) Central governments or central banks	2.682	2.762			2.673	2.688		
	Central governments or central banks Regional governments or local authorities	2,002	2,702			2,073	2,000	0	
	Public sector entities	0	0	0		99	99	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 480	0			0 262	0 262	0	
	Institutions Corporates	480	480	10		262	262	5	
	of which: SME	3	3	3		7	6	6	
	Retail	2	0	0		2	0	0	
GERMANY	of which: SME	2	0	0		2	0	0	
GERMANI	Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0		0	
	Exposures in default Items associated with particularly high risk	1 0	0					0	
	Covered bonds	0	ő	i o		ŏ	ŏ	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	11	17		15	11	17	
	Equity	0	0	0		0	0	0	
	Other exposures		0			0	0	0	
	Standardised Total <sup>2</sup>				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 but includes general credit risk adjustments.

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nordea Bank Abp

								IRB Ap	proach					
					As of :	30/09/2022					As of 3	1/12/2022		
			Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		34,579		33,157	4,510	0	108	31,647	0	30,158	3,888	0	1.203
	Corporat	es Corporates - Of Which: Specialised Lending	208,962 80	1,898	165,059 41	66,128 19	1,557	1,332	203,385 48	1,627	163,091	65,348	1,288	1,203
		Corporates - Of Which: SME	61.040	982	56.429	18.157	890	538	60,283	972	55.523	17.862	824	565
	Retail	Capabas of Milat. Sec	205,127	1.226	193.311		2.826	504	202,160	1.184	191,243	25.021	2,736	519
		Retail - Secured on real estate property	165,408	700	162.083	17.795	1,235	221	163,685	700	160.694	17.856	1,252	240
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,163	16	1,074	196	33	7	1,139	16	1,056	192	34	7
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sf	164,246	684	161,009	17,599	1,202	214	162,546	684	159,639	17,664	1,218	233
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	39,719	526	31,228	7,396	1,592	282	38,476	484	30,549	7,165	1,484	278
		Retail - Other Retail - Of Which: SME	1,775	104	1,414	784	297	43	1,708	82	1,354	718	251	40
		Retail - Other Retail - Of Which: non-SME	37,944	421	29,814	6,612	1,295	239	36,768	402	29,195	6,447	1,234	238
	Equity	n credit-obligation assets	0			0 3.688			. 0			0 3 139	0	
	IRB Tota					3,688						97.396	_	

(1) Organia deposes, units Epposes value, is reported before taking into account any effect due to coeff comments factors or coeff risk indigation techniques (a.g. subditation effects).
(3) ISB Tata date not exclude the Securitation position in ealth in the results provide the large true to \$2.250 events.
(3) ISB Tata date not exclude the Securitation position in ealth in the results provide the large true to the security of t

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,819	0	8,658	841	0	14	8,501	0	8,237	856	0	18
	Corporates	54,737	328	44,963	16,551	278	208	55,525	313	45,497	16,716	203	260
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,928	226	16,822	4,313	175	121	17,656	216 84	16,673	4,225	159	142
	Retail	62,769 56.418	79 44	62,291 56.388	3,003	195	32 15	59,990	84 47	59,536	2,874	204	43
	Retail - Secured on real estate property	56,418 98	- 41	56,388 94	1,870	55 0	15	53,944 99	4/	53,916 95	1,789	60	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		- 44	94 56,294	1.852	55	15	53.845	47	95 53,821	18	60	21
SWEDEN	Retail - Secured on real estate property - Or Which: non-s  Retail - Qualifying Revolving	56,320	44	56,299	1,852	55	15	53,895	4/	53,821	1,//1	60	0
	Retail - Other Retail	6.352	36	5,902	1.133	140	17	6.046	37	5,619	1.085	144	22
1	Retail - Other Retail - Of Which: SME	6,352 306	36	235	1,133	140	17	6,046 294	3/	223	1,085	17	22
	Retail - Other Retail - Of Which: one-SME	6.045	31	5.667	1.009	122	15	5.752	32	5.396	969	127	20
1	Retail - Other Retail - Of Which: non-SME Equity	0,045	31	3,007	0	0	13	3,732	32	3,390	909	0	20
	Other non credit-obligation assets				_								
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of 3	1/12/2022		
		Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	500	0	411	179	0	1	502	0	413	195	0	1
	Corporates	38,086	388	28,614	10,858	279	276	36,506	358	28,674	11,491	380	268
	Corporates - Of Which: Specialised Lending	78	0	39	18	0	0	48	0	9	4	0	0
	Corporates - Of Which: SME	12,132	265	10,198	3,901	199	161	11,068	288	9,059	3,493	230	177
	Retail	49,187	728	44,066	6,306	1,719	279	48,639	697	43,985	6,258	1,659	293
	Retail - Secured on real estate property	31,969	381	31,818	2,888	695	119	32,080	379	31,942	2,911	692	132
FTNI AND	Retail - Secured on real estate property - Of Which: SME	867	14	791	138	29	6	852	14	781	137	31	7
LINDAIND	Retail - Secured on real estate property - Of Which: non-Sf	31,102	367	31,028	2,750	666	113	31,228	364	31,161	2,774	661	126
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,218	347	12,247	3,419	1,024	160	16,559	318	12,042	3,347	967	161
	Retail - Other Retail - Of Which: SME	1,051	85	883	517	241	33	1,015	65	854	472	203	31
	Retail - Other Retail - Of Which: non-SME	16,167	262	11,365	2,902	783	127	15,544	253	11,189	2,875	764	129
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

	i												
							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	· · · · · ·		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,192	0	14,761 33.927	1,600	0	79 373	14,191	0	13,770	1,509	0	69 344
	Corporates  Corporates - Of Which: Specialised Lending	43,522	699	33,927	11,510	649	3/3	41,042	645	33,559	11,401	511	344
	Corporates - Of Which: Speciaised Lending Corporates - Of Which: SME	16.029	364	14.928	4.157	420	123	16.471	347	15.367	4.238	342	130
	Retail	52,483	328	50.639	9,137 8,222	693	125	52,756	319	51.124	9,238 8,181	671	130
	Retail - Secured on real estate property	43.638	214	43.067	6,508	350	48	44,397	216	43,934	6.581	370	47
	Retail - Secured on real estate property - Of Which: SME	114	1	109	71	1	0	106	1	100	18	1	0
DENMARK	Retail - Secured on real estate property - Of Which: non-Si	43.523	213	42,959	6.487	348	47	44,291	216	43,834	6.563	369	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,845	114	7,572	1,715	343	87	8,359	103	7,189	1,600	300	80
	Retail - Other Retail - Of Which: SME	175	10	142	58	22	6	163	9	130	52	18	6
	Retail - Other Retail - Of Which: non-SME	8,670	104	7,430	1,656	322	81	8,196	94	7,059	1,548	282	74
	Equity	0	0	0	0	0	0	0	0	0	0		0
1	Other non credit-obligation assets											_	
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	1/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 323	0	0	0 4.668	0	0	0 340	0	0
	Institutions Corporates	4,480 38,497	0 343	4,473 32,586	323 15.535	243	8 341	4,668 38,200	200	4,662 32,175	340 15.071	139	10 212
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,283	124	12,577	5,219	86	127	13,780	123	13,005	5,443	83	111
	Retail	38,543	73	34,347	7,405	176	52	38,639	65	34,634	7,457	158	48
	Retail - Secured on real estate property	31,854	52	29,285	6,403	118	38	31,712	48	29,355	6,443	112	38
NORWAY	Retail - Secured on real estate property - Of Which: SME	83 31.771	1	80 29,205	19 6.384	3	1 37	81 31.631	48	79 29.276	18 6.425	2	0 38
1101111111	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	31,//1	51	29,205	6,359	115	3/	31,631	48	29,276	6,425	110	.08
	Retail - Other Retail	6,689	21	5.061	1.002	58	14	6,927	17	5,279	1.014	40	10
	Retail - Other Retail - Of Which: SMF	151	4	123	1,002	16	2	145	3	118	54	12	10
	Retail - Other Retail - Of Which: non-SME	6.538	17	4,939	941	42	12	6.782	14	5.161	960	34	9
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

Nordea Bank Abp

							IRB Ap	oproach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	466	0	396	126	0	1	371	0	306	98	0	0
	Corporates	6,117	6	3,695	1,307	10	10	5,424	6	3,317	1,081	9	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	10	0	0	0	0 58	0 26	0	0
	Corporates - Of Which: SME Retail	79 274	3	21 262	13 31	10	- 2	115 274	2	58 263	26 31	9	1 1
		219		219	18	3	1	219		219	20	3	,
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		1	219	18	2	0	219	1	219	20	2	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-		1	219	18	2	0	219	ı i	218	20	2	ő
	Retail - Qualifying Revolving	0	o o	0	0	0	0	0	0	0	0	0	i i
	Retail - Other Retail	55	1	43	13	3	0	55	1	44	11	2	0
	Retail - Other Retail - Of Which: SME	4	ō	1	1	ō	ō	4	0	2	1	0	ō
	Retail - Other Retail - Of Which: non-SME	51	1	42	12	3	0	51	1	42	10	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
		from EUA, %)  s and contral prevenments  Corporate: - O' Which: Specialised Lending Corporate: - O' Which: See  Corporate: - O' Which: See  Real: - Sociated on consecutate property  Real: - Sociated on consecutate property  Real: - Sociated on consecutate property  Real: - Contral - Sociated on consecutate property - O' Which: SOE  Real: - Contral - Sociated -		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
				Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
			0	0	0	0	0	0	0	0	0	0	0	0
	Institution		30	0	14	11	0	0	94	0	79	38	0	0
	Corporate		5,815	0	4,699	1,404	0	10	6,753	9	5,147	1,481	0	22
			0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	297	0	223	65	0	0	379	0	333	91	0	1
	Retail		49	0	47	4	0	0	45	0	44	4	0	0
			37	0	37	3	0	0	35	0	35	3	0	0
LUXEMBOURG			0	0	0	0	0	0	0	0	0	0	0	0
LOXENDOONG			37	0	37	3	0	0	35	0	35	3	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			12	0	10	2	0	0	10	0	8	2	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	11	0	9	1	0	0	9	0	8	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0

1						IRB AD	toroach					
			As of	30/09/2022					As of	31/12/2022		
	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	0	0 0	0	0	0		0	0	0	0	0	0
						1						15
	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	9	ō	6	6	ō	ō	9	ō	8	8	ō	ō
	171	2	148	21	4	0	170	2	147	22	4	1
Retail - Secured on real estate property	116	2	116	10	3	0	115	1	115	10	3	0
		0	0		0		0	0	0		0	0
	116	2	116		3		115	1	115		3	0
Retail - Qualifying Revolving	0	0	0		0		0	0	0		0	0
		0	33	11	1			0	32	12	1	0
		0	27	2	, ,				36	3 7	1 1	
Recall * Ocher Recall * Ut Which; non-SME	30		1 0	,			0	0	1 0	,		1 0
n credit-obligation assets		,	Ů	- v		ů		Ů	Ů	, ,		
	nanks and central governments on es es Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(pin BJR, %)  onless and central governments  0.399  ss  cs  (cryporates: Of Which: Specialized Leiding  0.700 (cryporates: Of Which: Specialized Leiding  1.116  Recall - Coulter on real estate property: Of Which: SSE  1.700 (cryporates: Of Which: SSE  1.700 (cryp	(min RM, %)   0   0   0   0   0   0   0   0   0	Original Exposure*   Exposure	Composes   Composes	Crisinal: Exposure*   Exposure*	As of 30(07)2022   Value   Expense   Fish conjunct and support   Fish conjunct and s	Original Exposure*   Exposure	As of 30(90)/2022	As of 30(07)/2022	As of 30/09/2022  Original Exposure*  Original	As of 30/09/2022    Control Exposure   Control Expo

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nordea Bank Abp

		ı						IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0 4.093	0	0	0	0	0	0	0	0
	Corporate		32,983 194,308	1,606	31,588 156.371	4,093 62,550	1.196	1.03	31,353 190.851	1.527	29,954 153.713	3,915 61.356	997	1.200
	Corporati	Corporates - Of Which: Specialised Lending	194,308	1,606	31	12	1,190	0	31	1,327	23,713	01,330	997	0
		Corporates - Of Which: SME	61,289	927	56,435	18.013	745	544	58,756	813	54.113	17.328	672	489
	Retail		202,104	1,210	188,688	24,811	2,806	504	199,358	1,266	186,043	24,694	2,902	494
		Retail - Secured on real estate property	161,196	713	157,871	17,430	1,265	235	159,342	746	155,901	17,425	1,326	229
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,134	16	1,054	194	34	7	1,124	15	1,043	190	31	5
Corisonautca data		Retail - Secured on real estate property - Of Which: non-Si	160,062	697	156,817	17,236	1,231	229	158,218	731	154,858	17,235	1,295	223
		Retail - Qualifying Revolving Retail - Other Retail	40.908	497	30.817	7.381	1.541	268	40.015	519	30.142	7,269	1,576	255
		Retail - Other Retail - Of Which: SME	1,666	84	1.325	7,361	263	37	1,639	76	1.305	693	245	30
		Retail - Other Retail - Of Which: non-SME	39,242	413	29,493	6,666	1,278	231	38,377	443	28,837	6,576	1,331	225
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other nor	credit-obligation assets				3,294						3,011		
	IRB Total	*				94,748						92,977		

(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).

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculate as of last quarter

							IRB Ap	proach					
	ĺ			As of :	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 922	0	0
	Institutions Corporates	9,578 53.428	0 292	9,331 44,168	991 16.179	172	22 246	9,076 52,716	0 294	8,839 43,466	922 16.060	177	19 243
	Corporates - Of Which: Specialised Lending	33,428	0	94,100	10,179	0	240	0	0	43,466	10,000	0	0
	Corporates - Of Which: SME	17.880	208	16,907	4.206	111	141	17.440	201	16.484	4.127	127	137
	Retail	59,164	102	58,725	2.875	238	45	57,120	112	56,718	2,807	269	45
	Retail - Secured on real estate property	53,306	61	53,278	1,808	77	22	51,627	66	51,601	1,758	86	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME	97	0	94	19	1	0	98	0	95	19	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sh	53,209	61	53,185	1,789	76	22	51,529	66	51,507	1,740	85	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,858	41	5,447	1,068	161	23	5,492	46	5,116	1,049	183	23
	Retail - Other Retail - Of Which: SME	274 5.584	6 35	206	106 962	22 139	2 21	271 5.222	6	204	104	21 162	
	Retail - Other Retail - Of Which: non-SME Equity	5,589	35	5,240	962	139	21	5,222	41	4,913	945	162	21
	Other non credit-obligation assets				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 Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Origi	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	514	0	460	173	0	1	505	0	450	170	0	1
	Corporates	33,6		26,706	10,511	350	289	32,155	419	25,413	10,257	350	282
	Corporates - Of Which: Specialised Le		0	31	12	0	0	31	0	23	8	0	0
	Corporates - Of Which: SME	12,		10,125	3,786	228	178 277	11,323	283	9,352	3,654	224	152
	Retail	50,		43,599	6,307 2,930	1,666		49,828 31,569	724	43,164	6,289	1,675	245
	Retail - Secured on real estate pro	perty 31,1 estate property - Of Which: SME 846	32 383 13	31,702 777	2,930	701 29	126	31,569 836	397 12	31,436 766	2,955 132	726 26	112
FINI AND		estate property - Of Which: non-Sh 30.5		30,924	2.794	672	120	30.733	385	30.670	2.823	699	108
	Retail - Qualifying Revolving	estate property - Or Wnich: non-Si	85 3/0	30,924	2,794	6/2	120	30,733	385	30,670	2,823	699	108
	Retail - Other Retail	18.6		11.897	3.376	966	151	18.259	327	11.728	3.334	950	133
	Retail - Other Retail - Other Retail - O		57 516	834	470	206	28	967	58	819	453	191	21
	Retail - Other Retail - C			11.063	2.907	760	123	17.292	269	10.909	2.881	759	111
	Equity	William Hair-Spie	70 253	11,063	0	760	0	17,292	0	10,909	0	0	0
	Other non credit-obligation assets	, and the second	Ů			, and	_	Ů	_	ů	-	i i	_ i
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,623	0	13,193	1,339	0	65	13,217	0	12,788	1,312	0	42
	Corporates	39,941	642	32,552	11,004	522	351 0	39,349	576	32,550	10,739	337	360
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16.725	329	15,596	4.234	338	124	15,980	0 256	15.051	3.927	263	111
	Retail	53,010	317	51.378	8,208	584	124	52,946	329	51.276	8,194	715	133
	Retail - Secured on real estate property	44,387	207	43,906	8,208 6,570	352	12b 47	52,946 44,283	329 216	43,800	8,194 6,561	715 371	133 52
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	108	207	102	20	332	0	110	1	104	0,301	3/1	0
DENMARK	Retail - Secured on real estate property - Of Which: non-Sh		206	43,803	6.550	350	47	44,173	215	43,696	6.541	369	52
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8.623	110	7,473	1.638	332	79	8.663	113	7.475	1.634	344	81
	Retail - Other Retail - Of Which: SME	165	9	133	53	19	5	165	9	133	53	19	5
	Retail - Other Retail - Of Which: non-SME	8,458	101	7,340	1,585	314	73	8,498	104	7,342	1,581	325	76
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TRR Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 4,591	0	0 4,591	0 374	0	0	0 4.501	0 0	0 4.510	0 337	0	0
	Corporates	35.860	173	30.128	14.304	125	191	35.315	179	29.805	14.087	115	209
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,312	100	12,594	5,398	67	97	12,859	72	12,115	5,277	58	82
	Retail - Secured on real estate property	37,269 30.104	69 50	33,013 27,424	7,164 5.991	172	49 38	37,320 30.332	75 53	32,936 27,539	7,131 6.020	183 123	53 41
	Retail - Secured on real estate property - Of Which: SME	82	30	27,424 80	3,991	110	0	79	33	77	19	123	41
NORWAY	Retail - Secured on real estate property - Of Which: non-Sh	30.022	49	27.344	5.973	114	38	30.253	52	27.462	6.001	120	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,165	19	5,589	1,173	56	11	6,988	22	5,397	1,111	60	12
	Retail - Other Retail - Of Which: SME	147 7.018	4	120	60 1.113	16 39	1	142	4 18	117 5.281	57	15 45	1
	Retail - Other Retail - Of Which: non-SME Equity	7,018	15	5,468	1,113	39	10	6,846	18	5,281	1,054	45	11
	Other non credit-obligation assets	0		,			ů		0	Ů	,		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)

Credit Risk - IRB Approach

Nordea Bank Abp

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	318 5.486	0	254 3.368	80 1.134		0	336 5,484	0	275 3.415	86 1.119	0	0
		5,486	3	3,368	1,139	1	4	5,484	3	3,415	1,119	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	103	0	50	16	0	0	102	0	57	17	0	0
	Retail	289	2	274	32	4	1	287	6	271	36	9	1
	Retail - Secured on real estate property	231	1	231	21	3	0	227	5	226	23	6	i
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	231	1	230	21	3	0	226	5	225	23	6	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	1	44	11	2	0	60	1	45	13	3	0
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	54	1	43	10	2	0	56	1	44	12	3	0
	Equity	0		0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		1						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	exposure <sup>s</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central ba	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutio		164	0	149	55	0	0	104	0	89	27	0	0
	Corporate		6,088	10	4,788	1,379	0	22	6,632	11	5,140	1,474	2	22
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	327	0	273	75	0	1	328	0	284	78	0	1
	Retail			0	-44	4	0	0	45	0	43	4	0	0
		Retail - Secured on real estate property	37		37	4			35	0	35	3	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0		0		
EONELLIDOUNG		Retail - Secured on real estate property - Of Which: non-Si	37	0	37	2	0	0	35	0	35	3	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0			0				0		0	0	0
			10	0	/	1	0	0	9		8	2		0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Ε	Retail - Other Retail - Of Which: non-SME	9	0	7	1	0	0	9		7	4	0	0
	Equity		0	- 0	- 0	0	0	0	0	0	0	0	0	
		credit-obligation assets												

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 922	0	904	0 291	0 0	0	947	0 0	975	0 338	0	0 19
	Corporates	1.948	15	1.127	506	0	15	1.879	14	1.107	465		15
	Corporates - Of Which: Specialised Lending	0	0	0	0	ő	0	0	0	0	0	ő	0
	Corporates - Of Which: SME	21	2	9	6	0	1	21	0	10	6	0	0
	Retail	174	2	146	23	4	1	175	2	148	22	4	1
	Retail - Secured on real estate property	114	1	114	10	3	0	115	1	115	10	3	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-Si	114	1	114	10	3	0	115	1	115	10	3	
	Retail - Qualifying Revolving Retail - Other Retail	0 59	0	32	0 13	0	0	0 59	0	33	0 11		0
	Retail - Other Retail - Of Which: SME	19		7	6	6	0	18		53	11		1
l	Retail - Other Retail - Of Which: non-SME	40	1 1	25	7	2	0	41	0	26	6	1	ı
l	Equity	0		0	0	0	0	0	0	0	0		n
l	Other non credit-obligation assets			ŭ		, i	ŭ	Ů	, i	ŭ			ı i
	IRB Total												



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off halanco el	neet exposures	
												Orr-parance sr	ieet exposures	
					Non-derivative financial as	sets by accounting portfolio	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					anough pront of 1033	comprehensive meanic								
[ 0 - 3M [			0	0								0		
[ 3M - 1Y [ [ 1Y - 2Y [			2	2			0		0	0	0	0		
[ 2Y - 3Y [ [ 3Y - 5Y [	Austria		0	0			0		0	0	0	0		0
[5Y - 10Y [			0	0			0	0	0	0	0	0		0
[10Y - more Total		2	2	2 2	0	0	0	0	0	0 0	0	0		0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y			2	2		0	0		0 0	3 29	0	0		
[ 1Y - 2Y [	Belgium	179 265	179 265	26 66 60	0		0	13	0	0	0	0		
Total		114 619	114 619	87 241	0	0	0 0	55 75	0	0 32	0	0		0
「0-3M「 「3M-1Y「 [1Y-2Y[														
[ 2Y - 3Y [	Bulgaria													
127 - 37     137 - 57     157 - 107     1107 - more   Total														
[ 0 - 3M [														
1 2Y - 3Y I	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [		3,703 163	3,703 162	334 162 19			1,010		0	0	0	673 30		0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	19 66	19 66 16	19 66 16			0 0	6	6 0	1 0	0	0 0 27		0
[5Y - 10Y   [10Y - more		11 22	11 22	10 2			0	85 69	0	13 102	0	0		
Total   0 - 3M     3M - 1Y		3,999	3,999	609	0	0	1,011	199	0	145	0	730		10
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total														



General governments exposures by country of the counterparty

Nordea Bank Ahn

							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	8: 5: 100 2: 1: 32: 144	5 85 53 53 6 108 1 21 3 13 3 321 141 743	0 8 1 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		85 20 107 21 13 268 141	19 44 22 310 583 583 <b>1,569</b>	0 0	0 28 25 164 267 832 208 <b>1,524</b>	0	61 57 4 1 169 4 0	0 0 0 0 0	25
[ 0 - 3M [	France	39 11 11 11 11	0 0 4 34 0 0 5 15 3 13 5 15	0 34 0 15 13 15	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	) ) ) ) )		0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	29
Total  [ 0 - 3M [	Germany	52/ 25/ 28/ 12/ 7- 1.28/	529 2 2 2 3 9 259 7 287 9 129 4 74 1 1	2 2 0 4 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0	0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
Total  [ 0 - 3M	Croatia													
[ 0 - 3M [ [ 3M - 1Y [ f 1Y - 2Y ] f 2Y - 3Y [ f 3Y - 5Y ] [ 5Y - 10Y [ f 10Y - more Total f 0 - 3M [	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
10 - 3M	Hungary													·
[ 0 - 3M [	Ireland													
To - 3M	Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
10 - 3M     10 - 3M     13M - 1Y	Latvia		0	0	U		v		0		0			



General governments exposures by country of the counterparty

Nordea Bank Ahn

							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
Total  [ 0 - 3M	Maita													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Netherlands	100 22	0 0 114 0 0 0 0 0 0 0 0 0 105 5 106 3 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 114 0 0 0 0 23 0 137	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     3Y - 5Y   [ 5Y - 10Y	Poland	213	243 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	Ü
Total  To - 3M f  F 3 - 3M f  F 3 - 2Y f  F 1Y - 2Y f  F 2Y - 3Y f  F 3Y - 5Y f  F 3Y - 5Y f  Total	Portugal		U	0	0		0		0	0	0	0	0	14
Total   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total   0 - 3M	Romania													
Total	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							As of 31/12/2022							
						Dire	ct exposures	<u> </u>						
				On balance s	heet	50	or exposures		Deriva	tives		Off balan	ce sheet	t
	(min EUR)				Non-derivative financial as	sets by accounting portfolio	)	Derivatives with po			negative fair value	Off-balance sh		
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short 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 [	Spain	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden	3,860 658 597 612 899 306 6.5 <b>7,19</b>	612 899 308 60	60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	2,514 76 80 16 16 0 0	11( 5: 3: 1: 4: 4: 2: 312	5 0 3 0 8 0 8 0	110 29 37 45 77 154 0	0	3,888 976 290 207 195 0 56 5,612	0 0 0 0 0	12
[ 0 - 3M [	United Kingdom		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
Total	Norway	45 100 273 3 64 234 2 7,5	49 108 271 37 64 234 2 7 <b>65</b>	37 64 63 0	0	(	1 13 3 0 0 0 0 2	1 2 2 4 4	3 0 3 0 4 0 2 0 3 0 4 0	2 5 3 9 13 44 35	0 0 0 0 0	27 88 34 477 0 0 0	0 0 0 0 0	183
[ 0 - 3M [	Australia	700	132							***		0.13		105
[ 0 - 3M [	Canada	15 5 5 0 12 29 9 138 3 0	19 56 0 120 96 138 0	0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	( ( ( ( ( (	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Hong Kong													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [	Japan													
[0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	u.s.	1,50° 555 45° 75° 500 630 64,406		0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	China		0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Switzerland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Other advanced economies non EEA		0	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more	Other Central and eastern Europe countries non EEA									,		,		
[ 0 - 3M [	Middle East													
Total  [ 0 - 3M	Latin America and the Caribbean		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



#### General governments exposures by country of the counterparty

Nordea Bank Abp

							Norded Bank Abp							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 7Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa	22 22 22 22 21	0 2 0 26 50 23 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 2 0 26 50 23 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	2 2 2 2 2 2	0 0 100 2 7 27	0 0 0 0	000000000000000000000000000000000000000	(	0 0 10 2 7 27	0	0 0	0	0 0 0	13 0 2 0 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total		48	48	0	0	i o	48	0	0	0	0	16		0 1

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Belgium			0 0 0 0 0	000000000000000000000000000000000000000				0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [	Bulgaria													
Total [0 - 3M   [1 3M - 1 Y   [1 1	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	587 106 5 0 18 0 0		0 0 0 0 0 0 0 0 0 0
Total   Tota	Estonia			v				ū				713		



General governments exposures by country of the counterparty

						As of 30/06/2023							
					Divo								I
					Dire	ct exposures					0551.1		1
(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sneet	-
				Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
y Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
	derivative financiai assets	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	
Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0			0 0 0 0 0	0 0 0 0 0	48 4 2 31 168 12 0	0 0 0 0 0	180
France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0	0 0 0 0	0	0 0 0 0	
Germany	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	() () ()	0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0
Croatia	g	ő	O	ő	o c	0	Ċ	0	ő	ŏ	0	0	0
Greece		0 0 0	0 0 0 0 0	0 0 0		0 0 0 0 0	(	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Hungary		0	0	0	0	0	C	0		0	0		0
Ireland													
Italy		0 0	0 0 0 0 0	0 0 0	(	0 0 0 0 0	( ( ( (	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Latvia	0	0	0	0	0	0	C	0	0	0	0	0	0
	y Country / Region  Finland  France  Germany  Croatia  Greece  Hungary  Ireland	y Country / Region Total gross carrying amount of non-derivative financial assets  Finland  France  Germany  Creatia  Greece  Hungary  Ireland	Y Country / Region  Total gross carrying amount of non-derivative financial assets  Finland  France  Germany  Croatia  Greece  Hungary  Ireland  Total carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-non-derivative financial assets (net of short positions)  Germany  Total carrying amount of non-non-derivative financial assets (net of short positions)  France  Total carrying amount of non-non-derivative financial assets (net of short positions)  Total carrying amount of non-non-derivative financial assets (net of short positions)  Total carrying amount of non-non-derivative financial assets (net of short positions)  Italy	Y Country / Region  Total gross carrying amount of non-derivative financial assets  of which: Financial assets hed for tracing  Finland  France  Germany  Creatia  Greece  Hungary  Ireland  Italy	Country / Region  Total grees carrying amount of non-derivative financial assets  Total grees carrying amount of non-derivative financial assets  asset (ref of hort positions)  Finance  France  France  Greece  Hungary  I reland  Total carrying amount of non-derivative financial assets of which: Financial assets designated after value and a section of which: Financial assets designated after value and a section of which are value and a section of which assets and a section of which assets as a section of which are a section o	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio and derivative financial assets by accounting portfolio and derivative financial assets and derivative financial assets of which Financial assets desputed at finit value through other comprehensive income.  Finished  Finished  France  Generary  Total gross carrying amount of non-derivative financial assets of which Financial assets of which Financial assets of which Financial assets of service financial assets of which Financial assets of service financial assets of service financial assets of which Financial assets of service financia	Total groot comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting portfulio   Total comping amount of mon-derivative financial assets by accounting and the financial assets by accounting and the financial assets by accounting and	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets  of which: Financial assets  of which: Financial assets by accounting portfolio  of which: Financial assets and by accounting portfolio  of which: Financial assets by accounting to the second portfolio  of which: Financial assets by accounting to the second portfolio  of which: Financial assets by accounting to the second portfolio  of w	Country   Region   Total gross carrying amount of some derivative financial assets by accounting postfolio   Derivatives with postbox fair value	Country / Beginn  Teld over corring amount of me  Teld over co	Country   Region   Tried decret conting annual of least   Country   Region   Reg	Country / Nagon   Table proc curring amount of the source of the sourc	Country / Region   Training array in process of management of manageme



General governments exposures by country of the counterparty

							Nordea Bank Abp  As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet	20	от сирозинез		Deriva	tives		Off balar	ice sheet	•
	(min Euk)												neet exposures	
					Non-derivative financial as	sets by accounting portfolion	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( (	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
[ 0 - 3M [	Malta													
10 - 3M     13M - 12Y     13M - 12Y       12Y - 2Y       12Y - 3Y       13Y - 5Y	Netherlands		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Poland		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	
Total  [ 0 - 3M [ 1 3/ - 2 4/	Portugal	0	0	0	0		0		0	0	0	0	0	12
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Romania													
15Y - 10Y   110Y - more Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [10Y - more Total	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
						Divo	As of 30/06/2023	<u> </u>						1
				On balance s	h t	Dire	ct exposures		Deriva			Off halas		+
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sneet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Placulity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					1101111101		
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0		0	0	0	0	0	0	(	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Spain	0	0	0	0	0	0	o o	0	0	0	0	Č	
[3Y - 5Y     5Y - 10Y     10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	<b>0</b> 697	Ó	0
[0 - 3M] [1 3M - 1 Y   [1 1Y - 2Y   [2 Y - 3Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more	Sweden	0	0	0	0	0	0	0	0	0	0	697 4.402 302 234 58	0	
[3Y - 5Y [  5Y - 10Y	Sweden	0	0	0	0	0	0	0	0	0	0	58 0 30	0	
		0	0	0	0	0	0	0	0	0	0	5,721 0	0	8
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	Ċ	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0 <b>0</b>	0	0
[ 0 - 3M [														
13Y - 5Y I	Iceland													
f 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y	Liechtenstein													
Total  [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	43 95 33 428	0	
[ 2Y - 3Y [   13Y - 5Y	Norway	0	0	0	0	0	0	o o	0	0	0	428 0	Ċ	
T5Y - 10Y     T10Y - more   Total		0	0	0	0	0	0	0	0	0 0	0	1 8 608	0	50
								_						
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Australia													
15Y - 10Y     10Y - more		0	0	0	0	(	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0	0	0	0	i i	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Hong Kong													
[3Y - 5Y [ [5Y - 10Y [	, ,,													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short 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 [	Japan													
[ 0 - 3M [	U.S.	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
10cm 10 - 3M1 13M - 1Y1 11Y - 2Y1 12Y - 3Y1 13Y - 3Y1 13Y - 3Y1 10Y - more Total 103-14 11Y - 2Y1 12Y - 3Y1 13Y - 5Y1 13Y - 5Y1 13Y - 5Y1 13Y - 5Y1 13Y - 5Y1	Switzerland													
[10Y - more	Other advanced economies non EEA		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Other Central and eastern Europe countries non EEA											·		
[ 0 - 3M [	Middle East													
Total   Tota	Latin America and the Caribbean		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
					Non-derivative financial as	ssets by accounting portfoli	<b>,</b>	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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	Risk weighted exposure amount
[ 0 - 3M [	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0	0	16 3 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Nordea Bank Abp

									Nordea t	запк мор								
					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	il amount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ling exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>5</sup>	exposures		Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	72,773	9,370	4	4	4			۰		62,289	3,678	13	13	13	0	0	0	0
Debt securities (including at amortised cost and fair value)	54,132		0			3				47,606					3		0	0
Central banks	7,39	0			0				0	4,382	0	0			0	0		0
General governments	15,121	0			0		2 0		0	13,169	0	0			2	0		0
Credit institutions	30,23	0			0	1			0	29,038		0			1	0		0
Other financial corporations	631	0			0				0	450	0	0			1	0		0
Non-financial corporations	742	0			0		0		0	567		0			0	0		0
Loans and advances(including at amortised cost and fair value)	331,797	331	2,969	2,969	2,382	619	1,128	1,097	1,730	332,097	436	2,726	2,726	2,194	628	1,049	1,036	1,162
Central banks		0			0			0	66	1	0	0	0		0	0		0
General governments	3,070	4	36	36	36	1	1 2	. 2	. 0	5,298	1	39	39	39	1	2	2	5
			_	_						1.725			_		_			
Credit institutions	2,71	1 1	31		31	-	31	31		1,725	1			25	1	25	25	0
Other financial corporations	12,471	1	47	47	45	9	12	12	34	11,264		48	48	46	11	12	12	1
Non-financial corporations	134,125	105	1,715	1,715	1,425	366	5 782	776	893	132,541	142	1,511	1,511	1,266	375	739	733	524
of which: small and medium-sized enterprises	50,773	48	784	784	749	157	7 387	384	231	51,226	45	788	788	751	139	411	405	264
of which: Loans collateralised by commercial immovable property	42,28	8	440	440	220	61	51	47	268	40,763	12	367	367	175	42	41	38	298
Households	179,40	220	1.139	1.139	844	241	301	275	736	181,267	291	1.102	1.102	818	240	220	264	633
Financial	173,40		1,131	1,120		244	1	173	, ,,,,	101,107		2,202	1,102	010		2.0	254	
of which: Loans collateralised by residential immovable property	157,23	73	741	741	455	60	88	65	573	160,270	114	717	717	438	62	69	65	529
	1																	
of which: Credit for consumption	12,71	70	276	276	269	104	115	113	80	12,342	83	259	259	252	97	91	89	57
DEST INSTRUMENTS other than HFT	458,701	9,701	2,972	2,972	2,385	623	1,128	1,097	1,730	441,992	4,115	2,738	2,738	2,207	632	1,049	1,036	1,162
OFF-BALANCE SHEET EXPOSURES	115,978		319	319	272	162	23	23		106,737		305	305	282	161	23	23	5
	-13,570		313			101	. ~		1 1	230,737		303	1		101			. 1

## Performing and non-performing exposures Nordea Bank Abp

									Noroed be	вик жыр								
					As of 31/03/2023									As of 30/06/2023				
		Gross car	rying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated negative change lit risk and provisions <sup>4</sup>		ollaterals and		Gross ca	errying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no fit risk and provisions <sup>6</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures	finan-	ncial guarantees ceived on non- erming exposures		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures	Of which S	Stage 3 <sup>3</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures		Of which Stage 3 <sup>s</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	63,724	5,709	4	4	4	0	0	0	0	61,893	5,759	7	7	7	0		0	0
Debt securities (including at amortised cost and fair value)	52,248				0	4	0	0	0	47,070	0	٥		0	3	0	0	0
Central banks	4,620	0	0	0	0	0	0	0	0	2,257	0			0	0	0	0	0
General governments	15,421	0	0	0	0	3	0	0	0	14,225	0		0	0	1	0	0	0
Credit institutions	30,679	0	0	0	0	1	0	0	0	29,063	0		0	0	1	0	0	0
Other financial corporations	922	0	0	0	0	0	0	0	0	756	0		0	0	0	0	0	0
Non-financial corporations	606	0	0	0	0	0	0	0	0	769	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	326,987	375	2,651	2,651	2,148	619	1,068	1,017	1,245	321,225	473	2,676	2,676	2,198	600	1,039	988	1,148
Central banks	2,461	0	0	0	0	0	0	0	0	3	0			0	0	0	0	0
General governments	3,354	2	38	38	38	1	2	2	32	3,709	3	33	33	33	1	2	2	31
Credit institutions	2,198	1	21	21	21	2	21	21	0	1,623	15	15	19	19	1	19	19	0
Other financial corporations	11,420	0	48	48	46	9	13	13	7	6,875	0	52	52	50	8	22	22	3
Non-financial corporations	129,664	112	1,438	1,438	1,229	364	722	709	565	134,553	137	1,452	1,452	1,262	354	686	671	454
of which: small and medium-sized enterprises	51,859	47	724	724	696	144	388	386	220	49,966	64	732	732	613	136	351	347	275
of which: Loans collateralised by commercial immovable property	41,815	15	397	397	224	50	52	46	295	41,753	7	358	358	202	44	52	46	207
Households	177,891	260	1,106	1,106	813	243	311	273	641	174,462	317	1,121	1,121	834	236	311	275	660
of which: Loans collateralised by residential immovable property	158,442	111	733	733	446	64	96	70	533	153,823	144	737	737	454	66	95	70	552
of which: Credit for consumption	12,063	84	266	266	261	116	97	95	56	13,592	138	288	288	283	92	91	89	56
DEBT INSTRUMENTS other than HFT	442,959	6,085	2,655	2,655	2,151	623	1,068	1,017	1,245	430,188	6,231	2,683	2,683	2,205	603	1,039	988	1,148
OFF-BALANCE SHEET EXPOSURES	107,237		242	242	226	162	22	21	5	105,321		276	276	272	149	19	19	4

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#### Forborne exposures

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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)	2,152	1,016	322	296	834	276	2,064	903	360	336	776	230
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	47	44	11	11	1	0	47	45	6	6	1	0
Non-financial corporations	1,521	818	280	263	508	195	1,462	706	322	308	463	149
of which: small and medium-sized enterprises	529	307	176	170	308		560		195	189	285	
Households	585	154	31	22	325	80	555	152	32	22	312	81
DEBT INSTRUMENTS other than HFT	2,152	1,016	322	296	834		2,064	903	360	336	776	
Loan commitments given	116	10	4	0	32	0	98	7	4	0	20	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>10</sup>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 10 and 11 of Regulation (EU) 2021/451- 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

Nordea Bank Abp

Ī			As of 31/	03/2023					As of 30	06/2023		
		ing amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ring amount of with forbearance	Accumulated i accumulated of value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	o	o	o	o	0	o	О	o
Central banks	0	0	0	0	0		0	0	0	0	o	
General governments	0	0	0	0	0		0	0	0	0	o	
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)	2,007	913	378	349	816	262	1,832	877	377	347	766	260
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	60	44	7	7	2	0	48	45	7	6	2	0
Non-financial corporations	1,407	718	336	317	516	180	1,257	675	330	313	466	175
of which: small and medium-sized enterprises	572	287	190	182	297		506	262	164	157	280	
Households	540	150	35	25	298	82	527	157	40	28	299	85
DEBT INSTRUMENTS other than HFT	2,007	913	378	349	816		1,832	877	377	347	766	
Loan commitments given	58	7	4	0	22	0	92	38	4	0	18	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information 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.



## 2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Nordea Bank Abp

			AS OF 3	0/09/2022					AS OF 31	/12/2022					AS OF 3	1/03/2023					AS OF 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative
A Agriculture, forestry and fishing	8,260	322	322	3,883	72	2	7,955	286	286	3,779	67	2	7,761	258	258	3,498	70	12	8,215	274	274	3,805	64	11
B Mining and guarrying	627	81	81	626	47	0	608	73	73	607	42	0	544	65	65	543	41	0	472	71	71	470	38	0
C Manufacturing	14.257	249	249	13.633	194	0	14.165	191	191	13.390	150	0	13.756	188	188	13.116	142	0	14.363	196	196	13.662	132	0
D Electricity, gas, steam and air conditioning supply	4,754	3	3	4,715	6	0	4,771	2	2	4,771	6	0	4,681	2	2	4,649	6	0	4,831	2	2	4,821	6	0
E Water supply	1,178	1	1	1,043	3	0	1,175	1	1	1,029	3	0	1,180	1	1	1,015	3	0	1,197	1	1	1,038	3	0
F Construction	7.091	90	90	6.694	107	0	7.100	81	81	6.640	103	0	7.000	77	77	6.532	101	0	6.995	80	80	6.529	98	0
G Wholesale and retail trade	9.429	190	190	9.139	183	0	9.235	170	170	8.694	187	0	9.269	155	155	8.910	173	0	9.618	150	150	9.506	162	0
H Transport and storage	8,695	359	359	8,695	137	0	8,674	318	318	8,656	151	0	8,272	321	321	8,229	143	0	8,306	304	304	8,266	152	0
I Accommodation and food service activities	1,418	11	11	916	27	0	1,404	10	10	906	27	0	1,473	10	10	892	28	0	1,473	10	10	902	27	0
3 Information and communication	3.185	78	78	2.912	28	0	3.203	70	70	2.928	28	0	3.109	67	67	2.838	27	0	3.079	67	67	2.809	25	0
K Financial and insurance activities	13,403	25	25	12,825	27	0	13,030	32	32	12,400	39	0	12,472	31	31	11,999	38	0	12,537	30	30	12,072	37	0
L Real estate activities	46,183	153	153	39,199	166	0	45,375	137	137	38,347	164	0	44,802	129	129	37,110	160	0	48,092	131	131	40,267	150	0
M Professional, scientific and technical activities	9,064	110	110	7,995	88	0	9,136	99	99	8,013	85	0	8,776	95	95	8,067	80	0	8,705	96	96	7,970	77	0
N Administrative and support service	3,141	27	27	3,076	39	0	3,234	25	25	3,223	38	0	3,207	26	26	3,199	39	0	3,251	25	25	3,196	37	0
O Public administration and defence, compulsory social security	127	0	0	127	0	0	127	0	0	127	0	0	127	0	0	127	0	0	131	0	0	131	0	0
P Education	321	2	2	222	3	0	320	2	2	220	3	0	310	1	1	210	3	0	318	1	1	213	3	0
Q Human health services and social work	1,067	3	3	771	6	0	1,055	3	3	763	6	0	1,065	3	3	782	6	0	1,030	3	3	770	6	0
R Arts, entertainment and recreation	782	10	10	632	11	0	773	9	9	619	11	0	781	8	8	607	11	0	816	8	8	625	11	0
S Other services	1.147	2	2	1.147	3	0	1.201	2	2	1.201	2	0	1.077	1	1	1.077	2	0	1.125	2	2	1.121	2	0
Loans and advances	134 129	1 715	1 715	118 252	1 145	2	132 541	1 511	1 511	116 314	1 112		129 664	1 439	1.439	113.400	1 074	12	124 552	1 452	1.452	118 174	1.029	- 11

<sup>(1)</sup> 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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.