



## 2023 EU-wide Transparency Exercise

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

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

Nordea Bank Abp

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Nordea Bank Abp

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	27,132	27,154	25,514	25,626	C 47.00 (r0310,c0010)	
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)	
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]	

## 2023 EU-wide Transparency Exercise

## Capital

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	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	30,272	30,213	28,542	28,643	C 01.00 (0001,0001)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,611	23,872	22,279	22,393	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,886	3,969	3,999	3,961	C 01.00 (0003,0001)	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 (0013,0001)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	193	-155	-183	-197	C 01.00 (0016,0001)	Articles 4(1)(6), 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 (0020,0001)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0021,0001)	Articles 4(1)(2), 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 (0023,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-578	-428	-444	-439	C 01.00 (0025,0001)	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 (0030,0001) + C 01.00 (0040,0001) + C 01.00 (0047,0001)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-4	-4	-12	-20	C 01.00 (0039,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0036,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-291	-126	-151	-194	C 01.00 (0038,0001)	Articles 4(1)(9), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0043,0001)	Articles 4(1)(2), 36(1) point (b) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0046,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-17	C 01.00 (0049,0001) + C 01.00 (0049,0001) + C 01.00 (0049,0001) + C 01.00 (0049,0001) + C 01.00 (0049,0001)	Articles 4(36), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (b) and 238 of CRR, Articles 36(1) point (a) (i) and 238(2) of CRR, Articles 36(1) point (a) (i) and 135(8) of CRR and Articles 36(1) point (a) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-17	C 01.00 (0049,0001)	Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (b) and 238 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 (0048,0001)	Articles 4(27), 36(1) point (b), 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 (0048,0001)	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 (0058,0001)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0051,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-25	-31	-32	C 01.00 (0053,0001)	Article 36(1) point (a) and Article 43; CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0051,0001)	Article 36(1) point (a) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0051,0001)	Article 36(1), point (c) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0054,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,025	-527	-1,012	-827	C 01.00 (0059,0001)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (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 (0020,0001)	Articles 48(1) to (3), and 48B to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0046,0001)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0052,0001)	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 (0050,0001)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,548	3,307	3,260	3,251	C 01.00 (0050,0001) + C 01.00 (0067,0001)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0078,0001)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-25	-25	-19	C 01.00 (0068,0001) + C 01.00 (0070,0001) + C 01.00 (0071,0001) + C 01.00 (0074,0001) + C 01.00 (0076,0001)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0068,0001) + C 01.00 (0068,0001) + C 01.00 (0070,0001)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,132	27,154	25,514	25,626	C 01.00 (0001,0001)	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 (0070,0001)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,295	3,231	3,202	3,157	C 01.00 (0070,0001) + C 01.00 (0080,0001)	-
	A.4.2	Other Tier 2 Capital components and deductions	-155	-172	-173	-140	C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001) + C 01.00 (0081,0001)	-
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0080,0001) + C 01.00 (0080,0001) + C 01.00 (0080,0001)	-
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	149,377	145,301	141,576	140,016	C 02.00 (0001,0001)	Articles 92(3), 95, 96 and 98 of CRR
CAPITAL RATIOS (%) Transitional period	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0001,0001)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.81%	16.43%	15.69%	15.99%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.16%	18.69%	17.97%	18.30%	CA3 (1)	-
CET1 Capital Fully loaded	C.3	TOTAL CAPITAL RATIO (transitional period)	20.27%	20.79%	20.10%	20.46%	CA3 (1)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,611	23,872	22,279	22,393	CA3 (1)	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	16.43%	15.69%	15.99%	CA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0040,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0040,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0040,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0040,0001)	-

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

## 2023 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Nordea Bank Abp

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding 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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, 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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	1,047	675	803	742	C 02.00 (r0640, 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, c0601)*12.5+ C 20.00 (r0010, c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010, c0100),C 24.00(r0010, c0110))*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>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)<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 CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

## P&amp;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
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,642</b>	<b>9,435</b>	<b>2,831</b>	<b>5,675</b>
(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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,339</b>	<b>3,598</b>	<b>1,135</b>	<b>2,469</b>
Of which attributable to owners of the parent	2,339	3,598	1,135	2,469

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2023 EU-wide Transparency Exercise

## Total Assets: fair value and impairment distribution

Nordea Bank Abp

(mln EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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(e); IFRS 9.6.5.8	
Other assets¹	10,972				10,687				9,322				8,799					
TOTAL ASSETS	572,199				529,356				537,393				534,203				IAS 1.9(a); ICG 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".

(mln EUR)		As of 30/09/2022									As of 31/12/2022									As of 31/03/2023									As of 30/06/2023									References
		Gross carrying amount <sup>(1)</sup>			Accumulated Impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated Impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated Impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated Impairment <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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
	Financial assets at fair value through other comprehensive income	Debt securities	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)											
		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	Annex V.Part 1.32, 44(a)												
		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)											
	Financial assets at 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>(2)</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.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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(l)
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

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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
	Debt securities	6,448	4,907	6,767	5,422	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	3,653	2,957	3,469	3,602	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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  
Nordea Bank Abp

(min EUR)	SA		IM														IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE									
As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022																		
Traded Debt Instruments	281	284	140	40	276	63							146	41	233	69														
Of which: General risk	0	0	118	34	212	48							125	34	171	49														
Of which: Specific risk	280	284	22	6	63	15							21	7	63	20														
Equities	234	324	16	3	36	13							13	2	47	5														
Of which: General risk	12	14	0	0	0	0							0	0	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	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 30/06/2023																	
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	0							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	38	26	0	0	0	0							0	0	0	0														
Total	1,038	989	91	37	157	45	23	20	30	24	24	3,765	125	40	145	43	24	20	26	21	29	4,028								

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
Consolidated data	Central governments or central banks	100,324	104,327	110	96,324	90,304	103
	Regional governments or local authorities	9,660	5,147	38	9,728	5,205	38
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	1,776	1,760	0	1,868	1,851	0
	International Organisations	354	354	0	686	686	0
	Institutions	2,617	2,617	27	2,664	2,664	71
	Corporates	2,039	1,719	1,589	2,080	1,744	1,616
	of which: SME	1,333	1,105	95	1,314	1,105	97
	Retail	5,473	4,799	3,559	5,234	4,685	3,473
	of which: SME	628	709	539	625	759	528
	Secured by mortgages on immovable property	5,147	4,604	1,613	4,570	4,281	1,499
	of which: SME	34	34	13	34	34	13
	Exposures in default	72	46	66	75	45	64
	of which: SME	0	0	24	0	0	23
	Items associated with particular/risk risk	0	0	0	0	0	0
	Covered bonds	279	279	38	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	1,746	1,453	2,246	1,678	1,378	2,158
	Equity	2,275	2,275	4,873	2,261	2,261	4,968
	Other exposures	0	0	0	0	0	0
	Standardised Total <sup>b</sup>	132,318	129,919	14,711	117,484	115,777	14,539
	Standardised Total <sup>c</sup>			42			40

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results since the 2019 exercise.<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.<sup>(4)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
SWEDEN	Central governments or central banks	17,611	17,603	17,579	16,201	16,201	16,201
	Regional governments or local authorities	1,079	2,743	0	6,034	2,686	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	144	144	3	100	100	2
	Corporates	183	44	41	85	29	26
	of which: SME	89	21	18	70	23	26
	Retail	1,913	1,666	1,225	1,891	1,659	1,219
	Secured by mortgages on immovable property	482	451	314	495	461	321
	of which: SME	1	1	1	1	1	1
	Exposures in default	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Items associated with particular/risk 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)	27	84	58	34	13	46
	Equity	89	89	134	68	68	91
	Other exposures	33	22	13	31	21	13
	Standardised Total <sup>b</sup>			1			1

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
FINLAND	Central governments or central banks	47,423	50,560	50	43,768	46,833	44
	Regional governments or local authorities	468	940	0	393	648	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	224	224	0	207	207	0
	International Organisations	0	0	0	0	0	0
	Institutions	7	7	0	15	15	0
	Corporates	4	4	4	11	11	11
	of which: SME	2	1	1	1	1	1
	Retail	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Items associated with particular/risk risk	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	1,559	1,559	4,512	1,581	1,581	4,526
	Other exposures	17	17	0	16	16	17
	Standardised Total <sup>b</sup>			0			0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
DENMARK	Central governments or central banks	7,621	7,621	6,311	6,891	6,891	6,891
	Regional governments or local authorities	1,745	1,060	0	1,982	1,474	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0
	Corporates	1,187	1,088	972	1,177	1,048	952
	of which: SME	971	903	888	963	905	884
	Retail	1,228	914	682	1,093	880	607
	Secured by mortgages on immovable property	83	39	33	82	36	34
	of which: SME	43	43	16	43	43	16
	Exposures in default	34	34	13	34	34	13
	of which: SME	19	19	18	18	18	18
	Items associated with particular/risk 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)	186	123	207	176	123	194
	Equity	6	6	6	6	6	6
	Other exposures	60	60	60	55	55	55
	Standardised Total <sup>b</sup>			11			11

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
NORWAY	Central governments or central banks	1,942	1,923	4	1,728	1,594	93
	Regional governments or local authorities	211	199	38	211	199	38
	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	21	21	4	11	11	2
	Corporates	538	385	374	656	456	426
	of which: SME	278	176	146	389	171	141
	Retail	2,289	2,287	1,643	2,117	1,591	1,591
	Secured by mortgages on immovable property	230	236	157	223	220	153
	of which: SME	5,181	4,598	1,593	4,523	4,234	1,463
	Exposures in default	49	32	46	50	32	46
	of which: SME	0	0	15	0	0	17
	Items associated with particularly high risk	0	0	0	0	0	0
	Covered bonds	273	273	27	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	71	71	71	71	71	71
	Other exposures	912	912	412	917	917	395
	Standardised Total <sup>b</sup>			23			26

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		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>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	21,703	21,703	0		12,663	12,663	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	629	629	0		586	586	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	2	0	0		2	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular 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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				0				0

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

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

		Standardised Approach							
		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>
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	624	1		2	463	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	781	782	0		973	974	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	126	126	25		143	143	29	
	Corporates	213	213	213		196	196	196	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular 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)	485	341	521		404	346	520	
	Equity	83	83	83		84	84	84	
	Other exposures	10	10	10		10	10	10	
	Standardised Total <sup>(2)</sup>				0				0

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

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

		Standardised Approach							
		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>
GERMANY	(in EUR, %)								
	Central governments or central banks	2,603	2,729	1		2,514	2,630	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	590	590	12		414	414	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	1		2	2	0	
	of which: SME	3	1	1		2	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular 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)	16	10	15		17	12	16	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	91,506	85,303	853		83,668	83,413	214	
	Regional governments or local authorities	9,796	5,023	37		9,531	4,936	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2,177	2,157	0		2,380	2,360	0	
	International Organisations	1,032	1,032	0		887	887	0	
	Institutions	2,155	2,152	821		1,531	1,531	64	
	Corporates	2,010	1,949	1,521		1,919	1,810	1,511	
	of which: SME	1,225	1,085	807		1,086	996	819	
	Retail	4,918	4,384	3,248		4,665	4,216	3,123	
	of which: SME	800	743	517		786	717	506	
	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	51	39	58	10
	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)	1,670	1,376	2,811		1,681	1,398	2,891	
	Equity	1,707	1,707	3,578		1,696	1,696	3,673	
	Other exposures	116	105	112		739	522	412	
	Standardised Total <sup>4</sup>	123,426	118,987	12,587	97	111,830	109,727	12,481	14

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

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWEDEN	(in EUR, %)								
	Central governments or central banks	12,013	12,280	2		1,134	9,813	0	
	Regional governments or local authorities	7,089	2,670	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	65	86	2		79	79	2	
	Corporates	75	21	30		62	28	28	
	of which: SME	67	21	19		42	15	15	
	Retail	1,829	1,607	1,180		1,792	1,590	1,167	
	of which: SME	505	470	327		504	461	327	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	46	46	99		46	39	102	
	Equity	47	47	68		63	63	70	
	Other exposures	33	21	12		30	18	0	
	Standardised Total <sup>4</sup>				1				0

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FINLAND	(in EUR, %)								
	Central governments or central banks	39,259	42,289	103		38,492	41,583	119	
	Regional governments or local authorities	363	655	0		338	622	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	430	430	0		292	292	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	18	18	36		36	36	17	
	of which: SME	14	13	13		14	14	14	
	Retail	2	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,447	1,447	3,268		1,469	1,469	5,433	
	Other exposures	17	17	10		17	17	30	
	Standardised Total <sup>4</sup>				0				0

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
DENMARK	(in EUR, %)								
	Central governments or central banks	6,406	5,520	1		6,136	5,183	1	
	Regional governments or local authorities	1,919	1,283	0		1,982	1,426	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,101	968	907		1,054	934	881	
	of which: SME	898	824	742		836	778	708	
	Retail	1,002	860	642		1,021	823	614	
	of which: SME	80	24	52		77	71	51	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	34	34	12		44	44	17	
	Exposures in default	22	13	18	8	35	18	27	4
	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)	177	126	393		195	136	211	
	Equity	10	10	10		10	10	10	
	Other exposures	03	03	03		37	37	57	
	Standardised Total <sup>4</sup>				11				4

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NORWAY	(in EUR, %)								
	Central governments or central banks	3,978	3,886	35		1,620	1,462	29	
	Regional governments or local authorities	208	184	37		147	127	25	
	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	9	9	2		5	5	14	
	Corporates	554	383	314		516	362	292	
	of which: SME	240	140	116		185	89	72	
	Retail	1,973	1,508	1,420		1,630	1,295	1,335	
	of which: SME	200	198	137		185	183	126	
	Secured by mortgages on immovable property	3,717	3,502	1,227		3,323	3,164	1,187	
	of which: SME	0	0	0	15	0	0	0	5
	Exposures in default	47	31	44		24	18	26	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	36	36	36		36	36	36	
	Other exposures	451	451	392		411	411	320	
	Standardised Total <sup>4</sup>				23				7

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	23,739	23,739	0		23,276	23,276	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	625	615	0		704	684	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		3	1	1	
	of which: SME	2	0	0		2	1	0	
	Secured by mortgages on immovable property	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	514	422	642		512	433	659	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3	454	1		0	422	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,014	1,014	0		1,299	1,299	0	
	International Organisations	62	62	12		0	0	0	
	Institutions	196	196	196		101	101	20	
	Corporates	0	0	0		192	192	192	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	391	243	510		417	358	542	
	Equity	109	109	109		79	79	79	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	2,663	2,762	0		2,673	2,688	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		99	99	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	480	480	10		262	262	5	
	Corporates	3	3	3		7	6	6	
	of which: SME	2	0	0		2	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	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)	15	11	17		15	11	17	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

(1) Original exposure, unless 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Nordica Bank Abp

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	34,579	0	33,157	4,510	0	31,647	0	30,158	3,888	0	102
	Institutions	208,562	1,898	165,059	66,126	1,557	203,385	1,627	163,091	65,946	1,288	1,203
	Corporates	80	0	45	59	0	46	0	9	4	0	0
	Corporates - Of Which: Specialised Lending	61,040	982	56,420	18,157	890	60,283	972	55,523	17,862	824	565
	Corporates - Of Which: SME	203,117	1,236	169,131	25,191	2,456	203,165	1,384	191,143	25,021	2,736	159
	Retail	165,498	700	162,483	17,765	1,235	163,685	700	160,694	17,856	1,252	240
	Retail - Secured on real estate property	1,163	16	1,074	196	33	1,139	16	1,056	192	24	0
	Retail - Secured on real estate property - Of Which: SME	364,246	684	361,009	17,599	1,202	362,546	684	359,639	17,664	1,218	233
	Retail - Qualifying Revolving	39,719	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,775	104	1,614	784	297	1,708	82	1,354	738	251	40
	Retail - Other Retail - Of Which: non-SME	37,944	421	37,814	6,612	1,295	36,768	462	37,195	6,447	1,214	238
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total <sup>3</sup>			99,517					97,396			

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

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

(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, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
SWEDEN	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	8,819	0	8,838	841	0	8,801	0	8,237	856	0	18
	Institutions	54,737	328	44,963	16,551	279	53,525	313	45,497	16,716	203	260
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	17,628	326	16,823	3,311	175	17,656	326	16,673	3,225	159	142
	Corporates - Of Which: SME	62,769	79	62,261	3,003	195	62,990	84	59,536	2,874	204	43
	Retail	52,418	44	56,385	1,870	15	53,944	47	55,916	1,769	60	21
	Retail - Secured on real estate property	98	0	94	18	0	99	0	95	18	0	0
	Retail - Secured on real estate property - Of Which: SME	56,320	44	56,294	1,852	15	53,845	47	53,821	1,771	60	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,152	36	5,102	1,133	140	6,046	37	5,619	1,085	144	22
	Retail - Other Retail - Of Which: SME	305	5	225	123	18	1	294	5	223	116	17
	Retail - Other Retail - Of Which: non-SME	6,045	31	5,607	1,009	122	15	5,752	32	5,396	969	127
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
FINLAND	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	611	178	0	1	902	0	413	195	0
	Corporates	38,086	388	28,614	10,858	279	36,306	358	28,674	11,491	380	268
	Corporates - Of Which: SME	78	0	0	0	0	46	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	12,132	265	10,398	3,901	199	11,068	288	9,009	3,493	230	177
	Retail	49,187	728	44,666	6,306	1,719	48,639	697	43,985	6,208	1,619	291
	Retail - Secured on real estate property	31,969	381	31,831	1,880	699	31,080	379	31,942	1,811	660	112
	Retail - Secured on real estate property - Of Which: SME	867	14	791	138	29	852	14	781	137	31	7
	Retail - Qualifying Revolving	17,183	327	13,028	2,759	666	13,128	354	10,141	2,774	661	135
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	12,218	167	12,247	2,619	1,024	16,559	318	12,042	2,347	967	161
	Retail - Other Retail - Of Which: non-SME	1,051	85	883	517	241	33	1,015	65	854	472	203
	Equity	16,167	262	11,365	2,902	783	15,444	263	11,189	2,875	764	129
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
	IRB Total											

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
DENMARK	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	13,192	0	14,761	1,800	0	79	14,091	0	13,178	1,309	69
	Institutions	43,522	699	33,927	11,510	669	43,402	645	33,559	11,401	511	344
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	16,029	364	14,508	4,157	420	16,471	342	15,367	4,238	342	130
	Corporates - Of Which: SME	52,483	328	59,639	8,222	693	52,756	319	51,124	8,181	671	127
	Retail	40,638	214	40,607	6,508	350	48,397	216	43,934	6,581	376	47
	Retail - Secured on real estate property	114	1	109	21	1	106	1	100	18	1	0
	Retail - Secured on real estate property - Of Which: SME	43,123	213	42,959	6,487	348	47	44,291	216	43,834	6,383	369
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,846	114	7,572	1,715	343	87	8,199	103	7,189	1,600	390
	Retail - Other Retail - Of Which: SME	175	10	142	30	22	6	163	9	130	51	18
	Retail - Other Retail - Of Which: non-SME	8,670	104	7,430	1,686	322	81	8,196	94	7,059	1,548	282
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
NORWAY	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	4,480	0	4,473	323	0	4,668	0	4,662	340	0	10
	Institutions	36,467	343	32,586	15,535	343	341	36,300	200	32,176	139	212
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	11,283	104	12,577	5,219	86	11,280	123	11,080	5,463	83	63
	Corporates - Of Which: SME	38,543	73	34,347	7,405	176	52	38,639	65	34,634	7,467	158
	Retail	31,654	52	29,285	6,403	118	38	31,712	48	29,355	6,403	112
	Retail - Secured on real estate property	83	1	80	19	3	81	1	79	18	2	0
	Retail - Secured on real estate property - Of Which: SME	31,771	51	29,205	6,384	115	37	31,631	48	29,276	6,425	110
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,689	21	5,061	1,002	58	14	6,927	17	5,279	1,014	46
	Retail - Other Retail - Of Which: SME	151	4	123	60	16	2	145	3	118	54	12
	Retail - Other Retail - Of Which: non-SME	6,538	17	4,939	941	42	12	6,782	14	5,161	960	34
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

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

## 2023 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Nordia Bank Abp

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	465	0	396	126	0	1	371	0	306	98	0	
	Corporates	6,117	6	3,695	1,307	10	10	5,424	6	3,317	1,081	9	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	79	3	21	13	10	2	115	2	58	26	9	
	Retail	274	2	262	31	5	1	274	2	263	31	3	
	Retail - Secured on real estate property	219	1	219	18	2	0	219	1	219	20	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	219	1	219	18	2	0	219	1	218	20	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	55	1	43	13	3	0	55	1	44	11	2	
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	51	1	42	12	3	0	51	1	42	10	2	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36	0	14	11	0	0	94	0	79	38	0	0
	Corporates	5,815	0	4,699	1,404	10	10	6,753	9	5,147	1,481	0	22
	Corporates - Of Which: Specialised Lending	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
	Retail - Secured on real estate property	37	0	37	3	0	0	35	0	35	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	0	37	3	0	0	35	0	35	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,349	0	1,330	496	0	1	620	0	600	202	0	
	Corporates	2,254	14	982	447	0	14	1,964	14	1,083	482	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	9	0	6	6	0	9	0	8	8	0	0	
	Retail	171	2	148	21	4	0	170	2	147	22	4	
	Retail - Secured on real estate property	116	2	116	30	3	0	115	1	115	30	3	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	116	2	116	30	3	0	115	1	115	30	3	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	55	0	33	11	1	0	55	0	32	12	1	
	Retail - Other Retail - Of Which: SME	17	0	6	5	0	0	18	0	6	5	0	
	Retail - Other Retail - Of Which: non-SME	38	0	27	6	1	0	36	0	26	7	1	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0		
IRB Total													

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



IRB Approach												
As of 31/03/2023												
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
									Of which: defined	Of which: defined	Of which: defined	Of which: defined
(mb EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0				
Institutions	32,983	0	31,986	4,093	0	31,353	0	29,956				
Corporates	194,308	1,606	156,371	62,550	1,196	1,187	1,527	153,713				
Corporates - Of Which: Specialised Lending	69	0	31	12	0	31	0	23				
Corporates - Of Which: SME	61,289	927	56,455	18,013	745	544	98,756	813				
Retail	202,104	1,210	185,688	24,811	2,806	504	195,358	1,266				
Retail - Secured on real estate property	161,196	713	157,872	17,430	1,265	235	159,342	746				
Retail - Secured on real estate property - Of Which: SME	1,124	16	1,054	194	34	7	1,124	15				
Retail - Secured on real estate property - Of Which: non-SME	160,062	697	156,817	17,236	1,231	229	158,218	731				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	40,268	497	30,817	7,381	1,541	268	40,215	519				
Retail - Other Retail - Of Which: SME	1,666	84	1,325	714	263	37	1,639	76				
Retail - Other Retail - Of Which: non-SME	29,242	413	26,466	6,666	1,278	131	38,377	443				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total <sup>3</sup>			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).

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

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

IRB Approach													
As of 31/03/2023													
As of 30/06/2023													
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions					
									Of which: defined	Of which: defined	Of which: defined	Of which: defined	
(mb EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,578	0	9,331	991	22	9,078	0	8,899	922	0	19	
	Corporates	53,408	292	46,388	16,179	172	246	52,716	284	43,466	16,060	177	243
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	17,800	288	16,807	4,206	111	141	17,440	281	16,484	4,127	127	137
	Retail	59,164	302	58,725	2,875	238	45	57,120	112	56,718	2,807	269	45
	Retail - Secured on real estate property	53,586	61	53,278	1,858	77	22	51,627	66	51,601	1,798	86	21
	Retail - Secured on real estate property - Of Which: SME	97	0	96	19	1	0	96	19	95	19	1	0
	Retail - Secured on real estate property - Of Which: non-SME	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	5,898	41	5,447	1,068	161	23	5,492	46	5,116	1,049	183	23
	Retail - Other Retail - Of Which: SME	274	6	265	105	2	271	6	264	104	21	2	
	Retail - Other Retail - Of Which: non-SME	5,584	35	5,240	962	139	21	5,222	41	4,945	945	162	21
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach												
		As of 31/03/2023						As of 30/06/2023						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
														Of which: defined
(mb EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	114	0	480	173	1	0	105	105	0	450	170	0	
	Corporates - Of Which: Specialised Lending	33,678	413	26,766	10,511	350	289	32,155	419	25,413	10,257	350	282	
	Corporates - Of Which: SME	69	0	31	12	0	31	0	23	8	0	31	0	
	Retail	12,147	286	10,125	3,786	228	177	11,323	283	9,352	3,654	224	152	
	Retail - Secured on real estate property	50,489	701	43,599	4,307	1,666	277	49,828	724	43,164	6,289	1,475	245	
	Retail - Secured on real estate property - Of Which: SME	13,852	303	13,302	2,930	701	126	13,369	297	13,436	2,905	726	112	
	Retail - Secured on real estate property - Of Which: non-SME	846	13	777	137	29	6	836	12	766	132	26	4	
	Retail - Qualifying Revolving	30,995	370	30,024	2,794	672	120	30,573	385	30,670	2,823	699	108	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	18,657	318	11,807	3,376	966	151	18,229	327	11,728	3,124	950	133	
	Retail - Other Retail - Of Which: non-SME	987	65	894	470	206	28	967	58	819	453	191	21	
	Equity	17,670	253	11,063	2,907	760	123	17,292	269	10,909	2,881	759	111	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defined	Of which: defaulted				Of which: defined	Of which: defaulted			
(mb EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	13,653	0	13,853	1,239	66	12,217	0	12,798	1,212	0	42	
	Corporates	29,941	642	32,552	11,004	522	35,349	576	32,530	10,779	337	360	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	16,725	329	15,596	4,234	338	124	15,960	256	15,053	3,927	363	111
	Retail	53,010	317	51,378	8,208	684	126	52,946	329	51,276	8,194	715	133
	Retail - Secured on real estate property	44,267	207	43,566	6,570	252	47	44,263	216	43,680	6,561	271	52
	Retail - Secured on real estate property - Of Which: SME	108	1	102	20	1	0	110	1	104	20	1	0
	Retail - Secured on real estate property - Of Which: non-SME	44,279	206	43,863	6,550	250	47	44,173	215	43,696	6,541	269	52
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,623	110	7,473	1,638	332	79	6,663	113	7,475	1,624	344	81
	Retail - Other Retail - Of Which: SME	165	6	133	53	19	1	165	6	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	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

IRB Approach													
As of 31/03/2023													
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	As of 30/03/2023				
									Of which: defined	Of which: non-SE	Of which: defined	Of which: non-SE	
(mb EUR, %)													
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,591	0	4,591	324	0	10	4,501	0	4,510	337	0	8
	Corporates	35,860	173	36,128	14,304	125	191	35,315	179	29,805	14,087	115	200
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,532	80	13,281	5,288	67	97	12,859	72	12,115	5,277	58	82
	Retail	37,269	69	33,613	7,164	172	49	37,320	75	32,936	7,131	183	53
	Retail - Secured on real estate property	36,104	50	27,424	5,991	118	38	35,759	62	27,539	6,020	133	41
	Retail - Secured on real estate property - Of Which: SME	82	1	80	3	3	0	79	1	77	19	3	1
	Retail - Secured on real estate property - Of Which: non-SE	36,022	49	27,344	5,973	114	38	35,263	52	26,621	6,001	120	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,145	19	5,389	1,173	56	11	6,989	22	5,397	1,111	60	12
	Retail - Other Retail - Of Which: SME	147	4	120	60	19	1	142	4	117	57	15	1
	Retail - Other Retail - Of Which: non-SE	7,018	15	5,468	1,113	37	10	6,846	18	5,281	1,054	45	11
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
UNITED STATES	Central banks and central governments												
	Reserve banks	0	0	0	0	0	0	0	0	0	0	0	0
	Supranational Corporates	5,486	3	254	80	1,134	1	4	5,486	3	3,415	1,119	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	103	0	59	16	35	0	1	103	0	57	17	0
	Retail	289	2	274	32	4	1	287	6	271	36	9	1
	Retail - Secured on real estate property	221	1	221	22	3	0	223	5	208	23	23	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	231	1	220	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	4	0	0	0	0	1	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	54	1	40	10	2	0	56	1	44	12	3	0
	Financially distressed	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
IRB Total													

(min EUR)		As of 31/12/2022													Risk weighted exposure amount
		Direct exposures													
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	2	2	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	2	2	0	0	7	0	3	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	29	0	0	0	0	0	0
[ 2Y - 3Y ]		59	59	26	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		179	179	66	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		265	265	60	0	0	0	0	13	0	0	0	0	0	0
[ 10Y - more		114	114	87	0	0	0	55	14	0	0	0	0	0	0
Total		619	619	241	0	0	0	75	0	32	0	0	0	0	0
[ 0 - 3M ]	Bulgaria														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Cyprus														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Czech Republic														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Denmark	3,703	3,703	394	0	0	1,010	0	0	0	0	0	673	0	0
[ 3M - 1Y ]		162	162	162	0	0	0	2	0	0	0	0	30	0	0
[ 1Y - 2Y ]		19	19	19	0	0	0	4	0	1	0	0	0	0	0
[ 2Y - 3Y ]		66	66	66	0	0	0	6	0	0	0	0	0	0	0
[ 3Y - 5Y ]		16	16	16	0	0	0	31	0	30	0	0	27	0	0
[ 5Y - 10Y ]		11	11	10	0	0	0	87	0	13	0	0	0	0	0
[ 10Y - more		22	22	2	0	0	69	0	202	0	0	0	0	0	0
Total		3,999	3,999	609	0	0	1,011	199	0	145	0	0	730	0	10
[ 0 - 3M ]	Estonia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															

## 2023 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2022

		As of 31/12/2022																
		Direct exposures																
(mln EUR)		On balance sheet								Derivatives				Off balance sheet		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 ]		85	85	0	0	0	85	5	0	0	0	61	0					
[ 3M - 1Y ]		53	53	8	0	0	20	19	0	28	0	57	0					
[ 1Y - 2Y ]		108	108	1	0	0	107	48	0	25	0	4	0					
[ 2Y - 3Y ]		21	21	0	0	0	21	22	0	164	0	1	0					
[ 3Y - 5Y ]		13	13	0	0	0	13	310	0	267	0	169	0					
[ 5Y - 10Y ]		321	321	1	0	0	368	507	0	832	0	4	0					
[ 10Y+ more ]		141	141	0	0	0	141	581	0	288	0	0	0					
Total		743	743	10	0	0	656	1,569	0	1,524	0	296	0	21				
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		34	34	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		15	15	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		13	13	0	0	0	0	0	0	0	0	0	0					
[ 5Y - 10Y ]		15	15	0	0	0	0	0	0	0	0	0	0					
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0					
Total		77	77	77	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]		529	529	2	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		2	2	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		259	259	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		287	287	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		129	129	4	0	0	0	19	0	5	0	0	0					
[ 5Y - 10Y ]		74	74	0	0	0	0	0	0	0	0	0	0					
[ 10Y+ more ]		1	1	0	0	0	0	0	0	0	0	0	0					
Total		1,282	1,282	10	0	0	0	19	0	5	0	0	0	0				
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
Total																		
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
Total																		
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
Total																		
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0					
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0					
Total		0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
Total																		

1	
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Nordea Bank Abp

[illegible]

**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nordea Bank Abp

As of 31/12/2022

(mln EUR)		As of 31/12/2022															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
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						
Residual Maturity	Country / Region																
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		26	26	0	0	0	26	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		52	50	0	0	0	50	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		23	23	0	0	0	23	0	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		103	101	0	0	0	101	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	13	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	2	0	0		
[ 2Y - 3Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		7	7	0	0	0	7	0	0	0	0	0	1	0	0		
[ 5Y - 10Y ]		27	27	0	0	0	27	0	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		48	48	0	0	0	48	0	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) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

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



(min EUR)		As of 30/06/2023															Risk weighted exposure amount
		Direct exposures															
		On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
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						
Residual Maturity	Austria	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual Maturity	Belgium	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual Maturity	Bulgaria	[ 0 - 3M ]															
		[ 3M - 1Y ]															
		[ 1Y - 2Y ]															
		[ 2Y - 3Y ]															
		[ 3Y - 5Y ]															
		[ 5Y - 10Y ]															
[ 10Y - more																	
Total																	
Residual Maturity	Cyprus	[ 0 - 3M ]															
		[ 3M - 1Y ]															
		[ 1Y - 2Y ]															
		[ 2Y - 3Y ]															
		[ 3Y - 5Y ]															
		[ 5Y - 10Y ]															
[ 10Y - more																	
Total																	
Residual Maturity	Czech Republic	[ 0 - 3M ]															
		[ 3M - 1Y ]															
		[ 1Y - 2Y ]															
		[ 2Y - 3Y ]															
		[ 3Y - 5Y ]															
		[ 5Y - 10Y ]															
[ 10Y - more																	
Total																	
Residual Maturity	Denmark	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	287	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	106	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	5	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	18	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	715	0		2
Residual Maturity	Estonia	[ 0 - 3M ]															
		[ 3M - 1Y ]															
		[ 1Y - 2Y ]															
		[ 2Y - 3Y ]															
		[ 3Y - 5Y ]															
		[ 5Y - 10Y ]															
[ 10Y - more																	

[illegible]

Nordea Bank Abp

Nordea Bank Abp

[illegible]

**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nordea Bank Abp

As of 30/06/2023

(mln EUR)		As of 30/06/2023															Risk weighted exposure amount
		Direct exposures															
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	19	0	0	7	

**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). In respect of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Norddea Bank Abp

	As of 30/09/2022										As of 31/12/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>								
		Of which: defaulted	Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>3</sup>				Of which: defaulted		Of which Stage 3 <sup>3</sup>		Of which Stage 3 <sup>3</sup>								
(in EUR)																						
Cash balances at central banks and other demand deposits	72,773	9,370	4	4	4	0	0	0	0	62,289	3,678	13	13	13	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	54,132	0	0	0	0	3	0	0	0	47,606	0	0	0	0	3	0	0	0	0	0		
Central banks	7,394	0	0	0	0	0	0	0	0	4,382	0	0	0	0	0	0	0	0	0	0		
General governments	15,128	0	0	0	0	2	0	0	0	13,169	0	0	0	0	2	0	0	0	0	0		
Credit institutions	30,239	0	0	0	0	1	0	0	0	29,038	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	630	0	0	0	0	0	0	0	0	450	0	0	0	0	1	0	0	0	0	0		
Non-financial corporations	742	0	0	0	0	0	0	0	0	567	0	0	0	0	0	0	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	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0		
General governments	3,078	4	36	36	36	1	2	2	0	5,288	1	39	39	39	1	2	2	5				
Credit institutions	2,717	2	31	31	31	3	31	31	0	1,725	1	20	20	20	1	20	20	0				
Other financial corporations	12,470	1	47	47	45	9	12	12	39	11,264	1	48	48	46	11	12	12	1				
Non-financial corporations	134,129	105	1,715	1,715	1,425	366	782	776	893	132,541	142	1,511	1,511	1,266	375	739	723	524				
of which: small and medium-sized enterprises	50,773	48	784	784	749	157	387	384	231	51,226	45	788	788	751	139	411	408	264				
of which: Loans collateralised by commercial immovable property	42,285	8	440	440	220	61	51	47	268	40,763	12	367	367	175	42	41	38	298				
Households	179,402	220	1,139	1,139	844	241	301	275	736	181,267	291	1,102	1,102	818	240	270	264	632				
of which: Loans collateralised by residential immovable property	157,235	73	741	741	455	60	88	65	573	160,270	114	717	717	438	62	69	65	529				
of which: Credit for consumption	12,711	70	276	276	269	104	115	113	80	12,342	83	259	259	252	97	91	89	57				
NET INSTRUMENTS other than MPT	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	9	106,737		305	305	282	161	23	23	5				

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(3) of Regulation (EU) No 575/2013 (CRR).<sup>(2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.<sup>(3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.<sup>(4)</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 FREDP framework (template F 38.02 / F 19.02), 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 FREDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2022, 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.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Nordea Bank Abp

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>				On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	
			Of which: defaulted		Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>3</sup>				Of which: defaulted		Of which Stage 3 <sup>3</sup>			Of which: defaulted			Of which Stage 3 <sup>3</sup>
Cash balances at central banks and other demand deposits	63,724	5,709	4	4	4	0	0	0	0	0	61,893	5,759	7	7	7	0	0	0	0	
Debt securities (including at amortised cost and fair value)	52,348	0	0	0	0	4	0	0	0	0	47,070	0	0	0	0	3	0	0	0	
Central banks	4,620	0	0	0	0	0	0	0	0	0	2,257	0	0	0	0	0	0	0	0	
General governments	15,421	0	0	0	0	0	0	0	0	0	14,225	0	0	0	0	1	0	0	0	
Credit institutions	30,679	0	0	0	0	0	1	0	0	0	29,063	0	0	0	0	1	0	0	0	
Other financial corporations	922	0	0	0	0	0	0	0	0	0	756	0	0	0	0	0	0	0	0	
Non-financial corporations	686	0	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	0	3	0	0	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	19	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	124,553	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	814	236	311	275	660		
of which: Loans collateralised by residential immovable property	158,442	111	733	733	446	64	94	70	533	153,823	144	737	737	454	64	95	70	552		
of which: Credit for consumption	12,063	84	266	266	261	116	97	95	56	13,502	138	288	288	263	92	91	89	56		
NET INSTRUMENTS other than HFT	442,959	6,085	2,655	2,655	2,151	623	1,068	1,017	1,245	436,188	6,331	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		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRR).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRTB framework (templates F.18.02 / F.18.03), 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) 2021/401 - 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 FRTB sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



## 2023 EU-wide Transparency Exercise

### Forborne exposures

Nordea Bank Abp

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
(mln EUR)		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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	314	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>(2)</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 generally reported with a positive sign.

<sup>(3)</sup> 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

### Forborne exposures

Nordea Bank Abp

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,007	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 <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					

(1) 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- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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

(min EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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 quarrying	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	2	0	1,197	1	1	1,038	2	0
F Construction	7,691	90	90	6,684	107	0	7,100	81	81	6,446	103	0	7,090	77	77	6,539	101	0	6,995	80	80	6,529	88	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	395	395	8,695	137	0	8,674	318	318	8,695	151	0	8,272	321	321	8,229	145	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
J Information and communication	3,185	78	78	2,912	28	0	3,203	70	70	2,928	26	0	3,199	67	67	2,938	27	0	3,379	67	67	2,809	25	0
K Financial and insurance activities	13,403	25	25	12,825	17	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 activities	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 activities	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	121,129	1,716	1,716	118,252	1,145	2	122,541	1,511	1,511	116,314	1,112	2	122,664	1,438	1,438	113,400	1,074	12	124,553	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 convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.