

Bank Name	Nordea Bank Abp
LEI Code	5299000DI3047E2LIV03
Country Code	FI

Templates for Nordea Bank Abp. have been revised in March 2024 to include late revision of data received after the EBA's results publication.

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



Key Metrics

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



## Leverage ratio

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

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			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS						
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	30,272	30,213	28,542	28,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of OBR
	A.1	transitional adjustments)	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010)	Article 50 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 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,102	22,865	21,725	21,751	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	193	-155	-183	-197	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6		0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-578	-428	-444	-439	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,739	-2,776	-2,690	-2,672	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-12	-20	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-291	-126	-151	-194	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Articla 36(1) point (j) of CRR
							C 01.00 (r0450,c0010) + C 01.00	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-17	(r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Vincha 4(26), 54(1) point (k) (1) and or in 51 or CMC, Vincha 54(1) point (k) (ii), 245(1) point (b), 244(1) point (k) and 256(106); Articlas (1) (1) point (k) (iii) and 375(3) of CR8, Articlas 36(1) point k) (iv) and 153(8) of CR8 and Articlas 36(1) point k) (iv) and 155(4) of CR8.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-17	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-25	-31	-32	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CIBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point () CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,025	-527	-1,012	-827	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	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 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,521	3,282	3,235	3,233	C 01.00 (r0530,c0010)	Article 63 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,548	3,307	3,260	3,251	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-25	-25	-19	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0030) + C 01.00 (r0710,c0010) + C 1.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,141	3,059	3,028	3,017	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	3,295	3,231	3,202	3,157	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-155	-172	-173	-140	$\begin{array}{l} C \; 05.00 \; (r0010,c0010) + C \; 01.00 \\ (r0020,c0010) + C \; 01.00 \; (r0030,c0010) + C \\ 01.00 \; (r0040,c0010) + C \; 01.00 \; (r0036,c0010) \\ C \; 01.00 \; (r0040,c0010) + C \; 01.00 \; (r0074,c0010) + C \\ 01.00 \; (r0074,c0010) + C \; 01.00 \; (r0074,c0010) + C \\ 01.00 \; (r0078,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.81%	16.43%	15.69%	15.99%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.16%	18.69%	17.97%	18.30%	CA3 (3)	
	с.з	TOTAL CAPITAL RATIO (transitional period)	20.27%	20.79%	20.10%	20.46%	CA3 (5)	
CET1 Capital Fully loaded	Þ	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,611	23,872	22,279	22,393	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	16.43%	15.69%	15.99%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Nordea Bank Abp

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	110,158	109,081	104,021	102,327	C 02.00 (10340, d0110) -{C 07.00 (10590, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10640, c0286, s001) + C 08.01 (10640, c0286, s001) + C 08.01 (10640, c0286, s002) + C 08.01 (00640, c0280, s002) + C 08.01 (00660, c0280, s001) + C 02.00 (10470, c0010) + C 02.00 (10480, 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 (r0990, dt220, s001) + C 07.00 (r0110, dt220, s001) + C 07.00 (r0130, dt220, s001) + C 08.01 (r0040, dt260, s001) + C 08.01 (r0050, dt260, s001) + C 08.01 (r0060, dt260, s001) + C 08.01 (r0040, dt260, s002) + C 08.01 (r0050, dt260, s002) + C 08.01 (r0060, dt260, s002) + C 02.00 (r0460,
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 13.00 (r0310, d5601)*12.5+C 20.00 (r0310,d469)*12.5+H4AK(C 24.00(r0310, d090),C 24.00(r0310,d100),C 24.00(r0310,d110))*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&L Nordea Bank Abp

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

<sup>(2)</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."

Total Assets: fair value and impairment distribution

Nordea Bank Abp

(min EUR)	А	s of 30/09/20	22			As of 31/	12/2022			As of 31/0	03/2023			As of 30/0	06/2023		
		Fa	ir value hieraro	hy		F	air value hierarci	ıy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	73,039				62,587				63,976				62,133				IAS 1.54 (i)
Financial assets held for trading	96,909	10,415	83,490	3,004	72,627	7,448	61,886	3,293	79,857	10,348	66,825	2,684	89,836	13,962	72,892	2,982	IFRS 7.8(a)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	35,800	9,894	25,583	323	32,495	12,725	19,646	124	34,946	17,672	17,098	177	33,091	18,341	14,209	541	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	279,032				278,292				273,320				268,121				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6,474	0	6,474	0	4,743	0	4,743	0	5,559	0	5,559	0	5,537	0	5,537	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,185				-2,116				-1,800				-1,764				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	10,972				10,687				9,322				8,799				
TOTAL ASSETS	572,199				529,356				537,393				534,203				IAS 1.9(a), IG 6

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

(min E	EUR)			As of 30/09/2	022					As of 31/1	2/2022					As of 31/	03/2023					As of 30/	06/2023			
		Gross carryi	ing amount <sup>(2)</sup>		Accu	mulated impairm	ent <sup>(2)</sup>	Gros	s carrying amou	nt <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	Gross	carrying amoun	at <sup>(2)</sup>	Accur	nulated impairm	nent <sup>(2)</sup>	Gross	carrying amou	nt <sup>(2)</sup>	Accum	ulated impairm	nent (2)	
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	References
Financial assets at fair value through other	Debt securities	35,804	0	0	-3	0	0	32,498	0	0	-3	0	0	34,950	0	0	-4	0	0	33,093	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	66	0	0	0	0	0	41	0	0	0	0	0	43	0	0	0	0	0	46	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	264,568	13,602	2,382	-213	-406	-1,097	264,855	12,777	2,194	-220	-408	-1,036	259,582	13,093	2,148	-225	-393	-1,017	253,381	14,014	2,198	-214	-385	-988	Annex V.Part 1.32, 44(a)

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

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





### **Breakdown of liabilities**

#### Nordea Bank Abp

(mln EUR)

		Carrying	) amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	86,856	61,045	64,506	73,137	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	55,074	55,552	56,930	56,474	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	391,558	369,764	375,806	364,471	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,211	6,103	5,535	5,701	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-6,738	-2,175	-1,959	-2,023	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	792	702	660	670	IAS 37.10; IAS 1.54(I)
Tax liabilities	851	799	761	975	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	6,577	6,171	6,977	5,721	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	541,182	497,960	509,216	505,128	IAS 1.9(b);IG 6
TOTAL EQUITY	31,018	31,395	28,176	29,075	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	572,199	529,356	537,393	534,203	IAS 1.IG6

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



### Breakdown of liabilities

### Nordea Bank Abp

(mln EUR)

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

EBA ELECTEAN

# 2023 EU-wide Transparency Exercise

#### Nordea Bank Abp

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			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	E 12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	281	284	140	40	276	63							146	41	233	69						
Of which: General risk Of which: Specific risk	0	0	118	34	212	48							125	34	171	49					1	( I
Equities	280 234	284 324	22	2	53	15							12	2	63	20					1	( I
Of which: General risk	12	14	10	ő	0	15							15	0	-7	ő					( )	(
Of which: Specific risk	41	44	16	3	36	13							13	2	47	5					1	( I
Foreign exchange risk	0	0	9	2	13	3							7	2	13	4					1	( I
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 30/0	06/2023					
Traded Debt Instruments	362	514	116	43	216	63							149	51	199	67						
Of which: General risk	0	0	101	40	164	51							138	45	158	48					1	( I
Of which: Specific risk	340	418	15	3	52	12							11	6	41	19					1	( I
Equities	424	449	10	3	45	9							10	4	48	14					1	( I
Of which: General risk	15	49	0	õ	0	ő							0	ó	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					1	( I
Commodities risk Total	38 1.038	26 989	91	37	157	45	23	20	30	24	24	3.765	125	40	145	43	24	20	26	21	29	4.028
	1,038						23	20	30	24	24	3,705	125	40	145	43	24	20	20	21	23	4,020

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



# EBA Lever 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nordea Bank Abp

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	100,310 9,660	104,327 5.147	110		86,538 9,728	90,396 5.205	169	
	Regional governments or local authorities Public sector entities	9,660	5,14/	38		9,728	5,205	38	
	Multilateral Development Banks	1.776	1,760	0		1,868	1,851		
	International Organisations	354	354	0		606	605		
	Institutions	2,517	2.517	77		2,164	2,164	71	
	Corporates	2,039	1.719	1,589		2,090	1,744		
	of which: SME	1,323	1,105	975		1,314	1,105	977	
	Retail	5,473	4,799	3,559		5,234	4,685	3,473	
Consolidated data	of which: SME	828	760	530		826	759		
consolidated data	Secured by mortgages on immovable property	5,147	4,604	1,613		4,570	4,281	1,499	
	of which: SME	34	34	12		34	34	12	
	Exposures in default	72	46	66	24	76	45	64	25
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	279	278	28		0	0	0	
	Claims on institutions and comprates with a ST credit assessment	0 1.746	1.423	2,246		0 1,678	0	0	
	Collective investments undertakinos (CIU)	1,/46 2,275	1,423	4,873		1,6/8	1,378 2,291	2,150 4,968	
	Eaulty Other exposures	4,275	2,275	4,8/3		2,291	2,291	4,968	
	Other exoosures Standardised Total <sup>2</sup>	132.318	129.910	14.711		117,484	115.277	14.530	
	Standardised (ota)	132,318						14,530	40

 Courter systems, their former fields, second system in the location courter before source and statistical sta idated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		<ul> <li>Status instruction and status and based on the consolence one accession of the consolence one accession on the consolence one accession of the consolence one accession on the consolence on</li></ul>									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
SWEDEN	Control approximate to clearly table (10 × 1) Respecting provements of scalar shaftings Public scalar services in scalar shaftings Public scalar services in scalar shaftings Public scalar services in scalar shaftings Public scalar scal	12411 7,973 0 0 0 1491 14913 14914 14913 14915 14915 14915 1	17,993 2,743 6 6 1444 44 22 1,666 453 6 5 6 5 6 6 6 6 6 6 6 6 7 3 4 8 8 2 2	3 0 0 3 4 4 1 8 8 1,225 3 14 0 0 5 5 0 1 1 4 14 14 14		17,979 6,134 0 0 0 0 0 0 0 1,991 0 0 6 6 6 6 6 6 6 6 6 8 3 1, 9 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,299 2,666 0 0 0 29 23 25 461 1 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 23 25 25 25 25 25 25 25 25 25 25 25 25 25	0 0 0 2 2 20 20	0		
	Standardised Total <sup>2</sup>				1				1		

<sup>(3)</sup> Ordered accesses: unlike Execuses value, is recorded before taking into accesses any effect due to credit conversion factors or credit risk mitigation techniques (u.s. substit (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

					Standardised A	pproach			
			As of 30/09,	2022			As of 31	12/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	47,425	50,560	78		43,766	46,835	64	
	Regional governments or local authorities	416	945	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	0	0	0		0	0	0	
	Corporates	7	7	7		15	15	15	
	of which: SME	4	4	4		11	11	11	
	Retail	2	1	1		2	0	0	
FINLAND	of which: SME	2	1	1		1	0	0	
FINDAND	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)	0	0	0		0	0	0	
	Eouity	1,939	1,939	4,512		1,981	1,981	4,636	
	Other exposures	17	17	10		16	16	10	
	Standardised Total <sup>2</sup>								0

<sup>(1)</sup> Oxinal accours, utilia Eccours via is innonted before takina ito account any effect due to ordit conversion factors or out na initiation technicase (e.e. substitution effect) (2) Total vialue adjustments and provisions per country of counterparty excludes those for securitisation exposues but Indudes general credit risk adjustments.

			As of 30/09/	2022			As of 31/	12/2022		
	(min EUE, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	7,632	7,824	1		6,571	6,684	0		
	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	1,068	972		1,177	1,048	952		
	of which: SME	971	903	806		963	900	804		
	Retail	1,228	914	682		1,093	880	657		
DENMARK	of which: SME	83	78	55		82	76	54		
Denibude	Secured by mortgages on immovable property	43	43	16		43	43	16		
	of which: SME	34	34	12		34	34	12		
	Exposures in default	19	10	14	8	18	10	14	8	
	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	133	0		0	0	0		
	Collective investments undertakings (CIU)	185	133	207		1/6	122	194		
	Equity Other exposures	ь	6	6		6	6	6		
	Other exposures	60	60	60		20	52	20		

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		Standardised Approach							
			As of 30/09/	2022			As of 31,	12/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1.942	1,823	6		1,728	1.584	93	
	Regional governments or local authorities	211	190	38		212	190	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	528	385	355		616	456	426	
	of which: SME	278	176	146		269	171	141	
	Retail	2,290	2,207	1,642		2,213	2,137	1,591	
NORWAY	of which: SME	230	226	157		223	220	153	
NORWAI	Secured by mortgages on immovable property	5,101	4,558	1,595		4,523	4,234	1,482	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	32	46	15	50	32	45	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 undertakinos (CIU)	0	0	0		0	0	0	
	Eauity	71	71	71		72	72	72	
	Other exposures	542	542	412			517	385	
	Standardised Total <sup>2</sup>				28				

<sup>(2)</sup> Ostania ensoura, uniña Eseourar valas, la reconted before taños das accusar an velfete das una conventor en decisar en velfete das estudios en las cusar en el esta da conventor en decisar en el esta da contenta entena entena



# EBA were a construction of the standard approach Credit Risk - Standardised Approach Nordes Bank Abp

		Standardised Approach									
			As of 30/09/	2022			As of 31,	12/2022			
	(min 50%, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	21.710	21,710	0		12.662	12.662	0			
	Regional governments or local authorities	0		0		0	0	0			
	Public sector entities	0 678	0	0		0 598	0	0			
	Multilateral Development Banks International Organisations	6/8	661	0		598	581	0			
	Institutions	ő	ő	0		0	ő	ő			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail of which: SME	2	1	1		2	1	1			
UNITED STATES	Secured by mortgages on immovable property	î	1	0		1	1	ő			
	of which: SME	0	0	0		0	0	0			
	Exoosures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	547	453	735		505	421	667			
	Eaulty	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exposure valu			0				0		

2) Total value adjustments and provisions per country of cou wenion racion or chait nik mitidation s iures but includes general credit risk adju

			As of 30/09/	2022			As of 31/	12/2022			
	(min 208. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	0	424	1		2	469	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		973	0	0			
	Multilateral Development Banks	/81	782	0		9/3	974	0			
	International Organisations Institutions	126	126	25		143	143	20			
	Corporates	213	213	213		145	195	195			
	of which: SME	115	115	113		100	1,00				
	Retail	0	0	0		0	0	0			
110/51/00/00	of which: SME	0	0	0		0	0	0			
LUXEMBOURG	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	0 341	0 523		0 404	0 348	530			
	Collective investments undertakings (CIU)	405	341	523		404	348	530			
	Eouity Other exposures	83	83	83		84	84	84			
		10	10	10		10	10	10			
	Standardised Total <sup>2</sup>										

Г

<sup>(3)</sup> Original appears, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik religion techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty encludes those for securitization exposures but includes general credit risk adjustments.

		Standardised Approach								
			As of 30/09,	2022			As of 31,	/12/2022		
	(min 918 %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	2.602	2,729			2.514	2.630			
	Regional governments or local authorities	2,002	4,747			1,314	2,030			
	Public sector entities			0		0	0			
	Multilateral Development Banks			0						
	International Organisations	0		0		0	0	0		
	Institutions	590	590	12		414	414	8		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	3	1	1		2	0	0		
GERMANY	of which: SME	3	1	1		2	0	0		
GERMANT	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	1	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)	16	10	15		17	12	16		
	Eauitv	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>									

<sup>(1)</sup> Original appoints, unlike Exposure value, is reported before taking risk account any effect due to exell conversion factors or east nix integration techniques (e.g. substitution effects).
(2) Total value adjustmenta and provisions per country of counterparty andudes those for securitudion appointes but indudes general credit nix adjustments.



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

Nordea Bank Abp

		Standardised Approach									
			As of 31,	03/2023			As of 30,	06/2023			
	(mh 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central oovernments or central banks	91,506	95,303	165		83,668	87.415	214			
	Central governments or central banks Regional governments or local authorities	91,506	5,023	37		9,531	4,936	214 25			
	Public sector entities	5,750	3,023			99	99	10			
	Multilateral Development Banks	2,177	2,157	0		2,380	2,360	0			
	International Organisations	1,032	1,032	0		687	687	0			
	Institutions	2,155	2,152	82		1,531	1,531	64			
	Corporates	2,010	1,649	1,521		1,919	1,610	1,511			
	of which: SME	1,225	1,005	897		1,086	906	819			
	Retail	4,918	4,384	3,248		4,665	4,216	3,123			
Consolidated data	of which: SME	800	743	517		780	717	505			
consolidated data	Secured by mortgages on immovable property	3,764	3,552	1,244		3,370	3,211	1,125			
	of which: SME	34	34	12		35	35	12			
	Exposures in default	75	47	68	24	53	39	58	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 connorates with a ST credit assocsment Collective investments undertakings (CEU)	1,670	1,376	2,103		1,681	1.398	2,191			
	Equity	1,707	1,707	3,578		1,695	1,696	3,673			
	Other exposures	616	605	512		539	527	417			
	Standardised Total <sup>2</sup>	121,425 118,987 12,557 37 111,820 109,727 12,401									

(1) Objet expanse, unlike Dipsour wildle, in reported beliver kalling pie accurate any effect due to endit enversion factors or cost nit wind traggene techniques (i.e., substitution which). (2) Estandentiate Tail due not include has associations parties unlike traggene techniques and traggene techniques (i.e., substitution which). (3) Objet herent viewest countries and associations parties (i.e., substitution which are also and the information parties Countries of countriparty counting up to 5% of total objet expense or Tag 32 accurates and any original exposure or Tag 32 accurates and any original exposure or Tag 32 accurates and the information parties. Countries of countriparty counting up to 5% of total objet expense or Tag 32 accurates and the information parties. Countries of countriparty counting up to 20 accurate and any original exposure or Tag 32 accurates and any original exposure or Tag 32 accurates and the information parties. Counters of countriparty counting up to 5% of total objet exposure or Tag 32 accurates and the information parties. Counters of countriparty counting up to 20 accurate and the information parties. Counters of countriparty counting up to 20 accurate and the information parties. Counters of countriparty counting up to 5% of total objet exposure or Tag 32 accurates and the information parties.

			Standardised Approach									
			As of 31,	/03/2023			As of 30,	06/2023				
	(mb E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central generation and a control la backs Regional generation for local authorities Multificate Internetional Automation Multificate Interpretational Transitional International Oreanisations International Computers of autor: 946	12,023 7,089 0 0 86 75 67	12,360 2,679 0 0 86 21 21	0 0 0 2 30		9,154 6,972 0 0 79 62 42	9,493 2,540 0 0 79 28 16	0 0 0 0 2 28 15				
SWEDEN	Read of antity. 302 of antity. 302 Forman See Andread Reasons to Andread Reasons to Andread Reasons to Andread Reasons to Andread County on Institutions and contenders with AST could assessment Calama on Institutions and contenders with AST could assessment Calama on Institutions and contenders with AST could assessment Readow R	1,829 505 1 0 5 0 0 48 48 47 32	1,607 470 1 3 3 0 0 0 41 41 47 21	1,190 327 0 4 0 0 56 68 8 12	0	1,792 504 0 5 0 0 46 63 30	1,590 461 0 3 0 0 0 0 39 63 18	1,167 327 0 0 5 0 0 103 76 9	c			

(1) Drignal exposure, unlike Exposure value, in reported before taking into account any effect due to orealt conversion factors or credit mix mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty endudes those for searchisation exposures but includes general credit mix adjustments.

		Standardised Approach							
			As of 31,	03/2023			As of 30/	06/2023	
	(mb E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	39,259	42,289	102		38,492	41,583	159	
	Regional governments or local authorities	361	655	0		338	622	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	439	439	0		292	292	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	18	18	18		36	36	17	
	of which: SME	14	13	13		14	14	14	
	Retail	2	0	0		1	0	0	
FINLAND	of which: SHE	1	0	0		1	0	0	
	Secured by mortgages on immovable property of which: SME	0	0			0	u 0	0	
	or which: SHE Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	ů		ő	0	ő	0		
	Covered bonds	0	0	ő		ő	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	ő		ő			
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,447	1,447	3,298		1,469	1,469	3,433	
	Other exposures	17	17	10		17	17	10	
	Standardiced Total <sup>2</sup>				0				0

(1) Organi express, unlike Expresser visine, as reported failers taking this executer any effect date to exect ensemptions factors or could nite entrypane to the experimentation expression and providers per exactly of counterpaney enduate these for exactlation expressions be includes and exect ensemptions.

					Standardise	d Approach			
			As of 31/	03/2023			As of 30	/06/2023	
	(min 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central ovvernments or central banks	8,406	8,521 1,283	1		9,136 1,852	9,183 1.426	1	
	Regional governments or local authorities	1,919	1,283	0		1,852	1,426	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	u u	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0 0	0	ő		ŏ	0	0	
	Corporates	1,101	968	907		1,054	934	881	
	of which: SME	898	824	742		836	778	708	
	Retail	1,092	860	642		1,021	823	614	
DENMARK	of which: SME	80	74	52		77	71	51	
DENINARK	Secured by mortpages on immovable property	43	43	16		44	44	17	
	of which: SME	34	34	12		35	35	12	
	Exposures in default	22	13	19	8	22	18	27	4
	Items associated with particularly high risk	0	0	0		0	u u	0	
1	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	177	126	193		195	136	211	
	Collective investments undertakings (CLO) Feailty	10	10	10		10	10	10	
	Other exposures	69	69	69		57	57	57	
	Standardised Total <sup>2</sup>				11				4

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 (1) Organi Reportun, utilité Epostone value, se construit duringer statubation efficiato, en construit announce de la respiration indravage (e.g. additional efficiato, en construit en cons

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	3,978	3,806	35		1,625	1.482	25	
	Regional governments or local authorities	204	184	37		147	127	25	1
	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	1	
	Corporates	554	393	314		516	362	345	
	of which: SME	240	140	116		185	89	72	
	Retail	1,973	1,908	1,420		1,830	1,795	1,335	
NORWAY	of which: SME	200	198	137		185	183	126	
NORWAT	Secured by mortgages on immovable property	3,717	3,505	1,227		3,323	3,164	1,107	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	31	44	15	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 undertakinos (CIU)	0	0	0		0	0	0	
	Equity	35	35	35		35	35	35	
	Other exposures	451	451	397		415	415	320	
	Standardised Total <sup>2</sup>				23				

10 biginal exposure, unlike Exposure wak, is reported before taking into account any effect due to oreld molecular count in intigation techniques (e.g. substitution filesci).
 (2) Tode value adjutements and previours per country of counterparty encloses from of re-samithation exposure but brinduals general could mit adjutements.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Abp

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	23,737	23,737	0		21,275	21,275	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	635	615	0		0 704	0	0	
	Multilateral Development Banks	633	013			704	004	0	
	International Organisations	0	0				0	0	
	Institutions	0	0				0	0	
	Corporates	0	0				0	0	
	of which: SME Retail	0	0	0			0		
	of which: SHE	5	1	1		3	1	1	
UNITED STATES	or which: SME Secured by mortpages on immovable property	ź.	0			÷	1	0	
	of which: SME	1	1			-	1	0	
	or which: SHE Exposures in default	0	0				0	0	
	Exposures in default Items associated with particularly high risk	0	0		U		0	0	
	Covered honds						0	0	
	Covered donos Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	514	422	642		512	433	659	
	Collective investments undertakings (CEO) Equity			012			-03	000	
	Other exposures	0	-	0			0	0	
	Standardised Total <sup>2</sup>	-			0				0
		(1) Original exposure, unlike Ex	and the second sec	and the last second second second second					
		<ol> <li>Unginal exposure, unike Ex</li> <li>Total value adjustments and</li> </ol>							

					Standardis	ed Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
	(mh 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	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	0	0	0		0	0	0	
	Institutions	62	62	12		101	101	20	
	Corporates	196	196	196		192	192	192	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXEMBOUKG	Secured by mortoages 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	
	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	342	519		417	358	542	
	Eauity	109	109	109		79	79	79	
	Other exposures	10	10	10		9	9	9	
	Standardized Total <sup>2</sup>								

Original exposure, unitie Equosure value, in reported before taking into account any effect due to credit conversion feators or credit nik mitigation techniques (e.g. substation efficia).
 Total value adjustments and provisions per country of contraparty encludes those for issurtisation exposures but includes gament credit nik adjustments.

					Standardis	ed Approach			
			As of 31	/03/2023			As of 30,	06/2023	
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	2,682	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		262	262	0	
	Institutions Corporates	480	480	10		262	262	5	
	of which: SME	3	-			7	6	6	
	Retail	2				2	0	0	
GERMANY	of which: SME	2	0	0		2	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	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	1/		15	11	1/	
	Equity Other exposures	0				0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0			0			0	

(1) Original segones, unlike Exposure value, is reported before laking also account any effect due to exist convention factors or could risk integration techniques (e.g. substitution effects). (2) Tede value adjustments and provisions per country of countrapy endudes those fire exactitation exposures but includes general could risk adjustments.

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

Nordea Bank Abp

							IRB Ap	proach					
				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	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	34,579	0	33,157	4,510	0	108	31,647	0	30,158	3,888	0	102
	Corporates Corporates - Of Which: Specialised Lending	208,962 80	1,898	165,059	66,128 19	1,557	1,332	203,385 48	1,627	163,091	65,348	1,288	1,203
	Corporates - Of Which: SPECiarsed Lending Corporates - Of Which: SME	61.040	982	56.429	19	890	538	60.283	972	55.523	17.862	824	565
	Retail	205.127	1.226	193.311	25.191	2.826	330	202.160	1.184	191.243	25.021	2.736	519
	Retail - Secured on real estate property	165.408		162.083		1,235	221	163.685	700	191,243	17,856	1.252	240
	Retail - Secured on real estate property - Of Which: SME		16	1.074	195	33	7	1.139	16	1.056	192	34	7
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		684	161,009	17,599	1,202	214	162.546	684	159.639	17.664	1.218	233
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	39,719	526	31,228	7,396	1,592	282	38,476	494	30,549	7,165	1,484	278
	Retail - Other Retail - Of Which: SME	1,775	104	1,414	794	297	43	1,708	82	1,354	718	251	40
	Retail - Other Retail - Of Which: non-SME	37,944	421	29,814	6,612	1,295	239	36,768	402	29,195	6,447	1,234	238
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				3,688						3,139		
	IRB Total <sup>2</sup>				99,517						97,396		

(1) Organia equipees, within Equipment when a sequence that prefers that the over the conversion factors are constrained from the sequence of the sequenc

							IRB Ap	proach					
				As of 3	30/09/2022					As of :	31/12/2022		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8,819 54,737	328	8,658 44,963	16.551	278	208	8,501 55.525	313	8,237 45.497	16.716	203	18 260
	Corporates Corporates - Of Which: Specialised Lending	54,737	328	99,963	16,551	2/8	208	55,525	313	45,497	16,/16	203	260
	Corporates - Of Which: SME	17.928	226	16.822	4,313	175	121	17.656	216	16.673	4.225	159	142
	Retail	62,769	79	62.291	3.003	195	32	59,990	84	59,536	2.874	204	43
	Retail - Secured on real estate property	56,418	44	56,388	1,870	55	15	53,944	47	53,916	1,789	60	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME	98	0	94	18	0	0	99	0	95	18	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SP	56,320	-44	56,294	1,852	55	15	53,845	47	53,821	1,771	60	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,352	36	5,902	1,133	140	17	6,046	37	5,619	1,085	144	22
	Retail - Other Retail - Of Which: SME	305	5	235	123	18	1	294	5	223	116	17	2
	Retail - Other Retail - Of Which: non-SME Equity	6,045	31	5,667	1,009	122	15	5,752	32	5,396	969	127	20
	Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
J					d had an and in a later second								

					As of 3	30/09/2022					As of :	31/12/2022		
			Original E	xposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	T SIDE		Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		500	0	411	179	0	1	502	0	413	195	0	1
	Corporate		38,086	388	28,614	10,858	279	276	36,506	358	28,674	11,491	380	268
		Corporates - Of Which: Specialised Lending	78	0	39	18	0	0	48	0	9	4	0	0
		Corporates - Of Which: SME	12,132	265	10,198	3,901	199	161	11,068	288	9,059	3,493	230	177
	Retail		49,187	728	44,056	6,306	1,719	279	48,639	697	43,985	6,258	1,659	293
		Retail - Secured on real estate property	31,969	381	31,818	2,888	695	119	32,080	379	31,942	2,911	692	132
FINI AND		Retail - Secured on real estate property - Of Which: SME	867	14	791	138	29	6	852	14	781	137	31	7
TINDAND		Retail - Secured on real estate property - Of Which: non-SP	31,102	367	31,028	2,750	666	113	31,228	364	31,161	2,774	661	126
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	17,218	347	12,247	3,419	1,024	160	16,559	318	12,042	3,347	967	161
		Retail - Other Retail - Of Which: SME	1,051	85	883	517	241	33	1,015	65	854	472	203	31
		Retail - Other Retail - Of Which: non-SME	16,167	262	11,365	2,902	783	127	15,544	253	11,189	2,875	764	129
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		a credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original I	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,192	0 699	14,761	1,600	0	79	14,191 41.042	0	13,770	1,509	0 511	69 344
	Corporates	43,522		33,927	11,510	649	373	41,042	645	33,559	11,401	511	344
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16.029	0 364	0 14.928	4.157	420	123	16.471	342	15.367	4,238	342	130
	Corporates - UT Which: SME Retail	16,029	304	14,928 50.639	4,15/ 8,222	420	123	16,4/1 52,756	342	15,367	9,238 8.181	392	130
	Retail - Secured on real estate property	43.638	214	43.067	6,508	350	48	44,397	216	43.934	6,581	370	47
	Retail - Secured on real estate property - Of Which: SME	114	1	109	21	1	10	106	1	100	18	1	-12
DENMARK	Retail - Secured on real estate property - Of Which: non-Sh		213	42,959	6.487	348	47	44,291	216	43.834	6.563	369	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,845	114	7,572	1,715	343	87	8,359	103	7,189	1,600	300	80
1	Retail - Other Retail - Of Which: SME	175	10	142	58	22	6	163	9	130	52	18	6
1	Retail - Other Retail - Of Which: non-SME	8,670	104	7,430	1,656	322	81	8,196	94	7,059	1,548	282	74
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

		IRB Approach												
				As of :	30/09/2022					As of 3	31/12/2022			
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,480	0	4,473	323	0	8	4,668	0	4,662	340	0	10	
	Corporates	38,497	343	32,586	15,535	243	341	38,200	200	32,175	15,071	139	212	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	13,283	124	12,577	5,219	86	127	13,780	123	13,005	5,443	83	111	
	Retail	38,543	73	34,347	7,405	176	52	38,639	65	34,634	7,457	158	48	
	Retail - Secured on real estate property	31,854	52	29,285	6,403	118	38	31,712	48	29,355	6,443	112	38	
NORWAY	Retail - Secured on real estate property - Of Which: SME	83	1	80	19	3	1	81	1	79	18	2	0	
NORMAT	Retail - Secured on real estate property - Of Which: non-Sh	31,771	51	29,205	6,384	115	37	31,631	48	29,276	6,425	110	38	
	Retail - Qualifying Revolving Retail - Other Retail	0 6.689	21	0 5.061	0 1.002	0	0	0 6.927	0	0 5.279	0	0 46	0	
			21	5,061	1,002	58	19	6,927	1/	5,279	1,014	46	10	
	Retail - Other Retail - Of Which: SME	151	4			16	12		3				9	
	Retail - Other Retail - Of Which: non-SME Equity	6,538	1/	4,939	941	42	12	6,782	14	5,161	960	34	9	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total													
		<sup>(1)</sup> Original expos.												



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

Nordea Bank Abp

							IRB Ap	proach					
				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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	466 6.117	0	396	126	0	1	371 5.424	0	306	96 1.081	0	0
	Corporates Corporates - Of Which: Specialised Lending	6,117	6	3,695	1,907	10	10	5,929	6	3,31/	1,081	9	5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	79	2	21	13	10	2	115	2	58	26		1
	Retail	274	2	262	31	5	1	276	2	263	31	3	1
	Retail - Secured on real estate property	219	1	219	18	2		219	1	219	20	2	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	0	ō	0	ō	0	0	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	219	1	219	18	2	0	219	1	218	20	2	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	51	1	42	12	3	0	51	1	42	10	2	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IRB Total												_
					d before taking into accou								

TDB A As of 30/09/2022 As of 31/12/2022 Value adjustmer and provision Risk exc amount Orioi Risk exp Orig sure osure<sup>1</sup> ount Exposur Value<sup>1</sup> Exposure Value<sup>1</sup> Of which defaulte Of which 0 11 1,404 0 65 4 0 14 4,699 0 223 47 37 0 37 0 10 1 9 0 94 6,753 0 379 45 35 0 35 0 10 1 9 0 79 5,147 0 333 44 35 0 35 0 8 1 8 0 30 5,815 0 297 49 37 0 37 0 37 0 12 1 1 0 10 0 0 0 0 0 0 0 0 0 38 1,481 0 91 4 3 0 3 0 2 0 22 Cond on real estate property Real - Societad on real estate property - Of Which: SHE Real - Societad on real estate property - Of Which: non allfying Recording Her Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE LUXEMBOURG Retail - Q Retail - O

to credit conversion factors or credit risk mitigation techniques (e.g. substitution effer

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments Institutions	0	0	0	0 456	0	0	0	0	0	0 202	0	0
	Institutions Corporates	1,349	14	1,330	495	0	14	1.954	14	1.083	482	0	15
	Corporates Corporates - Of Which: Specialised Lending	2,354	19	982	44/	0	19	1,964	19	1,083	482	0	15
	Corporates - Of Which: SME		0	6	6	0	0		0	8	8	0	0
	Retail	171	2	148	21	4	0	170	2	147	22	4	1
	Retail - Secured on real estate property	116	2	116	10	3	ō	115	1	115	10	3	ō
CEDMANN/	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	116	2	116	10	3	0	115	1	115	10	3	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	17	0	6	5	0	0	18	0	6	5	0	0
	Retail - Other Retail - Of Which: non-SME	38	0	27	6	1	0	36	0	26	7	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nordea Bank Abp

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• HIGH		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	32,983 194.308	0	31,588 156.371	4,093 62,550	0	103 1.187	31,353 190.851	0	29,954 153.713	3,915 61.356	0 997	97 1.200
	Corporates Corporates - Of Which: Specialised Lending	194,308	1,605	196,3/1 31	62,550	1,196	1,18/	190,851	1,527	153,/13	61,356	997	1,200
	Corporates - Of Which: SME	61.289	927	56.435	18.013	745	544	58,756	813	54.113	17.328	672	489
	Retail	202.104	1.210	188.688	24.811	2,806	504	199.358	1.266	186.043	24.694	2.902	484
	Retail - Secured on real estate property	161,195	713	157.871	17.430	1,265	235	159.342	745	155.901	17.425	1.326	229
	Retail - Secured on real estate property - Of Which: SME	1.134	16	1.054	194	34	7	1.124	15	1.043	190	31	s
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	160,062	697	156,817	17,236	1,231	229	158,218	731	154,858	17,235	1,295	223
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40,908	497	30,817	7,381	1,541	268	40,015	519	30,142	7,269	1,576	255
	Retail - Other Retail - Of Which: SME	1,666	84	1,325	714	263	37	1,639	76	1,305	693	245	30
	Retail - Other Retail - Of Which: non-SME	39,242	413	29,493	6,666	1,278	231	38,377	443	28,837	6,576	1,331	225
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				3,294						3,011		
	IRB Total <sup>2</sup>				94,748						92,977		
		(2) IRB Total d	es not include ti	e Securitisation	eported before taking is position unlike in the re se have been selected un	sults prior to the	2019 exercise.						osure, calculated

IRB Approach

							IRB Ap	oproach					
				As of :	31/03/2023					As of 3	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment and
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0 922	0	0
	Corporates	9,578 53.428	292	9,331 44.168	991	172	245	9,076 52,716	294	8,839 43,465	922	177	19 243
	Corporates Corporates - Of Which: Specialised Lending	53,428	292	44,168	16,1/9	1/2	296	52,716	284	43,466	16,060	1//	243
	Corporates - Of Which: SME	17.880	208	16.907	4,206	111	141	17,440	201	16.484	4.127	127	137
	Retail	59.164	102	58,725	2.875	238	45	57,120	112	56,718	2.807	269	45
	Retail - Secured on real estate property	53,306	61	53,278	1,808	77	22	51,627	66	51,601	1,758	86	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME	97	0	94	19	1	0	98	0	95	19	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SI	53,209	61	53,185	1,789	76	22	51,529	66	51,507	1,740	85	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,858 274	41	5,447 205	1,058	161	23	5,492 271	46	5,116 204	1,049	183	23
	Retail - Other Retail - Of Which: SME	5.584	5	206	106	139	2	5.222	6	4 913	945	162	2
	Retail - Other Retail - Of Which: non-SME Equity	3,304	35	5,240	962	139	0	3,222	41	9,513	943	162	0
	Other non credit-obligation assets		Ű	Ū	-	Ŭ	Ű	Ű			•		
	IRB Total												

				As of :	31/03/2023					As of	30/06/2023		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	514	0	460	173	0	1	505	0	450	170	0	1
	Corporates	33,678	413	26,705	10,511	350	289	32,155	419	25,413	10,257	350	282
	Corporates - Of Which: Specialised Lending	69	0	31	12	0	0	31	0	23	8	0	0
	Corporates - Of Which: SME	12,147	286	10,125	3,786	228	178	11,323	283	9,352	3,654	224	152
	Retail	50,489	701	43,599	6,307	1,666	277	49,828	724	43,164	6,289	1,675	245
	Retail - Secured on real estate property	31,832		31,702	2,930	701	126	31,569		31,436	2,955	726	112
FINI AND	Retail - Secured on real estate property - Of Which: SME	846	13	777	137	29	6	836	12	766	132	26	4
1110 010	Retail - Secured on real estate property - Of Which: non-St	30,985	370	30,924	2,794	672	120	30,733	385	30,670	2,823	699	108
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18,657	318	11,897	3,376	966	151	18,259	327	11,728	3,334	950	133
	Retail - Other Retail - Of Which: SME	987	65 253	834	470	205	28	967	58 269	819	453	191	21
1	Retail - Other Retail - Of Which: non-SME	17,670	253	11,063	2,907	760	123	17,292	269	10,909	2,881	759	111
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	cosure value, is r	eported before taking i	into account any	effect due to crea	lit conversion fac	tors or credit ris	k mitigation tech	hniques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Valoc		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,623	0	13,193 32,552	1,339 11.004	0	65 351	13,217 39,349	0	12,788 32,550	1,312 10.739	0 337	42 360
	Corporates Corporates - Of Which: Specialised Lending	39,941 0	642	32,552	11,004	522	351	39,349	5/6	32,550	10,739	33/	360
	Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	16.725	329	15.596	4,234	338	124	15.980	256	15.051	3.927	263	111
	Retail	53.010	317	51.378	8,208	684	124	52,946	329	51.276	3,927	715	133
	Retail - Secured on real estate property	44,387	207	43,905	6.570	352	47	44,283	216	43,800	6.561	371	52
	Retail - Secured on real estate property - Of Which: SME	108	1	102	20	1	0	110	1	104	20	1	0
DENMARK	Retail - Secured on real estate property - Of Which: non-St	44,279	206	43,803	6,550	350	47	44,173	215	43,696	6,541	369	52
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,623	110	7,473	1,638	332	79	8,663	113	7,475	1,634	344	81
	Retail - Other Retail - Of Which: SME	165	9	133	53	19	5	165	9	133	53	19	5
	Retail - Other Retail - Of Which: non-SME	8,458	101	7,340	1,585	314	73	8,498	104	7,342	1,581	325	76
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	•	- °
	Other non-credit-obligation assets IRB Total												
					eported before taking i								

								IRB Ap	proach					
					As of :	31/03/2023					As of :	30/06/2023		
			Original I	xposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		4,591	0	4,591	324	0	10	4,501	0	4,510	337	0	8
	Corporate		35,860	173	30,128	14,304	125	191	35,315	179	29,805	14,087	115	209
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	13,312	100	12,594	5,398	67	97	12,859	72	12,115	5,277	58	82
	Retail		37,269	69	33,013	7,164	172	49	37,320	75	32,936	7,131	183	53
		Retail - Secured on real estate property	30,104	50	27,424	5,991	116	38	30,332	53	27,539	6,020	123	41
NORWAY		Retail - Secured on real estate property - Of Which: SME	82	1	80	18	3	0	79	1	77	19	3	1
NORWAT		Retail - Secured on real estate property - Of Which: non-SI	30,022	49	27,344	5,973	114	38	30,253	52	27,462	6,001	120	40
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7,165	19	5,589	1,173	56	11	6,988	22	5,397	1,111	60	12
		Retail - Other Retail - Of Which: SME	147	4	120	60	16	1	142	4	117	57	15	1
		Retail - Other Retail - Of Which: non-SME	7,018	15	5,468	1,113	39	10	6,846	18	5,281	1,054	45	11
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												4
	IRB Total													

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

Nordea Bank Abp

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	318 5.486	0	254 3.368	80 1.134	0	0	336 5.484	0	275 3.415	86 1.119	0	0
	Corporates Corporates - Of Which: Specialised Lending	5,486	3	3,968	1,139	1	4	5,484	3	3,915	1,119	0	9
	Corporates - Of Which: SPE	103	0	50	16	1	0	102	0	57	17	0	0
	Retail	289	2	274	32	4	1	287	6	271	36	9	1
	Retail - Secured on real estate property	231	1	231	21	3	ō	227	5	226	23	6	1
	Retail - Secured on real estate property - Of V	Which: SME 0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of V	Which: non-S? 231	1	230	21	3	0	226	5	225	23	6	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	1	44	11	2	0	60	1	45	13	3	0
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	54	1	43	10	2	0	56	1	44	12	3	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

As of 31/03/2023 As of 30/06/2023 Value idjustme and provision Risk exp ount Risk ex ount Exposure Value<sup>1</sup> Exposure Value<sup>1</sup> Of which defaulte Of which 0 164 6,088 0 3227 47 37 0 37 0 37 0 10 0 9 0 22 0 0 149 4,788 0 273 44 37 0 37 0 7 0 7 0 7 0 55 1,379 0 75 4 2 0 2 0 0 22 0 1 0 0 0 0 0 0 0 104 6,632 0 328 45 35 0 35 0 9 1 9 0 89 5,140 0 284 43 35 0 35 0 8 1 7 0 10 0 0 0 27 1,474 0 78 4 3 0 3 0 0 11 0 0 0 0 0 0 0 O' Which: SHE cured on real estate property Retail - Secured on real estate property - O' Which: SHE Retail - Secured on real estate property - O' Which: non-S Bathing Beev/Men Retail - Other Retail - O' Which: SHE Retail - Other Retail - O' Which: non-SHE LUXEMBOURG Retail - Qu Retail - Oti

(1) Original ex

osure value, is reported before taking into account any effect due to credit conversion factors of

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	922 1.948	0	904	291 506	0	0	942	0	925	338 465	0	19
	Corporates	1,948	15	1,127	506	0	15	1,879	19	1,107	965	0	15
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	21	0	0	6	0	0	21	0	10	6	0	0
	Retail	174	2	145	23	4	i i	175	2	148	22	4	1
	Retail - Secured on real estate property	114	î	114	10	3	â	115	î	115	10	3	ô
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SF		1	114	10	3	ō	115	1	115	10	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	59	1	32	13	2	0	59	0	33	11	1	1
	Retail - Other Retail - Of Which: SME	19	0	7	6	0	0	18	0	6	5	0	0
	Retail - Other Retail - Of Which: non-SME	40	1	25	7	2	0	41	0	26	6	1	1
	Equity 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).





							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
<u>.</u>	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria		0 2 0 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2	0 2 0 0 0 0 0 0 2 2			0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 2 55 175 265 141 619 619	0 2 0 59 179 265 114 619	0 2 0 26 66 60 87 <b>241</b>			0 0 0 0 0 0	( ( ( ( 11) 55 75		0 3 29 0 0 0 0 0 32	000000000000000000000000000000000000000			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	3,703 165 19 66 6 10 11 12 2 3,999	19 66 16 11	334 162 19 66 16 10 2 <b>609</b>	0		1,010 0 0 0 0 0 1 1,011	( ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ;		0 0 1 30 13 102 145		673 30 0 27 0 0 730		
[0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Estonia													



							Nordea Bank Abp							
							As of 31/12/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	tive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	85 53 108 21 33 321 141 <b>743</b>	85 53 108 21 13 321 141 <b>743</b>				85 20 107 21 13 268 141 <b>656</b>	5 19 45 22 310 587 581 <b>1,569</b>	0 0 0 0 0 0 0 0 0	0 28 25 164 267 832 208 <b>1,524</b>	0 0 0 0 0 0 0 0 0 0	61 57 4 1 169 4 0 <b>296</b>		25
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 34 0 15 13 15 0 77 77	0 34 0 15 13 15 0 <b>77</b>	0 34 0 13 13 15 0 77 77			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	529 2 259 267 287 199 74 1 1 282	529 2 259 287 129 74 1 1282				0 0 0 0 0 0	0 0 19 0 0		0 0 5 0 <b>6</b>				
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
10 - 3M [           [3M - 1Y]           [3Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Greece						0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0		
(0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary										•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy								0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Luxembourg				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 114 0 0 0 106 23 243	0 0 114 0 0 5 106 23 0 0 243	0 114 0 0 23 0 1 <b>37</b>	000000000000000000000000000000000000000									
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													14
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal									-	-			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain		0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Sweden	3.860 655 77 612 899 308 60 <b>7,195</b>	899 308 50	8 19 25 96			2,514 76 80 16 16 0 0 <b>2,703</b>	110 55 13 18 48 48 48 312	0 0 0 0	110 29 37 45 77 154 0 <b>451</b>	0 0 0	3,888 976 290 207 195 0 56 5,612		12
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland									U	U		U	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	49 108 271 37 44 234 24 24 25 25 25	49 108 271 37 64 234 234 <b>25</b> <b>765</b>	1 47 20 37 64 63 0 23			1 13 3 0 0 0 2 2 19	3 3 4 2 13 24 45 <b>94</b> <b>94</b>	000000000000000000000000000000000000000	2 5 3 9 13 44 35 <b>111</b>		27 88 34 477 0 0 0 0 0 0		183
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia										•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	19 55 0 120 95 138 0 <b>429</b>	19 56 0 120 96 138 0 <b>429</b>						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Nordea Bank Abp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	1,500 555 753 500 633 633 634 64406		0 1 6 0 0 0 0 0 7 7			0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA								000000000000000000000000000000000000000	0 0 0 0 0 0 0		000000000000000000000000000000000000000		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA								~	•			·	
10 - 3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
IOUAI           [0-3M]           [3M-1Y]           [1Y-2Y]           [3Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0



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

								Nordea Bank Abp							
								As of 31/12/2022	1						
							Dire	t exposures							
	(min EUF	.)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturil	y Country / R	sgion Total gr der	ress carrying amount of non- rivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Africa		0 2 0 26 52 23 0 <b>103</b>	0 2 0 26 50 23 0 <b>101</b>	0 0 0 0 0 0 0 0 0 0 0			0 2 0 26 50 23 0 <b>101</b>				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Others		0 0 10 2 7 27 27 8 48	0 0 10 2 7 27 0 <b>48</b>				0 0 2 7 27 27 8 48	0 0 0 0 0 0 0 0				13 0 2 0 1 1 0 0 0 <b>1</b> 6		

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe: Age/as, Egypt, Morocco, South Africa, Ange/as, Bernin, Retsmanna, Facina, Barundel, Camerono, Cape Verets, Central African Regulation, Collardo, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Southan, Ange, Ange/as, Barund, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gaino, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Guinea, Estivea, Estivea

(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



							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	66) 67 122 112 112 112 127 127 127 856	61 61 0 125 116 372 122 <b>856</b>	61 0 45 2 111	000000000000000000000000000000000000000		0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 25 0 0 0 0 2 5				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria										-			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
1001 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Czech Republic													
Total Total Total Total	Denmark	3,977 3,677 16 16 16 17 19 19 19 19 19 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	96	182 11 95	0		969 0 0 0 0 0 1 9 <b>70</b>	( ( 2) 3) 8) 7/ 216		0 3 0 31 11 11 155		587 106 5 0 18 0 0 0 715		
[0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Estonia													



							Nordea Bank Abp							
							As of 30/06/2023							
		-				Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	17 301 123 82 194 487 487 152 <b>1,366</b>	17 301 123 82 194 487 162 <b>1,366</b>	14 258 0 76 135 198 22 2 <b>702</b>		0 0 0 0 0 0 0 0 0 0	3 44 123 6 59 238 140 <b>611</b>	3 98 23 3 324 506 550 <b>1,507</b>	0 0 0 0 0 0 0 0 0 0	0 15 87 175 243 728 159 <b>1,407</b>	0	48 4 2 31 168 12 0 <b>265</b>		180
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 3 15 1 1 0 0 <b>19</b>		0 0 3 15 1 0 0 <b>0</b> 9			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	247 219 400 101 533 220 0 220 1.739	247 219 400 101 553 220 0 1.739	0 24 50 1 99 48 0 222				0 0 0 50 50 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0				
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Greece								000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							_
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolie	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Luxembourg		15 15 0 0 0 0 0 0 0 0 0 0 0 3 0 3 0	15 15 0 0 0 0 0 0 0 3 0 3 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 1
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 50 110 21 27 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 50 110 21 78 108 <b>367</b>	0 50 3 21 78 37 190					000000000000000000000000000000000000000					
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] Total	Poland			0 0 0 0 0 0 0 0										
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Portugal										-	-		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	1,273 584 1,020 329 1,049 209 209 209 209 209 209 209 209 209 20	2,127 584 1,092 329 194 296 192 4,814	294 63 31 33 0 0 38 192 655			668 121 26 18 0 0 0 1,033	65 81 25 28 34 49 3 <b>286</b> 286	000000000000000000000000000000000000000	21 72 61 30 72 117 1 3 <b>73</b>	000000000000000000000000000000000000000	697 4,402 234 58 0 30 <b>5,721</b>	( (	8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			0 0 0 0 0 0 0		
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 10Y - more Total	Iceland	¥	•											
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 3Y - 10Y [ [ 10Y - more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	Norway	33 256 23 23 23 55 255 255 255 28 666	37 256 23 23 55 255 38 686 686	36 25 20 23 55 100 5 5 274 274			1 12 3 0 0 0 2 7 7	2 13 10 5 22 11 29 91	0 0 0 0 0 0 0 0	3 5 7 9 27 62 39 <b>151</b>	0 0 0 0 0 0 0	43 95 33 428 0 1 8 <b>608</b>		50
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia										•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 55 121 0 94 138 0 8 0 408	0 55 121 0 94 138 0 <b>408</b>						0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Nordea Bank Abp							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y[ [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	1,418 0,623 957 1,509 630 0 5,137	0 623 957 1,509 630				0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China									0 0 0 0 0 0 0		0 0 0 0 0 0 0		
10031 [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Switzerland		•											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA						0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



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

							Nordea Bank Abp							
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	)	Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	( 1 1 5 5 6 1 1 1 5 6 9 9 9 9 9 9	0 0 0 0 1 1 1 5 5 5 7 17 6 55 0 55 0 10 0 0 8 87				0 1 5 17 55 10 0 0 <b>87</b>					0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Others	20 20 20 20 20 20 20 20 20 20 20 20 20 2	7 7 7 3 3 3 5 6 6 6 3 3 3 0 9 0 9 0 20 0 0 8 48				0 3 6 3 9 20 0 0 41	0 0 0 0 0 0 0 0 0				16 3 0 0 0 0 0 0 19		0 0 0 0 0 0 0 0 0 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). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africa: Algeria, Esynt, Morocco, South Mrica, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Ginaa, Guinea, Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mau

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

# Performing and non-performing exposures Nordea Bank Abp

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp value due to crec	pairment, accumulated ne fit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal amount			Accumulated im value due to cre	pairment, accumulated n fit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Df which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	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-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and < =90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>8</sup>			and <=90 days	Of whi	ich: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	72,773	9,370	4	4	4	0	0		0	62,289	3,678	13	13	13		a		
Debt securities (including at amortised cost and fair value)	54,132	0	0	0	0	3	0		0	47,606	0	0	٥	0	3	a		
Central banks	7,394	0	0	0	0	0	0		0 0	4,382	٥	0	0	0				a a
General governments	15,128	0	0	0	0	2	0		0 0	13,169	0	0	0	0	:	. c		3 0
Credit institutions	30,239	0	0	0	0	1	0		0 0	29,038	0	0	0	0	:			3 0
Other financial corporations	630	0	0	0	0	0	0		0 0	450	0	0	0	0				a 0
Non-financial corporations	742	0	0	0	0	0	0	0	0 0	567	0	0	0	0				a a
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	6 1,162
Central banks	1	0	0	0	0	0	0		66	1	٥	٥	0	0				0 C
General governments	3,078	4	36	36	36	1	2	:	2 0	5,298	1	39	39	39	:		:	2 5
Credit institutions	2,717	2	31	31	31	3	31	3:	1 0	1,725	1	25	25	25		25	2	s o
Other financial corporations	12,470	1	. 47	47	45	9	12	12	2 34	11,264	1	48	48	46	1	12	12	2 1
Non-financial corporations	134,129	105	1,715	1,715	1,425	366	782	776	6 893	132,541	142	1,511	1,511	1,266	37	i 735	73	3 52
of which: small and medium-sized enterprises	50,773	48	784	784	749	157	387	38	4 231	51,226	45	788	788	751	139	411	40	8 264
of which: Loans collateralised by commercial immovable property	42,285	8	440	440	220	61	51	4	7 268	40,763	12	367	367	175	4	41	31	d 296
Households	179,402	220	1,139	1,139	844	241	301	27	5 736	181,267	291	1,102	1,102	818	24	270	26	4 633
of which: Loans collateralised by residential immovable property	157,235	73	741	741	455	60	88	65	5 573	160,270	114	717	717	438	6	65	6	s 52
of which: Credit for consumption	12,711	70	276	276	269	104	115	113	3 80	14,482	132	291	291	285	10	106	10	s 5
DEBT INSTRUMENTS other than HFT	458,701	9,701	2,972	2,972	2,385	623	1,128	1,097	1,730	441,992	4,115	2,738	2,738	2,207	633	1,049	1,036	6 1,163
OFF-BALANCE SHEET EXPOSURES	115,978		319	319	272	162	23	23	9	106,737		305	305	282	161	23	23	\$ 5
	(1) For the definition of non-per	forming exposures please refer	to Article 47a(3) of Repulation	(FLD No. 575/2013 (CBR)														

<sup>10</sup> The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). <sup>10</sup> (Initiation of a state factors of a state factor of a state facto

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#### 2023 EU-wide Transparency Exercise

# Performing and non-performing exposures Nordea Bank Abp

ĺ					As of 31/03/2023									As of 30/06/2023				
		Gross car	rrying amount/ Nominal	l amount		Accumulated imp value due to cred	airment, accumulated n lit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>1</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarante received on non performing exposu
(min FLB)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures		Of which Stage 3 <sup>8</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>	exposures		Of which Stage 3 <sup>1</sup>	
(min 388) ish balances at central banks and other demand deposits	63,724	5,709	٩	4	٥	0				61,893	5,759	7	7	7				
bt securities (including at amortised cost and fair value)	52,248	-,				4				47,070	-,					-		
Central banks	4.620	-	-		-		-			2,257			-			-		
General governments	15,421		-	0		3				14,225			-		1			
Credit institutions	30.679	0	0	0		1	0			29,063			0					
Other financial corporations	922	0	0	0		0	0			756			0					
Non-financial corporations	606	0	0	0		0	0			769			0					
ans 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,
Central banks	2,461	0	0	0	0	0	0			3	0	0	0	0	0	0		5
General governments	3,354	2	38	38	38	1	2		32	3,709	3	33	33	33	1	2		2
Credit institutions	2,198	1	21	21	21	2	21	21	. a	1,623	15	19	19	19	1	19	1	
Other financial corporations	11,420	o	48	48	46	9	13	13	7	6,875	0	52	52	50	8	22	z	2
Non-financial corporations	129,664	112	1,438	1,438	1,229	364	722	205	565	133,753	137	1,452	1,452	1,262	354	685	67	
of which: small and medium-sized enterprises	51,859	47	724	724	696	144	388	38	220	49,966	64	732	732	613	136	351	34	7
of which: Loans collateralised by commercial immovable property	41,815	15	397	397	224	50	52	46	295	41,753	7	358	358	202	64	52		5
Households	177,891	260	1,106	1,106	813	243	311	273	641	175,262	317	1,121	1,121	834	236	311	27	5
of which: Loans collateralised by residential immovable property	158,442	111	733	733	446	64	96	i 70	533	153,823	144	737	737	454	66	95	<del>ر</del> ا	
of which: Credit for consumption	12,063	84	266	266	261	116	97	95	56	13,592	138	288	288	283	102	105	10	4
EBT INSTRUMENTS other than HFT	442,959	6,085	2,655	2,655	2,151	623	1,068	1,017	1,245	430,188	6,231	2,683	2,683	2,205	603	1,039	98	1
F-BALANCE SHEET EXPOSURES	107,237		242	242	226	162				105,321		276	276	272	149			

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr



Forborne exposures

#### Nordea Bank Abp

			As of 30/	09/2022					As of 31/:	12/2022		
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on 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	o	0	0	0	0	0	o
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 $^3$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

<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 constructive sign.

(1) 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.

# EBA EUROPEAN BANKING AUTHORITY

### 2023 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

			As of 31/	03/2023					As of 30/	06/2023		
	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc		Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated cl value due to cr	mpairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	o	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 $^{3}$	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 F13.00 / F13.00), 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 (Accumutated impairment, accumutated damages in fair value due to credit risk and provisors) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the rowertion, the provisors 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

			As of 30	/09/2022					As of 3	1/12/2022					As of 31	/03/2023					As of 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	n of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- performi	n of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing
(min EUR)			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			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 guarrying	627	81	81	626	47	0	608	73	73	607	42	0	544	65	65	543	41	0	472	71	71	470	38	0
C Manufacturing	14,257	249	249	13,633	194	0	14,165	191	191	13,390	150	0	13,756	188	188	13,116	142	0	14,363	196	196	13,662	132	0
D Electricity, gas, steam and air conditioning supply	4,754	3	3	4,715	6	0	4,771	2	2	4,771	6	0	4,681	2	2	4,649	6	0	4,831	2	2	4,821	6	0
E Water supply	1.178	1	1	1.043	3	0	1.175	1	1	1.029	3	0	1.180	1	1	1.015	3	0	1.197	1	1	1.038	3	0
F Construction	7,091	90	90	6,694	107	0	7,100	81	81	6,640	103	0	7,000	77	77	6,532	101	0	6,995	80	80	6,529	98	0
G Wholesale and retail trade	9.429	190	190	9.139	183	0	9.235	170	170	8.694	187	0	9.269	155	155	8.910	173	0	9.618	150	150	9.506	162	0
H Transport and storage	8.695	359	359	8.695	137	0	8.674	318	318	8.656	151	0	8.272	321	321	8.229	143	0	8.306	304	304	8.266	152	0
I Accommodation and food service activities	1,418	11	11	916	27	0	1,404	10	10	906	27	0	1,473	10	10	892	28	0	1,473	10	10	902	27	0
3 Information and communication	3.185	78	78	2.912	28	0	3.203	70	70	2.928	28	0	3.109	67	67	2.838	27	0	3.079	67	67	2.809	25	0
K Financial and insurance activities	13,403	25	25	12,825	27	0	13,030	32	32	12,400	39	0	12,472	31	31	11,999	38	0	12,537	30	30	12,072	37	0
L Real estate activities	46.183	153	153	39.199	166	0	45.375	137	137	38.347	164	0	44.802	129	129	37.110	160	0	47.292	131	131	39.467	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,	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
O Human health services and social work			1		1 .		110	1						-	1		1		_10	1	1 :			<u> </u>
artivities	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	Ö	781	8	8	607	11	0	816	8	8	625	11	0
S Other services	1,147	2	2	1,147	3	0	1,201	2	2	1,201	2	0	1,077	1	1	1,077	2	0	1,125	2	2	1,121	2	0
Loans and advances	134.129	1.715	1.715	118.252	1.145	2	132.541	1.511	1.511	116.314	1.112	2	129.664	1.438	1.438	113.400	1.074	12	133.753	1.452	1.452	117.374	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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHORITY