

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

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



Key Metrics

Nordea Bank Abp

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,004	23,645	23,798	24,315	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	23,004	23,645	23,798	24,315	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	26,318	26,845	27,061	27,602	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	26,318	26,845	27,061	27,602	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	29,164	30,815	31,021	32,008	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	29,164	30,815	31,021	32,008	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	140,925	138,719	138,579	139,333	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	140,925	138,719	138,579	139,333	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	16.32%	17.05%	17.17%	17.45%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.32%	17.05%	17.17%	17.45%	(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	18.68%	19.35%	19.53%	19.81%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.68%	19.35%	19.53%	19.81%	(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	20.69%	22.21%	22.38%	22.97%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.69%	22.21%	22.38%	22.97%	(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	558,509	533,497	555,179	556,605	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	4.71%	5.03%	4.87%	4.96%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	26,318	26,845	27,061	27,602	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	26,318	26,845	27,061	27,602	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	558,509	533,497	555,179	556,605	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	558,509	533,497	555,179	556,605	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.71%	5.03%	4.87%	4.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.71%	5.03%	4.87%	4.96%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min Eur, 16) OWN FUNDS	29,164	30,815	31,021	32,008	C 01.00 (19010,c0010)	Attaches 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,004	23,645	23,798	24,315	C 01.00 (#0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,991	4,003	4,021	4,016	C 01.00 (10030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 35(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	22,062	22,491	22,315	22,850	C 01.00 (+0130,+0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	- Accumulated other comprehensive income	-197	-353	-240	-227	C 01.00 (0180.c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A14	Other Reserves	1.080	1.080	1.080	1.080	C 01.00 (4250,c0010)	Aticies 4117) and 20(1) point (e) of CRR
	A1.5	Funds for general banking risk		0		0	C 01.00 (42210,c0010)	Aticins (112), 20(1) point (I) and 36 (1) point (I) of CRR
	A1.6	Minofty interest given recognition in CET1 capital	0	0	0	0	C 01.00 (#0220,c0010)	Aticie 64 of CRR
	A1.7	Adjustments to CET1 due to prudential filters	-410	-380	-414	-374	C 01.00 (10250.c0010)	Articius 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill)	-2.723	-2.678	-2.587	-2.674	C 01.00 (10300.c0010) + C 01.00 (10340.c0010)	Aticins 4(113), 38(1) point (b) and 37 of CRR. Aticins 4(115), 38(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-28	-34	-31	-29	C 01.00 (#0370,c0010)	Articles 26(1) point (c) and 28 of CRR
	A1.10	DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,+0010)	Attacks 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-187	-160	-234	-214	C 01.00 (#350,c0010)	Attclms (100), 30(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+9430,+0010)	Attcim 4(122), 38(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (+9440,c0010)	Addicine 30(1) point (() of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-17	-14	-14	-14	C 01.00 (0450,c0010) + C 01.00 (r0400,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articlem 4[26], 36(1) point [1] and 80 to 51 of CRR, Articlem 26(1) point (0), 243(1) point [0), 244(1) point [0] and 250 of CRR, Articlem 26(2) point k] (0) and 270(2) of CRR, Articlem 26(1) point k] (N) and 153(0) of CRR and Articlem 26(1) point k] (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-17	-14	-14	-14	C 01.00 (4472,c0010) C 01.00 (4460,c0010)	153[E] of CRR and Aticles 36[1] point k] (v) and 155(4) of CRR. Articles 36[1] point (k) (i), 242[1] point (b), 244(1) point (b) and 25E of CRR.
	A1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (19480,c0010)	Acticlus (127), 36(1) point (b); 43 to 46, 49 (2) and (2) and 79 of CRR
	A.1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (19490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0560,c0010)	Articles 4(27); 26(1) point (1; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (#8510,c0010)	Atticie 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-32	-55	-72	-68	C 01.00 (#8513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (19514,c0010)	Addicio 30(1), point (n) and Addicio 133c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (19515,c0010)	Addicin 30(1), point (I) CRR
	A.1.19	(-) Additional deductions of CETS Capital due to Article 3 CRR	0	-11	-41	-22	C 01.00 (r0524,c0010)	Attacke 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-534	-245	-14	.7	C 01.00 (19529,c0010)	
	A1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (10220,c0010)	Attaches 482(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (#0240,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)	Atlician 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,314	3,200	3,263	3,287	C 01.00 (+0530,c0010)	Article 61 of CPR
	A.2.1	Additional Tier 1 Capital instruments	3,336	3,225	3,288	3,312	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 (x0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-25	-25	-24	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26,318	26,845	27,061	27,602	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,845	3,970	3,960	4,406	C 01.00 (10750,c0010)	Atticle 71 of CRR
	A4.1	Tier 2 Capital instruments	2,978	3,466	3,459	3,903	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-133	504	501	503	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0940,c0010) +	
							C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier2 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	140,925	138,719	138,579	139,333	C 02.00 (r0010,c0010)	Articles 52(2), 55, 55 and SE of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.32%	17.05%	17.17%	17.45%	CA3 (1)	
Transitional period	C.2 C.3	TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	20.69%	19.35%	19.53%	19.81%	CA3 (3)	
CET1 Capital	C.3 D	TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (sully loaded)	20.69%	22.21%	22.38%	22.97%	CA3 (5) [A1-A113-A121+MIN(A2+A113-A22- A24+MIN(A4+A22-A43,0),0)]	
Fully loaded CET1 RATIO (%)	E		23,004	23,645	23,798	24,315	A 2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]([8-8.1]	
Fully loaded ¹	F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements	16.32%	17.05%	17.17%	17.45%	[D1](8-8.1) C 05.01 (:0440,c0010)	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010) C 05.01 (r0440,c0020)	
Memo items	F	Aquistments to A11 due to IHRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.02 (19440,20030)	
	F	Adjustiments to 12 due to FAS 9 dansidonia, a langements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0040)	
(1)The fully inartied CFT1 ratio is an estimate		Adjustments included in menso due or in the dramatical in a magnitude of the second seco			-	-		

[1]The fully loaded CET1 ratio is an extinute calculated based on bank's supervisiony reporting. Therefore, any capital instruments that use not eligible from a regulatory point of view at the reporting data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae states in column "COREP CORE" - plasae nota that this might load to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pflar 3 discissure



Overview of Risk exposure amounts

Nordea Bank Abp

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	103,854	100,741	100,022	99,714	C 02.00 (6040, c0010) -(C 07.00 (6056, c0220, 4001) - C 07.00 (60110, c0220, 4001) - C 07.00 (6130, c0220, 4001) - C 08.01 (6040, c0200, 4001) - C 08.01 (6040, 4001) - C 08.01 (6040, 4001) - C 08.01 (6040) - C 08.01 (6040, 4001) - C 08.01 (6
Of which the standardised approach	12,609	11,072	10,971	10,662	C 02.00 (n0060, c0010){C 07.00 (n0090, c0220, s001) + C 07.00 (n0110, c0220, s001)+ C 07.00 (n0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	7,456	7,583	7,848	7,432	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	80,747	79,127	77,905	78,702	C 02.00 (0310, c0010) - [C 08.01 (0040, 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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,911	2,774	2,831	3,265	C 07.00 (n0990, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n040, c0280, s001) + C 08.01 (n050, c0280, s001) + C 88.01 (n0400, c0280, s001) + C 08.01 (n0400, c0280, s002) + C 08.01 (n050, c0280, s002) + C 08.01 (n060, c0280, s002) + C 02.00 (n0480, c0010)]
Credit valuation adjustment - CVA	654	596	523	602	C 02.00 ((0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,638	2,162	2,737	2,620	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,470	4,805	5,154	5,586	C 02.00 (0520, c0010)
Of which the standardised approach	763	733	703	749	C 02.00 (0530, c0010)
Of which IMA	3,707	4,072	4,450	4,837	C 02.00 (0560, c0010)
Of which securitisations and resecuritisations in the trading book	337	248	232	232	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010),C 24.00(
Large exposures in the trading book	0	0	0	0	C 02.00 (0880, c0010)
Operational risk	16,048	16,048	17,874	17,874	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0800, c0010)
Of which standardised approach	16,048	16,048	17,874	17,874	C 02.00 (0810, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0820, c0010)
Other risk exposure amounts	11,350	11,592	9,439	9,673	C 02.00 (0830, c0010) + C 02.00 (0890, c0010)
Total	140,925	138,719	138,579	139,333	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L Nordea Bank Abp

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	14,710	19,777	5,565	10,857
Of which debt securities income	949	1,344	430	872
Of which loans and advances income	12,053	16,613	4,760	9,316
Interest expenses	9,132	12,230	3,590	6,956
(Of which deposits expenses)	3,523	4,976	1,669	3,169
(Of which debt securities issued expenses)	3,921	5,340	1,383	2,741
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2,061	2,759	695	1,415
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	-479	-647	-223	-434
Gains or (-) losses on financial assets and liabilities held for trading, net	1,501	1,571	746	1,090
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-157	-29	-51	-32
Gains or (-) losses from hedge accounting, net	83	46	24	25
Exchange differences [gain or (-) loss], net	-94	80	-214	-127
Net other operating income /(expenses)	24	30	5	19
TOTAL OPERATING INCOME, NET	8,516	11,357	2,956	5,857
(Administrative expenses)	2,949	3,952	1,065	2,133
(Cash contributions to resolution funds and deposit guarantee schemes)	356	397	83	121
(Depreciation)	450	604	137	273
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	64	89	17	20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-14	11	7
(Other provisions)	65	103	5	12
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	93	201	17	83
(Financial assets at fair value through other comprehensive income)	-1	1	-3	-2
(Financial assets at amortised cost)	95	200	20	85
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	14	195	0	0
(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	258	321	99	172
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	4,848	6,240	1,736	3,399
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,818	4,927	1,360	2,663
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,818	4,927	1,360	2,663
Of which attributable to owners of the parent	3,818	4,927	1,360	2,663
⁽¹⁾ Information available only as of end of the year ⁽²⁾ End (2) Second insert in the second				

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

Total Assets: fair value and impairment distribution

Nordea Bank Abp

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	16/2024		
			Fair value hierarch	У			Fair value hierarchy	r.		1	Fair value hierarch	ıy			Fair value hierarch	v	
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	60,256				51,133				43,872				44,061				IAS 1.54 (i)
Financial assets held for trading	94,748	17,355	74,419	2,975	70,100	7,990	59,872	2,238	90,213	18,216	69,840	2,158	88,926	18,218	67,658	3,050	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	67,042	2,863	61,258	2,921	66,905	2,444	61,425	3,036	72,296	4,340	64,845	3,110	72,682	2,627	66,930	3,126	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	33,685	10,924	22,232	530	35,868	9,252	25,189	1,427	36,568	12,854	21,946	1,768	37,380	11,700	25,369	310	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	272,754				275,025				271,170				270,050				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	4,978	0	4,978	0	4,508	0	4,508	0	4,614	0	4,614	0	3,800	0	3,800	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	-1,590				-871				-876				-723				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ⁴	9,353				8,573				9,414				8,872				
TOTAL ASSETS	541,227				511,241				527,269				525,048				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1:	2/2023					As of 31/	03/2024					As of 30/	06/2024			
		Gross carry	ing amount ⁽²⁾			umulated impairmer	11 ⁽²⁾	Gri	oss carrying amount		Accu	mulated impairme	nt ⁽²⁾	Gro	s carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gro	ess carrying amoun		Acci	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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 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	increase in credi	Stage 2 Assets with significant increase in credit trisk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	33,687	0	0	-2	0	0	35,872	0	0	-4	0	0	36,569	0	0	-2	0	0	37,382	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		51	0	0	0	0	0	57	0	0	0	0	0	64	0	0	0	0	0	74	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	258,047	13,978	2,188	-225	-376	-984	257,936	16,193	2,408	-206	-409	-1,029	250,917	19,457	2,301	-181	-434	-1,016	249,929	19,080	2,542	-191	-414	-1,032	AnnexV.Part 1.32, 44(a)

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

(¹⁷ 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 period





Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	79,314	59,135	68,952	67,520	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	56,189	58,137	58,221	57,448	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	364,145	352,293	357,597	359,766	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\rm 1}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,952	4,633	4,136	3,864	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,076	-869	-1,024	-1,035	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	675	718	683	670	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,246	866	940	908	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	5,423	5,124	8,891	5,580	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	510,867	480,036	498,396	494,720	IAS 1.9(b);IG 6
TOTAL EQUITY	30,360	31,205	28,873	30,328	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	541,227	511,241	527,269	525,048	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 30/09/2023	As of 31/12/2023	As at 31/03/2024	As of 30/06/2024	References
Derivatives		35,513	30,787	26,150	24,180	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	410	685	95	1,318	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	5,169	3,711	3,911	3,699	Annex V.Part 1.31
	Central banks	9,694	7,292	6,421	5,673	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,094	895	859	854	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,212	15,137	18,311	18,321	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,624	6,607	6,215	6,998	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	27,508	22,204	26,996	27,494	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,068	3,044	5,012	3,017	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	14,923	15,203	16,747	17,285	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,717	11,290	10,486	10,539	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	86,797	85,014	87,172	91,272	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	64,611	70,234	64,398	64,787	ECB/2013/33 Annex 2.Part 2.9.1
	Households	99,282	100,144	99,358	102,037	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	87,000	84,853	85,283	87,837	Annex V.Part 1.42(f), 44(c)
Debt securities issued		196,887	188,940	196,664	191,979	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	5,103	5,720	5,689	6,216	Annex V.Part 1.37
Other financial liabilities		11,204	5,081	7,081	5,339	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		505,599	474,198	488,906	488,597	



2024 EU-wide Transparency Exercise Market Risk

Nordea Bank Abp

	SA						м									IM						
			VaR (Memorand	ium item)	STRESSED VaR	Memorandum item)		ITAL DEFAULT AND ISK CAPITAL CHARGI	ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP		VaR (Memor	randum item)	STRESSED VaR (M	emorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	SKS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SV#Rt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGI OF PREVIOUS 60 WORKING DAYS (VaRavg)	E PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SV&Ravg)	LATEST AVAILABLE (SV&Rt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	372	444	124	41	211	81							147	42	249	80						
Of which: General risk	0	0	111	37	162	61							125	37	183	62						
Of which: Specific risk	371 354	424 263	13	4	49	21							22	5	66	18						
Equities Of which: General risk	354	263	15	4	56	9							11	3	56	16						
Of which: Specific risk	31 88	71	15	4	56	9							11	3	56	16						
Foreign exchange risk	0	0	7	2	12	3							7	1	14	2						
Commodities risk	37	27	0	0	0	0							0	0	0	0						
Total	763	733	101	32	144	52	24	25	27	23	21	3,707	111	33	168	55	26	25	20	20	9	4,072
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	451	500	158	48	219	55							180	46	251	88						
Of which: General risk	0	0	144	42	176	42							170	42	193	67						
Of which: Specific risk	438	481	14	6	44	13							11	3	58	21						
Equities	229	227	11	2	57	13							10	4	36	10						
Of which: General risk	19	36	0	0	0	0							0	0	0	0						
Of which: Specific risk	75	55	11	2	57	13							10	4	36	10						
Foreign exchange risk	0	0	6	2	12	4							7	2	13	3						
Commodities risk	23	21	0	0	0	0							0	0	0	0						
Total	703	749	137	39	157	39	43	39	19	10	9	4,450	162	42	175	59	31	31	18	11	19	4,837

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 Banking Authority 2024 EU-wide Transparency Exercise Credit F lisk - Star

c	Credit Risk - Standardised Approach							
	Nordea Bank Abp			s	itandardised Approach			
			As of 30/09/2023				As of 31/12/2023	
Consolidated data Fuels size of the second s	haonant Ban's antra an Amoradia anoantr antr am aurticular hain nait ang ad canana an bi a St ceith assaument menu nainentaina 1014	Criped Egenera ¹ 8, 65 8, 27 2, 20 1, 20,	85,181 5,054 6 2,263 1,334 1,335 2,031 2,031 2,031 3,4 4 4 6 6 6 6 6 1,437 1,790 2,23	2.44 2.44 3.45 3.46 3.46 3.46 3.46 3.46 3.46 3.46 3.46	10	71,050 128,805 0 2,933 1,375 1,864 1,138 4,953 774 2,324 3 3 3 3 0 0 0 0 0 0 0 1,773 2,243 485	73.227 5,682 0 2,2073 7,72 1,375 1,943 934 4,682 7,76 8 4 6 0 0 0 0 1,465 2,943 4,77	State answer in the second sec
Restonat dovern Public sector est Mutilitateral Deve Internation el Cel	and of a log and or control table while it and a dathedring file and and a dathedring	19,737	reported backne takking into account any effi entituation position writes in the remainta price of Them have been accounted and the first Them have been accounted and the second second annexets and provisions for the consolidates As of S0/103/20223	nto the 2028 exercise. Iowing nule: Countries of counterpanty count d data include general credit nik adjuntme S	th, for the consistency with the dat Itand and ised Approach	urs or Top 32 countries resket by a per country of country of country of the form Exposure 1	As of 31/12/2023	12.00 2 voire algoritants and protocs ¹
Exposures in defi Items associated	with particularly high risk Ifons and corporates with a ST credit assessment ments undertakings (CRII)	5 20 5 20 6 20 6 20 7 20 8 20 8 20 9 20	15 472 473 474 4 4 5 5 39 39 39 39 39 39 39 39 39 39	securitization exposures but includes gene	ni croditrisk adjustments. Stand and ised Approach		16 1.605 4.82 0 0 0 0 4.1 4.1 4.1 4.1 2.2 4 4.4 5 4.4 6 31/12/2023	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Rain and around while suctor and Multiture UDV Institution DV Institution Constraints Cons	ninken an innovatile artanety anti Mananta de appartas ettis e 11 crett anecoment ments antiensking (CSI)	Crignal Spawer ¹ 19 101 19 10 19 10 10 10 19	10,215 1,286 0 0 1,283 2,515 2,54 4,4 3,15 3,15 4,4 3,15 4,4 3,15 0 0 0,12 1,15 0 0 0,12 1,15 0 0 0,00 0,00 0,000000	A transmitted 1 1 0 0 0 14 15 14 14 14 14 14 14 14 14 14 14		Libersonshi Epst 9,9322 2,954 0 0 0 2 1.131 844 70 44 30 0 10 10 11 10 11 10 12 0 10 10 112 9 112 9 112 9 112 9 112 9 112 9 114 10	bisk of 5,502 1,402 0 2 2,21 1,018 0 2 2,21 1,018 0 3 2 4 0 0 0 105 0 10 10 10 10 10 10 10 10 10 10 10 10 1	All and application has a set of the set of
Cately govern	(no EX. %) enter or control substa	(2) Total value adjustments and providions per c	As of 30/09/2023	S Value ad	itandardised Approach	1 Exposure ¹ Expo 31,076 379	35.004	voure amount Value adjustments and provisions ²
Addis extra term Motilitated Down International Or- International Or- artanat FINLAND Strand Terms Strand Terms Strand St	na anitation anitation anit anitation anitatio	346 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 350 0 11 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 331 0 13 11 2 1 0 0 0 0 0 0 0 0 0 2,036	611 341 0 15 15 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 7 11 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
Estive system	(PID-EXE, N) and any control lands	(2) Table values adjustments and provisions per c	As of 30/09/2023 Exposure Value ¹ PJ 3,044	seour bit under expressives bet including grow S sik expressive amount pro 34	Insk niggtonechapes (e.g. su al credit risk adjustments. Itandardised Approach ustreents and visions ² Origina	LExposure ³ Expo	As of 31/12/2023 sure Value ¹ Risk exp 3,355	Value adjustmenh and provisions ²
Include the tests and ADB tests and ADB tests and ADB tests and Consultants of and NORWAY NORWAY Second by and Extension and Advectors and Extension and Advectors and Extension and Consultants and Consultants and Consultants and Consultants and Consultants and Consultants and Consultants and Consultants and Consultants	und in the defaultures, and the second	التركيم المركب الم مركب المركب المركم ممال مركم ممال ممال مركم ممال مركم ممال مركم ممال ممال مركم ممال مركم مملك ممال مركم ممال ممال ممال مركم ممل ممال مرك	118 0 5 247 1707 2,265 2,265 2,26 0 0 0 0 0 0 0 0 0 0 0 0 35 420	24 6 7 1 222 59 1,385 2007 2007 31 6 6 6 6 6 6 8 9 32 9 32 9 32	3 Trisk mägdineksteringen (g u	1,0,20 1,70 0 77 0 4 4 4 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5	3.306 321 0 7 5 98 326 75 108 108 2,713 20 2,713 20 2,713 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 34 35 35 35 36 35 36 35 35 35 35 35 35 35 35 35 35 35 35 35



eba Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Nordea Bank Abp								
					Stand ardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	(minEUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central averamentar or central datasis Retrinand averamentar Public rectar wattless Public rectar wattless Retrinition of Central transis Retrinition of Central transis Retrinitions of Central Central Central Central Central Central Central Ce	27,278 0 730 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17,178 0 710 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		13,713 0 5900 0 0 0 3	13,713 0 570 0 0 0 0 0 0 1		
UNITED STATES	of sharist. 2015 Secured to management of the security of which: 2015 Conserves to address and counter high right farms associative with an actic cales high right Counter and the security of counter and the security of the Counter and the security of counter and the security of the Counter and the security of the security of the Security of the security of the security of the Security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the Security of the security of the security of the security of the security of the Security of the security of the securit	2 1 0 0 0 0 513 0	1 0 0 0 0 0 442 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 1 0 0 536	1 0 0 0 0 0 455	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Offer essoures Standardised Tota ²	0	0	0	0	0	0		
		¹⁰ Original exposure, unlike Deposure value, is r (2) Total value adjustments and provisions per of							
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	(mmEUR, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central overnments or central banks Resident invernments or local authorities Photics sector and the Multituders of Development Banks International Organisations Internations	7 0 1,653 0 151 189	423 0 1,623 0 131 189	1 0 0 0 26 28		11 0 1,902 0 138 171	347 0 1,902 0 158 171	2 0 0 0 28 173	
LUXEMBOURG	Corporates of which: SME Initial of which: SME Security for matrixing an immunular accounty of which: SME Exercises in default Terms associated with an actualists high risk	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	
	nem associate with structure nam not Column on institutions and controvalse with a St credit assessment Collective investments undertakings (CR) Equity Equity Equity Standardised Tota ²	0 0 414 61 9	0 0 358 61 9	0 0 650 61 9	0	0 0 429 67 20	0 0 385 67	0 0 732 87 10	
		⁽⁴⁾ Original exposure, unlike Deposure value, in r (2) Total value adjustments and provisions per c				Tents.			
			As of 30/09/2	023			As of 31	/12/2023	
	(minEUR, %)	Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central provermentation or central stacks Analise curve enterna or local antibutorisis Analise curve enterna or local antibutorisis Analise curve enterna or local antibutorisis Antibutorisis of Constantiantes Antibutorisis Constantiantes Antibutorisis A	2,507 0 0 0 0 296 7 7 7 7 7 2	2,575 0 0 295 7 7 0	0 0 0 7 7 7 7		2,632 0 0 186 6 2	2,704 0 0 0 185 6 6 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
GERMANY	Read of which: SME Securd by motivates at immovable prosetty of which: SME Encounters in default Items associated with particularly high risk	20000	0 0 0 0	0 0 0 0	0	1 0 1 1 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	

0 0 15

			As of 30/09/2	023				12/2023	
_	(mb.E28, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central avvernments or central banks	101	105	0		47	52	0	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banka	8	°	0		0	0		
	Multilateral Development Banks International Ordanisations	0		0			0		
	Institutions	303	303	6		219	219	4	
	Corporates	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	0		1	0	0	
UNITED KINGDOM	of which: SME	0	0	0		1	0	0	
office faitoport	Secured by mortalailes on immovable property	0	•	0		0	0	•	
	of which: SME Exposures in defiult	0		0			0		
	Exposures in denaute Items associated with particularly high risk	8	ő	0	9	ő	0	ő	
	Covered bands	0		0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	274	242	363		275	238	360	
1	Eaulty	0	0	0		0	0	0	
	Other exposures	8	0	0		0	0	0	
	Standardised Total ³				0				

¹⁰ Original exposure, unlike Diposure value, is reported before taking into account any effection to credit conversion factors or credit-tak milgaison techniques (e.g., sub (2) Total value adjustments and provisions per country of counterparty vaciades those for securitization exposures but includes general creditrisk adjustments.

European Butherity 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Atp						
Consolidated data	Cright a Expansive 2.12	A 6 d 31/82/2024	Priory course 10 10 10 10 10 10 10 10 10 10	Display Second Sec	A of 30165/2024 A of 3016/2024 3 4,823 3 4,825 3 4,82	Prime annuel Veil a significant, and proteins
sense and assessment as certain banks provide a sense market bank provide a sense market bank provide a sense market provide a sense market provide a sense provide a sense sense provide a sense provide a sense provide a sense	Orginal Expansion ² 7,64 8 8 8 10 11 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	A sel 3 103/2024 Cognor Viels ¹ Cognor Viels	Note of the second seco	33,00 7,20 6 6 8 8 8 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8	As of 30 4000000	Parting advances
Design, 5) Control excentionation in an information Provide setter of the informatio	Orginal Systems 3207 327 327 327 32 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 4 3 3 5 4 4 3 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7	A sel 3 J 10 2024 Repeate V 414 ³ Rea 41 5,577 1,577 0 1,577 0 0 1,680 1,680 1	Professional Value Adjustments Value Adjustments California Cal	Indited Spansal.	A sd 300 C2224	preservations preservations constrained co
INTERNAL Sector generations are included as a Sector generation of the sector of the sector of the sector Maldinal disclosures the site included disclosures the site included disclosures the site included disclosures are included as an included included disclosures are included as an included as an included included disclosures are included as an included as an included included disclosures are included as an included as an included included disclosures are included as an included as an included included disclosures are included as an included as an included included and an included as an included as an included as an included included and an included as an included as an included as an included included and an included as an included as an included as an included included and an included as an	Orginal dispussion ¹⁰		April 2 and a second se	10.05 10.05 10	As of 304002324 serey Values ¹ 2004 0 0 0 0 0 0 0 0 0 0 0 0 0	promy analysis 100 100 100 100 100 100 100 10
Embling S1 2 divid assessments or and advanta- back and a common or and a durations Path and a common of and advanta- Path and a common of a durations in advanta- in ad	2.159 0 0 159 169 169 169 169 169 269 269 3 3 2 0 0 0 0 0 0 77 77 73	2,885 20 6 6 6 5 6 6 5 5 6 6 2,55 6 6 6 6 6 6 8 6 8 8 8 8 8 9 7 7 7 20 20 20	Varia dela constante protecta dela constante a constante del constante d	Original Supervision Original Supervision Supervision Image: Imag	As of 300000004	Print and a second seco

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aha	European
ena	Banking Authority

rity 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Credit Risk - Standardised Approach

	Nordea Bank Abp								
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minDJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposore Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Calcular developments or product justice Machandements of the calcularities Paradimentation of the calcularities Paradiment of the calcularities Paradiment of the calcularities Paradiment of the calcularities Paradiment of the calcularities of units 2013 Paradiment of the calcularities of units 2013 Paradiments Par	21,404 0 7000 0 4 4 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21,464 0 880 0 0 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	22,003 0 7461 0 0 0 0 5 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22,005 0 7233 0 0 0 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 2 1 1 0 0 0 2 1 0 0 0 0 0 0 0 0	
	Count bands Claims on institutions and consorains with a ST credit assessment Collictive insestments undertakins (CIU) Exaity Exaity Other emotions Standardined Total ²	0 0 587 0 0	0 0 425 0 0	0 323 0	0	0 023 0 0	0 517 0 0	0 722 0	
		 Original exposure, unlike Exposi (2) Total value adjustments and pro 					neflecta).		
			As of 31	03/2024			As of 30	/06/2024	
	(TELD,2, %)	Orlyinat Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Select and selected and selecte	111 0 1885 1895 1997 1997 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	367 0 1,855 717 733 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 22 173 173 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	11 0 0 1.609 3 77 2.74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	285 0 1,009 97 174 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 0 19 174 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Back ^a Count containts Countermont loa ^d	(1) Original exposure, unlike Expos (2) Total value adjustments and pro	8 ure value, is reported before taking visions per country of counterparty	excludes those for securitisation e				8	
	(ris106, %)	Original Exposure ¹	As of 31/ Exposure Value ¹	63/2024 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	708/2024 Risk exposure amount	Value adjustments and provisions ²
	Central avverennets or central backs Realizada zoverennets or food a authorities Public sector entities Haltilulera al Development Exeks Isteraciona di Oramisations	3,201 0 0 0 0 204	3,457 0 0 0 0 254	000000000000000000000000000000000000000		3,503 0 0 0 229	3,558 0 0 0 229	000000000000000000000000000000000000000	

			As of 31	03/2024			As of 30	/06/2024	
	(min DJR, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expanses ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central advernments or central banks	100	205	0		62	65	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	171	171	3		182	182	4	
	Corporates	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Retail	1	0	0		1	1	1	
UNITED KINGDOM	of which: SME	0	0	0		1	0	0	
UNITED KINGDOM	Secured by mortalasies 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)	275	238	356		263	231	352	
	Louity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Plandudian Tela ²								0

(1) Driginal supposes, unlike Exposure value, it reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (2) Total value adjustments and provisions per country of counterparty excludes these for securitization exposures but includes general credit risk adjustments.

eba Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central go Institutions	vernments	0 32.975	0	0 31.513	0 3.941	0	0	0 33,490	0	0 32.023	0 3.868	0	0
	Corporates		32,975 192,887	1 1.523	31,513 154,605	3,941	1 997	108	33,490 186,226	1.711	32,023 149,626	3,868	991	96 1.244
		DFWhich: Specialised Lending	29	1,523	23	62,005	997	1,143	130,220	1,/11	149,020	26	991	1,299
		Drwhich: SME	58,272	832	53,600	17.209	703	410	60.112	858	55.148	17.417	632	518
	Retail		200.609	1.312	187,844	25.080	3.078	512	203.215	1.340	190,793	25.519	3.053	473
	Retail - Secu	red on real estate property	159,351	790	156,282	17,483	1,414	237	164,254	827	161,171	18,210	1,453	235
Consolidated data		Ratail - Secured on real estate property - Of Which: SME	1,109	15	1,026	188	32	8	1,080	15	996	182	31	5
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	158,242	775	155,256	17,295	1,382	231	163,174	812	160,175	18,028	1,422	230
		tying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Othe		41,258	522	31,561	7,597	1,663 238	275	38,961	513	29,622	7,309	1,600 208	238
		Retail - Other Retail - Of Which: SME	1,623 39.634	73	1,286 30.275	6.914	238	29 246	1,601 37,360	65	1,200 28,422	633	208	24
	Equity	Retail - Other Retail - Of Which: non-SME	39,634	449	30,275	0,914	1,425	240	37,380	448	28,422	0,0/6	1,392	214
	Other non credit-obligation	ssets	0		0	3.041	0			0	0	2,959	0	
	IRB Tetal ²					94,059						92,339		

(2) IBE Total does not include the Securitization position utilize in the results prior to the 2019 exercise.
 (3) Ohy the road relevant countries are disclosed. These have been selected under the following nuit. Countries of counterparty covering up to 50% of total original exposure or Top 10 counties narked by original exposure, calculation of counterparty covering up to 50% of total original exposure or Top 10 counties narked by original exposure, calculation of counterparty covering up to 50% of total original exposure or Top 10 counties narked by original exposure, calculation of the second exposure or Top 10 counties narked by original exposure.

							IRB Ap	proach					
					30/09/2023								
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 978	0	0
	Institutions Consorates	9,707 53,243	0 312	9,467 43.646	931 16.425	196	22 247	10,109 52,768	477	9,797 43.261	978 16.379	188	24 320
	Corporates Consonates - Of Which: Specialised Lending	53,243	312	43,646	16,425	198	247	52,768	477	43,261	16,379	188	320
	Corporates - Of Which: Speciarise Lending Corporates - Of Which: SME	17.452	246	16.390	4.162	165	153	18.579	268	17.434	4377	94	177
	Retail	58,082	112	57.684	2,869	203	49	59.654	133	59,261	3.051	318	47
	Retail - Secured on real estate property	52,556	62	52,530	1,786	78	22	54,082	77	54.056	1,919	97	25
	Retail - Secured on real estate property - Of Which: SME	94	0	91	18	0	0	93	0	89	17	0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	52,461	61	52,439	1,768	78	22	53,989	76	53,967	1,901	96	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,527	50	5,155	1,083	199	27	5,572	57	5,204	1,132	221	23
	Retail - Other Retail - Of Which: SME	275	5	208	105	19	2	275	6	203	103	20	2
	Retail - Other Retail - Of Which: non-SME	5,252	45	4,947	978	179	25	5,297	50	5,002	1,030	201	21
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

	As of 30:09/2023														
						As of	30/09/2023					Aso	31/12/2023		
				Original 8	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
			(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
- 1		Central ban	its and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions		13,995	0	13,570	1,367	0	65	14,013	0	13,613	1,340	0	54
		Corporates		38,993	557	31,802	10,571	321	328	37,516	574	30,726	10,192	359	314
			Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
				15,758	238	14,827	3,825	250	103	16,334	219	15,088	3,807	234	84
		Retail		52,505	341	50,873	8,138	744	138	53,762	345	52,084	8,323	675	110
			Retail - Secured on real estate property	42,649	226	42,240	6,319	388	43	45,848	245	45,395	6,802	406	46
	DENMARK		Retail - Secured on real estate property - Of Which: SME	106	1	100	18	1	0	102	1	95	20	2	0
	DEINMARK		Retail - Secured on real estate property - Of Which: non-SME	42,543	225	42,140	6,301	387	43	45,746	244	45,299	6,781	404	45
			Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
			Retail - Other Retail	9,856	115	8,633	1,819	356	95	7,914	101	6,689	1,521	270	64
			Retail - Other Retail - Of Which: SME	162	8	131	51	18	5	155	7	122	48	14	4
			Retail - Other Retail - Of Which: non-SME	9,694	107	8,502	1,768	339	90	7,759	93	6,567	1,473	255	61
		Equity		0	0	0	0	0	0	0	0	0	0	0	0
		Other non c	redit-obligation assets												
		IRB Total													

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original B	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Valide		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	543 32.303	0 410	497 25.374	182 10.067	0 334	1 275	531 29.622	0	486 23.515	194 9.512	0 263	1 314
	Corporates - Of Which: Specialised Lending	29	0	23	8	0	0	34	0	22,313	10	0	0
	Corporates - Of Which: SME	11,220	269	9,278	3,617	230	148	11,017	277	9,138	3,531	233	171
	Retail	49,309	735	42,999	6,360	1,754	262	48,699	729	42,822	6,387	1,735	257
	Retail - Secured on real estate property	31,402	418	31,272	2,970	765	128	31,265	418	31,141	3,013	764	122
FINI AND	Retail - Secured on real estate property - Of Which: SME	833	13	760	133	27	5	813	12	741	126	26	5
TINEAND	Retail - Secured on real estate property - Of Which: non-SME	30,569	405	30,512	2,836	738	123	30,452	406	30,400	2,887	738	117
	Retail - Qualifying Revolving Betail - Other Betail	17.907	317	11.727	3.391	989	0 134	17.433	0 311	0 11.681	3.373	971	0 135
1	Retail - Other Retail Retail - Other Retail - Of Which: SMF	17,907 951	55	11,727	3,391	989 185	20	17,433	311	11,681	3,373	971	135
	Retail - Other Retail - Of Which: SPIE Retail - Other Retail - Of Which: non-SME	16.956	263	10.922	2.945	804	114	16,498	262	10.923	2.959	810	10
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	-			-				-				
	IRB Total												

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(rein EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,504	0	4,514	302	0	9 209	4,943	0	4,947	290	0	10
	Corporates Corporates - Of Which: Specialised Lending	36,274	198	30,662	14,563	141	209	35,137	196	29,660	13,938	175	203
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME	0 12.810	79	0 11.989	5.152	58	81	0 13.232	0 94	0 12.379	0 5.331	22	83
	Retail	38,564	98	34.328	7.448	245	55	38,902	107	34.631	7,488	267	52
	Retail - Secured on real estate property	31,184	69	28.685	6,271	158	41	31,444	72	28.973	6.333	164	40
	Retail - Secured on real estate property - Of Which: SME	76	1	74	18	3	1	72	1	70	18	3	0
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	31.108	68	28.611	6.253	155	40	31.373	71	28.903	6.315	161	40
	Retail - Qualifying Revoluing	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,380	30	5,643	1,175	87	14	7,458	35	5,658	1,155	103	12
1	Retail - Other Retail - Of Which: SME	139	4	113	56	16	2	139	3	90	45	12	1
1	Retail - Other Retail - Of Which: non-SME	7,241	25	5,530	1,119	71	13	7,319	32	5,568	1,110	91	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												-
	IRB Total												

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nordea Bank Abp

							IRB Ap	proach					
				As of	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	313	0	247	87	0	0	320	0	256	89	0	0
	Corporates	5,556	4	3,559	1,169	0	9	5,723	3	3,646	1,238	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	83	0	46	14	0	0	15	0	13	13	0	0
	Retail	279	3	266	30	5	1	289	2	275	30	4	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	233 SME 0	2	233	20	3	1	2.40	1	239	21	2	0
UNITED STATES	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:			233	20	0	0	240		239	21	0	
	Retail - Qualifying Revolving	1011-SPE 233	2	233	20	3	1	240	1	239	21	2	
	Retail - Qualitying Revolving Retail - Other Retail	46	0	33	0	0	0	50	0	36	10	2	
	Retail - Other Retail - Other Retail - Of Which: SME	40		33		2	0	50	1	30		2	
	Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SME	41	1	32	:	2	0	45	1	35		2	
	Katal - Other Katal - Of Which: non-SME Equity	41		0	0	0	0	40	0	35		0	
	Other non credit-obligation assets		, i i				0	, , , , , , , , , , , , , , , , , , ,	0				, in the second s
	IRB Tetal												
	INS IDEAL				re taking into account any eff								

							IRB Ap	proach					
				As of	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(rels EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 124	0	0 110	0	0	0	0 222	0	0 208	0	0	0
	Institutions Corporates	124	11	110 5.382	44	0	23	222 6.629	11	208 5.170	69	8	20
	Corporates Corporates - Of Which: Specialised Lending	7,070		5,362	1,450	2	23	6,629	0	5,170	1,326	0	20
	Corporates - Of Which: SME	331	0	277	75	0	1	364	0	343	112	0	1
	Retail	44	0	42	5	0	0	44	0	42	4	0	0
	Retail - Secured on real estate property	35	0	35	3	0	0	35	0	35	3	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOUNG	Retail - Secured on real estate property - Of Which: non-SME	35	0	35	3	0	0	35	0	35	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	7	2	0	0	9	0	8	2	0	0
	Ratail - Other Ratail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	8	0	7	2	0	0	9	0	7	1	0	°
1	Equity Other non-credit-obligation assets	0		0		0	0		0	0	Ť	0	
	IRB Tenal												

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	Exposure ³	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0 938	0 290	0	0	0 710	0	0 688	0 220	0	0
	Institutions Corporates	1.939		938 1.120	290	0	0	710	0	688 1.049	220	0	0
	Corporates Corporates - Of Which: Specialised Lending	0		1,120	4/1	0	6	1,801	4	1,040	400	0	
	Corporates - Of Which: SME	32		13	7	0	0	44	0	14	5	0	ő
	Retail	170	2	144	21	4	1	175	2	145	22	4	1
	Retail - Secured on real estate property	113	1	113	9	2	0	116	1	116	11	2	0
GERMANY	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-SME	113	1	113	9	2	0	116	1	116	11	2	0
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	1	32	12	2	0	59	1	29	11	2	0
1	Retail - Other Retail - Of Which: SME	19	0	6	5	0	0	18	0	5	4	0	0
	Retail - Other Retail - Of Which: non-SME	38	1	26	7	2	0	40	1	24	7	2	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min DJR, %)		Of which:	Value		Of which:	and provisions		Of which:	Vatoe		Ofwhich:	and provisions
	Central banks and central asvernments	_	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments Institutions	0	0	0	0	0	0		0	0		0	0
	Institutions Corporates	2,735	°,	2.032	886	0	0	2,713	0	2.012	870	0	0
	Corporates Corporates - Of Which: Specialised Lending	2,735	2	2,032	000	0	0	2,713	5	2,012	6/0	0	°
	Corporates - Of Which: SME	117		22	25	0	0	118	0	106	26	0	
	Retail	282		261	27			285		263	28		č
	Retail - Secured on real estate property	211	-	211	15			216	÷	215	16	2	
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: on-SME	211	1	210	15	1	0	216	1	215	16	2	
	Retail - Qualitying Revolving	0		0	0		0		0	0		0	
	Retail - Other Retail	71	1	50	12	3	0	70	1	49	12	2	
	Retail - Other Retail - Of Which: SME	7	0	2	2	0	0	7	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	64	1	48	11	3	0	62	1	46	10	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IBR Tetal												

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nordea Bank Abp

							IRB Ap	proach					
				As of	31/03/2024					As of	1 30/06/2024		
		Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	Imin EUR. %		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	34,288	0	32,799	4,083	0	98	34,280	0	33,023	4,149	0	89
	Corperates	184,777	1,610	149,674	59,256	982	1,207	186,398	1,934	150,933	59,361	1,327	1,264
	Corporates - Of Which: Specialised Lending	128	0	46	26	0	0	142	0	53	33	0	0
	Corporates - Of Which: SME	59,332	814	54,475	17,293	641	503	60,114	925	55,042	17,575	793	537
	Retail	194,906	1,419	178,888	25,135	3,275	496	199,559	1,488	181,875		3,359	463
	Retail - Secured on real estate property	158,563	878	150,180	17,784	1,557	244	162,689	920	152,679		1,527	239
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,083	15	1,000	185	33	6	1,073	15	987	178	32	5
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	157,480	862	149,180	17,599	1,524	238	161,616	905	151,692	17,993	1,495	234
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	36,343	541	28,709	7,351	1,718	252	36,870	568	29,196	7,609	1,833	224
		1,574	72	1,196	663	230	26	1,580	73	1,194	657	233	23
	Retail - Other Retail - Of Which: non-SME	34,769	469	27,513	6,685	1,488	226	35,290	495	28,002	6,952	1,600	201
	Equity Other non-credit-obligation assets	0	0	0	3,298	0		0	0	0	2.917	0	
	IRB Total ²				91,771						92,207		
		(1) Original expose	ure, untike Exposu	re value, is reported	before taking into accourt	t any effect due to	credit conversion f	actors or credit risk	mitigation technic	jues (e.g. substituti	ion effects).		

(2) Integrate deposition, there is a possible state, the possible states along the sectors any structure to be to be (2) INTegrate does not include the Securitization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				Aso	31/03/2024					Aso	130/06/2024		
		Original	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	teposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Vitue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SWEDEN	Conclusions and certain givenesses nutritudes Corporate Corporate: Of Which: Specifical Leading Corporate: Of Which: Specifical Leading Retail: Recard on and a lead property Retail: Second on an orient property Retail: Second on an orient property Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Retail: Second on an orient property. Of Which: Stell Delayers Second Delayers Sec	0 9,925 52,275 97 18,378 53,124 47,802 93 47,709	0 457 0 251 159 93 0 93	0 9,818 42,730 21 17,332 49,561 44,596 90 44,507	0 908 16,007 18 4,395 2,849 1,708 18 1,690	0 224 0 86 376 119 0 118	0 23 310 0 181 50 26 0 25	0 9,989 52,260 97 18,008 55,113 49,686 93 49,593 0	0 485 0 243 171 97 0 97 0	0 9,883 42,351 20 16,955 50,847 45,776 89 45,886 45,886	0 905 16,095 18 4,221 2,955 1,768 15 1,753	0 305 0 142 416 124 1 124	0 23 291 0 160 45 27 0 27
	Retail - OccuPring Personne Retail - Other Retail Retail - Other Retail Retail - Other Retail Construct - Other Retail Other reso credit-shippton asses Ret Totai	0 5,322 269 5,052 0	0 85 58 0	0 4,965 200 4,765 0	0 1,141 107 1,034 0	0 257 28 231 0	0 25 2 23 0	0 5,427 273 5,154 0	0 74 10 64 0	0 5,072 199 4,873 0	0 1,187 107 1,080 0	0 292 34 258 0	0 18 1 17 0

				As o	31/03/2024					As of	30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,717	0	13,311	1,295	0	55	12,825	0	12,425	1,224	0	46
	Corporates	37,635	519	31,431	10,410	365	290	36,593	637	30,405	10,377	434	313
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,454	210	15,151	3,887	250	75	15,933	284	14,708	3,922	284	103
	Retail	53,123	362	51,264	8,197	730	113	53,768	385	51,472	8,245	683	96
	Retail - Secured on real estate property	45,566	260	44,830	6,718	450	48	45,781	280	44,909	6,719	381	42
DENMARK	Retail - Secured on real estate property - Of Which: SME	109	1	102	21	1	0	108	0	101	19	1	0
DENHARK	Retail - Secured on real estate property - Of Which: non-SME	45,457	259	44,728	6,697	448	47	45,673	279	44,809	6,700	381	42
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,557	103	6,433	1,479	280	66	7,987	105	6,563	1,525	301	53
	Retail - Other Retail - Of Which: SME	157	7	125	49	14	4	159	6	126	43	10	3
	Retail - Other Retail - Of Which: non-SME	7,401	95	6,309	1,430	266	62	7,828	99	6,437	1,482	292	50
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
											1 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	581 28.926	416	535 23.057	174 9.064	269	308	621 30.357	0	575	103 9.854	236	1 316
	Corporates - Of Which: Specialised Lending	31	410	25,057	3,004	269	306	45	420	24,000	9,854	2.30	316
	Corporates - Of Which: SME	10.833	273	9.047	3.523	237	162	11.794	274	9,924	3.840	234	169
	Retail	48,252	770	42.728	6.492	1.852	265	48.144	799	42.653	6.569	1.929	262
	Retail - Secured on real estate property	31,078	440	30,957	3,055	803	123	30,810	453	30,685	3,054	828	122
FINI AND	Retail - Secured on real estate property - Of Which: SME	809	13	739	128	28	5	804	14	730	128	29	5
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	30,269	426	30,218	2,926	776	118	30,006	440	29,955	2,927	799	118
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,175	330	11,771	3,438	1,049	142	17,335	345	11,967	3,515	1,101	140
	Retail - Other Retail - Of Which: SME	915	53	751	435	176	19	915	54	749	435	177	18
1	Retail - Other Retail - Of Which: non-SME	16,260	277	11,020	3,003	872	123	16,419	292	11,218	3,080	924	123
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As o	131/03/2024					As o	1 30/06/2024		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	Ó	0	0
	Institutions	5,009	0	5,006	301	0	10 203	5,373	0 303	5,370	347	0 345	11
	Corporates	34,535	161	29,290	13,603	117	203	35,400	303	29,666	13,721	345	235
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 12.866	79	0 12.096	5.193	67	0 81	0 13.204	22	12.303	5.253	133	88
1	Retail	38.008	102	33.129	7,217	257	60	40.314	102	34,644	7.620	260	53
	Retail - Secured on real estate property	32,503	71	28,193	6.156	162	44	34,760	72	29.667	6.476	164	44
	Retail - Secured on real estate property - Of Which: SME	72	1	69	18	3	1	69	1	66	16	2	0
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	32.431	70	28.123	6.138	159	44	34.692	71	29.601	6.460	162	44
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail	5,505	32	4,936	1,061	95	15	5,553	31	4,977	1,144	95	9
1	Retail - Other Retail - Of Which: SME	135	4	90	47	13	2	138	3	90	46	12	0
1	Retail - Other Retail - Of Which: non-SME	5,369	28	4,846	1,014	82	14	5,416	27	4,887	1,098	83	8
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach					
					As o	131/03/2024					Aso	1 30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valbe		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central govern	ments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		474	0	410	137 1.255	0	1	482	0	416	135 1.261	0	1
	Corporates		5,938	3	3,884	1,255	0	3	5,751	4	4,403	1,261		3
	Corporates - OT W Corporates - Of W	hich: Specialised Lending	19	0	13	0	0	0	57	0	48	13		0
	Corporates - OTW Retail	hich: SHE	19 291	0	13	32	0	0	297	0	48 283	13		0
		on real estate property	249	-	248	23			252	2	251	22		
		letail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ő	0	0	0	0		0
UNITED STATES		Netail - Secured on real estate property - Of Which: non-SME	249	2	248	23	3	0	252	2	251	22	3	0
	Retail - Qualifying		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Ret		41	0	28	8	2	0	45	1	32	9	2	0
		Ietail - Other Retail - Of Which: SME	5	0	1	1	0	0	5	0	1	1	0	0
		Intail - Other Retail - Of Which: non-SME	36	0	27	7	2	0	40	1	31	8	2	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation asset	2												
	IRB Total													
			(1) Original evenes	ure unlike Firmsu	re value, is reporte	d before taking into accourt	t any effect due to	creatil conversion fa	actors or cradit risi	emitigation tachnic	uses le e substitut	ion offects)		

							IRB Ap	proach					
				As of	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VIIDE		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	158	0	143	63	0	0	265	0	251	66	0	0
	Corporates Corporates - Of Which: Specialised Lending	6,826	11	5,356	1,323	0	22	6,202	12	4,803	1,217		22
	Corporates - Of Which: Specialisad Landing Corporates - Of Which: SME	331	0	267	85	0		656	0	519	112		0
	Corporatos - Or WHICH: SPIE Retail	42	0	40	60	0	1	47	0	43	112		2
	Retail - Secured on real estate property	42	0	32		0	0	32	0	43	3		0
	Retail - Secured on real estate property - Of Which: SME		0			0			0				0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0		32	0	32	2	ő	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	7	1	0	0	14	0	10	1		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	7	1	0	0	14	0	10	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				Aso	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	teposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAUE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0 386	0	0
	Institutions Consenites	924 1.912	0	905 1,203	292 488	0	0	1,155	0 27	1,135	366		1
	Corporates Corporates - Of Which: Specialised Lending	1,912	4	1,203	486	0	7	2,317	27	1,265	512	1	19
	Corporates - Of Which: Specialised Canoning Corporates - Of Which: SME	44	0	15	7	0	0	57	22	33			12
	Retail	178	1	151	22	2		176	2	152	23		1
	Retail - Secured on real estate property	114	0	113	2	1	ō	116	1	116	11	1	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	113	0	113	9	1	0	116	1	116	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	65	1	38	13	2	0	60	1	37	13	2	0
	Retail - Other Retail - Of Which: SME	18	0	6	4	0	0	17	0	6	5	0	0
	Retail - Other Retail - Of Which: non-SME	46	1	33	8	2	0	44	1	31	8	2	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRS Total												
		(1) Original expos	aure, untike Exposu	re value, is reporte	d before taking into accour	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	ues (e.g. substitut	ion effects).		

							IRB Ap	proach					
				As o	131/03/2024					As of	1 30/06/2024		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,936	9	2,420	974	3	9	3,084	12	2,534	982	3	11
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	17		0
	Corporates - Of Which: SME	16	0	16	18	0	0	16	3	15	17 27		1
	Retail Retail - Secured on real estate property	275 210	2	254 209	28 16	4	1	274 207	2	253 208	27	4	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	210	1	200	10	-		207	-	206	10	2	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	210	1	209	16	1		207	1	205	16	2	0
	Retail - Qualifying Revolving			0		0		0	0	0	0		0
	Retail - Other Retail	65	1	45	12	3		67	1	47	11	2	0
	Retail - Other Retail - Of Which: SME	7	0	2	1	0	0	7	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	58	1	43	10	3	0	60	1	46	9	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
-		(1) Original expos	ure, unške Exposu	ure value, is reporte	d before taking into accour	t any effect due to	credit conversion f	actors or credit ris	mitigation techni	ques (e.g. substituti	ion effects).		



			Nordea Bank Abp											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	_		Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria										000000000000000000000000000000000000000			
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 33 13 12 97 77 2393 2393	0 0 39 13 12 97 77 77 239	0 0 5 13 12 97 77 77 204				0 0 0 19 83 0 102		0 23 0 0 0 0 0 0 23		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	Bulgaria										0 0 0 0 0 0 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	Cyprus										000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Gzech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-107] [10Y-more Total	Denmark	3,022 10 11 11 1 202 33 3,328	10 0 11 0 202 33	311 10 0 11 0 202 15			866 0 0 0 0 0 0 0 1	0 3 4 1 3 8 2 2 8 2 1 92 1 92		0 2 3 21 7 9 9 97 139	0 0 0 0 0 0 0 0 0 0 0	732 99 22 0 16 0 0 868		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



				Nordea Bank Abp										
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	200 111 20 31 200 473 20 20 20 20 20 20 20 20 20 20 20 20 20	111 26 31 200 473 20	5 7 25 137 105 9	0		75 106 20 63 353 11 634	10 5 18 187 122 221 457 1,020	000000000000000000000000000000000000000	2 10 96 110 178 432 120 948	000000000000000000000000000000000000000	0 139 2 68 144 10 0 0 364		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	300 301 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0	306 3 5 15 0 0 0 0 0 0	0 3 15 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		
10-3M [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more] Total	Germany	243 811 263 100 101 101 77 213 0 0 1,477	815 263 10 101 77 213 0	25 1 10 0 4 50 0				0 0 0 0 0 32 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	Croatia								000000000000000000000000000000000000000	000000000000000000000000000000000000000	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	Greece									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary								0 0 0 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	Ireland								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Haly										0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		



							Nordea Bank Abp							
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [3Y-5Y] [5Y-107] [107-more Total	Latvia						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 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	Lithuania						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [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 4 0 4		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 1
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta						0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	185 0 33 62 47 33 360	1185 0 0 333 6 2 47 33 360	1 0 0 33 62 47 77 33	0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	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] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal									000000000000000000000000000000000000000				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Romania								0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				



		Nordea Bank Abp												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sr	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Derivatives with	h negative fair value	-		Risk weighted exposure
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 amorrised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[0	0))	0 0	0		0	0	0	0		
1 3M - 1Y I 1 1Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total	Stovakia					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000		
[0-3M[0	0			0 0	0		0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0				0			0	0	0		
[3Y - 5Y [[5Y - 10Y [Slovenia	0	0			0 0 0	0		0 0	0	0	0	0	
[10Y - more Total		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	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[2,093	2,093	6	1 1	0 0 0 0	0	2	0 0 3 0	0	0 : 0	0 569		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	531 833 237 733 422 242 242 242 242 244 244 244 244 2	24	1 22: (7! 9! 22	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101 26 18 0 0 0 1,517	11 14 33 33 34 122	3 0 5 0 7 0 7 0 7 0	366 52 51 37 86 0 575	. 0 . 0	4,145 988 339 60 19 99 6,120		
Total [0 - 3M [[3M - 1Y [4,981	4,981	49		0 0	1,517	12	5 0	575	0	6,120		18
[3Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom						000000000000000000000000000000000000000			0		0		
[0-3M[[3M-1Y]		0	0			0 0	0		0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland					0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			000000000000000000000000000000000000000		000000000000000000000000000000000000000		
[0-3M] [3M-1Y]		0	0			0 0	0		0	0	0	0	0	,
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein						000000000000000000000000000000000000000			000000000000000000000000000000000000000		000000000000000000000000000000000000000		
Total [0-3M[[3M-1Y]	1	8	8		3	0 0	0		2 0	1	0	0 21 68	(0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Norway	58 72 39 45 463	68 72 39 45 463	4, 72 33 11	2 2 3 3		000000000000000000000000000000000000000	12	7 0 1 0 3 0 1 0	4 7 5 22 38	. 0	68 100 446 0 0		
[10Y - more Total		2	2	28	3	0 0	2	34	0	23		0		125



				Nordea Bank Abp										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		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	n negative fair value			Risk weighted exposure
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 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	amount
[0-3M] [38-19] [19-29] [27-39] [37-59] [57-107] [107-more Total	Australia													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-2Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Canada	137 6 9 9 12 12 12 12 12 12 12 12 12 12 12 12 12	355 37 37 37 38 39 39 355 355 355 355											
104 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		866 0 0 0 0 0 0 0 0 0											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Japan						0 0 0 0 0 0 0 0 0		0 0 0 0 0 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[[3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	U.S.	3.600 4.60 177 0 911 0 0 5.156	446 178 0 917 0						0 0 0 0 0 0 0 0 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[[3H-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M[[3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Switzerland								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		
[0-3M] [34-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [107-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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 3 0 0 0 0 13		



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	leet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value	Off-balance sl	heet exposures	-
												-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Totat carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA								000000000000000000000000000000000000000			0 0 0 0 0 0 0 0		
10-3M[[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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													
(0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10V-more Total	Africa	0 0 0 0 0 0 3 3 9 9 0 0 0 0 0 0	0 0 16 0 33 9 0 58				0 0 0 16 0 0 33 9 0 0 0 0 58							
[0-3M] [34-11] [17-21] [27-37] [37-57] [57-107] [107-more Total	Others	0 5 1 2 9 9 18 0 0 8 8	0 5 1 2 9 18 0 35				0 5 1 2 9 9 18 0 35					13 0 0 0 0 0 0 0 13		0

Notes and definitions

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

[1] Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expo ted cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) 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, Montenesto, Serbia and Turkey,

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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 30/06/2024											
							As of 30/06/2024							
						Dire	ect exposures							
	(mIn EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0·3M[[3H-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10V-more Total	Austria													
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Belgium	6 22 33 9 46 72 72 54 54 2444	6 22 35 9 46 72 84 24 24	6 22 1 9 46 72 54			0 0 0 0 0 0 0	0 0 0 19 83 0 0 0 10 3						
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													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	Cyprus											000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [SY-107] [10Y-more Total	Denmark	3,243 23 0 11 16 133 30 3,365	0 11 16 135 20	282 23 0 11 16 135 12			540 0 0 0 0 0 0 0 1	2 2 17 6 14 76 68 68 185		2000 1000 1000 1000 1000 141		919 104 0 22 0 0 0 0 0 1,046		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



				Nordea Bank Abp										
							As of 30/06/2024							
						Dire	ct exposures							
	(mIn EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	233 161 22 10 100 410 30 977	161 22 10 101 410 36	24 18 6 24 47 26			2 136 4 4 76 348 10 581	1 10 0 188 181 331 369 1,081	0	1 36 98 71 289 380 152 152 1,026	0	129 1 104 150 38 1 0 423		
1044 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	877 3797 4 1 1 7 45 0 0 0 4 353 4	379 4 1 7 6 45 6 0 0 0	0 4 7 7 45 0 0 0			148 0 0 0 0 0 0 0	1001. 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		423 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany		1,273 17 159 0 179 185 0 0	17 17 54 0 39 29 0				0 0 40 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	Croatia								000000000000000000000000000000000000000	000000000000000000000000000000000000000	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	Greece								0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary									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	Ireland						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	italy								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		



				Nordea Bank Abp										
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		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	n negative fair value			Risk weighted exposure
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 designated at fair value through profitor 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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Latvia									000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-6Y] [10Y-more Total	Lithuania									000000000000000000000000000000000000000		000000000000000000000000000000000000000		
(0.3M) (3M-1Y) [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg			5 30 0 0 0 0 0						000000000000000000000000000000000000000				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta								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	Netherlands	213 11 30 1 10 22 6 2994 2994	213 11 300 1 1 100 23 6 239 294	31 11 30 1 10 23 6					0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland								0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0		13
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Portugal								0 0 0 0 0 0 0 0 0	0 0 0 0 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	Romania											0 0 0 0 0 0 0		0



		Nordea Bank Abp												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-Dalance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	announ
[0-3M]		0	0		1	0	0		0	0	0	0	٥	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 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]		0	0			0	0		0 0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0			0	0			0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [Slovenia	0	0			0	0		0	0	0	0	0	
[10Y - more Total		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	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		
[0-3M[0		113	1	0	0 546	4	0 0 3 0	0	0	0 822	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	977 4020 55 1.005 515 100 4,514	978 402 55 1,005 515 100 100	215 235 100			77 22 3 0 0 0	2: 4 6 3: 2: 1	7 0 3 0 5 0 1 0 3 0 5 0	60 26 20 43 62 0	0 0 0 0 0 0 0	5,172 241 29 191 0 19		
Total [0 - 3M [4,614	4,614	760		0	648	14	3 0	266	0	6,448 0	0	16
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom						000000000000000000000000000000000000000			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] [5Y-107]	iceland						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0		
[10Y - more Total [0 - 3M [1	0	0			0	0		0	0	0	0 0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein						000000000000000000000000000000000000000			000000000000000000000000000000000000000		0 0 0 0		
[0-3M[[3M-1Y]		7	7	6		0	1			0	0	70 122	0	8
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway	38 77 65 493 2	65 493 2	42 38 47) 65 125			000000000000000000000000000000000000000	11	4 0 0 0 3 0 7 0 5 0	6 6 27 43 34	0 0 0 0 0	439 0 0 0		
		2 743	2			0	2	21	5 O	34 121	0	0	0	



			Nordea Bank Abp											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 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	amount
[0-3M] [38-19] [19-29] [27-39] [37-59] [57-107] [107-more Total	Australia													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-2Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Canada	13 6 9 9 12 12 12 12 12 12 12 12 12 12 12 12 12	388 0 98 0 129 0 129 0 365											
104 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		666 0 0 0 0 0 0 0 0 0											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan								0 0 0 0 0 0 0 0 0	0 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[[3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	U.S.	3.03 3.03 88 1.122 6.25 5.176	0 936 89 1,122 0	0			3 0 0 0 0 0 0 0 3 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 7
[0-3M[[3H-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0-3M[[3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Switzerland								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [34-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [107-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 13 0 0 0 0 0 13		



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	Off-balance sh	eet exposures	
											-			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0				0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East								0 0 0 0 0 0 0 0 0 0					
10 - 3M1 13M - 1Y1 [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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 2 3 12 33 30 8 9 8 9 8 9	0 2 9 12 29 8 0 8 6 5				0 2 9 12 29 8 8 0 6 5		0 0 0 0 0 0 0 0 0 0 0					
10 - 3M ([3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 2 2 0 8 14 0 2 2 2	0 2 2 0 8 14 0 25				0 2 2 0 8 14 0 25	121 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			11 0 0 0 0 0 0 1 1		1

Notes and definitions

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

[1] Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expo: ted cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not rep rted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Laint America: Agentina, Batica: Bohis, Bata, Cota, Rica, Rica, Ri

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Nordea Bank Abp

					As of 30/09/2023			As of 31/12/023												
		01055	: carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provisi	ient, accumulated negative cha ons ⁴	nges in fair value due to			Gros	s carrying amount/ Nominal an	nount		Accumulated impain credit risk and provis					
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		
(min EUR)				Of which: defaulted Of which Stage 3 ⁸				Of which Stage 3 ⁸	Of which Stage 3 ⁸				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			
Cash balances at central banks and other demand deposits	60,039	7,795	6	6			0			50,86	5 6,707	4	4		4			• •		
Debt securities (including at amortised cost and fair value)	46,806	0	0				0			47,06	4 0	0			o -			• •		
Central banks	1,517	0	0	0			0		o o	12	2 0	0		2	0 1	0		0 0		
General governments	13,282	0	0	0			0		• •	13,26	2 0	٥		2	0	•		o 0		
Credit institutions	30,698	0	0			1	0			31,88	7 0	0	0		o ::			o 0		
Other financial corporations	756	0	0				0			1,46	3 0	0	0		0			o 0		
Non-financial corporations	552	0	0				0			33	o o	0	0		o :			o 0		
Loans and advances(including at amortised cost and fair value)	325,333	461	2,650	2,650	2,18	601	1,025	88	4 1,391	329,34	3 462	2,853	2,853	2,40	18 61	1,067	1,02	29 1,315		
Central banks	1,489	0	0	0			0		o o	1,62	1 0	0		2	o ::	0		0 0		
General governments	3,053	3	34	34	34		2		2 32	3,98	3 2	27	27	2	17 (2		2 26		
Credit institutions	544	42	16	16	16		16	1	5 0	60	2 0	15	15	5 1	.5	15	1	.5 0		
Other financial corporations	7,665	1	50	50	48	s 5	24	2	4 3	11,05	1 1	55	55	5 5	i4 11	29	2	9 2		
Non-financial corporations	135,167	36	1,365	1,365	1,20:	348	669	66	652	130,60	6 107	1,477	1,477	1,31	6 36	670	66	1 555		
of which: small and medium-sized enterprises	49,297	36	694	694	593	136	348	34	5 237	51,04	2 55	690	690	59	18 16	354	35	0 252		
of which: Loans collateralised by commercial immovable property	42,059	8	349	349	221	47	52	4	5 212	42,86	3 12	360	360	22	e9 6:	47	4	1 239		
Households	177,415	379	1,185	1,185	88	240	313	28	704	181,48	1 353	1,278	1,278	99	6 24	352	32	.3 732		
of which: Loans collateralised by residential immovable property	154,438	167	782	782	49:	55	105	7	4 590	159,72	3 174	816	816	53	19 51	112	8	15 640		
of which: Credit for consumption	13,436	155	297	297	29:	114	108	10	7 60	13,55	1 139	300	300	29	10:	121	12	:0 60		
DEBT INSTRUMENTS other than HFT	432,177	8,256	2,656	2,656	2,19	603	1,025	98	4 1,391	427,27	2 7,169	2,857	2,857	2,41	2 62	1,067	1,02	9 1,315		
OFF-BALANCE SHEET EXPOSURES	106,501		214	214	21	159	19	1	ə 4	105,44	3	361	361	1 35	7 14	22	2	:2 4		

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Nordea Bank Abp

As of 31/03/2024 As of 30/06/2024 Accumulated impairment, a credit risk and provisions⁴ Accumulated impairment, a credit risk and provisions⁴ Collaterals and financial guarantees received on no performing exposures Collaterals and finan guarantees received on performing exposur On non-performing exposures³ On non-performin exposures³ Of which performing but past due >30 days and <=90 days Of which performing but past due >30 days and <=90 days In performing expr Of which: defaulted Of which Stage 3⁸ Of which Stage 3⁸ Of which: defaulted Of which Stage 3⁸ Of which Stage 3⁸ 43,863 55,086 6,566 14,656 30,987 **43,646 53,365** 5,859 6 261 4.960 tised cost and fair value) Central banks 14,944 31,402 60 1,972 Otherfinanci 905 552 325,144 1,414 2.725 2,725 2.30 1,056 323.511 2,983 2,98 1.074 1.0 1.1 2.5 3,574 2,799 69P 84 12,40 11,795 129,438 50,114 1,3 1.35 129,033 1,572 1,5 49,874 41,664 177,472 41,712 of which 179,168 1,32 1,2 1,2 1,33 156,457 157,757 13,187 13,126 422,460 422,155 STRUMENTS other than HFT 102,865 106,986 354 354 22 382 382 20 FF-BALANCE SHEET EXPOSURES 347 154 376 149

Fa(3) of Regulation (EU) No 575/2015 s since initial recognition for financia s since initial recognition for financia subject to impairment

nents subject to impairment, the accumulated negative changes in fair value d through profit or loss o (3) Inst report here the cumulative amount of expected credit loss exposures option to the EINPER from k (templates F 18.00 / F 19.00

(4) For the on-balance share them, accumulated impairments and accumulated impairments and accumulated impairments and accumulated insparies of the opposite sign of hearts is exported accumulated changes in tai value due to condit risk are disclosed with a positive sign. They are discussing asset. Following this sign convention, information is disclosed with the opposite sign of heart is impairment, accumulated changes in tai value due to condit risk and providency in the FNREP sign convention. This is because, based on this sign convention, the provisions on of balances share committenest are generally uponted with a positive sign. Arnex 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 ()

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



Forborne exposures

Nordea Bank Abp

			As of 30/	9/2023			As of 31/12/2023									
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carryinş exposures wit measures			exposures with	Collateral and financia on exposures with for					
		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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	-	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	2,036	903	379	342	837	316	2,261	1,045	455	420	975	329				
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	19	19	2	0	49	46	23	23	2	0				
Non-financial corporations	1,442	690	317	293	525	220	1,655	833	388	365	637	228				
of which: small and medium-sized enterprises	522	263	155	147	282		535	275	175	167	303					
Households	547	170	43	30	310	96	557	166	44	32	336	101				
DEBT INSTRUMENTS other than HFT	2,036	903	379	342	837		2,261	1,045	455	420	975					
Loan commitments given	60	13	5	0	17	0	72	14	4	0	27	0				
QUALITY OF FORBEARANCE ²																
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 ³	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

¹⁰For the on-balance sheet learns, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a possible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, from a completed in the opposite sign of value due to credit risk are decreasing assets. Following this sign convention, Fig. 90(), which followers a sign 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 elemstruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINEF sign convention. This is because, based on this sign convention, the provisions on off-balance sheet committees are generally reported with a possible sign.

⁽⁶⁾ 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.



Forborne exposures

Nordea Bank Abp

			As of 31/	03/2024		As of 30/06/2024										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carryin; exposures wit measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	-	0	0	0	0	0	-				
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	2,254	754	157	133	1,013	327	2,415	898	435	395	1,145	357				
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	48	45	1	1	1	0	46	43	18	18	1	0				
Non-financial corporations	1,630	529	120	101	673	232	1,792	671	363	335	789	255				
of which: small and medium-sized enterprises	572	210	71	60	360		594	217	167	157	387					
Households	577	180	37	31	339	95	577	183	54	41	355	101				
DEBT INSTRUMENTS other than HFT	2,254	754	157	133	1,013		2,415	898	435	395	1,145					
Loan commitments given	77	13	4	0	25	0	190	20	5	0	60	0				
QUALITY OF FORBEARANCE ²																
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 ³	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 F18.00 / F19.00), 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) 2021/45-115 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 instruments, the positive sign. (3) The information applies nyl to balance since one of the crient is or significance and having a ratio of non-performing Goans and advances (excluding loans and

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing bans 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.



2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading

Nordea Bank Abp

			Asof	30/09/2023					As of 3	1/12/2023			As of 31/03/2024							As of 30/06/2024										
	Gross carrying amount		ht						arrying amount			Accumulated	Gross carry	ing amount				Accumulated	Gross carry	/ing amount				Accumulated	Gross carr	ying amount				Accumulated
		Of which: non- performin	ේ of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impaiment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing						
(min EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures*			defaulted			exposures*						
A Agriculture, forestry and fishing	8,206	253	253	3,850	67	5	7,290	187	180	3,584	45	5	7,527	193	191	3,868	42	6	7,422	183	183	3,720	40	6						
B Mining and quarrying	490	70	70	488	38	0	431	2	0	426	2	0	407	2	1	403	2	0	685	2	2	680	2	0						
C Manufacturing	13,443	178	178	13,085	126	0	13,639	251	167	13,639	192	0	14,038	255	153	14,038	175	0	13,274	204	204	13,274	174	0						
D Electricity, gas, steam and air conditioning supply	5,093	2	2	5,064	6	0	5,169	1	1	4,747	4	0	4,355	1	1	3,915	4	0	4,779	83	83	4,397	31	0						
E Water supply	1,209	1	1	1,047	3	0	1,081	3	3	916	2	0	1,232	4	4	1,067	2	0	1,283	3	3	1,123	2	0						
F Construction	7,188	80	80	6,703	95	0	6,585	90	64	6,224	87	0	6,458	72	69	6,098	78	0	6,478	79	79	6,163	75	0						
G Wholesale and retail trade	9,547	141	141	9,496	154	0	9,248	243	235	9,027	179	0	9,763	271	263	9,506	168	0	8,255	314	314	8,163	181	0						
H Transport and storage	8,361	275	275	8,323	156	0	6,795	82	76	6,520	72	0	7,158	84	83	6,907	71	0	6,655	89	89	6,400	79	0						
I Accommodation and food service activities	1,439	10	10	905	27	0	1,504	21	19	908	17	0	1,438	23	22	857	17	0	1,431	23	23	843	17	0						
J Information and communication	3,052	60	60	2,782	23	0	3,049	73	68	2,805	65	0	3,041	19	16	2,793	35	0	2,688	21	21	2,450	29	0						
K Financial and insurance activities	12,890	30	30	12,379	38	0	9,964	22	22	9,503	34	0	10,935	136	80	10,488	87	0	11,956	183	183	11,510	100	0						
L Real estate activities	49,366	126	126	41,389	144	0	50,053	169	162	41,351	178	0	46,283	154	147	37,566	161	0	47,449	166	166	38,711	134	0						
M Professional, scientific and technical activities	8,132	96	96	7,453	77	0	10,288	274	261	9,721	101	0	11,251	83	73	10,699	111	0	10,992	145	145	10,474	105	0						
N Administrative and support service activities	3,329	25	25	3,226	37	0	2,669	21	14	2,497	25	0	2,641	22	21	2,448	24	0	2,753	39	39	2,583	22	0						
O Public administration and defence, compulsory social security	130	0	0	130	0	0	93	2	2	92	0	0	87	2	2	86	0	0	88	2	2	87	0	0						
P Education	311	1	1	213	3	0	320	1	1	216	1	0	287	1	1	183	1	0	288	1	1	185	1	0						
Q Human health services and social work activities	1,003	3	3	757	5	0	1,193	26	26	928	13	0	1,184	28	27	926	12	0	1,302	27	27	1,044	13	0						
R Arts. entertainment and recreation	803	8	8	632	11	0	731	7	6	626	7	0	727	7	6	624	7	0	752	6	6	662	6	0						
S Other services	1,177	2	2	1,158	2	0	505	2	1	375	3	0	626	1	1	496	6	0	508	1	1	379	1	0						
Loans and advances	135,167	1,365	1,365	119,082	1,012	5	130,606	1,477	1,308	114,105	1,028	5	129,438	1,358	1,162	112,966	1,004	6	129,037	1,572	1,572	112,851	1,013	6						

¹⁰ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.