

Bank Name	Nordea Bank - group						
LEI Code	6SCPQ280AIY8EP3XFW53						
Country Code	SE						



### 2018 EU-wide Transparency Exercise Capital

Nordea Bank - group

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	31,747	31,181	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	24,515	24,462	C 01.00 (r020.c010)	Article S0 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,097	5,117	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1	instruments) Retained earnings	24,286	24,174	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (1) of CRR
	A.1.3	Accumulated other comprehensive income	-319	-355	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-252	-269	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,834	-3,915	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-61	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-291	-3	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-152	-164	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 59 to 51 of CRF, Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRF, Articles 36(1) point b) (iii) and 379(3) of CRF, Articles 36(1) point b) (iv) and 153(8) of CRF, and Articles 36(1) point b) (iv) and 153(8) of CRF.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-19	-62	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,493	2,819	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,792	2,836	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	2,030	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-21	-17	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c101) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	722	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,008	27,281	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,738	3,900	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,662	4,638	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,164	-910	$\begin{array}{l} C \; 01.00 \; ( ( 910, c010) + C \; 01.00 \; ( ( 920, c010) \\ + \; C \; 01.00 \; ( ( 930, c010) + C \; 01.00 \\ ( 940, c010) + \; C \; 01.00 \; ( ( 950, c010) + C \\ 01.00 \; ( ( 970, c010) + C \; 01.00 \; ( ( 974, c010) + C \\ 01.00 \; ( ( 978, c010) \\ \end{array} \right)$	
	A.4.3	Tier 2 transitional adjustments	241	172	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	125,779	122,569	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.49%	19.96%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.27%	22.26%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.24%	25.44%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,515	24,462	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.49%	19.96%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

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



## Leverage ratio

Nordea Bank - group

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	28,008	27,281	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	27,286	27,281	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	538,338	548,980	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	538,338	548,980	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.0%	C 47.00 (r330,c010)	



## **Risk exposure amounts**

Nordea Bank - group

	As of 31/12/2017	as of 30/06/2018
(min EUR)		
Risk exposure amounts for credit risk	102,743	100,606
Risk exposure amount for securitisation and re-securitisations in the banking book	850	847
Risk exposure amount for contributions to the default fund of a CCP	43	78
Risk exposure amount Other credit risk	101,850	99,681
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,520	3,908
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	411	684
Risk exposure amount for Credit Valuation Adjustment	1,208	792
Risk exposure amount for operational risk	16,809	16,487
Other risk exposure amounts	1,500	776
Total Risk Exposure Amount	125,779	122,569

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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Nordea Bank - group

Interest prome10,2190.4900Of which loans and advances income0.4010.2125Of which loans and advances income0.25250.2393Of which loans and advances income0.55220.2700(Which loans and advances income0.6380.3035(Of which dest scattres insued incomes)0.0510.000(Of which dest scattres insued incomes)0.0100.000(Berners ex cpalar regular incomes)0.0100.000(Series of Thancia assets and labilities not measured at his whice through profit or loss, and of ron financia asset, not0.010(Berners (Series on financia assets and labilities not measured in this whice through profit or loss, and of ron financia asset, not0.0120(Series of Thancia assets and labilities not measured in this whice through profit or loss, and of ron financia asset, not0.0120(Berners (Series on financia assets and labilities for transment asset, not0.0120(Series of Thancia assets and labilities for transment asset, not0.0120(Series of Thancia assets and labilities for transment asset, not0.0120(Series of Thancia assets and labilities for transment asset and labilities for transment asset and labilities for transment0.0121(Dependenting Income (correspondenting Income) (Correspondenting Income)0.0121(Dependenting Income) (Correspondenting Income)0.0121(Dependenting Income) (Correspondenting Income)0.0101(Correspondenting Income) (Correspondenting Income)0.0101(Correspondenting Income) (Correspondenting Income) <t< th=""><th></th><th>As of 31/12/2017</th><th>As of 30/06/2018</th></t<>		As of 31/12/2017	As of 30/06/2018
of which dist securities income     101       of which dist securities income     7,225       Different sequences     5,562       ((f) which disputs expenses)     0       (f) which disputs expenses	(min EUR)		
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(f) (initial det sourdes sourd expenses)2,8991,335(Expenses on Shared explait receptate recept	Interest expenses		
progress on share capial repsylable on demand)         0         0           Dividend income         51         1           Ref Re and commission income         2,033         1,384           Gains or () losses on dencad assets and labilities not measured at fair value through profit or loss, and of non financial assets and labilities held for trading, net         36         38           Gains or () losses on financial assets and labilities held for trading, net         30         1212           Gains or () losses frame capital scales and labilities held for trading, net         30         3121           Gains or () losses frame capital scales and labilities held for trading, net         31         1212           Gains or () losses frame capital scales and labilities held for trading, net         31         3121           Kachange differences [gain or () losses, net         31         3121           Net other uperating income (copense)         4,628         2,2133           (Depreciation)         4,628         2,2133           (Depreciation)         4,628         2,2133           (Depreciation)         6,00         4,628         2,2133           (Depreciation)         6,00         6,00         6,00           (Order transmid gains or () losses, net         6,00         6,00         6,00           (Order transmid gain	(Of which deposits expenses)		
Indefer         S1         1           Net Fee and commission income         2,663         1,384           Gaits or () loses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, jut         36         28           Gaits or () loses on financial assets and liabilities held for trading, net         1,120         496           Gaits or () loses on financial assets and liabilities in through profit or loss, net.         30         111           Staris or () loses on financial assets and liabilities of fair value through profit or loss, net.         30         121           Exchange differences (gain or () loss), net.         31         111         111           You to the through profit or loss, net.         33         121           Commissions (or () loss), net.         33         121           You to the through profit or loss, net.         33         121           Constructions (or () loss), net.         33         121           Constructions (or () loss), net.         33         121           Constructions (or () loss), net.         33         33           Constructions (or () loss), net.         34         90           Constructions (or () loss), net.         34         90           Constructions (or () loss), net.         33         3		,	
Net Fee and commasion income         2,963         1,384           Gate or (2) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial seeds, just	(Expenses on share capital repayable on demand)		0
Gains or () boses on derecegnition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities at har value through profit or loss, net         1.120         4.96           Gains or () boses on financial assets and liabilities at har value through profit or loss, net         3.0         1.21           Gains or () loss on financial assets and liabilities at har value through profit or loss, net         3.0         1.21           Schars or () loss on financial assets and liabilities at har value through profit or loss, net         3.0         1.22           Excharge differences [gain or () loss], net.         1.13         1.21           Not oth compression         8.797         4.285           Charge differences [gain or () loss, net.         8.797         4.285           Identification capression         4.628         2.233           (Administative caperise)         4.628         2.233           (Administative caperise)         1.11         1.0           (Contemberchs and guirantes given)         1.21         1.0           (Contemberchs and guirantes given)         9.3         2.33           (Of which perding legal issues and tax liftgation <sup>1</sup> 3.0         0           (f which perding legal issues at ax liftgation <sup>1</sup> 3.0         0.0           (f which perding legal issues at an waiting of gain waites	Dividend income	51	1
assets, ref	Net Fee and commission income	2,963	1,384
Gains or (-) losses from hedge accounting, net       30       121         Gains or (-) losses from hedge accounting, net       42       -52         Exchange differences [gain or (-) loss, net       6113       121         Net other operating income (expenses)       633       128         OrtAL OPERATINE IN COME, NET       6,633       2,223         (Administrative expenses)       4,628       2,223         (Administrative expenses)       4,628       2,223         (Indentification gains or (-) losses, net       n.a.       0         (Oddification gains or (-) losses, net       n.a.       0         (Commitments and guarantee given)       29       29       29         (Commitments and guarantee given)       29       20       20         Of which pending legal issues and tax lligaton <sup>1</sup> 30       20       20         Of which pending legal issues and tax lligaton <sup>1</sup> 30       00       00         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> n.a.       00       00         (Inpairment or (-) reversal of impairment on financial assets and wasodates non-financial assets)       n.a.       00       00         (Inpairment or (-) reversal of impairment or financial assets and rusodations, joint ventures and associates and on non-financial assets)		-36	28
Gains or (-) losses from hedge accounting, net       42       -52         Exchange differences (gain or (-) loss), net       -113       011         Not other operating income (reverses)       83       0128         TOTAL OPERATING INCOME, NET       8,797       4,658         (Administrative expenses)       4,628       2,123         (Administrative expenses)       4,628       2,123         Modification gains or (-) losses, net       n.a.       0         (Provisions or (-) reversal of provisions)       121       144         (Commitments and guarantees given)       29       -4-9         (Cher provisions)       93       23         Of which restructuring <sup>1</sup> 88       0         (Impairment or (-) reversal of fundicial assets not measured at fair value through profit or loss)       30       0         (Impairment or (-) reversal of impairment on financial assets at nortised cost)       n.a.       00         (Impairment or (-) reversal of impairment on financial assets at nortised cost)       n.a.       00         (Impairment or (-) reversal of impairment on financial assets at nortised cost)       n.a.       00         (Impairment or (-) reversal of impairment on financial assets and on non-financial assets)       0       00         (Impairment or (-) reversal of impairment on financial assets a	Gains or (-) losses on financial assets and liabilities held for trading, net	1,120	496
Exchange differences [gain or (-) loss], net-11312Net oher operating income ((expenses)83128Net oher operating income ((expenses)87/770.42,65(Administrative expenses)6,6280.2,123(Depreciation)257138(Modifiedtion gains or (-) losses, net0.1.0(Comminters and guarantees given)290.49(Other provisions)290.49(Other provisions)9323Of which pending legal issues and tax (tigation <sup>1</sup> )30.Of which restructuring <sup>1</sup> 880.00(Innariant and guarantees in other subsidiaries, net) <sup>2</sup> 0.000.00(Innariante and cuparantees of the fund for general banking risks, net) <sup>2</sup> 0.000.00(Innariante and cuparantees of other general banking risks, net) <sup>2</sup> 0.000.00(Innariante or (-) reversal of inpairment or Innarial assets not measured at fair value through profit or loss)0.000.00(Innariante or (-) reversal of inpairment or Innarial assets at anotised cost)0.000.00(Innariant developed on pairment or Instituents in subsidiaries, joint ventures and associates and on on-financial assets)0.000.00(Innariant developed on pairment or Instituents in subsidiaries, joint ventures and associates0.000.00(Innariant developed on pairment or Instituents in subsidiaries, joint ventures and associates0.000.00(Innariantee or (-) reversal of inpairment or Instituents in subsidiaries, joint ventures and associates0.000.00(Innariantee or (-) reversa	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	30	121
Net other operating income /(expenses)       83       128         TOTA OPERATING INCOME, NET       8,797       4,255         (Administrative expenses)       4,628       2,123         (Depreciation)       257       138         Modification gains of () losses, net       n.a.       0         (Provisions or () reversal of provisions)       121       144         (Commitments and guarantees given)       29       -9         (Other provisions)       93       23         Of which restructuring <sup>1</sup> 3       23         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 34       24         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 144       104         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 149       104         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 140       104         (Increases at amortised cost)       140       104       104         (Impairment or (-) reversal of inpairment on financial assets not measured at fair value through profit or loss)       340       0       104         (Impairment or (-) reversal of inpairment or financial assets at amortised cost)       14       104       104       104         (Impa	Gains or (-) losses from hedge accounting, net	42	-52
TOTAL OPERATING INCOME, NET8,7974,265(Administrative expenses)4,6282,123(Depreciation)257138Modification gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)121141(Commitments and guarantees given)29-99Of which pending legal issues and tax ltigation <sup>1</sup> 3-23Of which pending legal issues and tax ltigation <sup>1</sup> 3-0Of which pending legal issues and tax ltigation <sup>1</sup> 88-0(Increases of -) decreases of the fund for general banking risks, net) <sup>2</sup> 00(Increases of -) decreases of the fund for general banking risks, net) <sup>2</sup> n.a.00(Financial assets at drivalue through other comprehensive income)n.a.00(Financial assets at and rises docts)n.a.0000(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)0000(Impairment or (-) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)00000(of which Goodwill)00000000Notation (-) loss form non-current asset and disposal groups classified as held for sale not qualifying as discontinued operations00ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS4,1822,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS4,1822,000ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS4,1822,000 <td>Exchange differences [gain or (-) loss], net</td> <td>-113</td> <td>12</td>	Exchange differences [gain or (-) loss], net	-113	12
(Administrative expenses)4,6282,123(Depreciation)257138(Ording gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)12114(Commitments and guarantees given)29-9(Other provisions)93233Of which pending legal issues and tax litigation <sup>1</sup> 3-Of which restructuring <sup>1</sup> 3-Of which restructuring <sup>1</sup> 000(Inreases of the fund for general banking risks, net) <sup>2</sup> 340104(Financial assets at fair value through other comprehensive income)n.a.00(Financial assets at fair value through other comprehensive income)000(Financial assets at fair value through other comprehensive income)n.a.00(Financial assets at fair value through other comprehensive income)000(Financial assets at mortised onst)0000(Inpairment or (-) reversal of inpairment of investments in subsidaries, joint ventures and associates and on non-financial assets)411(of which Goodwill)000000(Inpairment or (-) loss of investments in subsidaries, joint ventures and associates735<	Net other operating income /(expenses)	83	128
(Depreciation)257138Modification gains or (-) losses, net00(Provisions or (-) reversal of provisions)12114(Commitments and guarantees given)29-9(Other provisions)93233Of which pending legal issues and tax litigation <sup>1</sup> 33Of which restructuring <sup>1</sup> 880(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 00(Financial assets at air value through optier comprehensive income)n.a.00(Financial assets at air value through other comprehensive income)n.a.00(Financial assets at anotised cost)n.a.00(Muchic Goodwill)000Negative goodwill recognised in profit or loss00Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735115Profit Tor (-) loss for mon-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BAFTER TAX FROM CONTINUING OPERATIONS3,3371,556	TOTAL OPERATING INCOME, NET	8,797	4,265
Instruction         International instruction         Internation         Internatinsteast and struction in theresteast and end instructio	(Administrative expenses)	4,628	2,123
(Provisions or (-) reversal of provisions)12114(Commitments and guarantees given)2999(Other provisions)9323Of which pending legal issues and tax litigation <sup>1</sup> 323Of which restructuring <sup>1</sup> 30Of which restructuring <sup>1</sup> 880(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 00(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)3400(Financial assets at amortised cost)n.a.00(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)14104(Impairment or (-) reversal of inpoirment sin subsidaries, joint ventures and associates and on non-financial assets)000Negative goodwill recognised in profit or loss0000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates7350115Profit OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS0000ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556	(Depreciation)	257	138
(Commitments and guarantees given)       29       -99         (Other provisions)       93       23         Of which pending legal issues and tax litigation <sup>1</sup> 3       3         Of which restructuring <sup>1</sup> 3       0         (Increases of the fund for general banking risks, net) <sup>2</sup> 0       0         (Ingrainment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)       340       0         (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)       n.a.       00         (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)       0       00         (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)       0       00         (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)       0       0         (of which Goodwill)       0       0       0       0         Negative goodwill recognised in profit or loss       0       0       0         Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       0       0         Profit or (-) Loss	Modification gains or (-) losses, net	n.a.	0
(Other provisions)9323Of which pending legal issues and tax litigation13Of which pending legal issues and tax litigation13Of which restructuring188(Increases or (-) decreases of the fund for general banking risks, net)20(Increases or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)340(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at fair value through other comprehensive income)n.a.(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)104(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4(of which Goodwill)00Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates0Share of the profit or (-) loss form onn-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,3371,556PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337PACIFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	(Provisions or (-) reversal of provisions)	121	14
Of which pending legal issues and tax litigation <sup>1</sup> 0Of which pending legal issues and tax litigation <sup>1</sup> 3Of which restructuring <sup>1</sup> 88(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 0(Increases or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)340(Financial assets at arian value through other comprehensive income)n.a.(Financial assets at amortised cost)n.a.(Indreaiment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)n.a.(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates0Profit or (-) loss form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations735Profit or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS4,182PORFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	(Commitments and guarantees given)	29	-9
Of which restructuring10Of which restructuring10(Increases or (-) decreases of the fund for general banking risks, net)20(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)340(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at amortised cost)n.a.(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)104(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735Profit or (-) loss EFORE TAX FROM CONTINUING OPERATIONS0PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	(Other provisions)	93	23
Of which restructuring188(Increases or (-) decreases of the fund for general banking risks, net)20(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)340(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at amortised cost)n.a.(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)104(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	Of which pending legal issues and tax litigation <sup>1</sup>	3	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)       340       104         (Financial assets at fair value through other comprehensive income)       n.a.       0         (Financial assets at amortised cost)       n.a.       104         (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)       n.a.       104         (of which Goodwill)       0       0       0         Negative goodwill recognised in profit or loss       0       0       0         Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates       735       115         Profit or (-) loss firom non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       0       0         PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS       2,000       2,000         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       3,337       1,556		88	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)340104(Financial assets at fair value through other comprehensive income)n.a.0(Financial assets at amortised cost)n.a.0(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)41(of which Goodwill)000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates000Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS4,1822,0002,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556	(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Financial assets at amortised cost)n.a.104(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)41(of which Goodwill)000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735115Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,1822,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556		340	104
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,182PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	(Financial assets at fair value through other comprehensive income)	n.a.	0
(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,182PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	(Financial assets at amortised cost)	n.a.	104
Negative goodwill recognised in profit or loss       0       0         Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates       735       115         Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       0       0         PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS       4,182       2,000         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       3,337       1,556	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735115Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,1822,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556	(of which Goodwill)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates735Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,182PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,337	Negative goodwill recognised in profit or loss	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,1822,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556		735	115
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4,1822,000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS3,3371,556		0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 3,337 1,556		4,182	2,000
			1,556
Profit or (-) loss after tax from discontinued operations	Profit or (-) loss after tax from discontinued operations	0	0
		3.337	1,556
		· · · · · · · · · · · · · · · · · · ·	1,556

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

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

EOM rates have been applied to convert figures from SEK to EUR in the Transparency exercise. In the Stress test, average rates have been applied to convert P&L figures into EUR, which may result in minor differences regarding P&L items between the two publications.

EBA EMORAN ANTING AUTHORITY

#### 2018 EU-wide Transparency Exercise

#### Market Risk

#### Nordea Bank - group

	SA			IM											IM							
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017							As of 30/06/2018								
		VaR (Memorandum item)		STRESSED VaR (					RICE RISKS CAPITAL HARGE FOR CTP		VaR <i>(Memorandum item)</i>		m) STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND ALL PRICE RISKS CA MIGRATION RISK CHARGE FOR CT CAPITAL CHARGE							
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE		12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	918	972	45	14	110	35							55	15	167	45						
Of which: General risk	28	0	30	10	69	25							37	11	92	28						
Of which: Specific risk	890	972	15	4	41	10							18	4	75	17						
Equities	108	139	12	3	22	5							9	2	34	5						
Of which: General risk	17	14	0	0	0	0							0	0	0	0						
Of which: Specific risk	36	52	12	3	22	5							9	2	34	5						
Foreign exchange risk	0	0	22	5	55	12							13	2	28	5						
Commodities risk	49	74	0	0	0	0							0	0	0	0						
Total	1,075	1,185	41	11	83	25	15	38	28	33	20	2,444	42	12	100	27	21	22	32	31	55	2,722



Credit Risk - Standardised Approach

Nordea Bank - group

			Standardised Approach										
			Standardised Approach           Standardised Approach           As of 31/12/2017         As of 30/06/2018           Original Exposure         Risk exposure amount         Value adjustments and provisions         Original Exposure'         Exposure Value'         Risk exposure amount         Value adjustments and provisions         Original Exposure'         L2005         Risk exposure amount         Iside exposure         Name         Risk exposure         Risk exp										
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		Value adjustments and provisions				
	Central governments or central banks	2,486	2,484	281		2,076	2,131	114					
	Regional governments or local authorities	135		7				8					
	Public sector entities	41	52	3		23	35	3					
	Multilateral Development Banks		0	0		0	0	0					
	International Organisations		0	0		0	0	0					
	Institutions												
	Corporates	5,829	3,324	3,264		5,609	3,213	3,188					
	of which: SME	1.085	942	881		852	735	712					
	Retail	6.996	4.560	3.225		6.976	4.601	3.266					
	of which: SME	1,648	1,455	896		1,638	1,408	871					
Consolidated data	Secured by mortgages on immovable property	4.505	4.388	2.458		3.097	3.040	1.063					
	of which: SME	10	9	3		18	17	5					
	Exposures in default	614	446	592	125	416	275	325	137				
	Items associated with particularly high risk	517	503	754		556	538	807					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	1,173	1,173	2,598		1,146	1,146	2,578					
	Securitisation	0	0	0		0	0	0					
	Other exposures	847	846	582		946	944	610					
	Standardised Total	25,446	20,095	13,891	183	24,020	19,001	12,075	200				

			Standardised Approach										
			As of 31/12	2/2017		As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %) Central governments or central banks	0						28					
	Regional governments or local authorities	9	9	22		11	11	28					
	Public sector entities	0	0	U		U	0	U					
	Multilateral Development Banks	U	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	International Organisations	0	0			0	0						
	Corporates	145	86	85		149	90	90					
	of which: SME	145		2		145	50	50					
	Retail	1.203	866	646		1.257	905	675					
	of which: SME	85	80	57		84	79	56					
DENMARK	Secured by mortgages on immovable property	1	1	0		1	1	0					
DENNAR	of which: SME	0	0	0		0	0	0					
	Exposures in default	10	2	3	8	12	4	4	8				
	Items associated with particularly high risk	70	70	105		61	61	91	-				
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	32	32	46		32	32	41					
	Securitisation												
	Other exposures	34	34	34		36	36	36					
	Standardised Total <sup>2</sup>				10				12				

Original exposure, unlike Exposure that constraint exposure and e

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06,	2018					
	(min EUK, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks	98	98	233		46	46	64					
	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	530	529	14		314	313	8					
	Corporates	44	44	44		36	37	37					
	of which: SME	1	1	1		0	0	0					
	Retail	2,399	1,365	986		2,311	1,337	966					
	of which: SME	469	422	279		468	418	277					
SWEDEN	Secured by mortgages on immovable property	1	1	0		1	1	1					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	6	5	7	1	4	3	5	0				
	Items associated with particularly high risk	6	6	9		20	20	31					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	814	814	1,950		791	791	1,943					
	Securitisation												
	Other exposures	47	46	38		48	47	39					
	Standardised Total <sup>2</sup>				1				3				

<sup>(1)</sup> Original exposure, unalle Exposure have provide before taking into account any effect due to credit conversion factors or credit risk mispation techniques (e.g., substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min E48. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	Central governments or central banks	18	18	20		17	17	20	
	Regional governments or local authorities	0				0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		9	8	2	
	Corporates	9	5	5		10	9	9	
	of which: SME	1	1	1		0	0	0	
	Retail	6	4	3		5	4	3	
	of which: SME	3	3	2		3	2	1	
FINLAND	Secured by mortgages on immovable property	7	7	3		8	8	3	
	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	3	3	5		4	4	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	26	26	41		23	23	23	
	Securitisation								
	Other exposures	36	36	36		35	35	35	
	Standardised Total <sup>2</sup>				0				0

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Credit Risk - Standardised Approach

Nordea Bank - group

					Standardis	ed Approach			
			As of 31/12/2017           Exposure Value <sup>1</sup> Risk exposure annount         Value adjust and provision 0         Value adjust and provision 0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         220         479         479     <				0         0         0         0           0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         1         1           1		
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustme and provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	206	124	31		155	72	21	
	Corporates	5	7	7		4	5	5	
	of which: SME	0	1	1		0	1	1	
	Retail	1,006	999	728		1,070	1,059	774	
	of which: SME	195	192	122		200	195	126	
NORWAY	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	4	5	6	13	6	7	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	220	220	479		239	239	509	
	Securitisation								
	Other exposures	387	387	238		462	462	278	
	Standardised Total <sup>2</sup>				8				13

ation techniques (e.g. substitution effects). ents (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. <sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitig <sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments 

E.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	/2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		4	2	1	
	of which: SME	3	1	0		4	1	1	
UNITED STATES	Secured by mortgages on immovable property	2	2	1		1	1	1	
	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	100	100	149		123	123	184	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Contract Contrect Contract Contract Contract Contract Contract Contract Contrac

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	773	773	29		1.660	1.660	34	
	Corporates	3	1	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	5	3	2		5	3	2	
	of which: SME	3	1	1		3	1	1	
JNITED KINGDOM	Secured by mortgages on immovable property	7	7	2		7	7	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	0	0	0	0	0
	Items associated with particularly high risk	115	115	172		131	131	196	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

0 0 0 0 mitpation techniques (e.g. substitution effects). Standardised Total<sup>2</sup> <sup>(1)</sup> Original exposure, unlike Expos <sup>(2)</sup> Total value adjustments and p unt any effect due to credit conversion factors or credit risk eral credit risk adit

			As of 31/12	/2017			As of 30/06/	2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %)												
	Central governments or central banks	871	871	1		799	799	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	71	71	14		57	57	11					
	Corporates	2.602	608	609		2.349	492	492					
	of which: SME	0	0	0		0	0	0					
	Retail	887	33	25		852	42	29					
	of which: SME	0	0	0		20	15	9					
LUXEMBOURG	Secured by mortgages on immovable property	544	433	152		521	479	168					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	23	21	27	2	10	10	10	0				
	Items associated with particularly high risk	37	37	56		39	39	58					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	67	67	67		46	46	46					
	Securitisation												
	Other exposures	65	65	38		81	81	41					
	Standardised Total <sup>2</sup>				3				1				

<sup>(4)</sup> Onlianal exosume, unlike: Exosume value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitioaation techniques (e.g., substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Nordea Bank - group

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	153	153	3		293	293	6	
	Corporates	6	6	6		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	2		5	2	2	
	of which: SME	4	2	1		4	2	1	
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1	1	1		6	6	0 0 0 6	
	Standardised Total <sup>2</sup>				0				

<sup>10</sup> Organi expount, unlike Expount value, is reported before taking into account any effect due to order conversion factors or credit risk indication technique (c.g., substitution effects).
<sup>10</sup> Total value adjustments and provisions retarded by the expounders and provisions retarded to the expounders, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	/2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	698	708	0		475	486	2	
	Regional governments or local authorities	98	99	0		79	80	0	
	Public sector entities	41	52	3		23	35	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	10	5		10	9	4	
	Corporates	1,251	1,067	1,058		1,361	1,167	1,160	
	of which: SME	288	252	244		344	303	297	
	Retail	421	351	226		474	406	265	
	of which: SME	249	208	119		265	224	128	
LITHUANIA	Secured by mortgages on immovable property	1,155	1,153	403		1,175	1,170	409	
	of which: SME	5	5	1		6	6	2	
	Exposures in default	361	281	390	40	156	113	135	41
	Items associated with particularly high risk	32	18	26		40	23	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		2	2	2	
	Securitisation								
	Other exposures	96	96	32		104	88	25	
	Standardised Total <sup>2</sup>				58				64

Concept equations of the second secon

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUK. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	550	548	0		431	431	0	
	Regional governments or local authorities	12	9	2		9	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	2	1		1	7	3	
	Corporates	888	682	676		811	630	621	
	of which: SME	570	468	462		446	378	369	
	Retail	538	468	309		488	422	280	
	of which: SME	283	235	134		252	206	117	
LATVIA	Secured by mortgages on immovable property	759	755	264		752	746	261	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	168	107	125	60	172	106	127	65
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Securitisation								
	Other exposures	85	85	73		70	69	46	
	Standardised Total <sup>2</sup>				85				76

Standardised Total
 Standardised Total
 Standardised Total
 Standardised Total
 Standardised Total
 Standardised Total
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Credit Risk - IRB Approach Nordea Bank - group

							IRB Appro	ach					
				As of 31/12,	2017					As of 30/	06/2018		1
		Of which:			Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustmer and
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	value"		Of which: provisions defaulted		Of which: defaulted	Value*		Of which: defaulted	provision:	
	Central banks and central governments	83.967	0	82.141	1.869	0	4	77.102	0	75.218	2.012	0	2
	Institutions	42,671	0	40,127	6,163	0	0	46,859	0	45,481	6,297	0	24
	Corporates	178.241	5.976	143.580	57.004	6.757	1.933	176.321	5.073	143.235	54.825	5.156	1.836
	Corporates - Of Which: Specialised Lending	431	40	330	229	43	4	410	36	315	221	34	4
	Corporates - Of Which: SME	58.333	2.375	55.330	17.491	2.394	872	57.598	1.968	54.883	16.973	1.946	726
	Retail	185,400	2,267	178,595	20,888	4,414	450	188,812	2,242	179,519	21,747	4,730	503
	Retail - Secured on real estate property	147.878	1.342	144.772	11.678	2.091	53	149.395	1.313	145.410	12.267	2.257	104
	Retail - Secured on real estate property - Of Which: SME	1,258	27	1,174	226	48	3	1,255	28	1,165	241	58	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-	146,621	1,315	143,598	11,452	2,043	50	148,140	1,285	144,245	12,025	2,198	101
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37.522	925	33.823	9.210	2.323	397	39.417	928	34.109	9.481	2.473	399
	Retail - Other Retail - Of Which: SME	2,040	114	1,804	812	257	32	2,054	117	1,783	873	316	33
	Retail - Other Retail - Of Which: non-SME	35.482	811	32.019	8.398	2.066	364	37.363	811	32.326	8.608	2.157	367
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	8.008		8.008	850		0	8.009		8.009	847		0
	Other non credit-obligation assets				2,034						2,726		
	IRB Total ed before taking into account any effect due to credit conversion factors or credit risk mitigation te				88,808						88,453		

						IRB Approach											
				As of 31/12	2017					As of 30/	06/2018						
		Original Exp	sure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment				
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions				
	Central banks and central governments	7,470	0	6,868	182	0	3	10,538	0	10,049	300	0	1				
	Institutions	14.906	0	14.792	1.435	0	0	18.718	0	18.586	1.710	0	1				
	Corporates	44,070	2,175	37,631	14,359	2,613	643	42,606	1,794	36,803	13,965	2,024	578				
	Corporates - Of Which: Specialised Lending	8	8	8	0	0	3	8	8	8	0	0	3				
	Corporates - Of Which: SME	20.328	1.559	19.808	7.038	1.825	529	19.009	1.314	18.639	6.432	1.428	387				
	Retail	51,902	951	51,206	7,387	1,601	298	53,065	891	51,634	7,385	1,552	260				
	Retail - Secured on real estate property	41.565	600	41.456	4.721	885	20	41.600	566	41.483	4.765	899	32				
	Retail - Secured on real estate property - Of Which: SME	92	2	89	18	3	0	98	2	93	17	2	1				
DENMARK	Retail - Secured on real estate property - Of Which: non-	41,473	597	41,367	4,704	882	20	41,502	564	41,390	4,748	897	31				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	10.338	351	9.750	2.665	716	278	11.465	325	10.150	2.620	653	228				
	Retail - Other Retail - Of Which: SME	265	16	246	83	23	9	260	17	225	79	24	11				
	Retail - Other Retail - Of Which: non-SME	10.073	335	9.504	2.582	693	269	11.206	309	9.925	2.541	629	217				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation																
	Other non credit-obligation assets												(				
	IRB Total																

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure <sup>1</sup> Ex			sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustmer and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision:
	Central banks and central governments	12.140	0	9.514	342	0	0	12.265	0	9.535	428	0	0
	Institutions	11,287	0	10,716	1,026	0	0	11,104	0	10,652		0	22
	Corporates	38.487	281	30.921	10.198	213	132	38.158	202	30.424			136
	Corporates - Of Which: Specialised Lending	13	0	13	13	0	0	12	0	12			0
	Corporates - Of Which: SME	11.926	84	11.600	2.432	44	46	11.497	36	11.295			16
	Retail	54,811	144	54,463	2,969	361	22	53,372	131	52,985			24
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	48.683	67	48.624	1.649	72	6	47.718	58	47.665		73	4
SWEDEN	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-	120		115		1	0	120	1	116	Risk exposure amount Of which: defaulted 428 0	1	0
SWEDEN	Retail - Secured on real estate property - or which: non- Retail - Qualifying Revolving	48,563	66 0	48,509	1,627	71	6	47,597	57	47,549	1,595		4
	Retail - Other Retail	6.129	77	5.839	1.320	289	16	5.654	73	5.320	0		19
	Retail - Other Retail - Of Which: SME	369	6	291	1.520	17	10	363	/5	280			19
	Retail - Other Retail - Of Which: one-SME	5.760	72	5.548	1.203	272	15	5.291	68	5.040			17
	Equity	5.700	0	0.548	1.205	2/2	15	0.231	0	0.040	1.0/9		0
	Securitisation		-		-	-		-				-	
	Other non credit-obligation assets												1
	IRB Total												1

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure <sup>1</sup> Ex Of which:			sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	22,739	0	24,074	369	0	0	12,932	0	14,174	300	0	0
	Institutions	191	0	182	40	0	0	138	0	131	22	0	0
	Corporates	32,838	716	25,018	8,908	341	350	31,165	590	24,593	8,977	378	310
	Corporates - Of Which: Specialised Lending	204	0	128	42	0	0	202	0	130	49	0	0
	Corporates - Of Which: SME	12,757	418	11,115	3,402	233	166	12,899	353	11,401	3,611	267	184
	Retail	43.916	994	41.647	7.227	2.073	102	44.660	1.049	41.609	7.905	2.432	195
	Retail - Secured on real estate property	29,340	555	29,176	3,290	878	20	28,939	573	28,771	3,573	1,036	60
	Retail - Secured on real estate property - Of Which: SME	974	24	900	168	42	2	988	24	910	186	51	3
FINLAND	Retail - Secured on real estate property - Of Which: non	28,365	531	28,276	3,122	837	17	27,951	549	27,861	3,387	986	58
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,576	439	12,470	3,938	1,194	82	15,721	476	12,838	4,332	1,396	135
	Retail - Other Retail - Of Which: SME	1.043	84	990	495	197	18	1.055	90	1.001	553	250	18
	Retail - Other Retail - Of Which: non-SME	13,533	355	11,480	3,442	997	65	14,666	386	11,837	3,778	1,146	117
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Nordea Bank - group

								IRB Appro	ach						
					As of 31/12	2017					As of 30/	/06/2018			
			Original Exp	osure1	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	defaulted         defaulted           3,187         0         3,434         69         0           6.701         0         6.703         477         0					
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions			Value			and provisions	
		anks and central governments	3,233	0	3,494	68	0	0	3,187	0	3,434	69	0	0	
	Institutio	ons	6.162	0	6.137	552	0	0	6.701	0	6.703	477	0	0	
	Corporat		32.859	1.242	26.598	11.460	1.198	469	34.196		27.570			402	
		Corporates - Of Which: Specialised Lending	77	32	59	69	43	1	63	27	47	60	34	1	
		Corporates - Of Which: SME	11.667	263	10.944	3.999	268	98	11.786	210	10.901	3.633	184	103	
	Retail		32,949	144	29,567	3,065	319	24	35,847	135	31,570	3,384	309	22	
		Retail - Secured on real estate property	27.017	102	24.250	1.909	229	6	29.889	96	26.248	2.195	217	7	
		Retail - Secured on real estate property - Of Which: SME	72	1	70	18	3	0	48	2	46	14	4	0	
NORWAY		Retail - Secured on real estate property - Of Which: non-	26,945	101	24,180	1,892	227	6	29,840	94	26,202	2,182	212	7	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail Retail - Other Retail - Of Which: SME	5.932	42	5.318 224	1.156	90 20	18	5.959	40	5.322 224	1.189	92 25	15	
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	256	8		93	20	5	265	6			25 67	1	
	Equity	Retail - Other Retail - Of Which: hon-sme	5.676	34	5.094	1.063	/0	13	5.694	33	5.098	1.086	6/	14	
	Securitis	ation	0	U	0	0	0	0	0	0	U	0	0	U	
		n credit-obligation assets													
	IRB Tota	1													

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exposure <sup>1</sup> Exposure Value <sup>2</sup> Risk exposure amount Of which: defaulted         Value adjustents Of which: defaulted         Value adjustents Of which:         Original Exposure <sup>1</sup> Exposure Value <sup>2</sup> Risk exposure amount						Value adjustments and					
		(min EUR, %)			Value <sup>-</sup>						Value			provisions
		central governments	28.345	0	28.343	416	0	0	30.016	0	30.013	487	0	0
	Institutions		1,016	0	524	198	0	0	1,263	0	1,187	404	0	0
	Corporates		3.101	6	1.847	620	16	7	3.306	4	1.997	610	9	11
		es - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		es - Of Which: SME	35	3	45	23	6	1	38	3	59	27	7	1
	Retail		219	4	212	26	7	0	221	6	Exposure         C/ which:           0         30.013         487         0           0         1,187         404         0           4         1,997         610         9           0         0         0         0         0	11	0	
	Retail -	Secured on real estate property	175	2	174	14	4	0	170	4	169	17	6	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-	175	2	174	14	4	0	170	4	169	17	6	0
		Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	0
	Retail -	Other Retail	45	1	37	11	3	0	51	2	41	13	5	0
		Retail - Other Retail - Of Which: SME	4	0	2	1	0	0	4	0	1	1	0	0
		Retail - Other Retail - Of Which: non-SME	40	1	35	10	3	0	47	2	40	13	5	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation													
	Other non credit-o	bligation assets												4
	IRB Total													

							IRB Appro	ach					
				As of 31/12/	2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value1	provisions		
	Central banks and central governments	174	0	187	1	0	0	487	0		6	0	0
	Institutions	3,233	0	2,648	952	0	0	3,213					0
	Corporates	2.598	104	1.921	556	7	73	2.653	155	2.070	796	257	56
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	175	2	222	58	7	0	127	2			7	0
	Retail	275	4	258	33	7	0	272	4		36	8	0
	Retail - Secured on real estate property	197	2	195	16	3	0	188	2	186	16	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	197	2	195	16	3	0	188	2	186	16	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	78	1	63	17	4	0	84	0 3,144 983 155 2,070 796 2 0 0 0 0 2 217 50 4 254 36 2 186 16 0 0 0 0	4	0		
	Retail - Other Retail - Of Which: SME	11	0	4	2	0	0	11	0	4	2	0	0
	Retail - Other Retail - Of Which: non-SME	67	1	58	15	4	0	73	1	63	17	4	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												(
	IRB Total												

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	sure1	Exposure	Risk expo	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	1.538	0	1.596	56	0	0	1.411	0	1.486	55	0	0
	Institutions	76	0	62	17	0	0	71	0	68	20	0	0
	Corporates	1.286	0	1.138	378	0	0	1.573	0	1.316	383	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	287	0	270	77	0	0	294	0	286	71	0	0
	Retail	51	1	48	6	1	0	53	1	49	7	2	0
	Retail - Secured on real estate property	37	0	37	3	0	0	40	0	39	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	37	0	37	3	0	0	40	0	39	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	12	3	1	0	13	0	10	3	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	10	2	1	0	11	0	9	3	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												



Credit Risk - IRB Approach

Nordea	Rauk -	- group	

								IRB Appro	ach					
		-			As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central	banks and central governments	5,121	0	5,052	188	0	0	4,127	0	4,057	148	0	0
	Institut	ions	709	0	694	300	0	0	724	0	709	298	0	0
	Corpora		1.672	3	887	376	8	0	1.521	3	881	392	9	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	192	2	155	71	7	0	74	2	64	34	7	0
	Retail		154	1	140	19	2	0	156	2	141	22	4	0
		Retail - Secured on real estate property	104	0	103	9	1	0	102	1	101	9	1	0
		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-	104	0	103	9	1	0	102	1	101	9	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	51	1	37	11	2	0	55	1	40	13	3	0
		Retail - Other Retail - Of Which: SME	15	0	5	2	0	0	14	0	5	3	0	0
		Retail - Other Retail - Of Which: non-SME	36	1	32	9	2	0	41	1	34	11	3	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti Other n	sation on credit-obligation assets												
	IRB Tot	al												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	/06/2018		
		Original Ex	posure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	413	0	405	207	0	0	386	0	377	142	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	84	0	82	38	0	0	300	0	299	103	0	0
	Retail	6	0	6	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of		0	0	0	0	0	0	0	0	0	0	0
LITHUANIA	Retail - Secured on real estate property - Of	Which: non- 2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	3	0	3	2	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12,	/2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value"		Of which: defaulted	provisions		Of which: defaulted	value"		Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates	645	1	657	234	0	1	556	1	572	187	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18	0	41	32	0	0	263	0	287	98	0	0
	Retail	8	0	7	2	0	0	7	0	7	2	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
LATVIA	Retail - Secured on real estate property - Of Which: no	n- 3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	4	2	0	0	5	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

#### Sovereign Exposure

#### Nordea Bank - group

(min EUR)									As of 31,	/12/2017								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and	of which: debt	Held for trading <sup>1</sup>	of which: Loans and	of which: Debt	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and	of which: Debt	Available-for- sale <sup>3</sup>	of which: Loans and	of which: Debt	Loans and Receivables <sup>4</sup>	of which: Loans and	of which: Debt	Held-to- maturity investments	of which: Loans and	of which: Debt
TOTAL - ALL COUNTRIES	28,908.5	advances 9,380.7	securities 19,527.8	16,232.7	advances 4,571.0	securities 11,661.7	148.4	advances 74.4	securities 74.0	7,768.5	advances 0.0	securities 7,768.5	4,751.8	advances 4,735.4	securities 16.4	49.6	advances 0.0	securities 49.6
Austria	2.0	0.0	2.0				l.			•								
Belgium	308.0	0.0	308.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	4,180.1	1,160.4	3,019.7															
Estonia	61.3	44.9	16.4															
Finland	2,225.2	828.4	1,396.8															
France	1,590.9	0.0	1,590.9															
Germany	2,548.1	0.0	2,548.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.7	0.0	0.7															
Latvia	32.0	6.0	26.0															
Lithuania	162.0	112.7	49.3															
Luxembourg	611.8	0.0	611.8															
Malta Netherlands	0.0	0.0	0.0															
Poland	332.3 0.0	0.0	332.3															
Portugal Romania	0.1	0.0	0.1															
Slovakia	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Siovenia Spain	0.0	0.0	0.0															
Spain Sweden	9,417.5	6.802.2	2.615.3															
United Kingdom	5,417.5	0,002.2	4,4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	1,284.5	39.5	1,244,9															
Switzerland	0.0	0.0	0.0															
Australia	75.5	0.0	75.5															
Canada	180.5	0.0	180.5															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	5,455.2	0.0	5,455.2															
Other advanced economies non EEA	49.0	0.0	48.9															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.5	0.0	0.5															
Africa	231.0	230.5	0.4															
Others	156.0	156.0	0.0															
Note:																		

Internation disclosed in this template is sourced from FINREP templates F 20 and F 04. Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported cores all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "certral governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during") and the Bank for International Settlements.

#### Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

#### <sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

### 

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group												
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min cory													
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-	non-derivative financial											exposure amount
Residual Hacarrey	country / negion	derivative financial assets	assets (net of short positions)										<b>_</b>	
					of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	aniorused cosc							
[ 0 - 3M [		,	0	1	0	0								
[ 3M - 1Y [		4	3	4	0	0	0	1 4	7 106	-30 -60	663 1.041	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	11 22	510 185	-48 -24	653 370	0	0	
[3Y - 5Y [	Austria	8	8	8	0	0	0	6	244	-8	507	0	0	
[5Y - 10Y [ [10Y - more		5	5	5	0	0	0	2	84 54	-10	88 123	0	0	
Total [ 0 - 3M [		18 975	16 975	18 775	0	0	0	49 16	1,190 661	-15 -196 -3	3,444 66	Ŭ O	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		403 121	383 121	403 121	0	0	0	7	130 36	-10 -18	263 376	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	0 18	0 18	0 18	0	0	0	32 75	326 1,097	-18 -8 -49	0 904	0	0	
[5Y - 10Y ] [10Y - more		57	44	57	0	0	0	8 187	161	17	284	0	0	
Total [ 0 - 3M [	-	1,598	1,564	1,399	0	0	199	329	3,023	-17 -55 -160	401 2,294	ŏ	ő	8
[ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y 1 13Y - 5Y 1	Bulgaria													
[5Y - 10Y   [10Y - more														
Total	1	0	0	0	0	0	0	1	0		0	0	n	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	ő	0	
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus	0	0	0	0	0	0	0 7	0	Ő	0	õ	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	ő	0	
[10Y - more Total [ 0 - 3M [	1	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b> 0	8 0	<b>0</b>	-3 -1	<b>0</b>	0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0 n	0	-2 -1	0	ő	0	
[ 2Y - 3Y [ [3Y - 5Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	Ő O	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0 16,155	0 16,155	0 10,071	0	0 457	0 4,097	1 1.074	0 8,598	-3 -539	0 12.942	0 555	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		16,155 3,433 1,718	16,155 3,433 1,687	10,071 3,208 1,201	0	72 377	27 0	1.074 623 338	8.598 9.421 6,888	-539 -324 -361	12.942 8.545 7,296	555 444 13	0	
1 22 - 32 [	Denmark	3,716 2,511	3,283 1,889 571	3,534	0	183 44	0	-3.104 657	4.639 4.532	-47 -650	3.836 7.250 7.453	11 0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		998 600	201	997 528	0	0	0	1.911 4,338 5,836	4.639 4.532 6.509 3,065 <b>43,651</b>	-1.654 -4,814 -8,388	4 437	0 0	0	
[10Y - more Total [ 0 - 3M [	<b> </b>	29,132 1	27,217 1	<b>21,908</b>	<b>0</b>	1,132 0	4,124 0	5,836	43,651 18	-8,388 0	51,758 41	1,023 0	0 0	295
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	1 2	0	0	1 4	Ő O	0	
[ 2Y - 3Y [ [3Y - 5Y [	Estonia	0	0	0	0	0	0	4	38 94	-1 -3	78 191	0	0	
[5Y - 10Y ] [10Y - more		0	0	0	0	0	0	2 17	0	0	1	Ő O	0	
Total		1	1	1	0	Ő	0	29	150	-4	316	ŏ	Ő	0

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group					As of 30/06/2018							
						Direc	t exposures							
				On balance s	hoot	Direc	c exposures		Deriva	tivoc		Off balan	co choot	-
	(mln EUR)		1	On balance si	ieet				Deriva	lives		UII Dalah	ce sneet	-
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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			
		307	305	211		425	40							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		785 501 612	785 501 612	311 66 143	0	425 0 252	48 412 30	467 210 118	1.227 4.660 3,507	-117 -230 -190	1.769 3.460 5,275	226 112 23	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Finland	132 844 347	47 668 236	72 255 232	0	0 288 0	60 88 115	194 374 726	2.981 6.605 13.786	-251 -322 -827	5.642 12.272 16.464	1 36 93	0	
[10Y - more Total	-	51	49 2,898	14	0 0	966	115 38 <b>791</b>	412 2,501	5,088 37,854	-787 -2,723	6,909 51,791	3 3 494	0	253
[0-3M] [3M-1Y] [1Y-2Y]		2,630 206 123 75	2,261 0 119	2,609 126 59	0	0 80 64	21 0	220 245 200	7.133 9.193 9.384	-229 -254 -168 -226	8.327 10.584 6.948 13.668	0	0	
[ 2Y - 3Y [ [3Y - 5Y ]	France	658	20 635	75	0	0 45	0	263	13.960	-108 -226 -249 -630	26.094	0	0	
[5Y - 10Y [ [10Y - more Total		40 29 <b>3,760</b>	0 0 3,035	40 29 <b>3,550</b>	0	0 0 189	0 0 21	395 1.404 <b>3,118</b>	6.330 13.208 86,824	-630 -2.302 -4,057	6.919 13.742 86,283	0	0	8
[0-3M] [3M-1Y]		286 608 632	193 366	106 230 151	0	0 25	180 0	164 203	4.007	-58 -159	1.952	100 0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany	632 241 1,331 421	540 192 1,231	19	0	193 207 39	0	400 568 517	7.066 8.579 8.667 7,156	-347 -295	5,329 3,773 7,427 8,761	0	0	
[3Y - 5Y ] [5Y - 10Y ] [10Y - more		87	73 0	579 270 87	0	0	0	578	14.377	-598 -643 -1.340	8,761 10.848	0	0	
Total [0-3M[ [3M-1Y]		3,605	2,595	1,441	0	464	180	<b>3,957</b>	57,274	-3,441 0	10.848 41,110 2	<b>100</b>	0	140
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y ] [5Y - 10Y ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0	0 0	0	0	0	0	0	0	0	2	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0 0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	-1	17	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Hungary	0 0	0 0 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 7 0	0 7 0	0 0	0	0	<b>0</b> 7 0	7	233 0	-1 -1 0	26 81 0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	1	1	1	0	0	0	2	168 99	-4 0	384 89	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Ticlano	21 1 0	21 1	21	0	0	0	0	0	0	0	0	0	
[10Y - more Total	1	30	30	23	0	0	7	18	505	-5	554	0	0	0

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group					As of 30/06/2018							
						Diro	t exposures							1
				On helenes el	haat	Direc	t exposures		Derive	hiver		Off halas	ee shoot	
	(min EUR)		r	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ecitive fair value	Doviventives with	negative fair value			
								Derivatives with po	usitive fail value	Derivatives with	negative fait value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
<b>Residual Maturity</b>	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	can ying amount	Notional amount			
[0-3M]		0	0	0	0	0	0	2	68	-4	131	0	0	
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	18 30	68 427 432	-26 -16	723 504	0	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Italy	0 154	0 154	0 5	0	0 150	0	21 24	242 295 432 447	-37 -41 24	666 798 371	0	0	
[10Y - more Total		2 157	2 156	2	0	0	0	77 173 345	432 447 <b>2,343</b>	-41 -24 -224 -373	639 3,832	0	0	18
[0-3M] [3M-1Y]		84 616 274 203	84 616 274	0	0	0	84 616 274 203	1	115 31	-6 -2	279 79	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]	Latvia	274 203 98	274 203 98	0	0	0	274 203 98	2	4 2	-12	11 8	0	0	
13Y - 5Y 1 [5Y - 10Y [ [10Y - more		98 0	98	0	0	0	98	2	44 0	0	15	0	0	
Total [ 0 - 3M [		1,274 40	1,274 40	<b>0</b> 0	<b>0</b>	<b>0</b> 0	40 752	14 0	196 18	-21 0	<b>393</b> 9	0 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		752	752	0	0	0	752	0	3	-51	2	0	0	
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Lithuania	0	0	0	0	0	0	1	6 34 0	-9 -1	12 42 0	0	0	
[10Y - more Total	-	0	0	0	0	0	0 792	- 0 4	0 61	-60	0 64	0	0	0
[ 0 - 3M [ [ 3M - 1Y ]		792 786 93 232	786	786	0	0 25	0	147 80	554 928	-53 -2	603 304 717	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg	232 526 189	232 526 184	155 40	0	77 344	0	112 57	501 617 496	-80 -427 -69	4 432	0	0	
131 - 511 15Y - 10Y I 10Y - more		130 7	130 7	189 102 7	0	0	0	111 147 24	833	-97 -87	1.250 1.560 602	0	0	
Total	1	<b>1,964</b> 0	<b>1,958</b> 0	1,283	<b>0</b>	<b>447</b> 0	<b>0</b>	24 677 0	391 4,320 0	-815	602 9,468 0	0 0	<b>0</b>	13
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Malta	1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0 0	0	0
[ 0 - 3M [ [ 3M - 1Y [		352 26	209 0	350	0	0 22	2	40 60	2.046	-51 -50	3.906 1.843	0	0	
[ 1Y - 2Y [ [ 2Y - 2Y ]	Netherlands	6 8 254	0 0 71	6 8 254	0	0	0	30 185 160 24	481	-11 -193 -28 -67	2,039	0	0	
13Y - 5Y 1 15Y - 10Y 1 [10Y - more		254 248 10	0	254 191 10	0	0	0	160 24 161	5,995 298 1,132 <b>12,558</b>	-28 -67 -362	1.308 1.197 1,541	0	0	
Total	1	905 16	279 16	824 0	<b>0</b>	22 0	2 16	<b>661</b> 9	12,558 176	-362 -763 0	13,611	0 0	<b>0</b>	3
[ 1Y - 2Y [		0	0	0	0	0	0	10 9	176 251 211	-5 -2	226 79	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Poland	0	0	0	0	0	0	11 15 10	189 255 93	-3 -19 -8	208 347 285	0	0	
T5Y - 10Y F F10Y - more Total	-	0 0 16	0	0	0	0	0	10 0 64	93 0 1,176	-8 0 -37	285 0 1,145	0	0	0
Iotai		16	16	0	0	0	16	64	1,1/6	-37	1,145	U	0	U

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(HITEOR)											Off-balance sh	eet exposures	
					1			Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal									0 0 0 0 0 -1				
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania									0 0 0 0 0 0 0 0 0				
100a1 [0 - 3M f [3M - 1Y [ 12Y - 2Y f [3Y - 5Y f [5Y - 10Y [ 10Y - more Total	Slovakia	0 0 0 0 0 0 0 0 0 0 0												0
10-3M [ 13M-1Y[ 13Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	Slovenia							, , , , , , , , , , , , , , , , , , ,		•			•	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 10 0 0 0 0 0	0 0 0 10 0 10 0 0	0 0 10 0 10 0 10		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	16 23 3 14 25 45 88 88 <b>214</b>	574 757 775 901 455 554 <b>4,766</b>	-48 -36 -13 -8 -4 -53 -92 -253	1,578 448 458 561 510 860 400 <b>4,815</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
102a1 10 - 3M f 13M - 1Y f 1Y - 2Y f 12Y - 3Y f 13Y - 5Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Sweden	4 492 2 634 4 167 9,201 1,680 168 25,259	4,923 2,068 3,888 762 8,252 0 137 20,029	1,764 123 1,821 0 4,838 337 142 9,026		457 2,172 1,810 1,592 2,569 941 0 9.541	2,189 254 187 179 91 104 26 <b>3,030</b>	1.270 554 366 556 753 842 187 4,528	27.038 28.594 15,278 7.815 12.354 9.490 7,504 <b>108,073</b>	-708 -708 -803 -641 -628 -518 -673 -131 -4,102	34,069 34,508 21,034 16,951 15,163 11,938 2,456 136,119	239 3.210 2 49 263 0 0 0 <b>3.764</b>		471
1041 10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	United Kingdom	6,182 968 1 1 43 148 0 159 <b>7,501</b>	6,180 968 1 43 147 0 158 <b>7,497</b>	6,180 6,180 967 1 43 148 0 3 7,343	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 155 155	3,030 2 1 0 0 0 0 0 0 2	4,228 1,734 1,694 1,119 1,215 1,230 2,683 6,240 15,916	106,973 175,997 469,848 322,465 514,150 583,972 365,504 3,228,928	-2.584 -1.467 -932 -1,030 -1.534 -1.661 -3.804 -13,010	203,373 203,373 744,097 458,859 321,962 516,389 584,380 361,226 <b>3,190,286</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	5

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group					As of 30/06/2018	,						
						Diro	ct exposures	,						1
				On balance s	haat	Direc	Lt exposures		Deriva	tivos		Off hala	nce sheet	-
	(mln EUR)			On balance s	heet				Deriva	tives		Off Dala	nce sneet	-
												Off-balance	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		7 0	7	7 0	0	0	0	1	0	0	0 35	0	0	
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Iceland	11	11	11	0	0	0	1	96 33	0	0	0	0	
[10Y - more Total	-	0 20	0 20	0 20	0	0	0	0 0 2	0	-1 0 -1	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	5	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Liechtenstein	0 0 20	0 20	0 20	0	0	0	0	0	0	0	0	0	
[5Y - 10Y ] [10Y - more	_	0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		20 1,099 540 283	20 939 479	20 262 303	0	0 0 27	0 836 2	501 251	0 15.882 7,790	-428 -417	5 16.884 9,113	0 11 75	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Norway	283 486	283 486	170 196 539 199	0	110 284	4	154 233 301 391	2,982 6,753 5,484 4,029	-557 -335 -485	5,382 6,403 4,831 3,650	1 0	0	
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	,	486 732 493 30	538 456 30	539 199 27	0	133 0	6 1 3	301 391	5.484 4,029 1.721	-306	4.831 3,650	21	0	
Total [ 0 - 3M [ [ 3M - 1Y [		<b>3,664</b>	3,211 1	1,696	0 0	554	858 1	427 2,257 8	44,641 635	-89 -2,619 -10	996 47,259 353	110 0	<b>0</b>	130
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 21	0 21	0	0	0	0	11 15	280 515	-3	353 144 268 340	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Australia	1	1	1	0	0	0	11 13 17	242 285 411 47	-9 -7 -12	211 319 54	0	0	
[10Y - more Total [ 0 - 3M [	-	0 23	0 23	0	0	0	0	4 79	2,416	-5 -50 -89	1,689	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		47 61 21	4/ 61 21	0	0	4/ 61 21	0	34 29 8	2,812 1.014 286	-89 -30 -4	4,650 732 85	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Canada	66 35 41	66 35 41	0	0	45 34 41	0	0 13	286 43 258	-5 -13	90 250	0	0	
[5Y - 10Y [ [10Y - more Total	-	41 0 271	41 0 271	0	0	41 0 249	0	8 0 91	221 0 4,634	-21 -13 -175	448 65 6,320	0	0	8
[0-3M] [3M-1Y]		25 0	25 0	0	0	0	25 0	16 6	727 221	-32 -3	1.051 193	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Hong Kong	0 0 1	0 0	0 0 1	0 0 0	0	0	0	30 0	-1 0 0	9 0	0	0	
13Y - 5Y 1 15Y - 10Y 1 [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		26	26	0	0	0	25	23 1	978 17 37	-36 -51 -13	1,253 1.574 194	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	2 0	37 0 0	-13 -34 0	194 0 0	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Japan	1 0	1	1	0	0	0	0	0	-1	0	0	0	
f 10Y - more Total	1	2	2	1	0	0	0	0 4	0 54	0 -100	0 1,768	0	0	0

#### 2018 EU-wide Transparency Exercise

		Nordea Bank - group					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	heet				Deriva	tives		Off balan	re sheet	-
	(mln EUR)			on buildinge si	neee				Denta				ice sheet	-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	4,271 3 437 415 4,353 715 0	4,270 3 431 415 4,346 711 0	1 3 7 7 567 0 0	0 0 0 0 0 0 0 0	0 0 242 606 0 0	26 0 0 0 0 0 0	67 23 113 62 132 206 1,104	3.668 893 1,765 1.178 1.168 1.192 3,712	-31 -58 -97 -73 -142 -332 -1,145	3.031 1.544 1,638 968 1.608 1.471 6,707	0 0 0 0 0 0	0 0 0 0 0 0	
Total		10,195 499	10,178 499	585 452	<b>0</b>	848 0	26 45	1,107	13,576 612	-1,143 -1,878 -49	16,966 1.790	0	0	487
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	0 0 60 0 0	0 0 60 0	0 0 60 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 0 0 0 0	0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	559 33 0 0 28 0 0	558 33 0 0 27 0 0 0	513 0 0 0 28 0 0 0		0 0 0 0 0 0 0 0	46 33 0 0 0 0 0 0 0 0 0	8 149 47 9 8 9 2 2	612 8.190 1,379 208 100 9 0 0	-49 -137 -59 -6 -14 -7 -7 -3 -15 -240	1,793 7.121 1,640 103 186 9 9 61	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	Other advanced economies non EEA	61 153 82 0 171 0 0 406	60 153 82 0 171 0 171 0 406	28 0 0 0 171 0 0 171			33 153 82 0 0 0 0 0 0 0 235	226 18 6 3 0 2 0 0 29	9,886 1.867 512 50 0 13 0 17 2,459	-240 -2 -1 0 -3 -2 -1 0 -9	9,129 909 61 45 0 0 48 0 1.062	7 0 0 0 0 0 0 0 0 0		58
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	*** 2 0 0 0 0 0 0 0 0 6	4 2 0 0 0 0 0 0 6				233 2 0 0 0 0 0 0 0 6		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] Total	Middle East	8 2 0 0 0 0 0 0 1	6 2 0 0 0 0 0 0							-19 0 0 0 0 0 0 -20	0 1.448 0 0 0 0 1,448			0
10-3M [ 13M-1Y [ 1Y-2Y [ 2Y-3Y [ 13Y-5Y [ 15Y-10Y [	Latin America and the Caribbean	11 168 0 1 1 0 729 0	11 168 0 1 0 729 0	167 0 0 729 0			1 1 0 1 0 0 0	1 1 1 3 3 3	4 0 0 0 0	-20 -2 0 0 -1 -2	1,448 0 12 0 0 0	1 2 0 0 0		J
Total		0 898	0 898	0 897	0	0	0	1 12	0 4	-2 -2 -7	0	2	0	1

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

		Nordea Bank - group												
							As of 30/06/2018							
						Dire	ct exposures							
				Off balance sheet		-								
	(mln EUR)			on bala										
													Off-balance sheet exposures	
								Derivatives with po	sitive fair value	Derivatives witi	h negative fair value			-
														Risk weighted
			Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M]		1	1	0	0	0	1	0	0	0	0	3	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		2	2 1	0	0	0	2 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Africa	13 14	12 14	0	0	0	12 14	0	0	-1 -5	0	0	0	
[5Y - 10Y [ [10Y - more Total		201 0	200 0	0	0	0	200 0	3	0	-21 0	0	1 17	0	
[0-3M]		230 45	229 45	1 31	0	0	229 15	3 14	0	-27	0	21	0	41
[ 3M - 1Y [		12	12	5	0	0	6	15	44	-1	36	ō	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		12 34	12 34	10	0	0	2 26	10	38	-8 -11	0	0	0	
[3Y - 5Y [	Others	57	57	5	0	0	52	5	30	-11 -14	64	0	0	
[5Y - 10Y [ [10Y - more		68 4	68 4	0 4	0	0	68	14	18	-5	1	50	0	
Total	1	232	232	63	ů	Ő	169	94	295	-42	110	64	0	52

EBA EUROPEAN BANKING AUTHORITY

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 consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the disclosed the exposures is only available for institutions that have expendent to other the advantation of the expendent on the expense of the disclosed the exposures is only available for institutions that have expendent to other the expension of accounting comparison of the other than a horizon tables of another than a horizon tables of another than the expense is to be included in the column. This tem dises that have expense to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house the counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house exposures to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

Nordea Bank - group

	As of 31/12/2017						As of 30/06/2018							
				Gross carrying amount			Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures <sup>-</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	36,550	0	0	0	0	0	0	58,444	0	0	0	1	0	0
Central banks	115	0	0	0	0	0	0	771	0	0	0	0	0	0
General governments	7,909	0	0	0	0	0	0	16,404	0	0	0	0	0	0
Credit institutions	26,842	0	0	0	0	0	0	39,081	0	0	0	1	0	0
Other financial corporations	843	0	0	0	0	0	0	1,325	0	0	0	0	0	0
Non-financial corporations	843	0	0	0	0	0	0	863	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	352,218	839	7,236	7,236	489	2,016	4,096	344,370	703	7,195	7,194	637	1,866	4,552
Central banks	48,464	0	0	0	0	0	0	39,700	0	0	0	0	0	0
General governments	4,810	1	0	0	0	0	0	4,569	1	3	3	1	0	3
Credit institutions	4,448	0	1	1	1	0	0	6,567	151	2	2	2	0	0
Other financial corporations	6,237	0	289	289	0	52	45	5,551	7	254	254	6	81	9
Non-financial corporations	125,177	310	4,679	4,679	331	1,607	2,848	127,452	223	4,788	4,788	346	1,493	3,009
of which: small and medium-sized enterprises at amortised cost	40,742	184	1,540	1,540	35	707	814	41,336	140	1,400	1,399	123	635	748
Households	163,082	528	2,268	2,268	157	358	1,204	160,532	320	2,149	2,149	283	292	1,532
DEBT INSTRUMENTS other than HFT	388,768	839	7,236	7,236	489	2,016	4,096	402,814	703	7,195	7,194	639	1,866	4,552
OFF-BALANCE SHEET EXPOSURES	101,108		1,004	1,004	0	91	17	98,685		859	5	52	80	11

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

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

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

(<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

Nordea Bank - group

		As of 31/12/2017		As of 30/06/2018						
Gross carrying amou with forbearance me				lue to credit risk and	Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		e Collateral and financial
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures
(min EUR)		0						0		
Debt securities (including at amortised cost and fair value)	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)	5,687	3,129	894	885	1,609	4,864	2,812	855	820	1,174
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	189	181	94	94	16	111	106	56	56	2
Non-financial corporations	4,897	2,782	766	761	1,275	4,210	2,545	760	734	891
of which: small and medium-sized enterprises at amortised cost	973	689	383	379	418	762	530	321	319	395
Households	600	166	35	30	318	543	161	39	30	282
DEBT INSTRUMENTS other than HFT	5,687	3,129	894	885	1,609	4,864	2,812	855	820	1,174
Loan commitments given	2,314	1,907	0	0	16	1,124	1,030	4	3	25

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>1</sup> The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization