

1. CAPITAL

SE084
Nordea Bank AB (publ)

Capital position CRD3 rules	2012-12-31		2013-06-30		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	25 913		26 238		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-3 952		-3 688		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-554		-433		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	21 961	13,1%	22 550	14,0%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	21 961	13,1%	22 550	14,0%	
G) Hybrid instruments not subscribed by government	1 992		1 362		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	23 953	14,3%	23 912	14,8%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	167 892		161 631		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	5		4		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	270		159		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	0		0		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	13 943		5 145		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	79 757	-	-	-	-	-	-	426	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	79 757	-	-	-	-	-	-	426	-	-	-	-	-	-
Institutions		63 848	5	-	-	1 785	-	8 384	-	-	-	583	-	-	-	24	-	-	-
Corporates		168 402	6 801	-	-	9 155	-	90 560	-	-	-	9 160	-	-	1 679	-	-	-	122
Corporates - Of Which: Specialised Lending		777	21	-	-	-	-	628	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		51 351	2 901	-	-	1	-	24 554	-	-	-	1	-	-	12	-	-	-	-
Retail		-	-	158 380	2 203	14 930	-	-	-	16 912	4 798	10 752	-	-	-	-	554	-	105
Retail - Secured on real estate property	63.5%	-	-	125 049	1 151	7 350	-	-	-	9 311	1 855	5 043	-	-	-	102	-	-	16
Retail - Secured on real estate property - Of Which: SME	33.1%	-	-	1 004	22	499	-	-	-	197	42	175	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	63.9%	-	-	124 044	1 129	6 851	-	-	-	9 114	1 812	4 869	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	33 331	1 052	7 580	-	-	-	7 601	2 944	5 709	-	-	-	453	-	-	89
Retail - Other Retail - Of Which: SME		-	-	1 850	137	1 309	-	-	-	676	348	981	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	31 481	915	6 271	-	-	-	6 925	2 596	4 728	-	-	-	-	-	-	-
Equity		-	-	-	-	1 051	-	-	-	-	-	1 051	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		1 393	3	-	-	4 425	454	1 392	3	-	-	670	648	-	-	-	-	-	-
TOTAL		233 643	6 808	158 380	2 203	111 103	454	100 337	3	16 912	4 798	22 642	648	282	1 704	109	554	57	227
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	13 304	-	-	-	-	-	63	-	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	13 304	-	-	-	-	-	63	-	-	-	-	-	-	-
Institutions		6 377	4	-	-	1	-	562	-	-	-	0	-	-	-	-	-	-	-
Corporates		35 198	3 317	-	-	84	-	18 320	-	-	-	84	-	-	857	-	-	-	7
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		16 003	2 046	-	-	1	-	7 589	-	-	-	1	-	-	9	-	-	-	-
Retail		-	-	50 190	1 204	710	-	-	-	7 635	2 397	532	-	-	-	-	446	-	21
Retail - Secured on real estate property	71.5%	-	-	35 064	582	-	-	-	-	3 645	1 013	-	-	-	-	68	-	-	-
Retail - Secured on real estate property - Of Which: SME	41.7%	-	-	73	2	-	-	-	-	15	3	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	71.6%	-	-	34 991	580	-	-	-	-	3 630	1 010	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	15 126	622	710	-	-	-	3 990	1 383	532	-	-	-	378	-	-	21
Retail - Other Retail - Of Which: SME		-	-	548	56	69	-	-	-	165	87	52	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	14 578	566	641	-	-	-	3 825	1 296	481	-	-	-	-	-	-	-
Equity		-	-	-	-	659	-	-	-	-	-	659	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		482	-	-	-	2 095	93	482	-	-	-	64	131	-	-	-	-	-	-
TOTAL		42 056	3 321	50 190	1 204	16 853	93	19 363	0	7 635	2 397	1 403	131	86	857	27	446	3	28
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	28 081	-	-	-	-	-	-	84	-	-	-	-	-	-
	Institutions	29 971	1	-	-	300	-	4 849	-	-	-	61	-	24	-	-	-	-	
	Corporates	37 827	1 164	-	-	161	-	20 303	-	-	-	161	-	525	-	-	-	29	
	Corporates - Of Which: Specialised Lending	384	1	-	-	-	-	289	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	8 920	484	-	-	-	-	5 035	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	31 661	455	3 597	-	-	-	2 790	942	2 500	-	-	-	-	51	49	
	Retail - Secured on real estate property	54,1%	-	25 893	255	494	-	-	1 757	352	1 73	-	-	-	-	22	-	-	
	Retail - Secured on real estate property - Of Which: SME	16,0%	-	321	15	494	-	-	117	32	173	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	55,4%	-	25 572	240	-	-	-	1 640	320	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	5 788	200	3 103	-	-	1 033	590	2 327	-	-	-	-	29	49	-	
	Retail - Other Retail - Of Which: SME	-	-	581	59	470	-	-	247	193	353	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	5 188	141	2 633	-	-	786	397	1 975	-	-	-	-	-	-	-	
	Equity	-	-	-	-	103	-	-	-	-	103	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	147	1	-	65	78	147	1	-	-	1	116	-	-	-	-	-	
	TOTAL		67 944	1 166	31 661	455	32 307	78	25 299	1	2 790	942	2 910	116	102	549	71	51	17
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Norway	Central banks and central governments	-	-	-	-	5 334	-	-	-	-	-	51	-	-	-	-	-	-	
	Institutions	7 882	0	-	-	19	-	752	-	-	4	-	-	-	-	-	-	-	
	Corporates	35 959	965	-	-	342	-	21 118	-	-	342	-	176	-	-	-	-	23	
	Corporates - Of Which: Specialised Lending	358	20	-	-	-	-	320	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	12 219	253	-	-	-	-	6 258	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	30 694	270	1 130	-	-	-	3 211	534	847	-	-	-	22	9	-	
	Retail - Secured on real estate property	57,1%	-	26 168	179	-	-	-	2 197	292	-	-	-	-	6	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	46,1%	-	53	1	-	-	-	24	3	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	57,1%	-	26 115	178	-	-	-	11	289	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	4 526	92	1 130	-	-	1 014	242	847	-	16	9	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	261	10	246	-	-	154	36	184	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	4 265	82	884	-	-	860	207	663	-	-	-	-	-	-	-	
	Equity	-	-	-	-	37	-	-	-	-	37	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	210	1	-	164	27	210	1	-	-	89	37	-	-	-	-	-	
	TOTAL		44 052	966	30 694	270	7 025	27	22 080	1	3 211	534	1 370	37	41	176	11	22	3
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	-	-	1 816	-	-	-	-	-	-	4	-	-	-	-	-	-
	Institutions	-	-	-	-	1 152	-	-	-	-	-	-	448	-	-	-	-	-	-
	Corporates	-	-	-	-	2 040	-	-	-	-	-	-	2 040	-	-	-	-	-	43
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	4 305	-	-	-	-	-	-	4 019	-	-	-	-	-	17
	Retail - Secured on real estate property	53,7%	-	-	-	4 126	-	-	-	-	-	-	3 860	-	-	-	-	-	16
	Retail - Secured on real estate property - Of Which: SME	23,5%	-	-	-	2	-	-	-	-	-	-	1	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	53,9%	-	-	-	4 124	-	-	-	-	-	-	3 859	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	179	-	-	-	-	-	-	159	-	-	-	-	-	2
	Retail - Other Retail - Of Which: SME	-	-	-	-	22	-	-	-	-	-	-	16	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	157	-	-	-	-	-	-	142	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	109	37	-	-	-	-	-	52	56	-	-	-	-	-	
TOTAL		0	0	0	0	9 422	37	0	0	0	0	6 562	56	-	0	-	0	14	60
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Sweden	Central banks and central governments	-	-	-	-	13 264	-	-	-	-	-	-	21	-	-	-	-	-	-
	Institutions	16 948	0	-	-	12	-	1 554	-	-	-	2	-	-	-	-	-	-	-
	Corporates	44 853	336	-	-	101	-	22 036	-	-	-	101	-	121	-	-	-	-	3
	Corporates - Of Which: Specialised Lending	16	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	14 098	118	-	-	-	-	5 620	-	-	-	-	-	3	-	-	-	-	-
	Retail	-	-	45 835	274	1 563	-	-	-	3 276	926	1 172	-	-	-	-	35	-	0
	Retail - Secured on real estate property	66,7%	-	37 923	136	-	-	-	1 711	198	-	-	-	-	-	6	-	-	-
	Retail - Secured on real estate property - Of Which: SME	58,1%	-	557	4	-	-	-	41	4	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	66,8%	-	37 366	132	-	-	-	1 671	194	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	7 912	138	1 563	-	-	1 564	728	1 172	-	-	-	-	29	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	461	12	480	-	-	111	33	360	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	7 451	126	1 083	-	-	1 453	695	812	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	246	-	-	-	-	246	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	492	1	-	645	14	491	1	-	-	283	20	-	-	-	-	-	-	
TOTAL		62 293	337	45 835	274	15 831	14	24 081	1	3 276	926	1 825	20	54	121	-	35	9	3
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	72 726	-	-	-	-	-	-	303	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	72 726	-	-	-	-	-	-	303	-	-	-	-	-	-
Institutions		43 292	5	-	-	2 003	-	6 554	-	-	-	528	-	-	24	-	-	-	-
Corporates		161 976	6 349	-	-	8 536	-	87 154	-	-	-	8 536	-	-	1 754	-	-	-	116
Corporates - Of Which: Specialised Lending		638	16	-	-	-	-	500	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		52 387	3 295	-	-	417	-	25 314	-	-	-	417	-	-	12	-	-	-	-
Retail		-	-	156 869	2 394	14 715	-	-	-	15 711	4 677	10 556	-	-	-	-	604	-	106
Retail - Secured on real estate property	63.1%	-	-	125 082	1 339	7 120	-	-	-	8 790	1 766	4 860	-	-	-	138	-	21	-
Retail - Secured on real estate property - Of Which: SME	32.3%	-	-	1 011	23	505	-	-	-	241	53	177	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	63.5%	-	-	124 071	1 315	6 615	-	-	-	8 549	1 713	4 684	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	31 787	1 055	7 595	-	-	-	6 920	2 911	5 696	-	-	-	466	-	85	-
Retail - Other Retail - Of Which: SME		-	-	1 841	137	1 282	-	-	-	707	347	961	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	29 946	918	6 313	-	-	-	6 213	2 564	4 735	-	-	-	-	-	-	-
Equity		-	-	-	-	787	-	-	-	-	-	787	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		1 458	3	-	-	4 444	355	1 451	3	-	-	844	477	-	-	-	-	-	-
TOTAL		206 726	6 357	156 869	2 394	103 211	355	95 159	3	15 711	4 677	21 555	477	306	1 778	44	604	53	222
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	11 590	-	-	-	-	-	63	-	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	11 590	-	-	-	-	-	63	-	-	-	-	-	-	-
Institutions		6 786	4	-	-	2	-	620	-	-	-	0	-	-	-	-	-	-	-
Corporates		34 058	3 320	-	-	101	-	18 145	-	-	-	101	-	-	931	-	-	-	7
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		16 561	2 188	-	-	1	-	8 313	-	-	-	1	-	-	8	-	-	-	-
Retail		-	-	50 279	1 243	779	-	-	-	6 976	2 139	584	-	-	-	-	451	-	22
Retail - Secured on real estate property	70.8%	-	-	35 164	607	-	-	-	-	3 303	716	-	-	-	-	-	60	-	-
Retail - Secured on real estate property - Of Which: SME	41.5%	-	-	76	2	-	-	-	-	13	1	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	70.9%	-	-	35 088	605	-	-	-	-	3 290	715	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	15 115	636	779	-	-	-	3 673	1 423	584	-	-	-	391	-	22	-
Retail - Other Retail - Of Which: SME		-	-	529	51	72	-	-	-	142	49	54	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	14 586	585	707	-	-	-	3 531	1 374	530	-	-	-	-	-	-	-
Equity		-	-	-	-	633	-	-	-	-	-	633	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		371	-	-	-	991	42	371	-	-	-	44	54	-	-	-	-	-	-
TOTAL		41 215	3 324	50 279	1 243	14 096	42	19 135	0	6 976	2 139	1 425	54	106	931	20	451	2	28
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	18 201	-	-	-	-	-	-	56	-	-	-	-	-	-
	Institutions	14 792	1	-	-	847	-	2 935	-	-	-	164	-	24	-	-	-	-	
	Corporates	37 249	1 210	-	-	154	-	20 243	-	-	-	154	-	541	-	-	-	28	
	Corporates - Of Which: Specialised Lending	307	1	-	-	-	-	231	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	10 362	585	-	-	-	-	5 116	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	31 845	658	3 569	-	-	-	2 726	1 238	2 477	-	-	-	-	90	42	
	Retail - Secured on real estate property	53,8%	-	27 320	446	498	-	-	-	1 919	624	174	-	-	-	59	-	-	
	Retail - Secured on real estate property - Of Which: SME	15,7%	-	340	18	498	-	-	-	163	44	174	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	55,1%	-	26 980	429	-	-	-	-	1 756	579	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	4 525	212	3 070	-	-	-	808	614	2 303	-	-	-	31	42	-	
	Retail - Other Retail - Of Which: SME	-	-	574	63	434	-	-	-	303	239	325	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	3 951	148	2 637	-	-	-	504	376	1 978	-	-	-	-	-	-	
	Equity	-	-	-	-	100	-	-	-	-	-	100	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	179	1	-	66	77	179	1	-	-	7	115	-	-	-	-	-	
TOTAL		52 221	1 212	31 845	658	22 937	77	23 357	1	2 726	1 238	2 959	115	97	565	24	90	19	70
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Norway	Central banks and central governments	-	-	-	-	5 079	-	-	-	-	-	22	-	-	-	-	-	-	
	Institutions	5 984	0	-	-	7	-	826	-	-	-	1	-	-	-	-	-	-	
	Corporates	34 375	736	-	-	208	-	19 581	-	-	-	208	-	173	-	-	-	26	
	Corporates - Of Which: Specialised Lending	299	15	-	-	-	-	251	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	12 154	237	-	-	-	-	6 357	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	28 721	225	1 128	-	-	-	2 479	423	846	-	-	-	30	5	-	
	Retail - Secured on real estate property	57,2%	-	24 411	153	-	-	-	-	1 654	235	-	-	-	-	12	-	-	
	Retail - Secured on real estate property - Of Which: SME	46,5%	-	46	1	-	-	-	-	19	3	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	57,2%	-	25	152	-	-	-	-	8	232	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	4 310	72	1 128	-	-	-	825	188	846	-	-	-	17	5	-	
	Retail - Other Retail - Of Which: SME	-	-	259	10	249	-	-	-	140	31	187	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	4 051	62	879	-	-	-	685	156	659	-	-	-	-	-	-	
	Equity	-	-	-	-	12	-	-	-	-	-	12	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	221	1	-	165	22	216	1	-	-	104	30	-	-	-	-	-	
TOTAL		40 580	737	28 721	225	6 599	22	20 624	1	2 479	423	1 193	30	50	173	-	30	-	31
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	-	-	1 322	-	-	-	-	-	-	4	-	-	-	-	-	-
	Institutions	-	-	-	-	808	-	-	-	-	-	-	294	-	-	-	-	-	-
	Corporates	-	-	-	-	1 849	-	-	-	-	-	-	1 849	-	-	-	-	-	46
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	2	-	-	-	-	-	-	2	-	-	-	-	-	-
	Retail	-	-	-	-	4 143	-	-	-	-	-	-	3 849	-	-	-	-	-	22
	Retail - Secured on real estate property	54.8%	-	-	-	3 919	-	-	-	-	-	-	3 680	-	-	-	-	-	20
	Retail - Secured on real estate property - Of Which: SME	18.9%	-	-	-	2	-	-	-	-	-	-	1	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54.9%	-	-	-	3 917	-	-	-	-	-	-	3 680	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	224	-	-	-	-	-	-	168	-	-	-	-	-	2
	Retail - Other Retail - Of Which: SME	-	-	-	-	23	-	-	-	-	-	-	17	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	201	-	-	-	-	-	-	151	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	104	12	-	-	-	-	-	53	10	-	-	-	-	-	
TOTAL		0	0	0	0	8 226	12	0	0	0	0	6 047	10	-	0	-	0	13	68
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Sweden	Central banks and central governments	-	-	-	-	13 425	-	-	-	-	-	-	27	-	-	-	-	-	-
	Institutions	12 299	0	-	-	8	-	1 292	-	-	-	-	2	-	-	-	-	-	-
	Corporates	41 989	374	-	-	18	-	21 006	-	-	-	-	18	-	110	-	-	-	2
	Corporates - Of Which: Specialised Lending	15	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	12 222	142	-	-	-	-	5 016	-	-	-	-	-	-	3	-	-	-	-
	Retail	-	-	46 024	268	1 553	-	-	-	3 529	878	1 165	-	-	-	-	34	-	6
	Retail - Secured on real estate property	66.6%	-	38 187	132	-	-	-	1 915	191	-	-	-	-	-	6	-	-	-
	Retail - Secured on real estate property - Of Which: SME	57.8%	-	549	3	-	-	-	46	4	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	66.7%	-	37 638	129	-	-	-	1 869	188	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	7 837	136	1 553	-	-	-	1 615	686	1 165	-	-	-	27	-	-	6
	Retail - Other Retail - Of Which: SME	-	-	479	12	482	-	-	-	123	28	362	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	7 358	124	1 071	-	-	-	1 492	658	803	-	-	-	-	-	-	-
	Equity	-	-	-	-	42	-	-	-	-	-	42	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	644	2	-	785	12	642	2	-	-	468	17	-	-	-	-	-	-	
TOTAL		54 932	375	46 024	268	15 830	12	22 940	2	3 529	878	1 722	17	53	110	-	34	4	7
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

SE084
Nordea Bank AB (publ)

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital [*]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Explanatory footnotes
 Exposures are reported as were they are booked, not by residence of the obligor. Testing of reporting exposure by residence of the obligor is currently undertaken and will be ready for reporting in 2014.

3. SECURITISATION SUMMARY

SE084
Nordea Bank AB (publ)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	0	0
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	0	0

Explanatory footnotes

4. MARKET RISK

SE084
Nordea Bank AB (publ)

(in million Euro)

	2012-12-31		2013-06-30	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1 294	4 907	1 473	5 209
TDI - General risk	0	1 729	0	1 451
TDI - Specific risk	1 294	3 178	1 473	3 759
Equities	317	288	342	397
Equities - General risk	104	0	92	0
Equities - Specific risk	213	0	251	0
Foreign exchange risk	699	846	1 182	755
Commodities risk	112	0	139	0

Explanatory footnotes

FX risk RWA increased mainly due to increased long RUB positions in Russia and increased long NOK positions in NBAB and NBN

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS				Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	0	0	5	-12	0
[2Y - 3Y]		193	0	193	27	0	166	0	0
[3Y - 5Y]		102	0	102	0	0	102	-60	-8
[5Y - 10Y]		0	0	0	0	0	0	-22	0
[10Y - more]		0	0	0	0	0	0	-25	0
Total		300	0	300	27	0	272	-118	-8
[0 - 3M]	Belgium	0	0	0	0	0	0	0	-8
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		19	0	19	19	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-8
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		19	0	19	19	0	0	0	-16
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	9 577	3 775	8 914	0	0	8 914	-541	0
[3M - 1Y]		627	0	627	0	0	627	23	0
[1Y - 2Y]		1 724	0	1 653	48	0	1 605	-58	0
[2Y - 3Y]		113	0	113	0	0	113	-60	0
[3Y - 5Y]		624	0	554	0	0	554	-128	0
[5Y - 10Y]		1 009	0	214	0	0	214	-264	0
[10Y - more]		207	0	91	0	0	91	839	0
Total		13 880	3 775	12 165	48	0	12 117	-190	0
[0 - 3M]	Estonia	10	10	10	0	0	10	0	0
[3M - 1Y]		8	8	0	0	0	0	0	0
[1Y - 2Y]		21	21	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	0	0	0
[3Y - 5Y]		27	27	0	0	0	0	0	0
[5Y - 10Y]		98	98	0	0	0	0	-1	0
[10Y - more]		13	13	0	0	0	0	0	0
Total		185	185	10	0	0	10	-0	0
[0 - 3M]	Finland	12 590	12 562	12 585	0	0	12 585	-26	0
[3M - 1Y]		662	4	658	0	0	658	-31	0
[1Y - 2Y]		500	78	422	158	0	264	-6	0
[2Y - 3Y]		115	96	19	0	0	19	-16	0
[3Y - 5Y]		1 241	212	1 029	60	0	969	-413	0
[5Y - 10Y]		340	193	122	0	0	122	-603	0
[10Y - more]		98	54	44	0	0	44	-451	0
Total		15 546	13 198	14 879	218	0	14 662	-1 546	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	19	0
[3M - 1Y]		340	0	340	253	0	87	0	0
[1Y - 2Y]		94	0	94	0	0	94	0	0
[2Y - 3Y]		103	0	103	0	0	103	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-10
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		536	0	536	253	0	283	19	-10
[0 - 3M]	Germany	2	0	0	0	0	0	-7	0
[3M - 1Y]		1 001	0	1 001	0	0	1 001	-2	0
[1Y - 2Y]		1 357	0	1 357	0	0	1 357	-102	0
[2Y - 3Y]		165	0	165	0	0	165	-137	0
[3Y - 5Y]		1 070	0	1 070	0	0	1 070	-52	0
[5Y - 10Y]		536	0	529	0	0	529	424	0
[10Y - more]		0	0	0	0	0	0	-132	0
Total		4 131	0	4 122	0	0	4 122	-7	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	4
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	27
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	30	
[0 - 3M]	Latvia	241	241	241	0	0	241	-2	0
[3M - 1Y]		0	0	0	0	0	0	1	0
[1Y - 2Y]		0	0	0	0	0	0	3	0
[2Y - 3Y]		1	1	0	0	0	0	1	0
[3Y - 5Y]		0	0	0	0	0	0	1	0
[5Y - 10Y]		0	0	0	0	0	0	3	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		242	242	241	0	0	7	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	189	189	189	0	0	189	0	0
[3M - 1Y]		82	74	8	0	0	8	0	0
[1Y - 2Y]		2	2	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	-20	0
[3Y - 5Y]		7	7	0	0	0	0	35	0
[5Y - 10Y]		27	27	0	0	0	0	-4	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		307	299	197	0	0	197	11	0
[0 - 3M]	Luxembourg	39	39	39	0	0	39	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		39	39	39	0	0	39	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		356	0	356	0	0	356	0	0
[2Y - 3Y]		62	0	62	23	0	38	0	0
[3Y - 5Y]		19	0	19	19	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		437	0	437	43	0	394	0	0
[0 - 3M]	Norway	14	0	14	0	0	14	-4	0
[3M - 1Y]		730	0	730	0	0	730	7	0
[1Y - 2Y]		37	0	36	0	0	36	49	0
[2Y - 3Y]		352	1	352	0	0	352	7	0
[3Y - 5Y]		23	0	22	0	0	22	-31	0
[5Y - 10Y]		18	3	0	0	0	0	33	0
[10Y - more]		9	9	0	0	0	0	108	0
Total		1 184	14	1 155	0	0	1 155	170	0
[0 - 3M]	Poland	1 015	79	1 005	0	0	1 005	0	0
[3M - 1Y]		48	44	4	0	0	4	0	0
[1Y - 2Y]		49	49	0	0	0	0	0	0
[2Y - 3Y]		115	67	48	0	0	48	0	0
[3Y - 5Y]		182	182	0	0	0	0	0	0
[5Y - 10Y]		342	342	0	0	0	0	0	0
[10Y - more]		83	83	0	0	0	0	0	0
Total		1 834	847	1 056	0	0	1 056	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	-1
[3Y - 5Y]		0	0	0	0	0	0	0	-16
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	0	-16	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾					Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾				
[0 - 3M]	Sweden	1 756	1 751	0	0	0	0	-571	0
[3M - 1Y]		369	172	197	145	0	52	-65	0
[1Y - 2Y]		886	264	25	0	0	25	-67	0
[2Y - 3Y]		1 876	201	175	0	0	175	-65	0
[3Y - 5Y]		1 260	863	315	30	0	284	-187	0
[5Y - 10Y]		77	22	0	0	0	0	-220	0
[10Y - more]		527	0	0	0	0	0	18	0
Total		6 752	3 273	712	175	0	536	-1 157	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	30
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	30
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		12	0	12	0	0	12	0	0
[2Y - 3Y]		55	0	55	0	0	55	0	0
[3Y - 5Y]		27	0	27	0	0	27	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		94	0	94	0	0	94	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		105	0	105	0	0	105	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		105	0	105	0	0	105	0	0
[0 - 3M]	U.S.	16 971	16 971	16 207	0	0	16 207	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		645	0	645	0	0	645	0	0
[2Y - 3Y]		3 881	0	3 881	0	0	3 881	0	0
[3Y - 5Y]		362	0	362	0	0	362	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		21 859	16 971	21 095	0	0	21 095	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		8	8	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	8	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	113	113	102	0	0	102	344	0
[3M - 1Y]		2	2	0	0	0	0	-64	0
[1Y - 2Y]		1	1	0	0	0	0	-33	0
[2Y - 3Y]		0	0	0	0	0	0	-74	0
[3Y - 5Y]		34	34	0	0	0	0	-4	0
[5Y - 10Y]		276	243	33	0	0	33	3	0
[10Y - more]		0	0	0	0	0	0	-10	0
Total		426	393	135	0	0	135	162	0
TOTAL EEA 30		45 397	21 873	35 872	783	0	35 089	-2 812	14

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	-12	0
[2Y - 3Y]		27	0	22	22	0	0	0	0
[3Y - 5Y]		99	0	99	0	0	99	-30	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		145	0	145	145	0	0	-3	0
Total	271	0	266	167	0	99	-46	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	2	0
[3M - 1Y]		11	0	11	0	0	11	-0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		19	0	19	19	0	0	0	-8
[3Y - 5Y]		83	0	83	83	0	0	40	-0
[5Y - 10Y]		97	0	97	97	0	0	36	0
[10Y - more]		0	0	0	0	0	0	3	0
Total	210	0	210	199	0	11	82	-8	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	0
[0 - 3M]	Denmark	8 242	2 476	7 835	0	0	7 835	-1 425	0
[3M - 1Y]		904	2	855	46	0	809	-36	0
[1Y - 2Y]		1 100	0	1 100	0	0	1 100	-61	0
[2Y - 3Y]		635	4	439	0	0	439	-26	0
[3Y - 5Y]		644	0	604	0	0	604	-111	0
[5Y - 10Y]		428	19	0	0	0	0	-230	0
[10Y - more]		391	2	390	388	0	2	582	0
Total		12 346	2 501	11 224	434	0	10 790	-1 308	0
[0 - 3M]	Estonia	214	214	214	0	0	214	0	0
[3M - 1Y]		21	21	0	0	0	0	0	0
[1Y - 2Y]		9	9	0	0	0	0	0	0
[2Y - 3Y]		7	7	0	0	0	0	0	0
[3Y - 5Y]		25	25	0	0	0	0	0	0
[5Y - 10Y]		101	101	0	0	0	0	-0	0
[10Y - more]		13	13	0	0	0	0	0	0
Total		389	389	214	0	0	214	-0	0
[0 - 3M]	Finland	2 640	1 991	2 539	0	0	2 539	-33	0
[3M - 1Y]		58	8	50	0	0	50	-11	0
[1Y - 2Y]		617	86	530	156	0	375	7	0
[2Y - 3Y]		391	130	218	0	0	218	-113	0
[3Y - 5Y]		641	167	366	58	0	308	-137	0
[5Y - 10Y]		1 260	148	1 002	956	0	47	-107	0
[10Y - more]		46	46	0	0	0	0	-300	0
Total		5 653	2 577	4 705	1 169	0	3 536	-693	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	13	0
[3M - 1Y]		167	0	167	0	0	167	0	0
[1Y - 2Y]		59	0	59	0	0	59	0	0
[2Y - 3Y]		70	0	44	0	0	44	0	0
[3Y - 5Y]		183	0	183	0	0	183	0	-9
[5Y - 10Y]		17	0	17	0	0	17	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		497	0	470	0	0	470	13	-9
[0 - 3M]	Germany	233	0	0	0	0	0	12	0
[3M - 1Y]		1 667	0	1 401	0	0	1 401	-94	0
[1Y - 2Y]		100	0	57	0	0	57	-13	0
[2Y - 3Y]		256	0	256	0	0	256	-106	0
[3Y - 5Y]		102	0	59	0	0	59	19	-8
[5Y - 10Y]		467	0	416	395	0	21	286	0
[10Y - more]		0	0	0	0	0	0	-195	0
Total		2 825	0	2 189	395	0	1 794	-91	-8
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	11
[3Y - 5Y]		0	0	0	0	0	0	0	10
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	21	
[0 - 3M]	Latvia	218	218	218	0	0	218	0	0
[3M - 1Y]		0	0	0	0	0	0	2	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	1	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	6	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		219	219	218	0	0	218	9	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	42	33	8	0	0	8	0	0
[3M - 1Y]		29	29	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	0	-22	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	0	0	29	0
[5Y - 10Y]		15	15	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		104	96	8	0	0	8	7	0
[0 - 3M]	Luxembourg	109	109	109	0	0	109	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		109	109	109	0	0	109	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		21	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		24	0	0	0	0	0	0	0
[3Y - 5Y]		23	0	23	19	0	4	0	0
[5Y - 10Y]		50	0	0	0	0	0	0	0
[10Y - more]		165	0	165	145	0	20	0	0
Total		283	0	189	164	0	25	0	0
[0 - 3M]	Norway	114	0	114	0	0	114	9	0
[3M - 1Y]		406	2	403	0	0	403	41	0
[1Y - 2Y]		234	0	230	0	0	230	9	0
[2Y - 3Y]		2	0	2	0	0	2	-1	0
[3Y - 5Y]		15	0	9	0	0	9	-42	0
[5Y - 10Y]		102	2	6	0	0	6	22	0
[10Y - more]		87	8	78	0	0	78	113	0
Total		960	13	841	0	0	841	150	0
[0 - 3M]	Poland	344	227	330	0	0	330	-0	0
[3M - 1Y]		32	32	0	0	0	0	0	0
[1Y - 2Y]		98	53	45	0	0	45	0	0
[2Y - 3Y]		59	59	0	0	0	0	0	0
[3Y - 5Y]		199	171	29	0	0	29	0	0
[5Y - 10Y]		436	342	94	0	0	94	0	0
[10Y - more]		62	62	0	0	0	0	0	0
Total		1 231	946	498	0	0	498	-0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-27
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-27	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching ⁽¹⁾)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾						Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Sweden	545	347	0	0	0	0	282	0
[3M - 1Y]		860	416	0	0	0	0	-103	0
[1Y - 2Y]		506	328	179	0	0	179	-69	0
[2Y - 3Y]		1 780	126	484	30	0	454	-30	0
[3Y - 5Y]		854	106	0	0	0	0	-197	0
[5Y - 10Y]		175	175	0	0	0	0	-82	0
[10Y - more]		148	125	0	0	0	0	10	0
Total		4 869	1 623	663	30	0	632	-190	0
[0 - 3M]	United Kingdom	2	2	2	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-8
[3Y - 5Y]		0	0	0	0	0	0	0	-38
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	2	2	0	0	0	0	-46
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		20	0	20	0	0	20	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		102	0	102	0	0	102	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		122	0	122	0	0	122	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	23 839	23 839	22 176	0	0	22 176	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1 267	0	1 267	0	0	1 267	0	0
[3Y - 5Y]		3 279	0	3 279	0	0	3 279	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		28 385	23 839	26 722	0	0	26 722	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE084
Nordea Bank AB (publ)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	65	65	59	0	0	0	228	0
[3M - 1Y]		23	23	0	0	0	0	-154	0
[1Y - 2Y]		0	0	0	0	0	0	1	0
[2Y - 3Y]		0	0	0	0	0	0	-62	0
[3Y - 5Y]		36	36	0	0	0	0	-60	0
[5Y - 10Y]		258	258	0	0	0	0	8	0
[10Y - more]		9	9	0	0	0	0	-2	0
Total		390	390	59	0	0	0	-41	0
TOTAL EEA 30		29 969	8 477	21 806	2 557	0	19 247	-2 067	-76

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

SE084
Nordea Bank AB (publ)

(in million Euro)

	2012-12-31	2013-06-30
RWA for credit risk	145 341	137 583
RWA Securitisation and re-securitisations	0	0
RWA Other credit risk	145 341	137 583
RWA for market risk	6 323	7 253
RWA for operational risk	16 229	16 796
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	167 892	161 631

Explanatory footnotes