



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Nordea Bank - group

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	31,747	31,181		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,515	24,462		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,097	5,117	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	24,286	24,174	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-319	-355	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-252	-269	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,834	-3,915	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	-61	C 01.00 (r370,r010)	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,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-152	-164	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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,r010)	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,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-19	-62	C 01.00 (r529,r010)	-
	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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r010)	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			
A.2.1	Additional Tier 1 Capital instruments	2,792	2,836	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-21	-17	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	722	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,008	27,281			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,738	3,900			
A.4.1	Tier 2 Capital instruments	4,662	4,638	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,164	-910	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	241	172	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	125,779	122,569			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.49%	19.96%	CA3 (1)	-
	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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.49%	19.96%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Nordea Bank - group

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	27,286	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)	
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)	
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)	

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Risk exposure amounts

Nordea Bank - group

(mln EUR)	As of 31/12/2017	as of 30/06/2018
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 ¹	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

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

2018 EU-wide Transparency Exercise

P&L

Nordea Bank - group

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	10,219	4,906
Of which debt securities income	481	214
Of which loans and advances income	7,225	3,398
Interest expenses	5,562	2,760
(Of which deposits expenses)	628	380
(Of which debt securities issued expenses)	2,889	1,353
(Expenses on share capital repayable on demand)	0	0
Dividend income	51	1
Net Fee and commission income	2,963	1,384
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-36	28
Gains or (-) losses on financial assets and liabilities held for trading, net	1,120	496
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	30	121
Gains or (-) losses from hedge accounting, net	42	-52
Exchange differences [gain or (-) loss], net	-113	12
Net other operating income /(expenses)	83	128
TOTAL OPERATING INCOME, NET	8,797	4,265
(Administrative expenses)	4,628	2,123
(Depreciation)	257	138
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	121	14
(Commitments and guarantees given)	29	-9
(Other provisions)	93	23
Of which pending legal issues and tax litigation ¹	3	
Of which restructuring ¹	88	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(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 subsidiaries, joint ventures and associates and on non-financial assets)	4	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, 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
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,337	1,556
Of which attributable to owners of the parent	3,337	1,556

⁽¹⁾ 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.

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 31/12/2017										As of 30/06/2018												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(in EUR)																									
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			

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	2,486	2,484	281		2,076	2,131	114	
	Regional governments or local authorities	135	133	7		120	118	8	
	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	2,302	2,186	128		3,054	2,960	114	
	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	1,646	1,455	896		1,638	1,408	871	
	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	505	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	247	246	382		246	244	610		
Standardised Total²	25,446	20,095	13,891	183	24,020	19,001	12,075	200	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
DENMARK	Central governments or central banks	9	9	22		11	11	28	
	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	2	2	3		3	3	0	
	Corporates	145	86	85		149	90	90	
	of which: SME	5	4	3		0	0	0	
	Retail	1,203	866	646		1,237	905	675	
	of which: SME	85	80	57		64	79	56	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	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	0	0	0		0	0	0		
Other exposures	34	34	34		36	36	36		
Standardised Total²	19	19	19	10	19	19	19	12	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SWEDEN	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	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	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	0	0	0		0	0	0		
Other exposures	47	46	38		48	47	39		
Standardised Total²	19	19	19	1	19	19	19	3	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FINLAND	Central governments or central banks	18	18	20		17	17	20	
	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		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	
	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	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	26	26	41		23	23	23		
Securitisation	0	0	0		0	0	0		
Other exposures	36	36	36		35	35	35		
Standardised Total²	36	36	36	0	35	35	35	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Nordea Bank - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NORWAY	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	
	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	500		
Securitisation									
Other exposures									
Standardised Total ²	387	387	238	8	462	462	278	13	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	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	1		1	1	1	
	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	1		4	1	1	
	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	0	123	123	184	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	3	3	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	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	772	29		1,660	1,660	348	
	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	
	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	0	131	131	196	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									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	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	
	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									
Standardised Total ²	65	65	38	3	81	81	41	1	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	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	5	5	5		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	
	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	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									
Standardised Total ²	1	1	1	0	6	6	6	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LITHUANIA	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	
	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	300	40	156	113	135	41
	Items associated with particularly high risk	32	18	26	40	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									
Standardised Total ²	96	96	32	58	104	88	25	64	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LATVIA	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	
	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									
Standardised Total ²	85	85	73	85	70	69	46	76	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank - group

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(in EUR, %)											
Consolidated data	Central banks and central governments	83,967	0	82,141	1,869	0	4	77,102	0	75,218	2,012	0	2
	Institutions	42,571	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	1,568	54,863	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	1,238	27	1,174	226	48	3	1,255	28	1,165	241	58	3
	Retail - Secured on real estate property - Of Which: non-SME	146,640	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	0	0
	Securitisation	8,008	0	8,008	850	0	0	8,009	0	8,009	847	0	0
Other non credit-obligation assets	0	0	0	2,234	0	0	0	0	0	2,226	0	0	
IRB Total													
		88,808				88,453							

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(in EUR, %)											
DENMARK	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	0	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	51,624	7,385	1,552	260
	Retail - Secured on real estate property	41,566	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
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(in EUR, %)											
SWEDEN	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	948	0	22
	Corporates	38,487	281	30,921	10,196	213	132	38,150	202	30,404	9,820	186	136
	Corporates - Of Which: Specialised Lending	13	0	13	13	0	0	12	0	12	12	0	0
	Corporates - Of Which: SME	11,926	84	11,600	2,432	44	46	11,497	36	11,295	2,414	39	16
	Retail	54,811	144	54,463	2,969	361	22	53,372	131	52,985	2,812	366	24
	Retail - Secured on real estate property	48,683	67	48,624	1,649	6	6	47,718	58	47,665	1,619	73	4
	Retail - Secured on real estate property - Of Which: SME	120	0	115	23	1	0	120	1	116	24	1	0
	Retail - Secured on real estate property - Of Which: non-SME	48,563	66	48,509	1,627	71	6	47,597	57	47,549	1,595	72	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,129	77	5,839	1,320	289	16	5,654	73	5,320	1,193	293	19
	Retail - Other Retail - Of Which: SME	369	6	291	117	17	1	363	5	280	114	17	2
	Retail - Other Retail - Of Which: non-SME	5,760	72	5,548	1,203	272	15	5,291	68	5,040	1,079	277	17
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(in EUR, %)											
FINLAND	Central banks and central governments	22,739	0	24,074	369	0	0	12,932	0	14,174	300	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	32,838	716	25,018	8,508	341	350	31,165	590	24,583	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	43,016	994	41,647	7,227	2,073	102	44,660	1,049	41,609	7,505	2,432	156
	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
	Retail - Secured on real estate property - Of Which: non-SME	28,366	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	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank - group

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
NORWAY	Central banks and central governments	3,233	0	3,494	68	0	3,187	0	3,434	69	0	0	
	Institutions	6,162	0	6,137	552	0	6,701	0	6,703	477	0	0	
	Corporates	32,899	1,242	26,988	11,460	1,198	34,196	1,097	27,570	11,148	1,043	402	
	Corporates - Of Which: Specialised Lending	77	32	59	69	43	63	27	47	60	34	1	
	Corporates - Of Which: SME	11,667	263	10,944	3,999	268	11,786	210	10,901	3,633	184	103	
	Retail	32,949	144	29,567	3,065	319	31,570	135	35,847	3,384	309	22	
	Retail - Secured on real estate property	27,017	102	24,250	1,909	229	6	29,809	96	26,248	2,195	217	7
	Retail - Secured on real estate property - Of Which: SME	72	1	70	18	3	48	2	46	14	4	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	5,932	42	5,318	1,156	90	18	5,659	40	5,322	1,189	92	15
	Retail - Other Retail - Of Which: SME	256	0	224	93	20	5	265	6	224	103	25	1
	Retail - Other Retail - Of Which: non-SME	5,676	34	5,094	1,063	70	13	5,694	33	5,098	1,086	67	14
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
UNITED STATES	Central banks and central governments	28,345	0	28,343	416	0	30,016	0	30,013	487	0	0	
	Institutions	1,016	0	524	198	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
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	35	3	45	23	6	1	38	3	59	27	7	1
	Retail	219	4	212	26	7	0	221	6	210	30	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	
	Retail - Secured on real estate property - Of Which: non-SME	175	2	174	14	4	0	170	4	169	17	6	0
	Retail - 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	
Securitisation	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	174	0	187	1	0	487	0	502	6	0	0	
	Institutions	3,233	0	2,648	952	0	3,213	40	3,144	983	0	0	
	Corporates	2,598	104	1,921	556	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	
	Corporates - Of Which: SME	175	2	222	58	7	0	127	2	217	50	7	0
	Retail	275	4	258	33	7	0	272	4	254	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	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	78	1	63	17	4	0	84	1	68	19	4	0
	Retail - Other Retail - Of Which: SME	14	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	
Securitisation	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 31/12/2017				As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(min EUR, %)												
LUXEMBOURG	Central banks and central governments	1,538	0	1,596	56	0	1,411	0	1,486	55	0	0
	Institutions	76	0	62	17	0	71	0	68	20	0	0
	Corporates	1,286	0	1,138	378	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
	Corporates - Of Which: SME	287	0	270	77	0	294	0	286	71	0	0
	Retail	51	1	48	6	1	53	1	49	7	2	0
	Retail - Secured on real estate property	37	0	37	3	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
	Retail - Secured on real estate property - Of Which: non-SME	37	0	37	3	0	40	0	39	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	12	3	1	13	0	10	3	1	0
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	10	2	1	11	0	9	3	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank - group

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
GERMANY	Central banks and central governments	5,121	0	5,052	188	0	0	4,127	0	4,057	148	0	0
	Institutions	709	0	694	300	0	0	724	0	709	298	0	0
	Corporates	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
	Retail - Secured on real estate property - Of Which: non-SME	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
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
LITHUANIA	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 Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
LATVIA	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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													

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Nordea Bank - group

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	28,908.5	9,380.7	19,527.8	16,232.7	4,571.0	11,661.7	148.4	74.4	74.0	7,768.5	0.0	7,768.5	4,751.8	4,735.4	16.4	49.6	0.0	49.6
Austria	2.0	0.0	2.0															
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	0.0	0.0	0.0															
Netherlands	332.3	0.0	332.3															
Poland	0.0	0.0	0.0															
Portugal	0.1	0.0	0.1															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	9,417.5	6,802.2	2,615.3															
United Kingdom	4.4	0.0	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	49.0															
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															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional 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 shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ 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

General governments exposures by country of the counterparty

Nordea Bank - group

As of 30/06/2018

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]		1	0	1	0	0	0	1	7	-30	663	0	0				
[3M - 1Y]		4	3	4	0	0	0	4	106	-60	1,041	0	0				
[1Y - 2Y]		0	0	0	0	0	0	11	510	-48	653	0	0				
[2Y - 3Y]		0	0	0	0	0	0	22	185	-24	370	0	0				
[3Y - 5Y]		8	8	8	0	0	0	6	244	-8	507	0	0				
[5Y - 10Y]		5	5	5	0	0	0	2	84	-10	88	0	0				
[10Y - more]		0	0	0	0	0	0	3	54	15	173	0	0				
Total		18	16	18	0	0	0	49	1,190	-196	3,444	0	0			0	
[0 - 3M]		975	975	775	0	0	199	16	661	-3	66	0	0				
[3M - 1Y]		402	363	403	0	0	0	7	130	-10	263	0	0				
[1Y - 2Y]		121	121	0	0	0	0	3	36	-18	376	0	0				
[2Y - 3Y]		0	0	0	0	0	0	32	326	-8	0	0	0				
[3Y - 5Y]		18	18	18	0	0	0	75	1,097	0	504	0	0				
[5Y - 10Y]		57	44	57	0	0	0	8	161	-17	284	0	0				
[10Y - more]		24	23	24	0	0	0	187	611	-60	401	0	0				
Total		1,598	1,564	1,399	0	0	199	329	3,023	-160	2,294	0	0			8	
[0 - 3M]		0	0	0	0	0	0	1	0	-2	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	7	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	8	0	-3	0	0	0			0	
[0 - 3M]		0	0	0	0	0	0	0	0	-1	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	-2	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	-1	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	-3	0	0	0			0	
[0 - 3M]		16,155	16,135	10,071	0	457	4,097	1,074	8,598	-539	12,942	555	0				
[3M - 1Y]		3,431	3,433	3,208	0	72	27	623	9,421	-324	8,545	444	0				
[1Y - 2Y]		1,718	1,687	1,201	0	377	0	338	6,888	-361	7,296	13	0				
[2Y - 3Y]		3,716	3,263	3,534	0	183	0	-3,104	4,639	-47	3,836	11	0				
[3Y - 5Y]		2,511	1,889	2,370	0	44	0	657	4,532	-690	7,260	0	0				
[5Y - 10Y]		998	571	997	0	0	0	1,911	6,509	-1,654	7,453	0	0				
[10Y - more]		600	201	628	0	0	0	-4,328	3,065	-4,814	0	0	0				
Total		29,132	27,217	21,908	0	1,132	4,124	5,836	43,651	-8,388	51,798	1,023	0			295	
[0 - 3M]		1	1	1	0	0	0	0	18	0	41	0	0				
[3M - 1Y]		0	0	0	0	0	0	1	0	0	1	0	0				
[1Y - 2Y]		0	0	0	0	0	0	2	0	0	4	0	0				
[2Y - 3Y]		0	0	0	0	0	0	4	38	-1	78	0	0				
[3Y - 5Y]		0	0	0	0	0	0	4	94	-3	151	0	0				
[5Y - 10Y]		0	0	0	0	0	0	2	0	0	1	0	0				
[10Y - more]		0	0	0	0	0	0	17	0	0	0	0	0				
Total		1	1	1	0	0	0	28	150	-4	316	0	0			0	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nordea Bank - group

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
										Carrying amount	Notional amount	Carrying amount	Notional amount					
Residual Maturity	Country / Region																	
[0 - 3M]	Finland	785	785	311	0	425	48	467	1,227	-117	1,789	226	0					
[3M - 1Y]		501	501	66	0	0	412	210	4,660	-230	3,460	112	0					
[1Y - 2Y]		612	612	143	0	252	30	118	3,507	-190	5,275	23	0					
[2Y - 3Y]		132	132	47	0	72	0	60	194	2,981	-251	5,642	1	0				
[3Y - 5Y]		844	668	255	0	288	88	374	6,606	-322	12,272	36	0					
[5Y - 10Y]		347	236	232	0	0	115	726	13,786	-827	16,464	93	0					
[10Y - more]	51	49	14	0	0	0	412	5,088	-757	6,909	3	0						
Total		3,272	2,898	1,092	0	966	791	2,501	37,854	-2,723	51,791	494	0			253		
[0 - 3M]	France	2,650	2,261	2,609	0	0	21	220	7,133	-229	8,327	0	0					
[3M - 1Y]		205	0	106	0	80	0	245	9,193	-254	10,584	0	0					
[1Y - 2Y]		123	119	59	0	64	0	200	9,384	-168	6,948	0	0					
[2Y - 3Y]		75	20	75	0	75	0	263	13,960	-226	13,668	0	0					
[3Y - 5Y]		658	635	612	0	45	0	389	27,616	-249	26,094	0	0					
[5Y - 10Y]		40	0	40	0	40	0	395	6,330	-630	6,919	0	0					
[10Y - more]	29	0	29	0	29	0	1,494	12,308	-2,302	13,742	0	0						
Total		3,760	3,035	3,550	0	189	21	3,118	86,824	-4,057	86,283	0	0			8		
[0 - 3M]	Germany	286	193	106	0	0	180	164	4,007	-58	1,952	100	0					
[3M - 1Y]		606	366	230	0	25	0	203	7,423	-159	3,021	0	0					
[1Y - 2Y]		632	540	151	0	193	0	400	7,066	-347	5,329	0	0					
[2Y - 3Y]		241	192	19	0	207	0	568	8,579	-295	3,773	0	0					
[3Y - 5Y]		1,331	1,231	579	0	39	0	517	8,867	-598	7,427	0	0					
[5Y - 10Y]		421	270	73	0	73	0	578	7,156	-643	8,761	0	0					
[10Y - more]	87	0	87	0	0	0	1,578	14,777	-1,340	10,648	0	0						
Total		3,695	2,595	1,441	0	464	180	3,957	57,274	-3,441	41,110	100	0			140		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	2	0	0					
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0						
Total		0	0	0	0	0	0	0	0	0	2	0	0			0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0					
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0						
Total		0	0	0	0	0	0	0	0	0	0	0	0			0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0					
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0						
Total		0	0	0	0	0	0	0	0	0	0	0	0			0		
[0 - 3M]	Ireland	7	0	0	0	0	0	7	233	-1	81	0	0					
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		1	1	1	0	0	0	2	168	-4	384	0	0					
[2Y - 3Y]		0	0	0	0	0	0	7	89	0	89	0	0					
[3Y - 5Y]		21	21	21	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		1	1	1	0	0	0	2	6	0	0	0	0					
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0						
Total		30	30	23	0	0	7	18	505	-5	554	0	0			0		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nordea Bank - group

As of 30/06/2018

		Direct exposures												Off balance sheet		Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off-balance sheet exposures				
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M]		1	1	0	0	0	1	0	0	0	0	3	0			
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0			
[1Y - 2Y]		1	1	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		13	12	0	0	0	12	0	-1	0	0	0	0			
[3Y - 5Y]		14	14	0	0	0	14	0	0	0	-5	0	0			
[5Y - 10Y]		201	200	0	0	0	200	3	0	-21	0	1	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	17	0			
Total		230	229	1	0	0	229	3	0	-27	0	21	0	41		
[0 - 3M]		45	45	21	0	0	15	14	3	8	1	0	0			
[3M - 1Y]		12	12	5	0	0	6	15	44	-1	36	0	0			
[1Y - 2Y]		12	12	10	0	0	2	10	38	-8	0	0	0			
[2Y - 3Y]		34	34	8	0	0	26	27	88	-11	0	0	0			
[3Y - 5Y]		57	57	5	0	0	52	5	30	-14	64	0	0			
[5Y - 10Y]		68	68	0	0	0	68	14	18	-5	1	50	0			
[10Y - more]		4	4	4	0	0	0	2	72	-1	0	13	0			
Total		232	232	63	0	0	169	94	295	-42	110	64	0	52		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards 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.

(5) 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.

(6) Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank - group

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
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

⁽²⁾ 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)

⁽³⁾ 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank - group

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	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 ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.