



2020 EU-wide Transparency Exercise

Bank Name	Nordea Bank Abp
LEI Code	529900ODI3047E2LIV03
Country Code	FI

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

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Key Metrics

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(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	24,325	24,461	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,325	24,461	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	27,135	27,224	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	27,135	27,224	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	30,749	31,028	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,749	31,028	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	152,258	154,600	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	152,258	154,600	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.98%	15.82%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	15.82%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.82%	17.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.82%	17.61%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.20%	20.07%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.20%	20.07%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	553,188	553,867	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.91%	4.92%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,135	27,224	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	27,135	27,224	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	553,188	553,867	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	553,188	553,867	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	4.9%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	30,749	31,028	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,325	24,461	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,029	4,032	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,134	24,273	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-787	-923	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,080	1,080	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-451	-261	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,286	-3,401	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-143	-240	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-96	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-131	-71	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 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,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-25	-29	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,810	2,763	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,833	2,787	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-23	-24	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,135	27,224	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,614	3,804	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,383	4,240	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-768	-436	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	152,258	154,600	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.98%	15.82%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.82%	17.61%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.20%	20.07%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,325	24,461	[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)	15.98%	15.82%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

(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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	108,803	109,914	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	12,624	13,129	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,539	10,065	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	82,450	83,931	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	7,546	6,961	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	692	934	C 02.00 (R640, c010)
Settlement risk	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	894	889	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	8,726	9,597	C 02.00 (R520, c010)
Of which the standardised approach	2,770	2,755	C 02.00 (R530, c010)
Of which IMA	5,956	6,842	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,521	1,065	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	14,701	14,701	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	14,701	14,701	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	10,897	11,604	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	152,258	154,600	

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

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

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P&L

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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,995	3,777
Of which debt securities income	97	179
Of which loans and advances income	1,761	3,327
Interest expenses	878	1,532
(Of which deposits expenses)	184	248
(Of which debt securities issued expenses)	682	1,257
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	686	1,282
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	38	49
Gains or (-) losses on financial assets and liabilities held for trading, net	6	47
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	684	622
Gains or (-) losses from hedge accounting, net	-23	-37
Exchange differences [gain or (-) loss], net	-645	-323
Net other operating income /(expenses)	34	44
TOTAL OPERATING INCOME, NET	1,897	3,929
(Administrative expenses)	1,083	1,803
(Cash contributions to resolution funds and deposit guarantee schemes)		234
(Depreciation)	124	253
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	12	134
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	0	116
(Other provisions)	11	17
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	154	736
(Financial assets at fair value through other comprehensive income)	0	1
(Financial assets at amortised cost)	153	735
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	5
(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	302	297
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	822	1,062
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	698	891
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	698	891
Of which attributable to owners of the parent	698	891

⁽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."

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		47,994				52,711				IAS 1.54 (i)
Financial assets held for trading		131,381	15,635	113,056	2,690	111,810	12,280	96,142	3,388	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		79,120	10,722	68,079	319	81,567	10,092	71,138	336	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		32,879	18,776	13,912	190	34,616	17,731	16,527	359	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		252,231				248,382				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		5,145	17	5,128	0	3,443	0	3,443	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		332				356				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		12,488				10,727				
TOTAL ASSETS		561,569				543,612				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	32,880	0	0	-2	0	0	34,618	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	211	0	0	0	0	0	223	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	240,882	8,863	4,516	-173	-323	-1,746	233,929	12,512	4,421	-328	-468	-1,907	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	103,032	92,115	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	58,394	58,499	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	351,508	345,750	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,124	2,510	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,792	3,081	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,105	1,256	IAS 37.10; IAS 1.54(l)
Tax liabilities	837	525	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,640	8,565	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	530,433	512,302	IAS 1.9(b);IG 6
TOTAL EQUITY	31,136	31,310	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	561,569	543,612	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		55,395	49,811	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	292	471	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	9,312	8,642	Annex V.Part 1.31
Deposits	Central banks	33,788	23,775	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	689	744	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,462	9,274	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,595	5,559	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	26,559	22,455	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,392	4,664	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	24,552	13,756	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	19,778	9,927	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,026	80,287	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	55,652	68,711	ECB/2013/33 Annex 2.Part 2.9.1
	Households	84,571	90,774	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	73,823	81,114	Annex V.Part 1.42(f), 44(c)
Debt securities issued		192,796	190,897	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		8,495	8,453	Annex V.Part 1.37
Other financial liabilities		14,305	8,733	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		515,058	498,875	

2020 EU-wide Transparency Exercise

Market Risk
Nordea Bank Abp

	SA		IM										IM										
	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		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	584	354	128	83	345	128							256	39	343	55							
Of which: General risk	0	0	93	56	213	85							164	30	237	48							
Of which: Specific risk	578	354	36	27	132	42							92	9	106	6							
Equities	254	253	36	24	73	30							18	5	52	10							
Of which: General risk	73	43	0	0	0	0							0	0	0	0							
Of which: Specific risk	132	90	36	24	73	30							18	5	52	10							
Foreign exchange risk	1,904	2,102	6	3	11	5							14	3	26	5							
Commodities risk	28	46	0	0	0	0							0	0	0	0							
Total	2,770	2,755	89	60	198	76	46	68	32	36	122	5,956	188	29	226	44	49	47	46	85	31	6,842	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
Consolidated data	Central governments or central banks	84,086	87,168	857		85,583	89,680	754	
	Regional governments or local authorities	10,233	6,871	91		10,958	7,391	86	
	Public sector entities	100	50	0		275	150	0	
	Multilateral Development Banks	1,880	1,882	0		2,528	2,530	0	
	International Organisations	213	213	0		185	185	0	
	Institutions	2,329	2,330	93		2,937	2,938	127	
	Corporates	2,386	1,613	1,564		2,231	1,611	1,561	
	of which: SME	1,998	1,300	1,251		1,831	1,302	1,253	
	Retail	5,717	4,612	3,416		5,764	4,857	3,600	
	of which: SME	836	710	489		855	727	503	
	Secured by mortgages on immovable property	4,073	3,545	1,245		5,005	4,317	1,515	
	of which: SME	65	65	22		62	62	25	
	Exposures in default	143	85	108	56	154	87	111	64
	Items associated with particularly high risk	861	645	967		857	650	976	
	Covered bonds	326	326	33		318	318	32	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	465	336	336		465	334	334		
Equity	1,638	1,638	3,461		1,700	1,700	3,521		
Other exposures	833	832	669		882	881	728		
Standardised Total ²	115,284	112,146	12,840	94	119,842	117,629	13,344	97	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWEDEN	Central governments or central banks	16,434	16,487	129		15,016	15,900	25	
	Regional governments or local authorities	6,313	3,044	0		6,725	3,093	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	368	368	7		202	202	7	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	2,207	1,741	1,280		2,321	1,832	1,348	
	of which: SME	466	424	292		480	437	302	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	5	8	0	6	4	6	0
	Items associated with particularly high risk	59	50	75		72	59	88	
	Covered bonds	23	23	2		15	15	2	
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	459	459	967		472	472	974		
Other exposures	77	76	65		84	83	72		
Standardised Total ²				1				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.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
DENMARK	Central governments or central banks	9,196	9,495	0		7,620	7,843	1	
	Regional governments or local authorities	2,266	1,517	0		2,446	1,847	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,921	1,197	1,180		1,774	1,213	1,196	
	of which: SME	1,753	1,103	1,087		1,569	1,098	1,081	
	Retail	1,434	980	730		1,193	996	743	
	of which: SME	114	92	64		114	93	65	
	Secured by mortgages on immovable property	67	67	28		65	65	27	
	of which: SME	65	65	27		62	62	25	
	Exposures in default	16	5	5	11	17	6	6	11
	Items associated with particularly high risk	78	69	104		74	67	101	
	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	61	61	62		73	73	73		
Other exposures	57	57	57		61	61	61		
Standardised Total ²				15				15	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FINLAND	Central governments or central banks	22,320	25,018	244		33,712	36,598	581	
	Regional governments or local authorities	1,119	1,790	0		1,147	1,829	0	
	Public sector entities	100	50	0		275	150	0	
	Multilateral Development Banks	191	191	0		229	229	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	216	111	167		123	65	97	
	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)	102	51	51		63	32	32		
Equity	921	921	2,235		931	931	2,249		
Other exposures	45	45	39		48	48	42		
Standardised Total ²				7				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NORWAY	Central governments or central banks	9,476	9,458	336		4,207	4,228	7	
	Regional governments or local authorities	454	438	88		429	412	82	
	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	39	39	14		38	38	15	
	Corporates	249	200	169		265	208	175	
	of which: SME	245	196	165		262	204	171	
	Retail	2,004	1,875	1,393		2,177	2,012	1,497	
	of which: SME	194	186	127		199	189	129	
	Secured by mortgages on immovable property	3,998	3,471	1,215		4,933	4,245	1,486	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	121	74	95	45	131	76	98	52
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	303	303	30		303	302	30	
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	84	84	84		132	132	132		
Other exposures	545	544	399		577	577	440		
Standardised Total²				64				77	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	20,939	20,939	0		18,231	18,231	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	68	68	0		139	139	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	1		7	1	1	
	of which: SME	6	1	1		6	1	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	97	99	103		93	68	102	
	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)	172	144	144		154	128	128		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	3,418	3,390	0		4,329	4,295	0	
	Regional governments or local authorities	75	75	0		75	75	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	529	529	11		889	889	18	
	Corporates	8	8	8		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	6	3	2		6	3	2	
	of which: SME	5	2	2		6	2	2	
	Secured by mortgages on immovable property	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	61	209	0		63	234	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,621	1,623	0		2,078	2,080	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	72	14		183	183	37	
	Corporates	179	179	179		161	161	161	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	134	108	162		170	117	176	
	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)	67	53	53		116	80	80		
Equity	105	105	105		85	85	85		
Other exposures	14	14	14		14	14	14		
Standardised Total²				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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank Abp

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	215	228	0		242	253	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	100	100	20		75	75	15	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	1		6	2	1	
	of which: SME	5	1	1		5	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	164	135	203		188	161	241	
	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)	60	44	44		57	42	42		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	69	69	0		67	67	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	1,177	1,177	24		1,525	1,525	31	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 10	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank Abp

		IRB Approach						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	37,871	0	25,789	6,203	0	0	26,538	0	24,235	5,400	0	27
	Corporates	180,484	4,035	147,088	68,222	2,796	1,768	191,135	3,987	151,973	68,349	2,490	2,044
	Corporates - Of Which: Specialised Lending	155	11	102	67	11	1	161	11	108	58	12	0
	Corporates - Of Which: SME	57,782	1,611	56,277	25,827	1,414	592	58,430	1,577	57,264	25,843	1,253	694
	Retail	185,395	2,036	173,447	25,468	4,498	531	194,876	2,034	182,181	26,033	4,535	794
	Retail - Secured on real estate property	146,761	1,144	140,451	15,526	1,973	50	153,031	1,120	150,361	17,625	1,999	66
	Retail - Secured on real estate property - Of Which: SME	1,205	24	1,126	224	48	2	1,204	25	1,121	231	51	5
	Retail - Secured on real estate property - Of Which: non-SME	143,577	1,120	141,325	15,304	1,925	48	151,816	1,105	149,240	17,394	1,988	61
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40,614	892	30,997	8,939	2,524	480	41,855	904	31,020	9,308	2,576	705
	Retail - Other Retail - Of Which: SME	1,960	129	1,611	873	354	43	1,891	139	1,529	869	356	78
	Retail - Other Retail - Of Which: non-SME	38,653	753	28,386	8,066	2,170	437	39,964	764	30,311	8,459	2,220	627
Equity	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 ²			103,472							103,491			

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 IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,991	0	8,725	1,122	0	0	9,233	0	8,723	1,152	0	2
	Corporates	44,568	263	36,241	15,074	257	238	46,889	399	38,799	15,650	182	286
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,655	105	14,948	4,567	131	54	15,648	115	16,099	4,439	81	82
	Retail	52,234	132	32,862	2,662	339	54	37,291	142	36,887	2,900	381	87
	Retail - Secured on real estate property	46,993	63	46,857	1,577	79	6	51,828	70	51,794	1,797	90	12
	Retail - Secured on real estate property - Of Which: SME	119	1	107	21	1	1	107	1	103	21	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,883	62	46,851	1,557	78	5	51,721	69	51,691	1,776	88	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,241	69	4,884	1,085	279	51	5,563	73	5,192	1,192	291	76
	Retail - Other Retail - Of Which: SME	339	6	254	100	23	5	291	6	217	110	23	11
	Retail - Other Retail - Of Which: non-SME	4,905	64	4,630	985	256	46	5,272	66	4,975	1,082	268	65
Equity	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	14,291	0	14,242	6,070	0	0	14,075	0	13,939	0	0	1
	Corporates	42,702	1,186	35,645	15,171	945	481	44,774	1,125	36,051	14,944	904	496
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,785	908	17,511	6,871	773	242	18,874	858	16,726	5,947	745	277
	Retail	52,350	690	32,864	8,765	1,284	386	32,868	975	31,400	8,631	1,277	338
	Retail - Secured on real estate property	42,382	440	42,248	6,330	692	25	43,189	429	43,064	6,453	678	34
	Retail - Secured on real estate property - Of Which: SME	110	2	108	24	2	0	109	2	104	23	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42,272	438	42,143	6,307	690	25	43,080	427	42,960	6,430	678	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,968	250	8,616	2,435	592	243	8,679	246	8,337	2,378	599	304
	Retail - Other Retail - Of Which: SME	230	15	195	71	21	11	199	13	163	63	19	10
	Retail - Other Retail - Of Which: non-SME	9,738	235	8,420	2,364	571	232	8,479	233	8,174	2,315	580	293
Equity	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	338	0	207	185	0	0	239	0	188	120	0	1
	Corporates	33,335	706	26,553	11,671	424	238	35,123	768	27,780	11,844	461	376
	Corporates - Of Which: Specialised Lending	91	0	45	25	0	0	91	0	45	20	0	0
	Corporates - Of Which: SME	11,963	434	10,490	4,657	333	199	12,319	460	10,601	4,306	294	221
	Retail	47,136	1,066	40,665	7,532	2,522	172	47,797	1,057	41,072	8,049	2,504	387
	Retail - Secured on real estate property	29,246	548	29,093	3,496	1,003	13	29,274	528	29,115	3,790	966	27
	Retail - Secured on real estate property - Of Which: SME	914	20	946	161	40	1	902	21	924	162	43	3
	Retail - Secured on real estate property - Of Which: non-SME	28,332	529	28,247	3,335	961	12	28,372	507	28,284	3,598	923	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,880	518	11,552	4,036	1,509	159	18,523	529	11,958	4,289	1,538	260
	Retail - Other Retail - Of Which: SME	1,073	112	935	350	289	25	1,103	114	932	360	293	43
	Retail - Other Retail - Of Which: non-SME	16,807	406	10,616	3,685	1,220	134	17,420	414	11,026	3,929	1,245	217
Equity	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,524	0	5,543	403	0	0	5,964	0	5,985	425	0	0
	Corporates	30,531	791	26,200	14,032	544	337	30,802	737	27,516	13,973	496	420
	Corporates - Of Which: Specialised Lending	55	11	48	31	11	1	60	11	54	34	12	0
	Corporates - Of Which: SME	10,839	155	10,614	5,431	447	466	11,095	139	10,312	5,014	133	102
	Retail	31,865	119	28,455	6,244	282	26	34,959	131	31,046	6,800	312	70
	Retail - Secured on real estate property	24,903	80	22,901	5,005	179	6	27,418	89	25,083	5,487	200	14
	Retail - Secured on real estate property - Of Which: SME	69	1	62	19	3	0	86	2	83	25	4	2
	Retail - Secured on real estate property - Of Which: non-SME	24,834	79	22,834	4,986	176	6	27,332	88	25,000	5,462	196	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,962	39	5,553	1,238	103	20	7,541	41	5,963	1,312	112	56

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Norddeutsche Bank AG

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	654	425	165	0	575	341	116	1
Corporates	4,637	2,726	838	14	4,620	2,325	866	2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	39	7	45	8	36	47	19	2
Retail	205	194	24	5	218	206	25	4
Retail - Secured on real estate property	165	165	13	1	174	174	14	1
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	165	165	13	1	174	174	14	1
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	40	29	11	4	44	32	11	3
Retail - Other Retail - Of Which: SME	4	2	1	0	4	1	1	0
Retail - Other Retail - Of Which: non-SME	36	1	9	4	40	31	10	3
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	556	538	244	0	508	488	224	0
Corporates	1,977	915	498	13	1,941	965	499	28
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	40	2	45	5	36	77	40	0
Retail	151	131	27	8	154	131	25	6
Retail - Secured on real estate property	96	96	10	1	101	101	11	3
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	96	96	10	1	101	101	11	3
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	55	35	18	6	54	30	14	4
Retail - Other Retail - Of Which: SME	16	7	6	0	17	6	5	0
Retail - Other Retail - Of Which: non-SME	39	28	12	6	37	24	9	4
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	172	188	94	0	156	156	79	0
Corporates	1,665	1,550	645	0	1,902	1,464	609	10
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	203	216	82	0	202	162	65	0
Retail	49	47	6	1	52	49	7	1
Retail - Secured on real estate property	37	37	0	0	38	38	3	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	37	37	0	0	38	38	3	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	12	10	3	0	14	12	2	0
Retail - Other Retail - Of Which: SME	2	1	0	0	2	2	2	0
Retail - Other Retail - Of Which: non-SME	10	9	2	0	12	10	2	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	1,418	1,532	616	0	1,434	1,271	509	0
Corporates	2,286	1,754	896	57	2,285	1,572	793	6
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	482	613	181	0	427	484	126	0
Retail	286	227	83	4	288	226	32	1
Retail - Secured on real estate property	186	186	18	1	191	191	17	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	186	186	18	1	191	191	17	2
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	80	13	15	3	77	15	15	1
Retail - Other Retail - Of Which: SME	9	3	3	0	9	3	3	0
Retail - Other Retail - Of Which: non-SME	71	10	12	3	68	12	12	1
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	1,019	1,014	298	0	637	634	169	0
Corporates	365	247	157	0	365	242	156	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	5	34	14	0	5	32	13	0
Retail	71	62	9	1	69	61	10	1
Retail - Secured on real estate property	46	46	4	1	46	46	4	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	46	46	4	1	46	46	4	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	25	1	5	0	23	1	6	1
Retail - Other Retail - Of Which: SME	8	3	2	0	7	3	2	0
Retail - Other Retail - Of Which: non-SME	18	1	3	0	16	1	4	1
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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 31/03/2020				As of 30/06/2020			
	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, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0
IRB Total								

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 [Africa	0	0	0	0	0	0	0	0	0	0	0	4	0	25
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		8	8	0	0	0	8	0	0	0	0	0	0	0
[3Y - 5Y [		20	20	0	0	0	20	0	0	0	0	0	0	0
[5Y - 10Y [		148	147	0	0	0	147	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		177	176	0	0	0	176	0	0	0	0	0	4	0	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	13	0	17
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	0
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	0
[2Y - 3Y [		21	21	0	0	0	21	0	0	0	0	0	0	0
[3Y - 5Y [		42	42	0	0	0	42	0	0	0	0	0	3	0
[5Y - 10Y [		33	33	0	0	0	33	0	0	0	0	0	1	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		107	107	0	0	0	107	0	0	0	0	0	17	0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "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 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) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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 Barthelemy, 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.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Nordea Bank Abp

	As of 31/03/2020								As of 30/06/2020									
	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			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									52,383	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	55,612	0	0	0	2	0	0	0	58,400	0	0	0	0	2	0	0	0	
Central banks	5,776	0	0	0	0	0	0	0	6,386	0	0	0	0	0	0	0	0	
General governments	16,407	0	0	0	0	0	0	0	16,889	0	0	0	0	0	0	0	0	
Credit institutions	31,978	0	0	0	1	0	0	0	33,986	0	0	0	0	1	0	0	0	
Other financial corporations	752	0	0	0	0	0	0	0	506	0	0	0	0	0	0	0	0	
Non-financial corporations	698	0	0	0	0	0	0	0	633	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	356,128	569	5,234	5,209	496	1,827	3,398	3,398	306,121	421	5,455	5,455	4,421	796	2,009	1,907	2,195	
Central banks	53,608	0	0	0	0	0	0	0	2,589	0	0	0	0	0	0	0	0	
General governments	3,412	6	0	0	2	0	0	0	3,159	1	0	0	0	1	0	0	1	
Credit institutions	8,142	61	0	0	0	0	0	0	3,388	2	0	0	0	5	0	0	0	
Other financial corporations	5,850	1	87	87	21	74	4	4	8,926	0	91	91	90	25	69	70	3	
Non-financial corporations	123,923	221	3,362	3,362	256	1,344	2,018	2,018	119,461	163	3,565	3,565	3,049	446	1,434	1,486	1,486	
of which: small and medium-sized enterprises at amortised cost	37,737	72	1,020	922	110	481	540	540	39,871	110	994	994	994	230	512	505	484	
of which: Loans collateralised by commercial immovable property at amortised cost	23,498	10	376	376	37	60	316	316	18,256	7	281	281	281	57	68	68	272	
Households	161,193	280	1,785	1,760	216	409	1,376	1,376	168,597	255	1,799	1,799	1,283	318	506	351	705	
of which: Loans collateralised by residential immovable property at amortised cost	104,918	68	810	806	26	23	788	788	108,432	82	607	607	607	46	31	31	542	
of which: Credit for consumption at amortised cost	12,575	96	578	563	148	84	134	134	12,465	37	319	319	319	232	102	99	120	
DEBT INSTRUMENTS other than HFT	411,740	569	5,234	5,209	498	1,827	3,398	3,398	416,904	421	5,455	5,455	4,421	798	2,009	1,907	2,195	
OFF-BALANCE SHEET EXPOSURES	95,838		670	670	97	35	18	18	109,310		693	693	693	216	32	32	19	

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.

2020 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2020						As of 30/06/2020					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,823	1,978	961	713	750		3,173	2,097	639	609	809	332
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	79	67	45	45	0		67	65	44	44	0	0
Non-financial corporations	2,423	1,790	872	634	484		2,347	1,812	552	528	397	225
of which: small and medium-sized enterprises at amortised cost	559	308	145	140	334		591	418	268	257	282	
Households	322	121	43	34	266		760	220	43	37	412	106
DEBT INSTRUMENTS other than HFT	2,823	1,978	961	713	750		3,173	2,097	639	609	809	
Loan commitments given	68	33	3	0	22		99	41	2	0	18	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice									0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria									0			

⁽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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Nordea Bank Abp

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
		Of which: non-performing					Of which: defaulted					
A Agriculture, forestry and fishing	7,710	610	2,864	141	9	7,587	741	709	2,773	154	39	
B Mining and quarrying	2,195	449	2,191	208	0	1,823	478	478	1,820	205	0	
C Manufacturing	11,297	756	10,963	435	0	14,645	800	525	14,312	393	0	
D Electricity, gas, steam and air conditioning supply	5,975	152	5,454	15	0	3,864	1	1	3,353	9	0	
E Water supply	769	26	649	11	0	877	1	1	759	1	0	
F Construction	5,097	100	4,459	70	22	4,992	81	76	4,235	90	0	
G Wholesale and retail trade	8,665	172	7,893	131	0	8,080	184	181	7,285	250	0	
H Transport and storage	10,466	505	10,163	282	0	9,890	668	668	9,589	317	0	
I Accommodation and food service activities	1,149	12	648	7	0	1,174	19	19	676	19	0	
J Information and communication	2,990	29	2,506	22	0	2,816	20	18	2,333	27	0	
K Financial and insurance activities	9,526	48	9,255	46	0	8,564	56	56	8,296	55	0	
L Real estate activities	42,876	265	34,486	95	0	40,057	282	257	31,565	170	0	
M Professional, scientific and technical activities	8,291	116	7,230	50	0	8,645	190	159	7,568	86	0	
N Administrative and support service activities	3,445	104	3,140	42	0	3,135	25	21	2,827	42	0	
O Public administration and defence, compulsory social security	10	0	7	0	0	8	0	0	4	0	0	
P Education	422	3	291	3	0	419	3	3	283	5	0	
Q Human health services and social work activities	1,206	5	760	5	0	1,202	6	6	748	7	0	
R Arts, entertainment and recreation	731	8	523	4	0	808	8	8	599	6	0	
S Other services	1,102	3	876	4	0	875	4	3	641	5	0	
Loans and advances	123,923	3,362	104,358	1,570	31	119,461	3,565	3,188	99,666	1,841	39	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Nordea Bank Abp

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	90,000	16,289														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		16,289	16,184	0	1,268	105	0	26	50	39	0	28	11	0	7	105
of which: Households		12,046	11,981	0	814	64	0	11	15	13	0	10	2	0	1	64
of which: Collateralised by residential immovable property		11,992	11,927	0	813	64	0	11	15	12	0	10	2	0	1	64
of which: Non-financial corporations		4,243	4,203	0	454	40	0	15	35	26	0	18	9	0	6	40
of which: Small and Medium-sized Enterprises		1,021	999	0	170	22	0	3	10	9	0	6	1	0	0	22
of which: Collateralised by commercial immovable property		1,753	1,743	0	155	11	0	7	13	9	0	6	4	0	3	11

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.