



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Nordea Bank - group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		14,152.50	10,629.23
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		3,406.00	1,682.39
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,127.70	-5,633.66
Cumulative 3y: Profit or (-) loss for the year		7,783.49	126.23
Coverage ratio - Default stock	32.63%	29.58%	38.48%
Common Equity Tier 1 capital	23,575.28	26,662.26	22,652.69
Total Risk exposure amount	143,294.03	143,310.46	160,723.80
Common Equity Tier 1 ratio, %	16.5%	18.6%	14.1%
Fully loaded Common Equity Tier 1 ratio, %	16.5%	18.6%	14.1%
Tier 1 capital	26,515.91	29,268.00	25,258.43
Total leverage ratio exposures	576,317.25	576,317.25	576,317.25
Leverage ratio, %	4.6%	5.1%	4.4%
Fully loaded leverage ratio, %	4.5%	5.0%	4.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
Nordea Bank - group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	3,023	0	0	0	1,115	0	0	0	0	0	0	-
	Corporates	2,361	0	290	0	808	0	164	0	11	0	0	0	0	0.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	45	0	6	0	12	0	3	0	6	0	0	0	0	0.0%
	Retail	4	0	0	0	2	0	0	0	0	0	0	0	0	100.0%
	Retail - Secured on real estate property	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	4	0	0	0	2	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail	4	0	0	0	2	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	4	0	0	0	2	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	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	0	-	
Other non-credit obligation assets	0	0	1	0	0	0	1	0	0	0	0	0	0	-	
IRB TOTAL	2,365	0	3,314	0	810	0	1,280	0	11	0	0	0	0	99.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Russian Federation	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	130	0	0	0	145	0	0	0	0	0	0	-
	Corporates	1,348	0	2,879	12	597	0	1,379	0	0	0	21	9	9	77.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	98.2%
	Retail - Secured on real estate property	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	98.2%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	98.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	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	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,348	0	3,009	12	597	0	1,525	0	0	0	21	9	9	77.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Poland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	4,094	0	0	0	1,727	0	0	0	0	0	0	-
	Corporates	56	0	16	0	20	0	11	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	31	0	2	0	10	0	1	0	0	0	0	0	0	-
	Retail	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	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	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	57	0	4,109	0	21	0	1,739	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Nordea Bank - group	Central governments or central banks	73,499	0	504	0	0	0	0.0%
	Regional governments or local authorities	9,326	0	237	0	0	0	0.0%
	Public sector entities	1,444	0	32	0	0	0	0.0%
	Multilateral Development Banks	2,128	0	0	0	0	0	0.0%
	International Organisations	645	0	0	0	0	0	0.0%
	Institutions	4,382	0	264	0	0	0	0.0%
	Corporates	2,111	15	2,109	18	11	2	13.4%
	of which: SME	116	1	111	1	0	0	0.4%
	Retail	4,288	66	3,137	77	20	66	99.1%
	of which: SME	1,097	11	737	15	14	4	35.8%
	Secured by mortgages on immovable property	4,849	24	2,887	24	9	1	2.7%
	of which: SME	67	0	18	0	0	0	0.0%
	Items associated with particularly high risk	494	0	741	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1,186	0	2,617	0	0	0	0.0%
Securitisation								
Other exposures	1,962	0	596	0	0	0	0.0%	
Standardised Total	106,315	105	13,124	119	39	68	65.2%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central governments or central banks	9,845	0	19	0	0	0	0.0%
	Regional governments or local authorities	1,863	0	0	0	0	0	0.0%
	Public sector entities	12	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	91	0	91	0	0	0	0.0%
	of which: SME	55	0	55	0	0	0	0.0%
	Retail	863	6	643	6	3	5	85.3%
	of which: SME	89	2	63	2	1	1	46.4%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	86	0	130	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	48	0	104	0	0	0	0.0%
Securitisation								
Other exposures	544	0	69	0	0	0	0.0%	
Standardised Total	13,352	6	1,058	6	3	5	85.3%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	7,848	0	114	0	0	0	0.0%
	Regional governments or local authorities	4,921	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	582	0	12	0	0	0	0.0%
	Corporates	15	0	15	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1,391	8	998	12	0	0	1.4%
	of which: SME	412	4	264	5	0	0	1.9%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	32	0	48	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	758	0	1,848	0	0	0	0.0%
Securitisation								
Other exposures	265	0	112	0	0	0	0.0%	
Standardised Total	15,812	8	3,153	12	0	0	1.4%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Finland	Central governments or central banks	10,611	0	17	0	0	0	0.0%
	Regional governments or local authorities	1,403	0	0	0	0	0	0.0%
	Public sector entities	215	0	28	0	0	0	0.0%
	Multilateral Development Banks	439	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	4	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	53	0	63	0	0	0	0.0%
Securitisation								
Other exposures	580	0	138	0	0	0	0.0%	
Standardised Total	13,308	0	254	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	2,012	0	36	0	0	0	0.0%
	Regional governments or local authorities	966	0	193	0	0	0	0.0%
	Public sector entities	10	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	11	0	2	0	0	0	0.0%
	Corporates	6	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	894	5	643	6	2	7	138.3%
	of which: SME	188	2	113	2	1	2	143.4%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	242	0	516	0	0	0	0.0%
Securitisation								
Other exposures	365	0	211	0	0	0	0.0%	
Standardised Total	4,505	5	1,609	6	2	7	138.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	33,961	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	55	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2	0	1	0	0	0	0.0%
	of which: SME	2	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	143	0	215	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	34,163	0	218	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	746	0	0	0	0	0	0.0%
	Regional governments or local authorities	17	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	1,464	0	0	0	0	0	0.0%
	International Organisations	25	0	0	0	0	0	0.0%
	Institutions	55	0	11	0	0	0	0.0%
	Corporates	928	7	927	7	0	0	0.0%
	of which: SME	9	0	6	0	0	0	0.0%
	Retail	95	19	70	19	0	6	32.8%
	of which: SME	23	0	9	0	0	0	0.0%
	Secured by mortgages on immovable property	456	0	154	0	2	0	0.0%
	of which: SME	63	0	17	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	70	0	70	0	0	0	0.0%
Securitisation								
Other exposures	43	0	42	0	0	0	0.0%	
Standardised Total	3,900	26	1,275	26	2	6	24.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	3,432	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	165	0	0	0	0	0	0.0%
	Multilateral Development Banks	169	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,491	0	30	0	0	0	0.0%
	Corporates	3	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	0	0	0.0%
	of which: SME	3	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1	0	1	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	5,264	0	36	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	189	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,190	0	181	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	0	0	0.0%
	of which: SME	3	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	70	0	105	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,452	0	289	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russian Federation	Central governments or central banks	210	0	210	0	0	0	0.0%
	Regional governments or local authorities	24	0	24	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	26	0	26	0	0	0	0.0%
	Corporates	33	0	33	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	15	4	11	5	0	1	25.1%
	of which: SME	1	0	1	0	0	0	243.4%
	Secured by mortgages on immovable property	247	5	87	5	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	105	0	7	0	0	0	0.0%	
Standardised Total	660	8	398	10	0	1	11.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,833	0	1,833	0	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	3	0	3	0	0	0	0.0%	
Standardised Total	1,839	0	1,837	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	7.0%	0.0%	0	7.0%
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	39.9%	0.0%	0	39.9%
International Organisations		0.2%	0	638.3%	0.2%	0	638.3%
Institutions		0.0%	0	30.3%	0.0%	0	30.3%
Corporates		0.0%	0	0.0%	0.0%	0	0.0%
of which: SME		0.0%	0	0.0%	0.0%	0	0.0%
Retail		0.0%	6	32.8%	0.0%	6	32.8%
of which: SME		0.0%	0	0.0%	0.0%	0	0.0%
Secured by mortgages on immovable property		0.0%	2	-	0.0%	2	-
of which: SME		0.0%	0	-	0.0%	0	-
Items associated with particularly high risk		-	0	-	0	-	0
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		0.0%	0	-	0.0%	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	9	24.7%	0.0%	9	24.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	7.0%	0.0%	0	7.0%
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	39.9%	0.0%	0	39.9%
International Organisations		0.2%	0	638.3%	0.2%	0	638.3%
Institutions		0.0%	0	32.4%	0.0%	0	33.8%
Corporates		0.0%	0	0.0%	0.0%	0	0.0%
of which: SME		0.0%	0	0.0%	0.0%	0	0.0%
Retail		0.0%	6	32.8%	0.0%	6	32.8%
of which: SME		0.0%	0	0.0%	0.0%	0	0.0%
Secured by mortgages on immovable property		0.0%	2	-	0.0%	2	-
of which: SME		0.0%	0	-	0.0%	0	-
Items associated with particularly high risk		-	0	-	-	0	-
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		0.0%	0	-	0.0%	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	9	24.7%	0.0%	9	25.1%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	46.4%	0.0%	1	46.4%
Regional governments or local authorities		-	0	-	-	0	-
Public sector entities		0.0%	0	-	0.0%	0	-
Multilateral Development Banks		0.0%	0	40.0%	0.0%	0	40.0%
International Organisations		0.0%	0	-	-	0	-
Institutions		0.0%	1	30.6%	0.0%	1	30.6%
Corporates		0.0%	0	-	0.0%	0	-
of which: SME		-	0	-	-	0	-
Retail		1.4%	0	67.8%	1.4%	0	67.8%
of which: SME		1.4%	0	67.9%	1.4%	0	67.9%
Secured by mortgages on immovable property		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Items associated with particularly high risk		-	0	-	-	0	-
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		0.0%	0	-	0.0%	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	1	36.5%	0.0%	2	36.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	46.4%	0.0%	1	46.4%
Regional governments or local authorities		-	0	-	-	0	-
Public sector entities		0.0%	0	-	0.0%	0	-
Multilateral Development Banks		0.0%	0	40.0%	0.0%	0	40.0%
International Organisations		0.0%	0	-	-	0	-
Institutions		0.1%	1	32.6%	0.1%	3	33.9%
Corporates		0.0%	0	-	0.0%	0	-
of which: SME		-	0	-	-	0	-
Retail		1.4%	0	68.9%	1.4%	0	69.3%
of which: SME		1.4%	0	69.2%	1.4%	0	69.3%
Secured by mortgages on immovable property		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Items associated with particularly high risk		-	0	-	-	0	-
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		0.0%	0	-	0.0%	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	2	35.9%	0.0%	4	36.6%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities		-	0	-	-	0	-
Public sector entities		-	0	-	-	0	-
Multilateral Development Banks		0.0%	0	-	0.0%	0	-
International Organisations		0.0%	0	-	-	0	-
Institutions		0.0%	1	30.7%	0.0%	1	30.7%
Corporates		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Retail		0.5%	0	24.6%	0.5%	0	24.6%
of which: SME		0.5%	0	24.0%	0.5%	0	24.0%
Secured by mortgages on immovable property		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Items associated with particularly high risk		0.0%	0	-	0.0%	0	-
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		-	0	-	-	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	1	30.7%	0.0%	1	30.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks		0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities		-	0	-	-	0	-
Public sector entities		-	0	-	-	0	-
Multilateral Development Banks		0.0%	0	-	0.0%	0	-
International Organisations		0.0%	0	-	-	0	-
Institutions		0.0%	1	32.7%	0.1%	2	34.0%
Corporates		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Retail		0.5%	0	25.0%	0.5%	0	25.2%
of which: SME		0.5%	0	24.4%	0.5%	0	24.6%
Secured by mortgages on immovable property		-	0	-	-	0	-
of which: SME		-	0	-	-	0	-
Items associated with particularly high risk		0.0%	0	-	0.0%	0	-
Covered bonds		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		-	0	-	-	0	-
Collective investments undertakings (CIU)		-	0	-	-	0	-
Equity		-	0	-	-	0	-
Securitisation		-	-	-	-	-	-
Other exposures		0.0%	0	-	0.0%	0	-
Standardised Total		0.0%	1	32.6%	0.1%	2	33.9%

2016 EU-wide Stress Test: Credit risk STA

Nordea Bank - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.2%	0	39.2%	0.2%	1	39.2%	0.2%	1	39.2%
	Regional governments or local authorities	0.2%	0	40.0%	0.2%	0	40.0%	0.2%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	0	30.5%	0.2%	0	30.5%	0.2%	0	30.5%
	Corporates	0.0%	0	20.6%	0.0%	0	20.6%	0.0%	0	20.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.0%	1	27.0%	1.0%	1	28.6%	1.0%	1	30.0%
	of which: SME	1.0%	0	47.8%	1.0%	0	47.7%	1.0%	0	47.6%
	Secured by mortgages on immovable property	0.8%	2	21.2%	0.8%	4	27.8%	0.8%	6	31.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.4%	4	24.4%	0.4%	6	29.3%	0.4%	9	31.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.5%	1	39.2%	0.6%	2	39.2%	0.5%	3	39.2%
	Regional governments or local authorities	0.5%	0	40.0%	0.6%	0	40.0%	0.5%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	32.7%	0.6%	0	34.0%	0.4%	0	34.1%
	Corporates	0.0%	0	20.6%	0.0%	0	20.6%	0.0%	0	20.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.0%	1	27.0%	1.0%	1	28.6%	1.0%	1	30.0%
	of which: SME	1.0%	0	47.8%	1.0%	0	47.7%	1.0%	0	47.6%
	Secured by mortgages on immovable property	0.8%	2	21.2%	0.8%	4	27.8%	0.8%	6	31.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.5%	4	26.1%	0.6%	8	31.0%	0.5%	11	33.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.0%	0	0.7%	0.0%	0	0.7%	0.0%	0	0.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.3%	0.0%	0	30.3%	0.0%	0	30.3%
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	0	29.7%	0.0%	0	29.7%	0.0%	0	29.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.0%	0	0.7%	0.0%	0	0.7%	0.0%	0	0.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	32.4%	0.1%	0	33.8%	0.1%	0	33.8%
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	0	31.0%	0.0%	0	32.2%	0.0%	0	32.3%	

2016 EU-wide Stress Test: Securitisations

Nordea Bank - group

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	0						
	Total	0						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Nordea Bank - group

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		171	171	0	0	171	0	259	50	440	-7	9	0	9	0	0	0
[1Y - 2Y]		223	223	54	0	0	169	0	0	200	-13	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	38	-8	0	0	0	0	0	0	
Tot		405	405	54	0	171	181	0	259	50	678	-29	9	0	9	0	
[0 - 3M]	Belgium	57	57	0	0	0	57	0	0	0	0	0	9	0	9	0	0
[3M - 1Y]		240	240	29	0	181	31	29	0	0	0	14	0	14	0	0	0
[1Y - 2Y]		374	374	351	0	0	23	0	0	0	0	2	0	2	0	0	0
[2Y - 3Y]		236	236	218	0	6	13	0	600	23	929	-27	0	0	0	0	0
[3Y - 5Y]		244	244	244	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	700	77	700	-46	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	319	77	0	0	0	0	0	0	0	
Tot		1,151	1,151	841	0	186	124	0	1,619	178	1,629	-73	25	0	25	0	
[0 - 3M]	Bulgaria	0	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	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	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	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	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	0	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	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	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	2,106	2,106	0	0	0	602	1,504	535	24	145	-3	0	0	0	0	
[3M - 1Y]		644	644	0	0	345	299	1	1,253	27	1,029	-20	0	0	0	0	
[1Y - 2Y]		76	76	0	0	74	3	135	18	382	-29	0	0	0	0	0	
[2Y - 3Y]		96	96	49	0	27	17	414	18	216	0	0	0	0	0	0	
[3Y - 5Y]		154	154	28	0	112	14	376	32	688	-113	0	0	0	0	0	
[5Y - 10Y]		291	291	0	0	291	0	1,074	119	301	-54	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	1,215	202	152	-10	0	0	0	0		
Tot		3,368	3,368	77	0	372	1,395	1,524	5,003	439	2,913	-233	0	0	0		
[0 - 3M]	Estonia	39	39	0	0	0	32	7	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	
[1Y - 2Y]		2	2	0	0	0	0	2	8	0	0	0	0	0	0	0	
[2Y - 3Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	
[3Y - 5Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	
[5Y - 10Y]		46	46	0	0	0	46	7	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		103	103	0	0	0	32	71	19	0	0	0	0	0	0		

2016 EU-wide Stress Test: Sovereign

Nordea Bank - group

		31/12/2015																
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
									of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value
[0 - 3M]	Portugal	0	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	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	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	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	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Romania	0	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	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	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	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	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	0	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	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	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	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	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	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	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	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	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	0	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	51	0	51	0	0
[2Y - 3Y]		0	0	0	0	0	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	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	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	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	51	0	51	0	0	
[0 - 3M]	Sweden	6,387	6,387	0	0	172	6,215	5,705	133	561	-9	0	0	0	0	0	0	0
[3M - 1Y]		1,037	1,037	135	0	464	1	437	829	29	699	-26	0	0	0	0	0	0
[1Y - 2Y]		516	516	64	0	176	74	203	330	15	916	-96	0	0	0	0	0	0
[2Y - 3Y]		385	385	115	0	26	28	217	361	25	614	-77	0	0	0	0	0	0
[3Y - 5Y]		628	628	320	0	100	113	95	1,318	93	1,393	-181	0	0	0	0	0	0
[5Y - 10Y]		106	106	36	0	10	55	6	2,842	253	1,127	-105	0	0	0	0	0	0
[10Y - more]	136	136	0	0	0	135	1	178	88	178	-19	0	0	0	0	0	0	
Tot	9,196	9,196	670	0	775	578	7,174	11,564	570	5,398	-514	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	18	0	28	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	55	0	46	0	0	0
[1Y - 2Y]		1	1	0	0	0	1	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	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	23	1	23	-1	0	0
[5Y - 10Y]		0	0	0	0	0	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	0	0	0	0	0	
Tot	1	1	0	0	0	1	0	0	0	0	0	96	1	96	-1	0	0	

2016 EU-wide Stress Test: Sovereign

Nordea Bank - group

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	0	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	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	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	2	2	0	0	0	0	2	879	11	1,563	-158	0	0	0	0	
[3M - 1Y]		3	3	0	0	0	0	3	865	30	1,727	-414	0	0	0	0	
[1Y - 2Y]		8	8	0	0	0	0	8	161	2	2,503	-394	0	0	0	0	
[2Y - 3Y]		3	3	0	0	0	0	3	486	40	1,285	-274	0	0	0	0	
[3Y - 5Y]		112	112	0	0	0	0	112	936	79	3,315	-544	0	0	0	0	
[5Y - 10Y]		240	240	0	0	0	0	240	625	62	1,303	-287	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	704	117	735	-163	0	0	0	0	
Tot		368	368	0	0	0	368	4,657	342	12,430	-2,232	0	0	0	0		
Total		33,334	33,334	9,518	0	6,800	6,495	10,522	54,395	4,078	77,347	-7,795	439	3	403	-3	

Notes, definitions and regions:

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

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Nordea Bank - group

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	116,978	116,978	116,978	116,978	126,690	132,452	131,420
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	116,978	116,978	116,978	116,978	126,690	132,452	131,420
Risk exposure amount for market risk	8,285	8,285	8,285	8,302	10,210	10,743	11,273
Risk exposure amount for operational risk	17,031	17,031	17,031	17,031	17,031	17,031	17,031
Other risk exposure amounts	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total risk exposure amount	143,294	143,294	143,294	143,310	154,932	161,226	160,724

2016 EU-wide Stress Test - P&L

Nordea Bank - group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	5,092	4,740	4,666	4,747	3,868	3,447	3,314
Interest income	8,697	10,096	10,370	10,901	10,833	11,301	11,427
(Interest expense)	-3,605	-5,357	-5,704	-6,154	-6,965	-7,854	-8,112
Dividend income	166	166	166	166	83	83	83
Net fee and commission income	2,681	2,681	2,681	2,681	2,122	2,122	2,122
Gains or (-) losses on financial assets and liabilities held for trading, net	1,285	1,135	1,135	1,135	-21	852	852
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-50				0		
Other operating income not listed above, net	289	93	93	93	189	93	93
Total operating income, net	9,463	8,815	8,742	8,822	6,241	6,596	6,464
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-423	-751	-700	-677	-1,988	-2,056	-1,590
Other income and expenses not listed above, net	-4,744	-4,330	-4,346	-4,455	-4,709	-4,389	-4,389
Profit or (-) loss before tax from continuing operations	4,296	3,734	3,695	3,690	-457	152	485
(Tax expenses or (-) income related to profit or loss from continuing operations)	-985	-1,120	-1,109	-1,107	137	-46	-145
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	3,311	2,614	2,587	2,583	-320	106	339
Attributable to owners of the parent	3,311	2,614	2,587	2,583	-320	106	339
Amount of dividends paid	2,584	1,581	1,565	1,562	0	0	0
Attributable to owners of the parent net of estimated dividends	727	1,033	1,022	1,021	-320	106	339

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €158mln; 2017 Baseline €105mln; 2018 Baseline €0mln; 2016 Adverse €158mln; 2017 Adverse €105mln; 2018 Adverse €0mln

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	30,900	31,514	31,190	31,476	29,390	27,961	27,467
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,575	24,564	25,616	26,662	22,440	22,387	22,653
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,123	5,123	5,123	5,123	5,123	5,123	5,123
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	22,316	23,349	24,371	25,392	21,997	22,103	22,443
	A.1.3	Accumulated other comprehensive income	-64	-74	-74	-74	-757	-757	-757
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-2	-2	-2	-2	-443	-443	-443
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-8	-8	-8	-8	-120	-120	-120
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-284	-284	-284	-284	-284	-284	-284
	A.1.8	(-) Intangible assets (including Goodwill)	-2,866	-2,866	-2,866	-2,866	-2,866	-2,866	-2,866
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-297	-331	-301	-275	-597	-668	-653
	A.1.11	(-) Defined benefit pension fund assets	-296	-296	-296	-296	-296	-296	-296
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-58	-58	-58	-58	-58	-58	-58
	A.1.21	Transitional adjustments	0	1	0	0	177	89	0
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	1	0	0	177	89	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,941	2,941	2,941	2,606	2,941	2,941	2,606	
A.2.1	Additional Tier 1 Capital instruments	2,239	2,239	2,239	2,239	2,239	2,239	2,239	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-28	-28	-28	-28	-28	-28	-28	
A.2.4	Additional Tier 1 transitional adjustments	729	729	729	394	729	729	394	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26,516	27,505	28,557	29,268	25,380	25,328	25,258	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,384	4,009	2,633	2,208	4,009	2,633	2,208	
A.4.1	Tier 2 Capital instruments	5,864	5,489	4,113	3,688	5,489	4,113	3,688	
A.4.2	Other Tier 2 Capital components and deductions	-1,556	-1,556	-1,556	-1,556	-1,556	-1,556	-1,556	
A.4.3	Tier 2 transitional adjustments	76	76	76	76	76	76	76	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	143,294	143,294	143,294	143,310	154,932	161,226	160,724
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	16.45%	17.14%	17.88%	18.60%	14.48%	13.89%	14.09%
	C.2	Tier 1 Capital ratio	18.50%	19.19%	19.93%	20.42%	16.38%	15.71%	15.72%
	C.3	Total Capital ratio	21.56%	21.99%	21.77%	21.96%	18.97%	17.34%	17.09%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	16.45%	17.14%	17.88%	18.60%	14.37%	13.83%	14.09%
	D.2	Tier 1 Capital ratio (2)	18.00%	18.69%	19.42%	20.15%	15.80%	15.20%	15.47%
	D.3	Total Capital ratio (3)	21.00%	21.43%	21.20%	21.64%	18.34%	16.79%	16.80%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	576,317	576,317	576,317	576,317	576,317	576,317	576,317
	G.2	Total leverage ratio exposures (fully loaded)	575,588	575,588	575,588	575,588	575,588	575,588	575,588
G.3	Leverage ratio (transitional)	4.60%	4.77%	4.96%	5.08%	4.40%	4.39%	4.38%	
G.4	Leverage ratio (fully loaded)	4.48%	4.65%	4.83%	5.02%	4.25%	4.26%	4.32%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Nordea Bank - group

	31/12/2015						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			
	Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(mln EUR)							
Debt securities (including at amortised cost and fair value)	34,880	0	0	0	0	0	0
Central banks	709						
General governments	10,160						
Credit institutions	22,014						
Other financial corporations	1,253						
Non-financial corporations	744						
Loans and advances(including at amortised cost and fair value)	357,693	637	7,125	7,125	540	2,124	5,069
Central banks	42,940						
General governments	5,473	1	1	1			
Credit institutions	6,163	1			2		
Other financial corporations	6,098	1	4	4		1	40
Non-financial corporations	136,057	225	4,624	4,624	342	1,648	3,296
Households	160,962	409	2,496	2,496	196	475	1,732
DEBT INSTRUMENTS other than HFT	392,573	637	7,125	7,125	540	2,124	5,069
OFF-BALANCE SHEET EXPOSURES	109,695		772	772		65	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 Insitutions 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 Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Nordea Bank - group

31/12/2015					
	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		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	3	0	0	0	0
Central banks					
General governments					
Credit institutions	3				
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	5,566	2,466	1,050	1,038	1,822
Central banks					
General governments					
Credit institutions					
Other financial corporations	66	2	1	1	27
Non-financial corporations	3,665	2,082	990	978	1,229
Households	1,835	382	59	59	566
DEBT INSTRUMENTS other than HFT	5,569	2,466	1,050	1,038	1,822
Loan commitments given	2	1			

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