



2023 EU-wide Transparency Exercise

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

Templates for Nordea Bank Abp. have been revised in March 2024 to include late revision of data received after the EBA's results publication.

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

Nordea Bank Abp

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,611	23,872	22,279	22,393	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	27,132	27,154	25,514	25,626	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	30,272	30,213	28,542	28,643	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,272	30,213	28,542	28,643	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	149,377	145,301	141,976	140,016	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	149,377	145,301	141,976	140,016	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.81%	16.43%	15.69%	15.99%	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	15.81%	16.43%	15.69%	15.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.16%	18.69%	17.97%	18.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.16%	18.69%	17.97%	18.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.27%	20.79%	20.10%	20.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.27%	20.79%	20.10%	20.46%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0300,c0010)	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	4.62%	4.94%	4.57%	4.64%	C 47.00 (r0340,c0010)	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,132	27,154	25,514	25,626	C 47.00 (r0320,c0010)	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	27,132	27,154	25,514	25,626	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	587,446	549,761	557,817	552,620	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	4.94%	4.57%	4.64%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.62%	4.94%	4.57%	4.64%	[A.2]/[B.2]	

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Capital
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		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	30,272	30,213	28,542	28,643	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,611	23,872	22,279	22,393	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,886	3,969	3,999	3,961	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,102	22,865	21,725	21,751	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	193	-155	-183	-197	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-578	-428	-444	-439	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,739	-2,776	-2,690	-2,672	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (d) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-4	-4	-12	-20	C.01.00 (0370,0050)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-291	-126	-151	-194	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	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	0	-17	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-17	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(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	0	0	C.01.00 (0490,0050)	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	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-25	-31	-32	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,025	-527	-1,012	-827	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,521	3,282	3,235	3,233	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,548	3,307	3,260	3,251	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-25	-25	-19	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	27,132	27,154	25,514	25,626	C.01.00 (0100,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,141	3,059	3,028	3,017	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,295	3,231	3,202	3,157	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-155	-172	-173	-140	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	149,377	145,301	141,576	140,016	C.01.00 (0100,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0050,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.81%	16.43%	15.69%	15.99%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.16%	18.69%	17.97%	18.30%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.27%	20.79%	20.10%	20.46%	CA2 (3)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,611	23,872	22,279	22,393	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.81%	16.43%	15.69%	15.99%	GA1 (1) (E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

(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 formula 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

Nordea Bank Abp

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	110,158	109,081	104,021	102,327	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	14,643	14,472	12,499	12,366	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	8,291	8,042	8,102	7,549	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	83,537	83,428	80,125	79,388	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001)] + C 08.01 (r0060, c0260, s001)
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,116	2,882	3,329	3,108	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	1,047	675	803	742	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,159	1,195	1,458	1,628	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,641	4,750	4,803	5,017	C 02.00 (r0520, c0010)
Of which the standardised approach	533	640	1,038	989	C 02.00 (r0530, c0010)
Of which IMA	5,108	4,110	3,765	4,028	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	480	435	376	357	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	15,025	15,025	16,048	16,048	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	15,025	15,025	16,048	16,048	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	12,231	11,693	11,515	11,146	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	149,377	145,301	141,976	140,016	

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 Nordea Bank Abp

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	6,314	9,310	4,210	8,832
Of which debt securities income	285	449	273	586
Of which loans and advances income	5,521	8,397	3,635	7,635
Interest expenses	2,222	3,554	2,416	5,185
(Of which deposits expenses)	429	888	1,038	2,234
(Of which debt securities issued expenses)	1,683	2,521	1,161	2,447
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2,237	2,962	699	1,387
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	-189	-480	-102	-241
Gains or (-) losses on financial assets and liabilities held for trading, net	1,655	2,073	567	1,173
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-277	-497	2	-110
Gains or (-) losses from hedge accounting, net	115	396	37	54
Exchange differences (gain or (-) loss), net	-1,026	-817	-173	-251
Net other operating income /(expenses)	35	43	7	16
TOTAL OPERATING INCOME, NET	6,642	9,435	2,831	5,675
(Administrative expenses)	2,841	3,841	988	1,950
(Cash contributions to resolution funds and deposit guarantee schemes)	365	401	278	316
(Depreciation)	433	579	154	301
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	34	7	47
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	9	11	3	-9
(Other provisions)	6	23	4	56
Of which pending legal issues and tax litigation ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	-48	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	52	100	18	68
(Financial assets at fair value through other comprehensive income)	-11	-11	1	-1
(Financial assets at amortised cost)	64	112	17	68
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	16	28	7	14
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	202	261	66	159
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,122	4,713	1,446	3,138
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,339	3,598	1,135	2,469
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,339	3,598	1,135	2,469
Of which attributable to owners of the parent	2,339	3,598	1,135	2,469

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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Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	86,856	61,045	64,506	73,137	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	55,074	55,552	56,930	56,474	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	391,558	369,764	375,806	364,471	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,211	6,103	5,535	5,701	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-6,738	-2,175	-1,959	-2,023	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	792	702	660	670	IAS 37.10; IAS 1.54(l)
Tax liabilities	851	799	761	975	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	6,577	6,171	6,977	5,721	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	541,182	497,960	509,216	505,128	IAS 1.9(b);IG 6
TOTAL EQUITY	31,018	31,395	28,176	29,075	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	572,199	529,356	537,393	534,203	IAS 1.IG6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		48,180	39,975	32,896	33,012	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	630	314	228	49	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	6,448	4,907	6,767	5,422	Annex V.Part 1.31
Deposits	Central banks	21,322	16,418	10,488	10,336	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	353	376	783	805	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,675	17,372	19,289	25,394	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,805	7,276	7,515	7,240	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	23,249	16,399	23,700	22,191	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,653	2,957	3,469	3,602	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	19,411	14,462	14,282	14,933	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,911	12,176	11,216	10,753	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	102,981	91,804	90,986	83,524	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	88,729	76,072	71,158	65,736	ECB/2013/33 Annex 2.Part 2.9.1
	Households	92,928	99,305	98,669	99,392	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	82,681	89,808	87,540	87,574	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		195,671	185,529	196,606	196,566	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,160	5,401	5,357	5,255	Annex V.Part 1.37
Other financial liabilities		13,204	5,979	8,865	8,966	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		539,700	492,464	502,776	499,784	

2023 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 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	281	284	140	40	276	63						146	41	233	69								
Of which: General risk	0	0	118	34	212	48						125	34	171	49								
Of which: Specific risk	280	284	22	6	63	15						21	7	63	20								
Equities	234	324	16	3	36	13						13	2	47	5								
Of which: General risk	12	14	0	0	0	0						0	0	0	0								
Of which: Specific risk	41	44	16	3	36	13						13	2	47	5								
Foreign exchange risk	0	0	9	2	13	3						7	2	13	4								
Commodities risk	17	32	0	0	0	0						0	0	0	0								
Total	533	640	111	32	193	50	65	62	28	36	38	5,108	119	33	146	45	29	23	28	35	31	4,110	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	362	514	116	43	216	63						149	51	199	67								
Of which: General risk	0	0	101	40	164	51						138	45	158	48								
Of which: Specific risk	340	418	15	3	52	12						11	6	41	19								
Equities	424	449	10	3	45	9						10	4	48	14								
Of which: General risk	15	49	0	0	0	0						0	0	0	0								
Of which: Specific risk	94	107	10	3	45	9						10	4	48	14								
Foreign exchange risk	214	0	5	2	7	3						9	3	16	6								
Commodities risk	38	76	0	0	0	0						0	0	0	0								
Total	1,038	989	91	37	157	45	23	20	30	24	24	3,765	125	40	145	43	24	20	26	21	29	4,028	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(info EPR, %)									
Consolidated data	Central governments or central banks	106,310	9,660	110		86,538	9,336	109	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,776	1,760	0		1,888	1,861	0	
	International Organisations	354	354	0		696	696	0	
	Institutions	2,517	2,517	77		2,464	2,464	71	
	Corporates	2,039	1,719	1,589		2,090	1,744	1,616	
	of which: SME	1,323	1,185	975		1,234	1,166	977	
	Retail	5,473	4,799	3,559		5,234	4,685	3,473	
	Secured by mortgages on immovable property	828	760	550		826	759	528	
	of which: SME	5,147	4,604	1,611		4,207	4,281	1,499	
	Exposures in default	34	34	12		34	34	12	
	Items associated with particular high risk	12	46	46	21	15	45	45	21
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a CT credit assessment	239	239	239		239	239	239	
Claims on institutions and corporates with a ST credit assessment	1,746	1,423	2,246		1,679	1,379	2,150		
Equity	2,275	2,275	4,873		2,291	2,291	4,968		
Other exposures	676	660	513		661	653	483		
Standardised Total ²	132,348	139,939	14,711	42	117,484	115,277	14,539	40	

¹ Original exposure, unless 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 unless in the results prior to the 2022 exercise.

³ Only the most exposed countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(info EPR, %)									
SWEDEN	Central governments or central banks	17,611	17,993	1		17,979	18,299	2	
	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	144	144	3		100	100	2	
	Corporates	183	44	41		85	29	26	
	of which: SME	69	23	18		70	23	20	
	Retail	1,813	1,666	1,255		1,891	1,659	1,219	
	Secured by mortgages on immovable property	482	451	314		495	461	331	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	6	6	6		6	6	6	
Claims on institutions and corporates with a CT credit assessment	37	34	50		36	33	46		
Equity	88	88	114		88	88	88		
Other exposures	33	23	13		31	21	15		
Standardised Total ²								1	

¹ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(info EPR, %)									
FINLAND	Central governments or central banks	47,425	36,560	78		43,766	46,835	64	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	224	224	0		287	287	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		15	15	15	
	of which: SME	1	1	1		1	1	1	
	Retail	2	1	1		2	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	
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	1,939	1,939	4,512		1,981	1,981	4,636		
Other exposures	17	17	10		16	16	10		
Standardised Total ²				0				0	

¹ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(info EPR, %)									
DENMARK	Central governments or central banks	7,823	7,824	1		6,571	6,694	0	
	Regional governments or local authorities	1,746	1,060	0		1,982	1,474	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	1,187	1,048	972		1,177	1,048	962	
	of which: SME	971	963	896		963	900	804	
	Retail	1,238	914	662		1,093	880	657	
	Secured by mortgages on immovable property	81	76	55		82	76	54	
	of which: SME	43	43	33		43	43	33	
	Exposures in default	34	34	12		34	34	12	
	Items associated with particular high risk	19	10	14	8	18	10	14	8
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a CT credit assessment	186	113	207		176	112	194		
Equity	6	6	6		6	6	6		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				11				11	

¹ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(info EPR, %)									
NORWAY	Central governments or central banks	1,942	1,823	4		1,729	1,584	11	
	Regional governments or local authorities	211	190	34		212	190	34	
	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	528	385	355		616	456	426	
	of which: SME	278	176	146		289	171	141	
	Retail	2,280	2,287	1,642		2,213	2,137	1,591	
	Secured by mortgages on immovable property	230	236	157		223	230	153	
	of which: SME	5,161	4,550	1,596		4,523	4,214	1,463	
	Exposures in default	49	21	46	15	50	21	45	17
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	273	273	27		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	71	71	71		72	72	72		
Other exposures	51	51	412		517	517	385		
Standardised Total ²				24				24	

¹ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	21,700	21,700	0		12,662	12,662	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	678	661	0		598	581	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	2	2	0		2	2	0	
	of which: SME	2	2	0		2	2	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	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)	547	453	735		595	421	667		
Resuly	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	424	1		2	409	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	781	782	0		971	994	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136	136	29		142	142	29	
	Corporates	213	213	213		196	196	196	
	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	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)	400	341	522		404	346	530		
Resuly	81	81	81		84	84	84		
Other exposures	10	10	10		10	10	10		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	2,602	2,729	1		2,514	2,630	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	590	590	12		414	414	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	1		2	2	0	
	of which: SME	3	3	1		2	2	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	1	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	84	80	81		87	84	84		
Resuly	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	51,506	56,303	165	165	53,661	67,413	214	214
	Regional governments or local authorities	9,796	5,023	37	37	9,531	4,026	25	25
	Public sector entities	0	0	0	0	99	99	0	0
	Multilateral Development Banks	2,177	2,157	0	0	2,389	2,369	0	0
	International Organisations	1,032	1,032	0	0	687	687	0	0
	Institutions	2,155	2,152	82	82	1,531	1,531	64	64
	Corporates	2,019	1,669	1,521	1,521	1,919	1,619	1,511	1,511
	of which: SME	2,225	2,095	997	997	1,086	966	966	966
	Retail	4,918	4,384	3,248	3,248	4,665	4,216	3,123	3,123
	of which: SME	860	743	517	517	780	717	505	505
	Secured by mortgages on immovable property	3,764	3,521	1,244	1,244	3,379	3,211	1,125	1,125
	of which: SME	34	34	12	12	35	35	12	12
	Exposures in default	75	42	68	24	53	58	58	10
	Items associated with particularly high risk	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
	Claims on institutions and corporates with a ST credit assessment	1,676	0	2,032	0	1,683	2,398	2,194	0
Collective investments undertakings (CIU)	1,707	1,707	3,578	0	1,694	1,694	3,673	0	
Equity	17	26	18	18	27	27	27	27	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	124,423	118,987	13,537	37	111,828	109,727	13,493	14	

(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 results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	12,023	12,360	2	2	9,154	9,993	0	0
	Regional governments or local authorities	7,089	2,679	0	0	6,972	2,949	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	86	86	2	2	79	79	2	2
	Institutions	75	21	39	28	62	28	28	0
	Corporates	67	21	19	19	42	16	15	15
	of which: SME	1,829	1,803	1,180	1,180	1,792	1,599	1,599	1,599
	Retail	505	470	327	327	504	461	327	327
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	48	41	56	0	46	39	103	0
	Collective investments undertakings (CIU)	45	45	68	68	43	43	78	78
Equity	32	21	12	12	39	18	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	31	21	12	1	39	18	0	6	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	39,251	42,289	102	102	38,492	41,583	159	159
	Regional governments or local authorities	361	625	0	0	338	622	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	439	439	0	0	292	292	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	18	18	18	18	36	36	17	17
	of which: SME	14	12	12	12	14	14	14	14
	Retail	1	1	0	0	1	1	0	0
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	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)	1,447	1,447	3,298	0	1,469	1,469	3,433	0
Equity	13	13	10	10	13	13	10	10	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	45	45	10	0	53	53	10	6	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	6,406	6,521	1	1	6,130	6,183	1	1
	Regional governments or local authorities	1,919	1,283	0	0	1,852	1,426	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	0	0	0	0	0	0	0	0
	Corporates	1,081	968	903	903	1,054	934	885	885
	of which: SME	868	824	742	742	836	778	708	708
	Retail	1,092	860	842	842	1,021	823	814	814
	Secured by mortgages on immovable property	89	74	52	52	77	71	51	51
	of which: SME	43	43	15	15	44	44	17	17
	Exposures in default	24	14	12	12	25	25	12	12
	Items associated with particularly high risk	22	13	19	8	22	18	23	4
	Claims on institutions and corporates with a ST credit assessment	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)	177	126	193	0	195	136	211	0
Equity	10	10	10	10	10	10	10	10	
Other exposures	63	63	63	63	63	63	63	63	
Standardised Total ²	11	11	11	11	11	11	11	4	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	3,778	3,861	37	37	1,423	1,462	23	23
	Regional governments or local authorities	294	184	0	0	147	127	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	0	0	0	0	0	0	0	0
	Corporates	554	393	314	314	514	362	345	345
	of which: SME	240	140	116	116	185	89	72	72
	Retail	3,073	3,068	1,420	1,420	1,830	1,795	1,375	1,375
	Secured by mortgages on immovable property	200	198	137	137	183	183	129	129
	of which: SME	3,712	3,505	1,227	1,227	3,223	3,164	1,807	1,807
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	42	31	46	15	24	18	26	5
	Claims on institutions and corporates with a ST credit assessment	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	35	35	35	35	35	35	35	35	
Other exposures	451	451	392	392	415	415	350	350	
Standardised Total ²	22	22	22	22	22	22	22	2	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	21,271	21,271	0		21,271	21,271	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	635	615	0		704	684	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	2	1	1		2	1	1	
	of which: SME	2	0	0		2	1	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	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)	514	422	642		512	433	659		
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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3	454	1		0	422	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,204	1,204	0		1,209	1,209	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	62	12		101	101	20	
	Corporates	194	194	194		192	192	192	
	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	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	394	342	519		417	358	542		
Equity	109	109	109		79	79	79		
Other exposures	15	15	15		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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	2,682	2,762	0		2,672	2,688	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	480	480	10		262	262	9	
	Corporates	3	3	3		7	6	6	
	of which: SME	3	3	3		7	6	6	
	Retail	2	0	0		2	0	0	
	of which: SME	2	0	0		2	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	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	151	111	17		151	111	17		
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 but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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			
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	34,579	0	33,157	4,510	0	31,647	0	30,158	3,888	0
	Corporates	208,962	1,898	165,059	66,128	1,557	203,385	1,627	163,091	65,348	1,203
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	61,040	962	56,429	18,157	890	60,283	972	55,523	17,862	824
	Retail	205,127	1,226	189,311	25,191	2,826	202,102	1,184	191,243	25,021	2,736
	Retail - Secured on real estate property	165,498	709	162,063	17,795	1,231	163,895	700	160,694	17,856	1,282
	Retail - Secured on real estate property - Of Which: SME	1,163	16	1,074	196	33	1,139	16	1,056	192	34
	Retail - Secured on real estate property - Of Which: non-SME	164,340	693	160,989	17,599	1,202	162,756	684	159,637	17,664	1,248
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	39,719	526	31,228	7,396	1,592	38,476	498	30,949	7,165	1,494
	Retail - Other Retail - Of Which: SME	1,775	104	1,414	294	297	1,706	82	1,354	218	251
Retail - Other Retail - Of Which: non-SME	37,944	421	29,814	6,612	1,295	36,768	402	29,195	6,447	1,243	
Equity	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	
IRB Total ³											

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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			
(in EUR, %)											
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	8,819	0	8,658	894	0	14	8,851	0	8,327	886
	Corporates	54,737	328	44,963	16,551	278	208	55,525	313	45,497	203
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,928	226	10,622	4,313	173	121	12,556	216	9,673	422
	Retail	62,789	79	62,293	3,003	155	32	59,990	84	59,336	2,874
	Retail - Secured on real estate property	58,418	44	58,388	2,879	15	41	58,044	47	58,044	1,789
	Retail - Secured on real estate property - Of Which: SME	98	0	94	18	0	0	95	18	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56,320	44	56,294	2,862	15	15	53,845	47	53,821	1,771
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,362	36	5,902	1,133	140	17	6,046	37	5,619	1,085
	Retail - Other Retail - Of Which: SME	386	5	255	122	18	1	294	5	223	116
Retail - Other Retail - Of Which: non-SME	6,045	31	5,647	1,009	122	15	5,752	32	5,396	969	
Equity	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	
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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			
(in EUR, %)											
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	389	0	411	179	0	411	0	395	0	0
	Corporates	38,086	388	28,614	10,858	279	276	36,506	358	28,674	11,491
	Corporates - Of Which: Specialised Lending	78	0	39	18	0	0	0	0	0	0
	Corporates - Of Which: SME	12,112	285	10,784	3,901	199	161	11,006	288	9,609	3,403
	Retail	49,187	738	44,066	6,306	1,019	279	48,639	697	43,865	6,228
	Retail - Secured on real estate property	31,969	381	31,828	2,888	605	119	32,088	379	31,942	2,911
	Retail - Secured on real estate property - Of Which: SME	897	14	791	138	29	6	852	14	791	137
	Retail - Secured on real estate property - Of Which: non-SME	31,102	367	31,039	2,750	666	113	31,238	364	31,161	2,774
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,218	347	12,247	3,419	1,204	160	16,559	318	12,042	3,347
	Retail - Other Retail - Of Which: SME	1,051	85	883	517	241	33	1,015	85	894	472
Retail - Other Retail - Of Which: non-SME	16,167	262	11,364	2,902	763	127	15,544	233	11,148	2,875	
Equity	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	
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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			
(in EUR, %)											
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	15,192	0	14,761	1,600	0	79	14,191	0	13,770	1,509
	Corporates	43,322	699	33,927	11,510	649	373	41,042	645	33,559	11,401
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,283	124	12,577	5,219	86	127	13,780	123	13,005	5,443
	Retail	38,543	73	24,341	7,402	176	52	28,639	65	24,624	7,627
	Retail - Secured on real estate property	31,854	52	29,285	6,403	118	38	31,712	48	29,353	6,443
	Retail - Secured on real estate property - Of Which: SME	83	1	80	19	1	1	81	1	79	18
	Retail - Secured on real estate property - Of Which: non-SME	31,771	51	29,205	6,384	115	37	31,631	48	29,274	6,425
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,689	21	5,056	1,002	58	14	6,927	17	5,279	1,214
	Retail - Other Retail - Of Which: SME	151	4	123	60	16	2	145	3	118	54
Retail - Other Retail - Of Which: non-SME	6,538	17	4,933	941	42	12	6,782	14	5,161	960	
Equity	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	
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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			
(in EUR, %)											
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,480	0	4,473	323	0	8	4,668	0	4,462	340
	Corporates	38,497	343	27,586	15,535	243	341	38,200	200	27,175	15,071
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,283	124	12,577	5,219	86	127	13,780	123	13,005	5,443
	Retail	38,543	73	24,341	7,402	176	52	28,639	65	24,624	7,627
	Retail - Secured on real estate property	31,854	52	29,285	6,403	118	38	31,712	48	29,353	6,443
	Retail - Secured on real estate property - Of Which: SME	83	1	80	19	1	1	81	1	79	18
	Retail - Secured on real estate property - Of Which: non-SME	31,771	51	29,205	6,384	115	37	31,631	48	29,274	6,425
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,689	21	5,056	1,002	58	14	6,927	17	5,279	1,214
	Retail - Other Retail - Of Which: SME	151	4	123	60	16	2	145	3	118	54
Retail - Other Retail - Of Which: non-SME	6,538	17	4,933	941	42	12	6,782	14	5,161	960	
Equity	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	
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	465	0	396	126	0	1	371	0	306	99
	Corporates	6,117	6	3,695	1,307	10	10	5,244	6	3,117	1,081
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	79	2	21	13	10	2	115	2	59	36
	Retail	274	2	262	31	5	1	274	2	263	31
	Retail - Secured on real estate property	219	1	219	18	2	0	219	1	219	20
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	219	1	219	18	2	0	219	1	218	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	1	43	13	3	0	55	1	44	11
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	4	0	1	0
Retail - Other Retail - Of Which: non-SME	51	1	42	12	3	0	51	1	43	11	
Equity	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	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	30	0	14	11	0	0	94	0	79	28
	Corporates	5,815	0	4,699	1,404	0	10	6,753	9	5,147	1,481
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	207	0	223	65	0	0	179	0	333	91
	Retail	49	0	47	4	0	0	45	0	46	4
	Retail - Secured on real estate property	17	0	17	3	0	0	35	0	35	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	3	0	0	35	0	35	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	0	10	2	0	0	10	0	8	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: non-SME	11	0	9	2	0	0	9	0	8	2	
Equity	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	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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		
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,349	0	1,330	456	0	1	620	0	600	202
	Corporates	2,254	14	952	447	0	14	1,964	14	1,083	462
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9	0	6	6	0	0	9	0	8	8
	Retail	171	2	148	21	4	0	170	2	147	22
	Retail - Secured on real estate property	116	2	116	10	3	0	115	1	115	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	116	2	116	10	3	0	115	1	115	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	0	33	11	1	0	55	0	32	12
	Retail - Other Retail - Of Which: SME	17	0	6	5	0	0	18	0	6	5
Retail - Other Retail - Of Which: non-SME	38	0	27	6	1	0	36	0	26	7	
Equity	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	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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			
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	32,993	0	31,588	4,093	0	31,323	0	29,954	3,915	0
	Corporates	194,308	1,606	156,371	62,550	1,196	190,851	1,527	153,713	61,356	1,200
	Corporates - Of Which: Specialised Lending	69	0	21	12	0	31	0	23	0	0
	Corporates - Of Which: SME	61,289	927	56,435	18,013	745	54,113	813	54,113	17,328	672
	Retail	202,104	1,210	188,689	24,811	2,805	199,558	1,266	186,043	24,694	2,902
	Retail - Secured on real estate property	161,096	713	157,871	17,430	1,265	159,342	746	155,361	17,405	1,376
	Retail - Secured on real estate property - Of Which: SME	1,134	15	1,054	194	34	1,124	15	1,043	190	31
	Retail - Other Retail - Of Which: SME	160,062	697	156,817	17,236	1,231	158,218	731	154,958	17,235	1,295
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	40,908	497	30,817	7,381	1,541	38,234	519	30,142	7,269	1,576
Retail - Other Retail - Of Which: SME	1,665	84	1,285	745	203	1,679	76	1,286	693	245	
Retail - Other Retail - Of Which: non-SME	29,242	413	29,493	6,636	1,278	38,777	443	28,837	6,576	1,331	
Equity	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	
IRB Total			94,748					92,977			

(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 results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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			
SWEDEN	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	9,211	99	0	0	0	9,839	992	0
	Corporates	51,428	292	44,168	16,179	172	246	52,716	284	43,466	177
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	17,800	208	16,807	4,206	111	141	17,440	205	16,484	137
	Retail	59,144	102	58,725	2,875	238	45	57,120	112	56,718	209
	Retail - Secured on real estate property	53,296	61	52,728	1,808	77	12	51,607	66	51,601	178
	Retail - Secured on real estate property - Of Which: SME	97	0	94	19	1	0	95	19	95	1
	Retail - Secured on real estate property - Of Which: non-SME	51,209	61	51,635	1,789	76	22	51,529	66	51,507	174
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	5,853	41	5,478	1,068	161	23	5,492	46	5,116	183
Retail - Other Retail - Of Which: non-SME	274	6	208	108	23	6	204	104	21		
Equity	5,584	35	5,240	962	139	21	5,222	41	4,913	162	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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			
FINLAND	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	489	172	0	0	0	489	178	0
	Corporates	33,678	413	26,706	10,511	350	289	32,155	419	25,413	350
	Corporates - Of Which: Specialised Lending	69	0	31	12	0	0	23	8	0	
	Corporates - Of Which: SME	12,147	286	10,125	3,296	178	11,323	283	9,332	3,454	234
	Retail	50,489	761	43,999	6,307	1,666	277	49,828	724	43,164	626
	Retail - Secured on real estate property	21,842	280	21,702	2,280	701	136	21,599	269	21,458	276
	Retail - Secured on real estate property - Of Which: SME	886	13	777	137	29	6	836	132	776	112
	Retail - Secured on real estate property - Of Which: non-SME	30,956	370	30,504	2,794	672	130	30,763	385	30,670	699
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	18,657	318	11,897	3,376	966	151	18,259	327	11,728	334
Retail - Other Retail - Of Which: SME	987	65	839	470	206	28	967	58	809	193	
Retail - Other Retail - Of Which: non-SME	17,670	253	11,063	2,907	760	123	17,292	269	10,919	241	
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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			
DENMARK	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	12,623	0	11,183	1,139	0	12,217	0	12,288	1,312	0
	Corporates	39,941	642	32,552	11,204	522	35,1	39,349	576	32,550	10,739
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	16,225	329	15,596	4,234	338	124	15,800	256	15,051	3,827
	Retail	33,050	317	31,378	8,208	684	126	32,996	329	31,276	8,194
	Retail - Secured on real estate property	46,397	207	43,806	6,570	252	47	46,281	216	43,800	6,561
	Retail - Secured on real estate property - Of Which: SME	198	1	192	20	1	0	130	1	104	20
	Retail - Secured on real estate property - Of Which: non-SME	46,199	206	43,614	6,550	251	47	46,151	215	43,696	6,541
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8,623	110	7,473	1,628	332	79	8,663	113	7,475	1,634
Retail - Other Retail - Of Which: SME	165	8	133	53	19	5	165	9	133	53	
Retail - Other Retail - Of Which: non-SME	8,458	101	7,340	1,585	314	73	8,498	104	7,342	1,581	
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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			
NORWAY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,591	0	4,591	324	0	4,501	0	4,510	337	0
	Corporates	35,860	173	30,128	14,204	125	35,315	179	29,805	14,087	115
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	13,312	100	12,594	5,398	67	12,859	72	12,115	5,277	58
	Retail	37,289	69	33,613	7,844	112	49	37,230	75	32,556	7,111
	Retail - Secured on real estate property	30,104	50	27,424	5,991	116	38	30,312	53	27,519	6,030
	Retail - Secured on real estate property - Of Which: SME	62	1	60	18	3	0	79	1	77	19
	Retail - Secured on real estate property - Of Which: non-SME	30,022	49	27,344	5,973	114	38	30,233	52	27,442	6,011
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	7,185	19	5,889	1,173	56	11	6,988	22	5,287	1,111
Retail - Other Retail - Of Which: SME	147	4	120	60	16	1	142	4	117	57	
Retail - Other Retail - Of Which: non-SME	7,038	15	5,468	1,113	39	10	6,846	18	5,281	1,054	
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	318	0	256	80	0	336	0	275	86	0	0	0
	Corporates	5,965	3	3,268	1,134	1	5,494	3	3,465	1,119	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	103	0	50	16	1	102	0	57	17	0	0	0
	Retail	289	2	274	32	4	287	6	271	36	9	1	1
	Retail - Secured on real estate property	231	1	231	21	3	227	5	226	23	6	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	231	1	231	21	3	227	5	226	23	6	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	1	44	11	2	60	1	45	13	3	0	0
Retail - Other Retail - Of Which: SME	6	0	1	1	0	6	0	1	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	54	1	43	10	2	56	1	44	12	3	0	0	
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											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	164	0	149	55	0	104	0	89	27	0	0	0
	Corporates	6,088	10	4,788	1,379	0	6,632	11	5,140	1,474	2	22	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	227	0	273	75	0	328	0	284	78	0	0	0
	Retail	47	0	44	4	0	45	0	43	4	0	0	0
	Retail - Secured on real estate property	37	0	37	2	0	35	0	35	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	10	0	7	1	0	9	0	8	2	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	1	0	1	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	9	0	7	1	0	9	0	8	2	0	0	0	
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											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GERMANY	(min EPR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	922	0	904	291	0	942	0	925	338	0	19	19
	Corporates	1,968	15	1,127	506	0	1,879	14	1,107	465	0	15	15
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	174	2	146	23	4	175	2	148	22	4	1	1
	Retail	114	1	114	10	3	115	1	115	10	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	114	1	114	10	3	115	1	115	10	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	19	1	32	13	2	19	0	33	11	1	1	1
Retail - Other Retail - Of Which: SME	19	0	7	6	0	18	0	6	5	0	0	0	
Retail - Other Retail - Of Which: non-SME	40	1	25	7	2	41	0	26	6	1	1	1	
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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sweden	3,863	3,863	1,043	0	0	2,514	110	0	110	0	0	3,868	0	0	0	0
	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	49	49	1	0	0	13	3	0	2	0	27	0	0	0	0	0
	Australia	765	765	233	0	0	19	94	0	111	0	625	0	0	0	0	183
	Canada	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	7,195	7,195	1,255	0	0	2,703	312	0	451	0	5,612	0	0	0	0	12

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		26	26	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		52	50	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		23	23	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	103	101	0	0	0	0	0	101	0	0	0	0	0	0	0	0
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		10	10	0	0	0	0	0	10	0	0	0	0	0	2	0
f 2Y - 3Y f		2	2	0	0	0	0	0	2	0	0	0	0	0	0	0
f 3Y - 5Y f		7	7	0	0	0	0	0	7	0	0	0	0	0	1	0
f 5Y - 10Y f		27	27	0	0	0	0	0	27	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	48	48	0	0	0	0	0	48	0	0	0	0	0	16	0	1

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sweden	1,273	2,127	294	63	858	121	65	21	697	0	0	4,402	0	0	0	0
	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	37	37	36	0	1	2	0	3	0	0	0	43	0	0	0	0
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canada	55	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	4,814	4,814	656	0	1,033	286	0	373	0	0	5,721	0	0	0	0	8
	Total	686	686	274	0	17	91	0	151	0	0	608	0	0	0	0	50

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		17	17	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		56	55	0	0	0	0	0	55	0	0	0	0	0	0	0
f 5Y - 10Y f		10	10	0	0	0	0	0	10	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		89	87	0	0	0	0	87	0	0	0	0	0	0	0	0
f 0 - 3M f	Others	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		6	6	0	0	0	0	0	6	0	0	0	0	0	0	0
f 2Y - 3Y f		3	3	0	0	0	0	0	3	0	0	0	0	0	0	0
f 3Y - 5Y f		10	9	0	0	0	0	0	9	0	0	0	0	0	0	0
f 5Y - 10Y f		20	20	0	0	0	0	0	20	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		48	48	0	0	0	0	41	0	0	0	0	0	19	0	7

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Nordica Bank ApS

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative 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 ²⁾		On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing but past due >30 days and <=90 days		Of which non-performing ³⁾		On performing exposures ³⁾		On non-performing exposures ³⁾				
			Of which: defaulted		Of which Stage 3 ⁴⁾						Of which: defaulted		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	72,773	9,370	4	4	4	0	0	0	0	62,289	3,678	13	13	13	0	0	0	0		
Debt securities (including at amortised cost and fair value)	54,132	0	0	0	0	3	0	0	0	47,666	0	0	0	0	3	0	0	0		
Central banks	7,394	0	0	0	0	0	0	0	0	4,382	0	0	0	0	0	0	0	0		
General governments	15,128	0	0	0	0	2	0	0	0	13,169	0	0	0	0	2	0	0	0		
Credit institutions	30,239	0	0	0	0	1	0	0	0	29,038	0	0	0	0	1	0	0	0		
Other financial corporations	629	0	0	0	0	0	0	0	0	450	0	0	0	0	1	0	0	0		
Non-financial corporations	742	0	0	0	0	0	0	0	0	557	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	331,797	331	2,969	2,969	2,382	619	1,128	1,097	1,730	332,097	436	2,726	2,726	2,194	628	1,040	1,036	1,162		
Central banks	-	0	0	0	0	0	0	0	0	65	1	0	0	0	0	0	0	0		
General governments	3,076	4	34	34	34	1	2	2	0	5,298	1	39	39	39	1	2	2	3		
Credit institutions	2,717	2	31	31	31	3	31	31	0	1,725	1	25	25	25	1	25	25	4		
Other financial corporations	12,470	1	47	47	45	9	12	12	34	11,264	1	48	48	46	11	12	12	1		
Non-financial corporations	134,129	105	1,715	1,715	1,425	366	782	776	893	132,541	142	1,511	1,511	1,264	375	739	733	524		
of which: small and medium-sized enterprises	50,773	48	784	784	749	157	387	384	231	51,226	45	788	788	751	139	411	408	264		
of which: Loans collateralised by commercial immovable property	42,385	8	440	440	220	61	51	47	268	40,763	12	367	367	175	42	41	38	298		
Households	179,402	220	1,138	1,138	844	241	301	275	734	181,267	291	1,102	1,102	818	240	270	264	632		
of which: Loans collateralised by residential immovable property	157,235	73	741	741	453	60	88	65	573	160,270	114	717	717	438	62	69	65	529		
of which: Credit for consumption	12,711	70	276	276	269	104	115	113	80	14,482	132	291	291	285	107	106	105	57		
DEBT INSTRUMENTS other than MPT	458,761	9,761	2,972	2,972	2,385	623	1,128	1,097	1,730	441,992	4,115	2,738	2,738	2,207	632	1,040	1,036	1,162		
OFF-BALANCE SHEET EXPOSURES	115,978		319	319	272	162	23	23	9	106,737		305	305	282	161	23	23	5		

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

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 PFRDP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Nordea Bank Abp

	As of 31/03/2023											As of 30/06/2023																					
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative 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 ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾												
			Of which: defaulted		Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾					Of which: defaulted		Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾													
Cash balances at central banks and other demand deposits	63,724	5,709	4	4	4	4	0	0	0	0	0	0	61,893	5,759	7	7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	52,248	0	0	0	0	0	4	0	0	0	0	0	47,070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	4,630	0	0	0	0	0	0	0	0	0	0	0	2,257	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	15,421	0	0	0	0	0	3	0	0	0	0	0	14,225	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	30,679	0	0	0	0	0	0	0	0	0	0	0	29,063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	922	0	0	0	0	0	0	0	0	0	0	0	756	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	696	0	0	0	0	0	0	0	0	0	0	0	769	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	326,987	375	2,651	2,651	2,148	619	1,068	1,017	1,245	321,225	473	2,076	2,076	2,150	600	1,039	988	1,148															
Central banks	2,461	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,284	2	38	38	38	1	2	2	32	3,204	3	33	33	33	1	2	2	31															
Credit institutions	2,198	1	21	21	21	2	21	21	0	1,623	15	19	19	19	1	19	19	0															
Other financial corporations	11,420	0	46	46	46	9	13	13	7	6,875	0	52	52	56	8	22	22	3															
Non-financial corporations	129,664	112	1,438	1,438	1,229	384	722	709	565	133,713	137	1,452	1,452	1,242	354	686	671	454															
of which: small and medium-sized enterprises	51,899	47	724	724	696	144	388	386	220	49,966	64	732	732	613	136	353	347	275															
of which: Loans collateralised by commercial immovable property	41,815	15	397	397	224	50	52	46	295	41,751	7	396	396	302	44	52	46	207															
Households	177,891	260	1,106	1,106	813	243	331	273	641	175,262	317	1,121	1,121	834	236	311	275	668															
of which: Loans collateralised by residential immovable property	158,442	111	733	733	446	64	96	70	533	153,823	144	737	737	454	66	95	70	552															
of which: Credit for consumption	12,063	84	266	266	261	116	97	95	56	13,592	138	288	288	283	102	105	104	56															
DEBT INSTRUMENTS other than HFT	442,959	6,085	2,655	2,655	2,151	623	1,068	1,017	1,245	430,188	6,231	2,483	2,483	2,205	603	1,039	988	1,148															
OFF-BALANCE SHEET EXPOSURES	107,237		242	242	226	142	22	21	5	105,321		276	276	272	149	19	19	4															

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(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 PFRSP Parameters (Annexes 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 10 and 11 of Regulation (EU) 2014/511 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2022						As of 31/12/2022					
	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	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	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)	2,152	1,016	322	296	834	276	2,064	903	360	336	776	230
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	47	44	11	11	1	0	47	45	6	6	1	0
Non-financial corporations	1,521	818	280	263	508	195	1,462	706	322	308	463	149
of which: small and medium-sized enterprises	529	307	176	170	308		560	314	195	189	285	
Households	585	154	31	22	325	80	555	152	32	22	312	81
DEBT INSTRUMENTS other than HFT	2,152	1,016	322	296	834		2,064	903	360	336	776	
Loan commitments given	116	10	4	0	32	0	98	7	4	0	20	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

³⁾ 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2023						As of 30/06/2023					
	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 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	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	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)	2,007	913	378	349	816	262	1,832	877	377	347	766	260
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	60	44	7	7	2	0	48	45	7	6	2	0
Non-financial corporations	1,407	718	336	317	516	180	1,257	675	330	313	466	175
of which: small and medium-sized enterprises	572	287	190	182	297		506	262	164	157	280	
Households	540	150	35	25	298	82	527	157	40	28	299	85
DEBT INSTRUMENTS other than HFT	2,007	913	378	349	816		1,832	877	377	347	766	
Loan commitments given	58	7	4	0	22	0	92	38	4	0	18	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

2023 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 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023								
	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²	Gross carrying amount		Of which: non-performin of which: defaulted	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 ²
A Agriculture, forestry and fishing	8,260	322	322	3,883	72	2	7,955	286	286	3,779	67	2	7,761	258	258	3,498	70	12	8,215	274	274	3,805	64	11
B Mining and quarrying	427	81	81	406	47	0	408	79	79	407	42	0	544	65	65	543	41	0	427	71	71	470	38	1
C Manufacturing	14,257	249	249	13,633	194	0	14,165	191	191	13,390	150	0	13,756	198	198	13,116	142	0	14,263	196	196	13,662	132	0
D Electricity, gas, steam and air conditioning supply	4,754	3	3	4,715	6	0	4,771	2	2	4,771	6	0	4,681	2	2	4,649	6	0	4,831	2	2	4,821	6	0
E Water supply	1,178	1	1	1,043	3	0	1,175	1	1	1,029	3	0	1,180	1	1	1,015	3	0	1,197	1	1	1,038	3	0
F Construction	7,091	90	90	6,694	107	0	7,100	81	81	6,640	103	0	7,000	77	77	6,532	101	0	6,995	80	80	6,529	98	0
G Wholesale and retail trade	9,429	190	190	9,159	183	0	9,235	170	170	8,694	187	0	9,299	155	155	8,910	173	0	9,618	150	150	9,506	163	0
H Transport and storage	8,695	369	369	8,695	137	0	8,624	118	118	8,666	151	0	8,722	321	321	8,739	143	0	8,306	304	304	8,266	152	0
I Accommodation and food service activities	1,418	11	11	1,404	27	0	1,404	10	10	996	27	0	1,473	10	10	892	28	0	1,473	10	10	902	27	0
J Information and communication	3,185	78	78	2,912	38	0	3,203	79	79	2,938	28	0	3,199	67	67	2,838	27	0	3,029	67	67	2,889	25	0
K Financial and insurance activities	13,403	95	95	12,825	27	0	13,030	52	52	12,400	59	0	12,472	31	31	11,999	38	0	12,537	30	30	12,072	37	0
L Real estate activities	46,183	153	153	39,199	166	0	45,325	137	137	38,347	164	0	44,802	129	129	37,110	160	0	47,292	131	131	39,467	150	0
M Professional, scientific and technical activities	9,064	110	110	7,995	88	0	9,136	99	99	8,013	85	0	8,776	95	95	8,067	80	0	8,705	96	96	7,970	77	0
N Administrative and support service activities	3,141	27	27	3,076	39	0	3,234	25	25	3,223	38	0	3,207	26	26	3,199	39	0	3,251	25	25	3,196	37	0
O Public administration and defence, compulsory social security	127	0	0	127	0	0	127	0	0	127	0	0	127	0	0	127	0	0	131	0	0	131	0	0
P Education	321	2	2	322	3	0	320	2	2	220	3	0	310	1	1	210	3	0	318	1	1	313	3	0
Q Human health services and social work activities	1,067	3	3	771	6	0	1,055	3	3	763	6	0	1,065	3	3	782	6	0	1,030	3	3	770	6	0
R Arts, entertainment and recreation	292	10	10	632	11	0	273	9	9	618	11	0	281	8	8	607	11	0	316	8	8	625	11	0
S Other services	1,147	2	2	1,147	3	0	1,201	2	2	1,201	2	0	1,077	1	1	1,077	2	0	1,125	2	2	1,121	2	0
Loans and advances	124,129	1,715	1,715	118,252	1,145	2	132,951	1,511	1,511	116,314	1,112	2	129,664	1,438	1,438	113,400	1,074	12	133,293	1,452	1,452	117,374	1,029	11

⁽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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.