



# 2023 EU-wide Stress Test

<b>Bank Name</b>	Nordea Bank Abp
<b>LEI Code</b>	529900ODI3047E2LIV03
<b>Country Code</b>	FI

## 2023 EU-wide Stress Test: Summary

Nordea Bank Abp

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	5,756	7,261	6,279	6,115	5,736	5,716	5,701	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,073	1,121	1,121	1,121	-72	701	701	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-100	-1,054	-491	-375	-2,740	-1,621	-1,173	
<b>Profit or (-) loss for the year</b>	<b>3,598</b>	<b>3,909</b>	<b>3,592</b>	<b>3,483</b>	<b>-1,475</b>	<b>1,222</b>	<b>1,426</b>	
Coverage ratio: non-performing exposure (%)	48.52%	40.25%	35.26%	33.58%	38.95%	33.94%	32.61%	
Common Equity Tier 1 capital	23,873	25,224	26,376	27,088	20,636	21,728	22,045	
Total Risk exposure amount (all transitional adjustments included)	145,341	144,948	144,808	145,076	158,588	162,738	167,937	
<b>Common Equity Tier 1 ratio, %</b>	<b>16.43%</b>	<b>17.40%</b>	<b>18.21%</b>	<b>18.67%</b>	<b>13.01%</b>	<b>13.35%</b>	<b>13.13%</b>	
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.43%</b>	<b>17.40%</b>	<b>18.21%</b>	<b>18.67%</b>	<b>13.01%</b>	<b>13.35%</b>	<b>13.13%</b>	
Tier 1 capital	27,154	28,505	29,658	30,370	23,918	25,010	25,327	
Total leverage ratio exposures	549,761	549,761	549,761	549,761	549,761	549,761	549,761	
<b>Leverage ratio, %</b>	<b>4.94%</b>	<b>5.19%</b>	<b>5.39%</b>	<b>5.52%</b>	<b>4.35%</b>	<b>4.55%</b>	<b>4.61%</b>	
<b>Fully loaded leverage ratio, %</b>	<b>4.94%</b>	<b>5.19%</b>	<b>5.39%</b>	<b>5.52%</b>	<b>4.35%</b>	<b>4.55%</b>	<b>4.61%</b>	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.20%	17.18%	18.00%	18.46%	12.77%	13.12%	12.90%	

IFRS 9 transitional arrangements?	No
-----------------------------------	----



2023 EU-wide Stress Test: Credit risk IRB

Nordea Bank Abp

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	4,662	0	0	0	0	349	0	2,991	4	0	0	0	0
	Corporates	30,242	179	1,796	13	13,946	179	985	0	30,629	629	182	52	29	84	44.72%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,390	305	505	10	5,053	80	307	0	12,429	941	121	21	13	43	39.46%
	Retail	34,573	95	0	0	2,958	159	0	0	33,023	1,542	60	4	18	21	35.72%
	Retail - Secured on real estate property	28,307	48	0	0	6,311	110	0	0	28,329	956	48	2	6	11	26.60%
	Retail - Secured on real estate property - Of Which: SME	79	1	0	0	16	3	0	0	66	13	1	0	0	1	71.42%
	Retail - Secured on real estate property - Of Which: non-SME	28,228	47	0	0	6,295	107	0	0	28,263	943	47	2	6	10	25.83%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,265	15	0	0	952	46	0	0	4,674	586	12	1	11	11	62.59%
	Retail - Other Retail - Of Which: SME	115	3	0	0	42	12	0	0	86	26	3	0	1	2	82.72%
	Retail - Other Retail - Of Which: non-SME	5,149	12	0	0	910	34	0	0	4,588	560	12	1	11	8	58.18%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	363	0	0	0	253	0	0	0	251	43	0	0	0	0	100.00%	
IRB TOTAL	65,154	242	6,461	16	21,487	297	1,325	0	66,874	2,217	251	58	48	107	42.49%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	306	0	0	0	98	0	103	0	0	0	0	0	0
	Corporates	1,300	2	183	0	1,061	0	123	0	1,178	122	1	0	0	0	8.50%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	56	2	0	0	17	0	0	0	59	5	2	0	0	0	8.90%
	Retail	293	1	0	0	293	0	0	0	293	18	1	0	0	0	21.13%
	Retail - Secured on real estate property	218	1	0	0	18	2	0	0	169	9	1	0	0	0	9.43%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	217	1	0	0	18	2	0	0	169	9	1	0	0	0	9.43%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	49	0	0	0	49	0	0	0	39	8	0	0	0	0	46.50%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	30.90%
	Retail - Other Retail - Of Which: non-SME	47	0	0	0	48	0	0	0	38	8	0	0	0	0	46.51%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	28	0	0	0	28	0	0	0	28	0	0	0	0	0	0	
IRB TOTAL	3,989	4	321	0	1,117	13	108	0	3,614	139	3	1	1	1	13.26%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	79	0	0	0	38	0	27	0	0	0	0	0	0
	Corporates	5,060	0	27	0	1,430	0	50	0	5,060	0	0	0	0	0	93.08%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	330	0	3	0	91	0	1	0	330	0	0	0	0	0	79.91%
	Retail	49	0	0	0	49	0	0	0	49	0	0	0	0	0	0
	Retail - Secured on real estate property	35	0	0	0	3	0	0	0	28	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	35	0	0	0	3	0	0	0	28	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	0	0	46	0	0	0	21	0	0	0	0	0	79.91%
	Retail - Other Retail - Of Which: SME	8	0	0	0	1	0	0	0	7	1	0	0	0	0	79.91%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	45	0	0	0	14	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	5,101	10	157	0	1,430	0	88	0	5,121	2	10	0	0	0	93.06%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	617	0	0	0	206	0	18	0	0	0	0	0	0
	Corporates	886	13	184	0	423	0	59	0	956	92	13	0	1	10	76.30%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	145	2	0	0	18	4	0	0	121	9	1	0	0	0	27.81%
	Retail - Secured on real estate property	114	0	0	0	0	0	0	0	66	8	0	0	0	0	13.38%
	Retail - Secured on real estate property - Of Which: SME	114	0	0	0	0	0	0	0	96	3	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	32	0	0	0	11	1	0	0	23	6	0	0	0	0	69.97%
	Retail - Other Retail	11	0	0	0	7	0	0	0	11	1	0	0	0	0	5.98%
	Retail - Other Retail - Of Which: SME	25	0	0	0	5	0	0	0	21	5	0	0	0	0	71.99%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,031	15	801	0	442	4	265	0	1,094	101	14	0	1	10	72.62%	

2023 EU-wide Stress Test: Credit risk IRB

Nordea Bank Abp

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	19	0	0	0	11	0	0	0	0	0	0	0	0
	Corporates	1,443	0	903	0	484	0	528	0	1,516	36	0	0	0	0	46.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	158	1	0	0	21	0	0	0	158	0	0	0	0	0	68.72%
	Retail	290	2	0	0	22	0	0	0	228	19	0	0	0	0	61.85%
	Retail - Secured on real estate property	212	1	0	0	14	0	0	0	177	13	0	0	0	0	28.82%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	212	1	0	0	14	0	0	0	177	13	0	0	0	0	28.82%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48	1	0	0	8	0	0	0	42	6	0	0	0	0	58.95%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	1	0	0	0	0	45.66%
	Retail - Other Retail - Of Which: non-SME	48	1	0	0	8	0	0	0	40	5	0	0	0	0	100.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,705	10	921	0	511	13	548	0	1,737	55	19	0	0	0	48.38%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
JERSEY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,101	0	176	0	541	0	176	0	2,101	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18	0	0	0	0	0	0	0	18	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	2,101	0	176	0	541	0	176	0	2,101	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	242	0	0	0	242	0	242	0	0	0	0	0	0
	Corporates	243	0	121	0	138	0	5	0	241	3	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	431	0	0	0	128	0	0	0	431	0	0	0	0	0	0
	Retail	77	1	0	0	9	0	0	0	62	6	0	0	0	0	16.52%
	Retail - Secured on real estate property	64	1	0	0	5	0	0	0	52	4	0	0	0	0	10.81%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	1	0	0	5	0	0	0	52	4	0	0	0	0	10.81%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	0	0	4	0	0	0	10	2	0	0	0	0	53.94%
	Retail - Other Retail - Of Which: SME	2	0	0	0	2	0	0	0	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	0	0	2	0	0	0	8	2	0	0	0	0	53.94%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	320	1	254	0	148	0	251	0	606	8	0	0	0	0	16.52%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.





2023 EU-wide Stress Test: Credit risk IRB

Nordea Bank Abp

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	1,488	63	13	0	0	0	48.53%	1,478	78	13	0	0	0	48.66%	1,478	74	13	0	0	0	0	44.75%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	158	0	1	0	0	1	64.65%	158	0	1	0	0	1	61.82%	157	1	2	0	0	0	0	59.62%
Retail	290	31	3	0	0	3	43.67%	335	44	4	0	0	1	38.82%	329	36	4	0	0	0	0	34.05%
Retail - Secured on real estate property	174	15	2	0	0	0	27.07%	153	37	2	0	0	0	22.99%	159	29	3	0	0	0	0	21.36%
Retail - Secured on real estate property - Of Which: SME	174	15	2	0	0	0	0	174	15	2	0	0	0	0	174	15	2	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	27.07%	153	37	2	0	0	0	22.99%	159	29	3	0	0	0	0	21.36%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	32	16	1	0	0	3	62.37%	46	7	2	0	0	1	54.74%	40	0	0	0	0	0	0	53.13%
Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	34.81%	2	1	0	0	0	0	34.56%	4	1	0	0	0	0	0	34.48%
Retail - Other Retail - Of Which: non-SME	30	15	1	0	0	3	66.65%	36	7	2	0	0	1	58.99%	36	0	0	0	0	0	0	54.97%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0	0.01%
IRB TOTAL	1,697	92	13	0	0	0	48.33%	1,671	115	17	0	0	1	44.29%	1,672	110	20	0	0	0	0	42.05%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%
Corporates	2,098	0	2	1	0	1	35.68%	2,096	0	4	1	0	2	35.65%	2,094	1	7	1	0	0	0	35.63%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	16	0	0	0	0	0	36.00%	16	0	0	0	0	0	36.00%	16	0	0	0	0	0	0	36.00%
Retail	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	0	39.50%
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	0	39.50%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.27%	0	0	0	0	0	0	0	0.44%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	39.50%	0	0	0	0	0	0	0	39.50%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	2,098	0	2	1	0	1	35.68%	2,096	0	4	1	0	2	35.65%	2,094	1	7	1	0	0	0	35.63%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	303	0	0	0	0	0	16.10%	303	0	0	0	0	0	16.10%	303	0	0	0	0	0	0	16.11%
Corporates	234	0	0	0	0	0	30.66%	228	13	0	0	0	1	35.66%	213	28	0	0	0	0	0	30.65%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	36	0	0	0	0	0	34.25%	36	0	0	0	0	0	34.25%	36	0	0	0	0	0	0	34.26%
Retail	61	6	1	0	0	0	30.19%	55	12	1	0	0	0	28.30%	54	13	2	0	0	0	0	27.32%
Retail - Secured on real estate property	51	4	1	0	0	0	23.08%	47	8	1	0	0	0	21.55%	46	0	0	0	0	0	0	20.64%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	51	4	1	0	0	0	23.08%	47	8	1	0	0	0	21.55%	46	0	0	0	0	0	0	20.64%
Retail - Qualifying Revolving	6	0	0	0	0	0	46.63%	6	0	0	0	0	0	42.79%	6	0	0	0	0	0	0	40.23%
Retail - Other Retail	10	2	0	0	0	0	0	6	4	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	33.71%	2	0	0	0	0	0	33.93%	2	0	0	0	0	0	0	34.95%
Retail - Other Retail - Of Which: non-SME	8	2	0	0	0	0	53.38%	7	4	0	0	0	0	49.67%	7	0	0	0	0	0	0	42.26%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0	0.01%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	598	15	2	0	0	0	29.64%	587	25	4	0	0	0	28.75%	570	40	3	0	0	0	0	28.43%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth









2023 EU-wide Stress Test: Credit risk IRB

Nordea Bank Abp

Table for UNITED KINGDOM showing adverse scenarios for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposures, Stock of provisions for Stages 1-3, Coverage Ratio - Stage 2, and IRB TOTAL. Values are in (m EUR, %).

Table for JERSEY showing adverse scenarios for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposures, Stock of provisions for Stages 1-3, Coverage Ratio - Stage 2, and IRB TOTAL. Values are in (m EUR, %).

Table for FRANCE showing adverse scenarios for 31/12/2023, 31/12/2024, and 31/12/2025. Columns include Stage 1-3 exposures, Stock of provisions for Stages 1-3, Coverage Ratio - Stage 2, and IRB TOTAL. Values are in (m EUR, %).

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

**2023 EU-wide Stress Test: Credit risk STA**  
Nordea Bank Abp

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		67,824	0	0	0	67,211	0	0	0	0	0	0.00%
Central governments		22,562	23	185	0	16,381	1,921	25	0	0	0	36.5%
Regional governments or local authorities		3,204	0	0	0	6,259	0	0	0	0	0	38.5%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		1,851	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		2,566	71	0	0	152	0	0	0	0	0	0.00%
Corporate		1,747	0	1,414	14	1,728	0	0	0	0	0	56.0%
of which: SME		1,106	0	981	12	1,088	0	0	0	0	0	51.6%
Retail		4,685	26	3,471	27	4,185	110	0	0	0	0	0.00%
of which: SME		308	0	243	12	1,681	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		4,281	0	1,429	0	2,774	38	0	0	0	0	0.00%
of which: SME		34	0	12	0	4	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		1,378	0	1,156	0	39	0	0	0	0	0	0.00%
Billets		2,291	0	6,088	0	2,151	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		427	0	0	0	0	0	0	0	0	0	0.00%
Standard Total		115,390	71	14,470	64	95,909	1,486	35	33	10	26	51.28%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		10,114	0	0	0	10,014	0	0	0	0	0	0.00%
Central governments		3,364	0	0	0	5,980	21	0	0	0	0	26.5%
Regional governments or local authorities		2,889	0	0	0	2,414	4	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		100	0	2	0	2	0	0	0	0	0	0.00%
Corporate		6	0	0	0	30	0	0	0	0	0	4.6%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		1,829	0	1,219	0	1,613	12	0	0	0	0	0.00%
of which: SME		461	0	321	0	453	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		1	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	23.3%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		31	0	84	0	0	0	0	0	0	0	0.00%
Billets		88	0	0	0	88	0	0	0	0	0	0.00%
Securitisation		17	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		22,867	0	1,373	0	1,364	46	0	0	0	0	0.00%
Standard Total		22,867	0	1,373	0	21,954	46	3	0	0	1	24.62%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		42,748	0	0	0	42,748	0	0	0	0	0	0.00%
Central governments		4,097	23	151	0	3,209	763	25	0	11	0	36.15%
Regional governments or local authorities		1,648	0	0	0	1,681	121	0	0	0	0	47.48%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		367	0	0	0	189	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
Corporate		15	0	11	0	15	0	0	0	0	0	0.00%
of which: SME		11	0	11	0	11	0	0	0	0	0	0.00%
Retail		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
Billets		1,981	0	4,637	0	141	0	0	0	0	0	0.00%
Securitisation		16	0	10	0	16	0	0	0	0	0	0.00%
Other exposures		49,716	23	4,814	0	45,820	776	25	0	11	9	38.24%
Standard Total		49,716	23	4,814	0	45,820	776	25	0	11	9	38.24%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		1,679	0	0	0	1,678	0	0	0	0	0	0.00%
Central governments		1,055	0	0	0	1,413	492	0	0	0	0	0.00%
Regional governments or local authorities		1,474	0	0	0	1,262	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
Corporate		1,072	0	893	12	1,039	0	0	0	0	0	52.0%
of which: SME		825	0	677	12	809	0	0	0	0	0	51.8%
Retail		880	0	681	0	830	10	0	11	2	0	0.00%
of which: SME		26	0	24	0	28	0	0	2	0	0	0.00%
Secured by mortgages on immovable property		41	0	14	0	48	0	0	2	0	0	0.00%
of which: SME		34	0	12	0	4	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	100.0%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		121	0	194	0	39	0	0	0	0	0	0.00%
Billets		6	0	4	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		36	0	0	0	36	0	0	0	0	0	0.00%
Standard Total		10,132	10	1,991	11	8,481	122	10	11	2	4	61.26%

2023 EU-wide Stress Test: Credit risk STA  
Nordea Bank Abp

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks		36	0	0	0	139	0	0	0	0	0	0.00%
Central governments		1,185	0	0	0	639	33	0	0	0	0	0.00%
Regional governments or local authorities		190	0	38	0	113	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		11	0	2	0	7	0	0	0	0	0	0.00%
Corporates		456	0	454	0	454	0	0	0	0	0	0.00%
of which: SME		171	0	151	0	131	0	0	0	0	0	0.00%
Retail		2,127	10	1,291	22	1,886	88	0	0	0	0	0.00%
of which: SME		296	0	181	0	204	19	0	0	0	0	0.00%
Secured by mortgages on immovable property		4,241	0	1,482	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
Equity		72	0	72	0	72	0	0	0	0	0	0.00%
Securitisation		517	0	385	0	478	39	0	0	0	0	0.00%
Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total		9,163	32	3,996	45	3,681	159	13	12	3	10	78.74%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks		9,592	0	0	0	9,592	0	0	0	0	0	0.00%
Central governments		3,070	0	0	0	2,490	190	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		181	0	0	0	282	2	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
Corporates		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		1	0	1	0	0	0	0	0	0	0	0.00%
of which: SME		1	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)		621	0	662	0	0	0	0	0	0	0	0.00%
Equity		0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total		13,666	0	668	0	12,289	127	0	0	0	0	100.00%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
Central governments		0	0	0	0	38	26	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	384	75	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		924	0	0	0	583	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		141	0	24	0	141	0	0	0	0	0	0.00%
Corporates		196	0	196	0	196	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)		388	0	530	0	0	0	0	0	0	0	0.00%
Equity		81	0	81	0	0	0	0	0	0	0	0.00%
Securitisation		10	0	10	0	10	0	0	0	0	0	0.00%
Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total		2,222	0	847	0	1,248	75	0	0	0	0	0.61%

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Central banks		136	0	0	0	136	0	0	0	0	0	0.00%
Central governments		2,494	0	0	0	1,692	160	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		414	0	0	0	0	0	0	0	0	0	0.00%
Corporates		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)		12	0	12	0	0	0	0	0	0	0	0.00%
Equity		0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total		3,097	0	25	0	1,742	160	0	0	0	0	0.00%

2023 EU-wide Stress Test: Credit risk STA  
Nordea Bank Abp

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	(inb EUR, %)											
	Central banks	79	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multi-lateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	961	0	119	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Real estate	1	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	262	0	229	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,274	0	390	0	9	0	0	0	0	0	0.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
JERSEY	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multi-lateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	141	0	239	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	141	0	239	0	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multi-lateral Development Banks	73	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	561	0	11	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	573	0	11	0	24	0	0	0	0	0	0.00%	

\* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.







2023 EU-wide Stress Test: Credit risk STA

Nordea Bank Abp

	31/12/2023							Baseline Scenario 31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(in EUR %)																					
UNITED KINGDOM	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0	0.01%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%
of which: SME	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	0	45.00%
of which: SME	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	0	0	0	0	0	0	43.68%	0	0	0	0	0	0	43.68%	0	0	0	0	0	0	0	43.68%

	31/12/2023							Baseline Scenario 31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(in EUR %)																					
JERSEY	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%

	31/12/2023							Baseline Scenario 31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(in EUR %)																					
FRANCE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	46.00%
Multilateral Development Banks	23	0	0	0	0	0	45.00%	23	0	0	0	0	0	45.00%	23	0	0	0	0	0	0	45.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	44.99%	0	0	0	0	0	0	44.99%	0	0	0	0	0	0	0	44.99%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.11%	0	0	0	0	0	0	0.11%	0	0	0	0	0	0	0	0.11%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	23	0	0	0	0	0	45.00%	23	0	0	0	0	0	45.00%	23	0	0	0	0	0	0	45.00%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology





2023 EU-wide Stress Test: Credit risk STA

Nordea Bank Abp

Adverse Scenario

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
UNITED KINGDOM																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.01%	0	0	0	0	0	0.01%	0	0	0	0	0	0	0	0.01%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Corporates	0	0	0	0	0	0	45.00%	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%	
of which: SME	1	0	0	0	0	0	45.00%	1	0	0	0	0	45.00%	1	0	0	0	0	0	0	45.00%	
Real estate	0	0	0	0	0	0	45.00%	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%	
of which: SME	0	0	0	0	0	0	45.00%	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	45.00%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	0	0	0	0	0	0	43.72%	0	0	0	0	0	43.72%	0	0	0	0	0	0	0	43.72%	

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
JERSEY																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Real estate	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
FRANCE																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	46.00%	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	46.00%	
Multilateral Development Banks	23	0	0	0	0	0	46.00%	23	0	0	0	0	46.00%	23	0	0	0	0	0	0	46.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Real estate	0	0	0	0	0	0	44.99%	0	0	0	0	0	44.99%	0	0	0	0	0	0	0	44.99%	
of which: SME	0	0	0	0	0	0	0.11%	0	0	0	0	0	0.11%	0	0	0	0	0	0	0	0.11%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	23	0	0	0	0	0	46.00%	23	0	0	0	0	46.00%	23	0	0	0	0	0	0	46.00%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 IRB  
Nordea Bank Abp

		Public guarantees - Actual													
		31/12/2022				31/12/2022				31/12/2022					
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-ISS	F-ISS	A-ISS	F-ISS										
Nordea Bank Abp	Central banks														
	Central governments														
	Corporates	351	0	342	0	300	270	16	12	10	11	0	0	12	85%
	- of which: Securitised Landings	121	0	0	0	0	0	0	0	0	0	0	0	0	0
	- of which: SRE	130	0	126	0	100	87	26	21	21	0	0	0	0	102.7%
	Retail	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	- Secured on real estate assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	- Other Retail - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: non-SRE	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	Equity														
	Securitisation														
	Other non-credit obligation assets														
<b>RIS TOTAL</b>	<b>368</b>	<b>0</b>	<b>373</b>	<b>0</b>	<b>310</b>	<b>277</b>	<b>16</b>	<b>12</b>	<b>10</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>87.8%</b>	

		Public guarantees - Actual													
		31/12/2022				31/12/2022				31/12/2022					
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-ISS	F-ISS	A-ISS	F-ISS										
SWEDEN	Central banks														
	Central governments														
	Corporates	176	0	166	0	160	144	6	7	7	1	0	0	1	65%
	- of which: Securitised Landings														
	- of which: SRE														
	Retail	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	- Secured on real estate assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	- Other Retail - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: non-SRE	11	0	0	0	11	11	0	0	0	0	0	0	0	0
	Equity														
	Securitisation														
	Other non-credit obligation assets														
<b>RIS TOTAL</b>	<b>176</b>	<b>0</b>	<b>166</b>	<b>0</b>	<b>166</b>	<b>145</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>65%</b>	

		Public guarantees - Actual													
		31/12/2022				31/12/2022				31/12/2022					
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-ISS	F-ISS	A-ISS	F-ISS										
FINLAND	Central banks														
	Central governments														
	Corporates	101	0	73	0	81	65	22	15	1	1	1	0	0	30%
	- of which: Securitised Landings														
	- of which: SRE	11	0	0	0	0	0	2	0	0	0	0	0	0	30%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity														
	Securitisation														
	Other non-credit obligation assets														
<b>RIS TOTAL</b>	<b>101</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>81</b>	<b>65</b>	<b>22</b>	<b>15</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>32%</b>	

		Public guarantees - Actual													
		31/12/2022				31/12/2022				31/12/2022					
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-ISS	F-ISS	A-ISS	F-ISS										
DENMARK	Central banks														
	Central governments														
	Corporates	30	0	26	0	10	11	1	0	10	11	0	0	11	60%
	- of which: Securitised Landings														
	- of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Secured on real estate assets - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- Other Retail - of which: non-SRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity														
	Securitisation														
	Other non-credit obligation assets														
<b>RIS TOTAL</b>	<b>30</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>10</b>	<b>11</b>	<b>1</b>	<b>0</b>	<b>10</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>60%</b>	



























### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

Nordea Bank Abp

	CRR (EUR, %)	Public guarantee - Baseline Scenario																							
		31/12/2023							31/12/2024					31/12/2025											
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed		
		EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	%	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	EUR bn	
NORDEA BANK ABP	Central banks																								
	Central governments																								
	Regional governments or local authorities																								
	Public sector entities																								
	National Development Banks																								
	International Organizations																								
	Institutions																								
	Coverage																								
	Of which: CGP																								
	Retail																								
	Secured for mortgages on immovable assets																								
	Secured for mortgages on immovable assets - CGP																								
	Waste associated with credit risk																								
	Other																								
<b>Total</b>	<b>350</b>	<b>269</b>	<b>193</b>	<b>164</b>	<b>97</b>	<b>83</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>0.00%</b>	<b>281</b>	<b>221</b>	<b>163</b>	<b>126</b>	<b>97</b>	<b>9</b>	<b>2.60%</b>	<b>194</b>	<b>134</b>	<b>106</b>	<b>122</b>	<b>9</b>	<b>8</b>	<b>9</b>	<b>2.80%</b>
SWEDEN	Central banks																								
	Central governments																								
	Regional governments or local authorities																								
	Public sector entities																								
	National Development Banks																								
	International Organizations																								
	Institutions																								
	Coverage																								
	Of which: CGP																								
	Retail																								
	Secured for mortgages on immovable assets																								
	Secured for mortgages on immovable assets - CGP																								
	Waste associated with credit risk																								
	Other																								
<b>Total</b>	<b>225</b>	<b>185</b>	<b>119</b>	<b>111</b>	<b>63</b>	<b>53</b>	<b>8</b>	<b>8</b>	<b>0.00%</b>	<b>223</b>	<b>182</b>	<b>117</b>	<b>111</b>	<b>63</b>	<b>8</b>	<b>46.00%</b>	<b>204</b>	<b>162</b>	<b>111</b>	<b>111</b>	<b>63</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>45.97%</b>
FINLAND	Central banks																								
	Central governments																								
	Regional governments or local authorities																								
	Public sector entities																								
	National Development Banks																								
	International Organizations																								
	Institutions																								
	Coverage																								
	Of which: CGP																								
	Retail																								
	Secured for mortgages on immovable assets																								
	Secured for mortgages on immovable assets - CGP																								
	Waste associated with credit risk																								
	Other																								
<b>Total</b>	<b>134</b>	<b>108</b>	<b>65</b>	<b>57</b>	<b>33</b>	<b>28</b>	<b>3</b>	<b>3</b>	<b>0.00%</b>	<b>107</b>	<b>88</b>	<b>54</b>	<b>46</b>	<b>36</b>	<b>3</b>	<b>6.00%</b>	<b>71</b>	<b>58</b>	<b>35</b>	<b>30</b>	<b>18</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>6.98%</b>
DENMARK	Central banks																								
	Central governments																								
	Regional governments or local authorities																								
	Public sector entities																								
	National Development Banks																								
	International Organizations																								
	Institutions																								
	Coverage																								
	Of which: CGP																								
	Retail																								
	Secured for mortgages on immovable assets																								
	Secured for mortgages on immovable assets - CGP																								
	Waste associated with credit risk																								
	Other																								
<b>Total</b>	<b>13</b>	<b>11</b>	<b>53</b>	<b>48</b>	<b>23</b>	<b>19</b>	<b>4</b>	<b>4</b>	<b>0.00%</b>	<b>11</b>	<b>11</b>	<b>51</b>	<b>46</b>	<b>21</b>	<b>4</b>	<b>0.00%</b>	<b>14</b>	<b>12</b>	<b>51</b>	<b>46</b>	<b>21</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>0.00%</b>











## 2023 EU-wide Stress Test: Securitisations

Nordea Bank Abp

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	7,157						
	SEC-SA	0						
	SEC-ERBA	0						
	SEC-IAA	0						
	<b>Total</b>	<b>7,157</b>						
REA	SEC-IRBA	1,195	1,282	1,403	1,552	1,291	1,501	1,813
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>1,195</b>	<b>1,282</b>	<b>1,403</b>	<b>1,552</b>	<b>1,291</b>	<b>1,501</b>	<b>1,813</b>
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Risk exposure amounts

Nordea Bank Abp

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	113,198	113,437	113,709	114,004	124,148	129,321	134,482
Risk exposure amount for securitisations and re-securitisations	1,195	1,282	1,403	1,552	1,291	1,501	1,813
Risk exposure amount other credit risk	112,003	112,155	112,306	112,452	122,857	127,820	132,669
Risk exposure amount for market risk	5,425	4,990	4,990	4,990	6,844	6,847	6,996
Risk exposure amount for operational risk	15,025	15,025	15,025	15,025	15,025	15,025	15,025
Other risk exposure amounts	11,693	11,496	11,084	11,057	12,571	11,545	11,434
<b>Total risk exposure amount</b>	<b>145,341</b>	<b>144,948</b>	<b>144,808</b>	<b>145,076</b>	<b>158,588</b>	<b>162,738</b>	<b>167,937</b>
<b>Total Risk exposure amount (transitional)</b>	<b>145,341</b>	<b>144,948</b>	<b>144,808</b>	<b>145,076</b>	<b>158,588</b>	<b>162,738</b>	<b>167,937</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>145,341</b>	<b>144,948</b>	<b>144,808</b>	<b>145,076</b>	<b>158,588</b>	<b>162,738</b>	<b>167,937</b>



# 2023 EU-wide Stress Test: Capital

Nordea Bank Abp

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
<b>A</b>	<b>OWN FUNDS</b>			<b>30,213</b>	<b>31,564</b>	<b>32,717</b>	<b>33,429</b>	<b>26,977</b>	<b>28,068</b>	<b>28,386</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>23,873</b>	<b>25,224</b>	<b>26,376</b>	<b>27,088</b>	<b>20,636</b>	<b>21,728</b>	<b>22,045</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			3,969	3,969	3,969	3,969	3,969	3,969	3,969
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			22,865	24,037	25,115	26,160	21,389	21,878	22,448
<b>A.1.3</b>	Accumulated other comprehensive income			-155	-155	-155	-155	-1,156	-1,156	-1,156
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			36	36	36	36	-775	-775	-775
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			-98	-98	-98	-98	-288	-288	-288
<b>A.1.3.3</b>	Other OCI contributions			-93	-93	-93	-93	-93	-93	-93
<b>A.1.4</b>	Other Reserves			1,080	1,080	1,080	1,080	1,080	1,080	1,080
<b>A.1.5</b>	Funds for general banking risk			0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			-428	-428	-428	-428	-788	-788	-788
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-263	-263	-263	-263	-624	-624	-624
<b>A.1.7.2</b>	Cash flow hedge reserve			-64	-64	-64	-64	-64	-64	-64
<b>A.1.7.3</b>	Other adjustments			-101	-101	-101	-101	-101	-101	-101
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-2,776	-2,530	-2,267	-1,991	-2,530	-2,267	-1,991
<b>A.1.8.1</b>	of which: Goodwill (-)			-1,786	-1,786	-1,786	-1,786	-1,786	-1,786	-1,786
<b>A.1.8.2</b>	of which: Software assets (-)			0	0	0	0	0	0	0
<b>A.1.8.3</b>	of which: Other intangible assets (-)			-990	-744	-481	-205	-744	-481	-205
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-4	-4	-4	-4	-636	-113	-4
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets			-126	-126	-126	-126	-72	-72	-72
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

# 2023 EU-wide Stress Test: Capital

Nordea Bank Abp

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-25	-93	-281	-890	-93	-277	-914
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0	
	A.1.20	CET1 capital elements or deductions - other			-527	-527	-527	-527	-527	-527	-527
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0

# 2023 EU-wide Stress Test: Capital

Nordea Bank Abp

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,282</b>	<b>3,282</b>	<b>3,282</b>	<b>3,282</b>	<b>3,282</b>	<b>3,282</b>	<b>3,282</b>
	A.2.1	Additional Tier 1 Capital instruments		3,307	3,307	3,307	3,307	3,307	3,307	3,307
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-25	-25	-25	-25	-25	-25	-25
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>27,154</b>	<b>28,505</b>	<b>29,658</b>	<b>30,370</b>	<b>23,918</b>	<b>25,010</b>	<b>25,327</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,059</b>	<b>3,059</b>	<b>3,059</b>	<b>3,059</b>	<b>3,059</b>	<b>3,059</b>	<b>3,059</b>
	A.4.1	Tier 2 Capital instruments		3,231	3,231	3,231	3,231	3,231	3,231	3,231
	A.4.2	Other Tier 2 Capital components and deductions		-172	-172	-172	-172	-172	-172	-172
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0
<b>TOTAL RISK EXPOSURE AMOUNT</b>	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>145,341</b>	<b>144,948</b>	<b>144,808</b>	<b>145,076</b>	<b>158,588</b>	<b>162,738</b>	<b>167,937</b>
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
<b>CAPITAL RATIOS (%) Transitional period</b>	C.1	<b>Common Equity Tier 1 Capital ratio</b>		<b>16.43%</b>	<b>17.40%</b>	<b>18.21%</b>	<b>18.67%</b>	<b>13.01%</b>	<b>13.35%</b>	<b>13.13%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>18.68%</b>	<b>19.67%</b>	<b>20.48%</b>	<b>20.93%</b>	<b>15.08%</b>	<b>15.37%</b>	<b>15.08%</b>
	C.3	<b>Total Capital ratio</b>		<b>20.79%</b>	<b>21.78%</b>	<b>22.59%</b>	<b>23.04%</b>	<b>17.01%</b>	<b>17.25%</b>	<b>16.90%</b>
<b>Fully loaded CAPITAL</b>	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>23,873</b>	<b>25,224</b>	<b>26,376</b>	<b>27,088</b>	<b>20,636</b>	<b>21,728</b>	<b>22,045</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>27,154</b>	<b>28,505</b>	<b>29,658</b>	<b>30,370</b>	<b>23,918</b>	<b>25,010</b>	<b>25,327</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>30,213</b>	<b>31,564</b>	<b>32,717</b>	<b>33,429</b>	<b>26,977</b>	<b>28,068</b>	<b>28,386</b>

# 2023 EU-wide Stress Test: Capital

Nordea Bank Abp

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.43%	17.40%	18.21%	18.67%	13.01%	13.35%	13.13%
	E.2	Tier 1 Capital ratio		18.68%	19.67%	20.48%	20.93%	15.08%	15.37%	15.08%
	E.3	Total Capital ratio		20.79%	21.78%	22.59%	23.04%	17.01%	17.25%	16.90%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		549,761	549,761	549,761	549,761	549,761	549,761	549,761
	H.2	Total leverage ratio exposures (fully loaded)		549,761	549,761	549,761	549,761	549,761	549,761	549,761
	H.3	Leverage ratio (transitional)		4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
	H.4	Leverage ratio (fully loaded)		4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.10%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
	P.3	O-SII buffer		2.00%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		5.60%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
	R.1.1	of which: CET1		0.98%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
	R.1.2	of which: AT1		1.31%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%
	R.2.1	of which: CET1		5.48%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.35%	16.18%	16.18%	16.18%	16.18%	16.18%	16.18%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.08%	11.98%	11.98%	11.98%	11.98%	11.98%	11.98%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		23,313						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			24,664	25,816	26,528	20,076	21,168	21,485
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		143,941						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			143,548	143,408	143,676	157,188	161,338	166,537
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			16.20%	17.18%	18.00%	18.46%	12.77%	13.12%

## 2023 EU-wide Stress Test: P&L

Nordea Bank Abp

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
<b>Net interest income</b>	5,756	7,261	6,279	6,115	5,736	5,716	5,701
Interest income	9,734	16,659	16,253	15,672	21,333	21,194	19,889
Interest expense	-3,978	-9,397	-9,974	-9,557	-13,705	-14,418	-13,711
<b>Dividend income</b>	0	0	0	0	0	0	0
<b>Net fee and commission income</b>	2,962	2,849	2,791	2,772	2,060	2,060	2,059
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,073	1,121	1,121	1,121	-72	701	701
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,065		
Other operating income not listed above, net	-1,356	43	43	43	-4	39	39
<b>Total operating income, net</b>	9,435	11,274	10,233	10,050	6,656	8,515	8,499
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-100	-1,054	-491	-375	-2,740	-1,621	-1,173
Other income and expenses not listed above, net	-4,622	-4,636	-4,610	-4,700	-6,023	-5,149	-5,289
<b>Profit or (-) loss before tax from continuing operations</b>	4,713	5,584	5,132	4,976	-2,108	1,746	2,036
Tax expenses or (-) income related to profit or loss from continuing operations	-1,116	-1,675	-1,540	-1,493	632	-524	-611
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
<b>Profit or (-) loss for the year</b>	<b>3,598</b>	<b>3,909</b>	<b>3,592</b>	<b>3,483</b>	<b>-1,475</b>	<b>1,222</b>	<b>1,426</b>
Amount of dividends paid and minority interests after MDA-related adjustments	2,887	2,736	2,515	2,438	0	733	855
<b>Attributable to owners of the parent net of estimated dividends</b>	711	1,173	1,078	1,045	-1,475	489	570
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Nordea Bank Abp

(mln EUR)

<b>Issuance of CET 1 Instruments 01 January to 31 March 2023</b>	<b>Impact on Common Equity Tier 1</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 31 March 2023</b>	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0