



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Nordea Bank - group

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	30,049	30,399	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	22,821	23,377	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,124	5,120	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	21,756	21,879	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-318	-21	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-284	-279	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-2,584	-2,759	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-344	-249	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-33	-90	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-42	-224	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-453	0	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-453	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,768	2,890	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,779	2,917	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-11	-27	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	25,588	26,267	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,461	4,132	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	5,011	4,685	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-550	-553	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	145,520	149,773	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.68%	15.61%	CA3 {1}	-
Tier 1 Capital ratio	17.58%	17.54%	CA3 {3}	-
Total Capital ratio	20.65%	20.30%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Nordea Bank - group

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	119,029	117,383
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	30	19
Risk exposure amount Other credit risk	118,999	117,364
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,340	8,697
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	468	408
Risk exposure amount for Credit Valuation Adjustment	2,308	2,061
Risk exposure amount for operational risk	16,842	17,031
Other risk exposure amounts	0	4,601
Total Risk Exposure Amount	145,520	149,773

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

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Nordea Bank - group

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	9,707	4,570
Of which debt securities income	703	300
Of which loans and advances income	8,954	4,204
Interest expenses	4,409	1,946
(Of which deposits expenses)	1,236	444
(Of which debt securities issued expenses)	3,766	1,871
(Expenses on share capital repayable on demand)	0	0
Dividend income	108	166
Net Fee and commission income	2,489	1,393
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	27	66
Gains or (-) losses on financial assets and liabilities held for trading, net	1,430	183
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	103	8
Gains or (-) losses from hedge accounting, net	30	-13
Exchange differences [gain or (-) loss], net	-582	542
Net other operating income /(expenses)	84	39
TOTAL OPERATING INCOME, NET	8,986	5,008
(Administrative expenses)	4,329	2,233
(Depreciation)	221	88
(Provisions or (-) reversal of provisions)	154	34
(Commitments and guarantees given)	12	34
(Other provisions)	142	0
Of which pending legal issues and tax litigation ¹	-2	
Of which restructuring ¹	143	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	462	175
(Loans and receivables)	462	175
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	332	7
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	231	18
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	366	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,084	2,489
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,216	1,899
Profit or (-) loss after tax from discontinued operations	-39	0
PROFIT OR (-) LOSS FOR THE YEAR	3,177	1,899
Of which attributable to owners of the parent	3,177	1,899

⁽¹⁾ Information available only as of end of the year



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Market Risk

Nordea Bank - group

	SA		IM										IM												
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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)																									
Traded Debt Instruments	1,113	1,159	77	26	121	35							161	32	153	46									
Of which: General risk	0	0	58	20	51	13							133	26	48	16									
Of which: Specific risk	1,113	1,159	19	7	70	22							28	6	105	30									
Equities	322	166	23	7	87	26							16	4	55	11									
Of which: General risk	76	40	0	0	0	0							0	0	0	0									
Of which: Specific risk	182	81	23	7	87	26							16	4	55	11									
Foreign exchange risk	1,996	2,449	27	3	44	5							37	9	61	9									
Commodities risk	12	20	0	0	0	0							0	0	0	0									
Total	3,443	3,795	76	25	148	41	36	51	35	37	32	3,897	159	29	144	33	50	57	33	26	18	4,902			

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank - group

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Consolidated data	Central governments or central banks	63,072	66,668	717		72,046	75,466	396	
	Regional governments or local authorities	10,894	8,894	211		11,846	9,145	229	
	Public sector entities	1,598	1,552	20		1,869	1,704	34	
	Multilateral Development Banks	1,529	1,527	0		1,470	1,440	0	
	International Organisations	614	616	0		684	684	0	
	Institutions	3,859	3,859	308		4,697	4,705	323	
	Corporates	6,224	1,922	1,921		5,873	2,060	2,053	
	of which: SME	987	312	175		202	132	121	
	Retail	7,276	4,296	3,181		7,675	4,391	3,253	
	of which: SME	1,592	1,108	775		1,347	1,154	817	
	Secured by mortgages on immovable property	4,747	4,718	2,778		4,996	4,882	3,005	
	of which: SME	96	95	26		79	78	22	
	Exposures in default	221	138	155	79	256	150	179	74
	Items associated with particularly high risk	444	444	666		482	482	723	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,061	1,061	2,442		1,067	1,067	2,484		
Securitisation	0	0	0		0	0	0		
Other exposures	2,468	2,466	964		2,713	2,710	1,096		
Standardised Total²	104,007	98,151	13,362	109	115,673	108,986	13,774	104	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
DENMARK	Central governments or central banks	9,246	9,626	22		10,194	10,554	22	
	Regional governments or local authorities	2,638	1,668	0		2,751	1,540	0	
	Public sector entities	0	0	0		96	42	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	4		1	1	0	
	Corporates	150	98	98		145	91	91	
	of which: SME	107	54	54		110	56	56	
	Retail	1,209	872	649		1,412	871	649	
	of which: SME	87	81	56		96	86	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	11	12	4	14	7	7	7
	Items associated with particularly high risk	86	86	129		91	91	137	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	52	52	107		49	49	107		
Securitisation									
Other exposures	496	496	54		528	528	50		
Standardised Total²	14,586	14,586	312	8	15,682	15,682	312	11	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SWEDEN	Central governments or central banks	3,343	3,697	177		2,733	3,076	83	
	Regional governments or local authorities	6,160	4,730	0		7,063	5,140	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	510	510	31		851	851	17	
	Corporates	14	16	16		12	14	14	
	of which: SME	0	0	0		0	0	0	
	Retail	2,592	1,415	1,039		2,526	1,422	1,043	
	of which: SME	470	426	297		472	425	295	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	9	14	0	7	6	9	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	732	732	1,809		731	731	1,813		
Securitisation									
Other exposures	818	816	392		479	477	347		
Standardised Total²	10,873	10,873	2,411	0	11,875	11,875	2,411	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
FINLAND	Central governments or central banks	9,446	11,923	104		11,875	14,584	14	
	Regional governments or local authorities	880	1,337	0		921	1,383	0	
	Public sector entities	290	250	20		369	266	23	
	Multilateral Development Banks	382	382	0		415	415	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,216	2,216	204		641	641	13	
	Corporates	143	142	142		140	140	140	
	of which: SME	0	0	0		1	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	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	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	60	60	68		52	52	62		
Securitisation									
Other exposures	411	411	105		909	909	233		
Standardised Total²	14,584	14,584	506	0	15,682	15,682	506	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Central governments or central banks	1,958	2,267	79		2,201	2,437	8	
	Regional governments or local authorities	1,029	955	191		942	907	181	
	Public sector entities	0	0	0		11	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	52	52	10		5	12	2	
	Corporates	6	8	8		9	9	9	
	of which: SME	0	0	0		0	0	0	
	Retail	901	894	659		940	932	688	
	of which: SME	203	199	137		204	199	138	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	6	7	8	71	36	51	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	169	169	415		193	193	460		
Securitisation									
Other exposures	480	480	299		517	517	341		
Standardised Total²				11				10	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	28,514	28,514	0		36,382	36,382	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	55	52	0		54	54	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	1		4	1	1	
	of which: SME	5	2	1		4	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	92	92	137		105	105	158	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central governments or central banks	291	291	0		309	309	0	
	Regional governments or local authorities	17	17	0		14	14	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,092	1,092	0		968	971	0	
	International Organisations	425	427	0		0	0	0	
	Institutions	60	60	12		51	52	11	
	Corporates	4,677	730	729		4,293	753	751	
	of which: SME	825	234	97		14	12	6	
	Retail	1,396	86	63		1,540	116	86	
	of which: SME	33	33	9		51	29	11	
	Secured by mortgages on immovable property	425	409	136		450	446	150	
	of which: SME	92	91	25		73	72	19	
	Exposures in default	48	40	41	8	32	25	25	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	31	31	27		35	35	35		
Securitisation									
Other exposures	13	13	13		41	41	40		
Standardised Total²				9				10	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	4,566	4,887	0		3,875	4,095	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	417	417	0		397	397	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	529	529	11		651	651	13	
	Corporates	4	4	4		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	1		10	3	2	
	of which: SME	3	2	1		10	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	129	129	0		187	186	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	442	442	9		2,465	2,465	240	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		34	2	1	
	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	116	116	173		117	117	175	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
RUSSIAN FEDERATION	Central governments or central banks	475	475	227		177	177	177	
	Regional governments or local authorities	23	23	11		27	27	27	
	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	28	28	25		26	26	26	
	Corporates	35	35	35		32	32	32	
	of which: SME	0	0	0		0	0	0	
	Retail	28	27	20		25	23	18	
	of which: SME	1	1	1		2	1	1	
	Secured by mortgages on immovable property	315	315	111		329	329	116	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	8	10	1	11	10	12	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	103	103	8		107	107	9		
	Standardised Total²			1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,739	1,739	1,739		1,944	1,944	1,944	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	2	2	2		3	3	3		
	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 does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank - group

		IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		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	
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	49,980	0	47,494	9,572	0	0	49,113	0	46,634	9,047	0	0	
	Corporates	218,191	5,558	171,841	71,792	5,061	2,249	219,106	5,209	172,170	69,227	5,179	2,041	
	Corporates - Of Which: Specialised Lending	1,167	6	1,136	578	8	2	1,060	18	1,034	495	8	11	
	Corporates - Of Which: SME	63,984	3,372	59,677	21,355	736	3,619	736	63,621	3,094	59,652	19,900	3,283	986
	Retail	175,146	2,552	167,440	21,940	4,424	463	181,300	2,510	173,595	23,315	4,395	622	90
	Retail - Secured on real estate property	134,125	1,408	132,453	11,218	1,762	53	140,662	1,418	138,902	12,783	1,842	90	90
	Retail - Secured on real estate property - Of Which: SME	1,241	27	1,168	237	36	5	1,281	29	1,202	278	41	5	5
	Retail - Secured on real estate property - Of Which: non-SME	132,884	1,382	131,285	10,981	1,726	49	139,380	1,388	137,700	12,505	1,801	85	85
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41,021	1,144	34,987	10,721	2,662	409	40,638	1,092	34,693	10,533	2,553	532	532
	Retail - Other Retail - Of Which: SME	2,111	104	1,755	624	200	41	2,126	109	1,812	698	229	53	53
	Retail - Other Retail - Of Which: non-SME	38,910	1,040	33,231	9,897	2,462	368	38,512	983	32,881	9,635	2,324	479	479
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	2,331	0	0	0	0	0	0	2,001	0	0	
IRB Total				105,637							103,590			

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16,977	0	16,522	1,763	0	0	14,702	0	14,274	1,200	0	0
	Corporates	52,599	2,859	44,359	18,691	3,101	1,087	52,745	2,647	43,570	17,525	3,107	890
	Corporates - Of Which: Specialised Lending	35	0	35	8	0	0	35	5	35	5	0	2
	Corporates - Of Which: SME	23,365	2,351	22,899	9,530	2,640	382	21,388	2,091	23,296	8,297	2,472	624
	Retail	53,204	1,337	52,151	8,956	2,062	289	52,755	1,295	51,642	9,277	2,065	448
	Retail - Secured on real estate property	39,925	747	39,821	4,622	841	32	40,243	759	40,099	5,229	964	65
	Retail - Secured on real estate property - Of Which: SME	116	3	111	25	2	1	100	3	95	22	3	7
	Retail - Secured on real estate property - Of Which: non-SME	39,809	744	39,710	4,598	839	31	40,143	755	40,094	5,207	962	63
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,279	590	12,330	4,333	1,221	257	12,512	536	11,542	4,049	1,101	383
	Retail - Other Retail - Of Which: SME	330	24	290	108	27	11	369	24	340	139	31	21
	Retail - Other Retail - Of Which: non-SME	12,949	566	12,039	4,226	1,194	246	12,143	513	11,202	3,909	1,071	362
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,656	0	9,030	1,205	0	0	8,814	0	8,172	777	0	0
	Corporates	49,256	424	38,908	14,362	313	188	48,957	403	39,224	14,104	419	181
	Corporates - Of Which: Specialised Lending	20	0	20	18	0	0	37	0	37	29	0	0
	Corporates - Of Which: SME	13,994	152	13,175	3,557	76	59	13,933	126	13,268	3,381	42	56
	Retail	50,094	229	49,190	3,734	608	25	53,982	219	53,182	3,825	599	24
	Retail - Secured on real estate property	42,221	107	42,137	1,791	126	2	46,083	96	46,012	1,863	110	2
	Retail - Secured on real estate property - Of Which: SME	127	1	121	16	1	0	125	1	119	16	1	0
	Retail - Secured on real estate property - Of Which: non-SME	42,094	107	42,016	1,775	125	2	45,958	95	45,892	1,847	109	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,873	122	7,053	1,944	482	22	7,899	123	7,170	1,962	489	22
	Retail - Other Retail - Of Which: SME	441	5	332	100	4	6	446	6	343	108	6	6
	Retail - Other Retail - Of Which: non-SME	7,432	116	6,720	1,844	478	17	7,453	117	6,828	1,854	483	17
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	563	0	432	90	0	0	343	0	318	61	0	0
	Corporates	35,499	1,083	26,123	10,025	671	448	35,163	1,084	26,143	9,636	736	462
	Corporates - Of Which: Specialised Lending	216	0	216	76	0	0	244	0	244	98	0	0
	Corporates - Of Which: SME	10,851	556	9,162	3,125	360	208	12,768	701	10,758	3,519	545	241
	Retail	42,634	807	38,861	5,775	1,340	114	43,229	841	39,649	6,013	1,382	109
	Retail - Secured on real estate property	27,974	432	27,829	2,299	526	13	28,473	456	28,321	2,554	530	16
	Retail - Secured on real estate property - Of Which: SME	890	21	833	157	29	3	951	23	887	197	33	3
	Retail - Secured on real estate property - Of Which: non-SME	27,085	411	26,996	2,142	497	10	27,521	433	27,433	2,357	496	13
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,660	375	11,152	3,476	814	101	14,757	385	11,328	3,459	853	94
	Retail - Other Retail - Of Which: SME	980	65	862	453	140	18	946	70	854	480	165	20
	Retail - Other Retail - Of Which: non-SME	13,680	310	10,290	3,023	675	82	13,810	315	10,475	2,979	687	74
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,822	0	4,624	342	0	0	4,879	0	4,801	405	0	0	0
	Corporates	39,335	482	30,933	13,027	395	249	38,956	492	30,679	12,427	280	282	0
	Corporates - Of Which: Specialised Lending	510	6	491	228	8	2	401	12	384	167	8	9	0
	Corporates - Of Which: SME	13,365	173	12,391	4,132	218	58	13,341	121	12,241	3,887	160	51	0
	Retail	29,158	179	27,092	3,462	414	35	31,264	154	29,087	4,182	347	40	0
	Retail - Secured on real estate property	24,004	122	22,665	2,506	270	6	25,863	107	24,470	3,136	238	8	0
	Retail - Secured on real estate property - Of Which: SME	108	3	103	39	5	0	105	2	100	42	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23,896	120	22,562	2,467	265	6	25,758	105	24,370	3,094	234	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,154	57	4,426	956	144	29	5,401	48	4,617	1,046	109	32	0
	Retail - Other Retail - Of Which: SME	305	9	245	151	29	5	296	9	240	153	27	6	0
	Retail - Other Retail - Of Which: non-SME	4,849	48	4,181	804	115	23	5,105	38	4,377	893	83	26	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0
	Institutions	1,442	0	1,406	545	0	0	1,006	0	787	320	0	0	0
	Corporates	3,925	4	1,969	945	6	11	4,139	4	2,091	759	4	11	0
	Corporates - Of Which: Specialised Lending	27	0	27	12	0	0	26	0	26	11	0	0	0
	Corporates - Of Which: SME	78	2	87	44	6	84	0	84	2	53	22	1	0
	Retail	3	0	2	1	0	0	4	0	2	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	4	0	2	1	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	4	0	2	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0
	Institutions	140	0	133	42	0	0	229	0	198	34	0	0	0
	Corporates	1,150	5	848	368	18	0	965	5	707	368	18	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43	0	0	0	0	0	217	5	142	59	18	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total														

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

		IRB Approach												
		As of 31/12/2014					As of 30/06/2015							
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		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	0	0	0
	Institutions	1,106	0	1,069	342	0	0	1,380	0	1,326	484	0	0	0
	Corporates	2,756	57	1,803	812	26	5	3,081	9	1,653	758	19	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	47	10	40	37	25	0	132	0	150	76	1	0	0
	Retail	6	0	2	1	0	0	8	0	4	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	2	1	0	0	8	0	4	2	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	2	1	0	0	8	0	4	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total														

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,205	0	3,124	1,196	0	0	3,679	0	3,538	1,237	0	0
	Corporates	3,282	0	2,497	1,166	0	9	4,072	0	2,865	1,115	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	119	0	122	45	0	0	97	0	96	36	0	0
	Retail	6	0	3	2	0	0	6	0	3	1	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	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	6	0	3	2	0	0	6	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	3	2	0	0	6	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	
(min EUR, %)													
RUSSIAN FEDERATION	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	435	0	376	241	0	0	295	0	242	213	0	0
	Corporates	4,855	11	4,470	1,810	0	23	4,904	12	4,543	2,038	0	19
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	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	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
	Retail - Other Retail - Of Which: non-SME	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
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	
(min EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,757	0	3,751	1,585	0	0	4,266	0	4,263	1,802	0	0
	Corporates	628	0	289	139	0	0	234	0	84	29	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46	0	28	10	0	0	44	0	26	9	0	0
	Retail	1	0	1	0	0	0	2	0	1	0	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	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	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	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
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

Nordea Bank - group

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Austria	36 85 1 166 287	0	36 85 1 166 287	27 0 166 0	9 85 1 0 95	259	37	440 200 38 -9	-13 -18	8	0	8	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Belgium	33 302 336 502 149 0 1,321	0	33 302 336 502 149 0 1,321	20 27 336 481 149 0 1,012	12 275 21 0 308	600	26 86 65	929 700 -51	-17	21 2 0	0	21 2 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Denmark	1,713 76 303 4 9 1,134 27 3,265	1,480	1,713 76 303 4 9 1,134 27 3,265	166 0 0 694 0 1 168	233 74 301 4 9 422 25 1,064	765	38 274 279 31 50 50 1,181	2,770 1,542 1,658 292 1,788 1,614 1,929 -1,001	-34 -69 -118 -31 -235 -244 -272	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Estonia	140	140	140	0	0	30	1	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland	108 116 175 657 665 1,937 102 3,760	107 108 153 602 97 228 86 1,380	108 116 175 657 265 1,937 102 3,760	55 0 0 1,257 0	2 7 22 1,993 452 16 802	1,827	41 10 30 151 226 787 612	180 204 1,694 5,678 2,764 12,389 7,070 -3,838	-9 -36 -155 -320 -321 -1,529 -1,460	4	0	21	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	50 878 625 154 669 108 6 2,490	0	50 878 625 154 669 108 6 2,490	0	50 878 575 154 669 67 3 6 1,579	0	0	0	0	13 51 0	0	14 51 0	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Nordea Bank - group

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Malta						21	2										
Total		0	0	0	0	0	21	2	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Netherlands	5 72 563 155 188 333	5 72 563 155 188 333	25 100 19	47 464 135	3 56	328 3,091	2 51	500 1,000	-1 -27								
Total		1,316	0	1,316	606	0	710	3,419	52	1,950	-35	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Poland	1 3 2 1	1 3 2 1															
Total		8	0	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Portugal	15 35	15 35															
Total		50	0	50	0	0	50	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Romania																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovakia																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovenia																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Spain	55		55			55	38 95	3 5	69 99	-13 -31	4 45	0	1 45	0	0	0	0
Total		55	0	55	0	0	55	189	10	448	-130	49	0	50	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Sweden	984 1,265 920 397 474 325 20	838 948 263 152 69 4 1	984 1,265 920 397 474 325 20	62 199 126 323 57	564 856 458 118 82 264 20	6,125 3,552 2,263 1,537 1,964 3,502 388	168 114 60 93 144 350 50	5,576 2,785 2,270 2,278 2,161 1,906 87	-262 -147 -237 -293 -256 -188 -22								
Total		4,386	1,675	4,386	766	0	2,362	19,631	978	17,064	-1,405	0	0	0	0	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Nordea Bank - group

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA	37		37		37										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		8	8	8												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		13	13	13												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		29	29	29												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		289	289	289												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		340	340	340												

Notes and definitions

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

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

(3) 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

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Austria	35		35	27		8			259	31	640	-26	9	0	-9	0
Total		184	0	184	27	0	158			259	31	678	-33	9	0	-9	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Belgium	23		240	23		240			600	20	929	-30	18	0	-18	0
Total		1,300	0	1,300	1,048	0	251			1,619	137	1,629	-60	24	0	-24	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Bulgaria																
Total		0	0	0	0	0	0			0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Cyprus																
Total		0	0	0	0	0	0			0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Czech Republic																
Total		0	0	0	0	0	0			0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Denmark	1,283	1,283	1,283	172		292		1,047	31	1,484	-36					
Total		3,265	1,301	3,265	151	173	2,105		11,077	1,332	10,949	-1,141	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Estonia	110	77	110			34										
Total		110	77	110	0	0	34		17	1	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Finland	4	4	257			70		1,612	11	258	-13					
Total		3,595	1,291	3,595	1,660	0	643		17,263	1,614	33,011	-3,214	4	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	France	398	695	398	34		398							4	0	-4	0
Total		2,382	0	2,382	953	0	1,429		0	0	0	0	0	70	0	-71	0

(mln EUR)		As of 30/06/2015																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	220	75	450	220	75	450	122	328	928	9	2,914	29	500	2,903	-35	-83	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	3	4	0	3	4	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	-9	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	3,733	3,017	763	3,733	295	763	81	490	30	72	105	157	4,380	331	1,969	-169	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		7,105	3,759	7,105	809	0	5,039	20,184	857	26,634	-1,674	0	0	0	0	0	0	0

(mln EUR)		As of 30/06/2015												
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China						2,011	19	1,473	-23				
							34	0	70	-1				
		0	0	0	0	0	2,045	19	1,543	-24	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
		34	0	34	0	34	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA													
		34	0	34	0	34	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean													
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa													
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0										
		13	13	13										
		6	6	6										
		12	12	12										
		22	22	22										
		278	278	278										
		14	14	14										
		346	346	346	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(3) 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Nordea Bank - group

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted							Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	32,299	0	0	0	0	0	0	30,792	0	0	0	0	0	0	
Central banks	164	0	0	0	0	0	0	170	0	0	0	0	0	0	
General governments	7,868	0	0	0	0	0	0	7,749	0	0	0	0	0	0	
Credit institutions	22,766	0	0	0	0	0	0	21,083	0	0	0	0	0	0	
Other financial corporations	1,009	0	0	0	0	0	0	1,223	0	0	0	0	0	0	
Non-financial corporations	492	0	0	0	0	0	0	566	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	347,708	529	7,459	7,398	525	2,224	4,975	365,607	898	7,092	7,092	681	1,985	5,160	
Central banks	37,046	0	0	0	0	0	0	49,100	0	0	0	0	0	0	
General governments	4,467	1	0	0	0	0	0	4,088	74	0	0	0	0	0	
Credit institutions	7,320	0	4	1	3	0	0	7,254	0	0	0	2	0	0	
Other financial corporations	5,497	1	8	8	0	1	0	5,645	0	4	4	0	1	17	
Non-financial corporations	136,856	193	4,651	4,617	356	1,653	2,828	138,890	385	4,374	4,374	491	1,467	3,046	
Households	156,523	335	2,796	2,772	166	571	2,147	160,631	438	2,713	2,713	188	517	2,098	
DEBT INSTRUMENTS other than HFT	380,007	529	7,459	7,398	525	2,224	4,975	396,399	898	7,092	7,092	681	1,985	5,160	
OFF-BALANCE SHEET EXPOSURES	108,693		847	847	11	61	10	111,265		765	765	13	86	21	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

Nordea Bank - group

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	6,165	2,697	1,070	1,057	3,366	6,725	2,369	1,039	1,034	2,968
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	0	0	0	3	6	0	0	0	3
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	55	6	4	4	72	43	1	0	0	14
Non-financial corporations	4,246	2,268	955	944	2,756	4,755	1,950	933	927	2,259
Households	1,856	422	110	109	536	1,921	418	106	106	693
DEBT INSTRUMENTS other than HFT	6,165	2,697	1,070	1,057	3,366	6,725	2,369	1,039	1,034	2,968
Loan commitments given	0	0	0	0	0	1	0	0	0	0

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



2015 EU-wide Transparency Exercise

Leverage ratio

Nordea Bank - group

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	25,382	26,267	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	590,759	592,384	LRCom {21}	
C	Leverage ratio	4.30%	4.43%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Nordea Bank - group

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	190,794	174,181	199,796	188,659
of which: Other financial corporations	865	0	904	756
of which: Non-financial corporations	56,295	44,599	58,524	49,683
of which: Households	133,153	129,490	139,877	131,538

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.