



2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

Nordea Bank Abp

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	25,745	25,880	25,130	25,031	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,745	25,880	25,130	25,031	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	28,826	29,012	28,317	28,379	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	28,826	29,012	28,317	28,379	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	32,083	32,275	31,592	31,530	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,083	32,275	31,592	31,530	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	152,563	151,906	154,021	150,827	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	152,563	151,906	154,021	150,827	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.88%	17.04%	16.32%	16.60%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.88%	17.04%	16.32%	16.60%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.89%	19.10%	18.39%	18.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.89%	19.10%	18.39%	18.82%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.03%	21.25%	20.51%	20.90%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.03%	21.25%	20.51%	20.90%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	578,554	536,512	589,760	580,630	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.98%	5.41%	4.80%	4.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2022 EU-wide Transparency Exercise

Leverage ratio

Nordea Bank Abp

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	28,826	29,012	28,317	28,379	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	28,826	29,012	28,317	28,379	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	578,554	536,512	589,760	580,630	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	578,554	536,512	589,760	580,630	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.98%	5.41%	4.80%	4.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.98%	5.41%	4.80%	4.89%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	32,083	32,275	31,592	31,530	C 01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,745	25,880	25,130	25,031	C 01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,023	3,769	3,923	4,033	C 01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	26,309	25,695	24,425	23,262	C 01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-409	-491	175	226	C 01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-263	-329	-379	-495	C 01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,767	-2,804	-2,905	-2,771	C 01.00 (0280,0050) + C 01.00 (0290,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-3	-4	-4	-4	C 01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-197	-169	-251	-280	C 01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-4	-5	-10	C 01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2,024	-863	-928	-30	C 01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,081	3,132	3,187	3,348	C 01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,108	3,159	3,214	3,375	C 01.00 (0540,0050) + C 01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-27	-27	-27	C 01.00 (0560,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050) + C 01.00 (0570,0050)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0050) + C 01.00 (0560,0050) + C 01.00 (0570,0050)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,826	29,012	28,317	28,379	C 01.00 (0510,0050)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,258	3,263	3,275	3,151	C 01.00 (0570,0050)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,496	3,454	3,400	3,334	C 01.00 (0570,0050) + C 01.00 (0590,0050)	-
	A.4.2	Other Tier 2 Capital components and deductions	-229	-191	-125	-183	C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050)	-
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0580,0050) + C 01.00 (0590,0050) + C 01.00 (0590,0050)	-
	B	TOTAL RISK EXPOSURE AMOUNT	152,563	151,906	154,021	150,827	C 01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0040)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.04%	16.32%	16.60%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.89%	19.10%	18.39%	18.82%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	21.03%	21.25%	20.51%	20.90%	CA1 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	25,745	25,880	25,130	25,031	A.1.1-A.1.13-A.1.21-MIN(A.2+A.1.13-A.1.21-A.1.14-MIN(A.4+A.1.21-A.1.13-A.1.21))	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	17.04%	16.32%	16.60%	(D.1)/(B-0.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Nordea Bank Abp

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	114,151	114,003	115,329	111,547	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	17,395	16,517	16,564	15,315	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	8,359	8,169	8,215	8,531	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	84,770	85,844	87,159	84,496	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,543	4,600	3,919	3,843	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	749	773	1,008	1,094	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	879	880	878	1,152	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,171	4,973	5,334	5,841	C 02.00 (r0520, c0010)
Of which the standardised approach	1,155	1,064	671	652	C 02.00 (r0530, c0010)
Of which IMA	3,016	3,908	4,663	5,189	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	306	374	484	539	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(c0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,306	14,306	15,025	15,025	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	14,306	14,306	15,025	15,025	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	12,763	12,372	12,528	12,325	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	152,563	151,906	154,021	150,827	

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

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

2022 EU-wide Transparency Exercise

P&L Nordea Bank Abp

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	5,058	6,766	1,826	3,811
Of which debt securities income	178	235	65	156
Of which loans and advances income	4,436	5,978	1,582	3,329
Interest expenses	1,323	1,757	495	1,149
(Of which deposits expenses)	91	122	45	146
(Of which debt securities issued expenses)	1,148	1,530	417	935
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2,296	3,112	771	1,516
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	-17	-14	-90	-124
Gains or (-) losses on financial assets and liabilities held for trading, net	1,066	1,496	539	1,154
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-187	-252	-183	-152
Gains or (-) losses from hedge accounting, net	5	-3	74	39
Exchange differences (gain or (-) loss), net	26	-72	-571	-962
Net other operating income /(expenses)	19	26	12	27
TOTAL OPERATING INCOME, NET	6,943	9,302	1,882	4,260
(Administrative expenses)	2,755	3,668	946	1,889
(Cash contributions to resolution funds and deposit guarantee schemes)	280	298	292	329
(Depreciation)	447	599	143	287
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	7	-53	15	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-13	-48	12	5
(Other provisions)	21	-5	3	1
Of which pending legal issues and tax litigation ¹⁾	0	1	0	0
Of which restructuring ²⁾	0	-118	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	50	167	60	27
(Financial assets at fair value through other comprehensive income)	3	12	-9	-12
(Financial assets at amortised cost)	47	155	69	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	22	59	1	16
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	238	317	65	132
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,620	4,883	491	1,838
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,820	3,835	271	1,326
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,820	3,835	271	1,326
Of which attributable to owners of the parent	2,820	3,835	271	1,326

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Nordea Bank Abp

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	78,443				48,385				71,971				71,731				IAS 1.54 (f)	
Financial assets held for trading	87,759	13,303	71,427	3,029	61,971	4,271	55,174	2,525	86,211	12,516	71,240	2,456	86,080	13,404	69,428	3,248	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	78,481	8,492	69,792	198	80,228	7,623	72,386	219	80,036	10,591	69,301	144	73,675	6,071	67,496	108	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	32,363	14,647	17,299	417	33,972	13,970	19,715	287	34,301	15,364	18,620	317	35,518	19,144	16,161	213	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	263,720				271,585				278,754				276,702				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,889	0	1,889	0	2,061	0	2,061	0	2,471	0	2,471	0	4,295	0	4,295	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	92				-65				-912				-1,547				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	13,379				10,307				11,568				10,526					
TOTAL ASSETS	556,126				508,444				564,399				556,981				IAS 1.9(a), I.G 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	32,365	3	0	-3	-3	0	33,977	10	0	-5	-10	0	34,306	1	0	-5	-1	0	35,521	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	87	0	0	0	0	0	88	0	0	0	0	0	93	0	0	0	0	0	60	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	249,074	13,110	2,980	-232	-414	-1,567	257,397	12,703	2,808	-197	-399	-1,560	263,927	13,434	2,568	-224	-418	-1,271	262,656	13,084	2,591	-202	-409	-1,204	Annex V.Part 1.32, 44(a)

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

² From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	70,387	48,012	72,687	79,416	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	60,714	62,934	60,140	54,711	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	376,029	353,812	387,280	384,313	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,331	1,299	3,760	4,210	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,402	805	-2,106	-4,298	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	878	842	779	733	IAS 37.10; IAS 1.54(l)
Tax liabilities	976	817	983	711	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	7,785	6,430	9,964	6,503	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	519,502	474,950	533,488	526,301	IAS 1.9(b);IG 6
TOTAL EQUITY	36,624	33,494	30,912	30,680	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	556,126	508,444	564,399	556,981	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		31,732	31,484	35,071	39,374	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	123	184	217	810	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	10,187	7,722	9,260	10,905	Annex V.Part 1.31
Deposits	Central banks	17,834	15,982	19,017	19,265	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,027	725	724	709	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,131	11,735	14,627	15,278	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,442	6,758	7,391	8,005	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	26,714	14,755	26,455	17,893	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,551	3,123	3,888	3,487	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,183	12,685	18,302	16,595	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,708	11,862	12,819	12,521	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	91,307	87,393	103,295	95,800	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	77,926	84,691	93,250	80,961	ECB/2013/33 Annex 2.Part 2.9.1
	Households	96,625	96,289	90,801	100,990	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	89,425	89,178	81,999	92,808	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		197,861	182,713	199,938	196,924	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,583	6,719	6,744	6,994	Annex V.Part 1.37
Other financial liabilities		8,763	5,114	6,885	8,816	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		508,462	466,057	523,867	522,651	

2022 EU-wide Transparency Exercise
Market Risk
 Nordea Bank Abp

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	228	192	99	36	187	52						120	42	204	62							
Of which: General risk	0	0	75	29	118	34						108	38	157	51							
Of which: Specific risk	228	192	25	7	68	18						13	4	47	11							
Equities	444	402	23	14	37	15						18	3	41	8							
Of which: General risk	22	25	0	0	0	0						0	0	0	0							
Of which: Specific risk	77	51	23	14	37	15						18	3	41	8							
Foreign exchange risk	410	427	4	1	7	2						4	1	7	1							
Commodities risk	74	44	0	0	0	0						0	0	0	0							
Total	1,155	1,064	67	30	104	29	45	46	24	20	24	3,016	96	36	140	44	46	42	24	30	27	3,908
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	274	296	126	34	233	64						152	37	268	73							
Of which: General risk	0	0	103	25	169	42						120	29	194	54							
Of which: Specific risk	262	295	23	9	65	22						32	8	84	19							
Equities	351	321	18	3	41	10						23	2	51	7							
Of which: General risk	12	20	0	0	0	0						0	0	0	0							
Of which: Specific risk	51	59	18	3	41	10						23	2	61	7							
Foreign exchange risk	0	0	5	1	8	3						9	2	15	3							
Commodities risk	47	35	0	0	0	0						0	0	0	0							
Total	671	652	99	26	165	43	70	67	24	37	39	4,663	121	30	169	50	83	82	26	43	39	5,189

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	184,556	189,055	1,049		77,387	11,261	85,704	589
	Regional governments or local authorities	11,540	6,022	86				6,796	82
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	1,290	1,270	0		1,237	1,237	0	0
	International Organisations	449	449	0		788	788	0	0
	Institutions	1,260	1,260	51		1,249	1,249	106	0
	Corporates	2,484	2,146	1,955		2,421	2,122	1,942	0
	of which: SME	1,612	1,407	1,277		1,631	1,406	1,227	0
	Retail	6,107	5,228	3,879		5,715	5,017	3,721	0
	Secured by mortgages on immovable property	322	614	569		881	795	554	0
	of which: SME	5,786	5,072	1,795		5,627	5,216	1,867	0
	Exposures in default	41	41	14		41	41	14	0
	of which: SME	37	37	14		37	37	14	0
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective Investments Undertakings (CIU)	1,056	1,241	2,202		1,615	1,277	2,122	0	
Equity	2,230	2,230	5,721		2,422	2,422	5,506	0	
Other exposures	663	653	664		584	730	592	0	
Standardised Total ²	139,459	136,582	17,486	117	111,586	109,327	16,604	59	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	14,278	15,148	18		49,263	20,467	28	0
	Regional governments or local authorities	7,224	3,214	0		7,816	3,061	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	109	100	177		177	177	20	0
	Corporates	71	40	40		119	79	77	0
	of which: SME	13	12	12		54	22	20	0
	Retail	2,921	1,847	1,801		1,994	1,603	1,245	0
	Secured by mortgages on immovable property	487	450	313		480	447	311	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective Investments Undertakings (CIU)	65	51	62		48	46	65	0	
Equity	477	477	1,619		303	303	603	0	
Other exposures	87	86	74		87	15	44	0	
Standardised Total ²	19,499	19,482	2,496	14	67,081	24,582	2,272	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	49,231	51,574	0		23,879	26,093	44	0
	Regional governments or local authorities	1,046	1,580	0		1,831	1,547	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	186	186	0		187	187	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	1	1	1		3	3	0	0
	Corporates	10	10	10		52	52	52	0
	of which: SME	1	1	1		2	2	2	0
	Retail	1	1	1		1	1	1	0
	Secured by mortgages on immovable property	1	1	1		1	1	1	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective Investments Undertakings (CIU)	1,943	1,943	4,601		2,060	2,060	4,944	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total ²	55	55	54	2	14	14	10	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	9,068	9,226	1		8,877	9,072	0	0
	Regional governments or local authorities	2,123	1,281	0		2,242	1,656	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	1,563	1,285	1,223		1,430	1,286	1,147	0
	of which: SME	1,422	1,296	1,133		1,314	1,219	1,068	0
	Retail	1,245	1,066	753		1,221	1,062	722	0
	Secured by mortgages on immovable property	95	81	57		93	87	61	0
	of which: SME	52	52	19		51	51	19	0
	Exposures in default	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	133	96	200		136	100	221	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total ²	13	13	13	26	13	13	13	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	2,239	2,083	994		2,076	1,891	439	0
	Regional governments or local authorities	442	424	84		430	400	84	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	599	472	445		570	442	415	0
	of which: SME	175	129	120		168	142	136	0
	Retail	2,009	2,361	1,290		2,446	2,333	1,236	0
	Secured by mortgages on immovable property	290	279	195		266	257	180	0
	of which: SME	5,747	5,000	1,797		5,276	5,450	1,808	0
	Exposures in default	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0	
Equity	84	84	84		44	44	44	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total ²	632	632	499	73	632	632	456	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	25,430	25,429	0	0	20,709	20,709	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	196	175	0	0	326	304	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2	2	0	0	2	2	0	0
	of which: SME	2	2	0	0	2	2	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	4	0	0	0	4	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	420	340	57	0	441	360	53	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				1				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	24	296	1	0	20	338	1	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	923	924	0	0	960	962	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	234	234	234	0	246	246	246	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	207	271	460	0	291	380	462	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	13	13	13	0	24	24	24	0	
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	3,154	3,206	1	0	1,266	2,033	1	0
	Regional governments or local authorities	25	25	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	516	516	10	0	336	336	7	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	1	1	0	3	1	1	0
	of which: SME	2	1	1	0	2	1	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	81	0	0	0	81	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	183	192	0	0	17	26	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	36	36	1	0	69	69	1	0
	Corporates	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	2	0	0	0	2	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	348	282	499	0	336	276	428	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	102,668	106,370	960		58,961	102,420	131	
	Regional governments or local authorities	36,466	3,797	51		3,981	3,268	44	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,613	1,995	0		1,681	1,664	0	
	International Organisations	459	459	0		415	415	0	
	Institutions	1,693	1,693	160		2,627	2,627	74	
	Corporates	2,228	1,893	1,751		2,153	1,767	1,628	
	of which: SME	1,411	1,178	1,028		1,298	1,157	1,018	
	Retail	5,705	4,996	3,705		5,529	4,876	3,617	
	of which: SME	878	790	551		845	768	525	
	Secured by mortgages on immovable property	6,086	5,386	3,884		5,531	4,945	3,722	
	of which: SME	38	38	13		36	36	12	
	Exposures in default	86	121	77	30	88	61	62	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	262	262	26		261	261	26	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,736	1,375	2,252		1,732	1,405	2,282		
Equity	2,353	2,353	5,194		2,413	2,413	5,238		
Other exposures	86	86	78		86	86	78		
Standardised Total ⁴	136,193	133,058	16,637	82	132,007	128,885	15,391	43	

(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 counterparties are included in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure.

(4) Data as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	19,981	17,437	3		19,511	19,751	2	
	Regional governments or local authorities	2,317	0	0		2,500	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	172	172	4		191	190	4	
	Corporates	92	44	41		99	43	40	
	of which: SME	64	24	22		73	26	23	
	Retail	1,969	1,663	1,223		1,969	1,683	1,229	
	of which: SME	480	446	311		480	447	311	
	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)	46	41	64		40	37	57		
Equity	282	282	588		277	277	586		
Other exposures	43	25	15		35	22	13		
Standardised Total ⁴	23,091	20,058	2,223	12	22,817	22,064	2,223	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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	12,046	14,552	84		45,017	47,860	7	
	Regional governments or local authorities	851	1,248	0		626	1,049	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	259	259	0		226	226	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		8	8	8	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		2	1	1	
	of which: SME	1	1	1		1	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	1,904	1,904	4,439		1,910	1,910	4,426		
Other exposures	11	11	11		11	11	11		
Standardised Total ⁴	14,118	17,918	1,046	0	47,563	50,056	1,484	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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	6,205	6,427	1		6,987	6,130	0	
	Regional governments or local authorities	1,813	1,070	0		1,740	1,050	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,233	1,103	902		1,216	1,083	986	
	of which: SME	1,051	970	859		1,007	928	823	
	Retail	1,198	940	701		1,176	926	698	
	of which: SME	92	83	58		86	81	57	
	Secured by mortgages on immovable property	48	48	15		46	46	17	
	of which: SME	38	38	12		36	36	12	
	Exposures in default	20	8	13	12	20	11	15	9
	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)	144	104	195		156	112	186		
Equity	85	85	85		85	85	85		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	9,018	9,507	1,014	30	9,227	8,281	1,201	12	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	2,296	2,225	868		2,111	1,934	102	
	Regional governments or local authorities	291	275	55		242	229	44	
	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	22	22	8		22	22	8	
	Corporates	671	518	400		569	422	389	
	of which: SME	281	181	151		268	196	164	
	Retail	2,488	2,261	1,775		2,236	2,246	1,671	
	of which: SME	265	257	179		241	236	164	
	Secured by mortgages on immovable property	6,032	5,332	3,866		5,481	4,895	3,713	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	10	0	0	0	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	254	254	23		293	293	26	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	78	78	78		73	73	73		
Equity	627	627	658		571	571	623		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	9,727	9,027	6,122	30	9,227	8,281	1,201	23	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	59,742	59,742	0	0	59,757	59,757	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	382	382	0	0	465	447	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	1	0	0	4	1	0	0
	of which: SME	3	1	0	0	3	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	513	407	735	0	528	432	744	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	19	376	1	0	1	410	1	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	894	894	0	0	919	923	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	62	62	12	0	62	62	12	0
	Corporates	220	220	220	0	210	210	210	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	415	329	509	0	410	329	529	0	
Equity	73	73	73	0	39	39	39	0	
Other exposures	70	70	70	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	2,854	2,350	1	0	2,332	2,352	1	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	477	477	10	0	469	469	9	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	1	0	0	3	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	14	0	15	0	12	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	132	141	0	0	213	220	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	120	120	2	0	1,029	1,029	21	0
	Corporates	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	2	2	0	0	2	2	2	0
	of which: SME	2	2	0	0	2	2	2	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	348	285	449	0	326	277	422	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	30,074	0	28,276	5,930	0	30,371	0	28,989	5,862	0	1	
	Corporates	194,851	3,086	155,232	66,886	2,152	198,852	2,973	158,210	66,994	2,162	1,745	
	Corporates - Of Which: Specialised Lending	116	0	104	42	0	116	0	104	42	0	0	
	Corporates - Of Which: SME	63,780	1,367	61,566	20,418	1,087	63,718	1,214	62,743	20,543	1,025	682	
	Retail	216,829	1,572	200,532	27,693	3,622	216,144	1,462	200,393	27,609	3,364	891	
	Retail - Secured on real estate property	170,245	885	168,862	19,153	1,553	170,959	821	168,564	19,206	1,446	194	
	Retail - Secured on real estate property - Of Which: SME	1,153	19	1,059	199	37	1,141	16	1,056	191	32	8	
	Retail - Other Retail - Of Which: non-SME	171,056	866	167,803	18,954	1,516	170,808	805	167,493	18,974	1,414	126	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	44,629	688	32,646	6,540	2,079	44,194	641	32,829	6,404	1,918	467	
	Retail - Other Retail - Of Which: non-SME	1,866	133	1,493	855	369	1,851	123	1,468	822	331	161	
Equity	42,763	555	31,154	7,685	1,709	42,343	518	31,371	7,581	1,583	467		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	8,889	0	7,233	981	0	7,828	0	7,310	984	0	1	
	Corporates	51,852	253	41,327	16,113	141	53,833	290	43,355	17,062	202	183	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	12,220	145	12,208	4,402	103	12,695	127	12,869	4,720	171	112	
	Retail	66,065	100	65,583	3,997	248	64	64,380	103	63,905	3,366	253	61
	Retail - Secured on real estate property	59,020	54	58,581	2,334	69	59	59,029	58	57,988	2,103	74	13
	Retail - Secured on real estate property - Of Which: SME	98	0	95	18	1	100	0	96	18	1	0	
	Retail - Other Retail - Of Which: non-SME	58,922	54	58,492	2,316	68	59	57,829	58	57,802	2,085	73	13
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,445	46	5,996	1,263	180	51	6,451	45	6,006	1,263	179	48
	Retail - Other Retail - Of Which: non-SME	289	6	238	105	21	6	289	4	215	104	17	5
Equity	6,156	40	5,778	1,159	159	45	6,163	41	5,791	1,159	162	43	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)													
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	959	0	729	482	0	979	0	724	419	0	0	
	Corporates	32,155	534	25,145	10,408	296	302	33,776	494	26,269	10,729	301	314
	Corporates - Of Which: Specialised Lending	47	0	36	13	0	46	0	35	13	0	0	
	Corporates - Of Which: SME	12,128	324	11,111	4,225	236	12,345	304	11,332	4,217	250	292	
	Retail	51,509	868	43,311	7,204	2,078	280	51,535	810	43,618	6,940	1,917	274
	Retail - Secured on real estate property	31,243	486	31,083	2,496	80	31,462	413	31,588	2,234	725	73	
	Retail - Secured on real estate property - Of Which: SME	890	145	836	145	33	870	14	796	138	28	7	
	Retail - Other Retail - Of Which: non-SME	30,363	430	30,277	3,201	780	57	30,622	400	30,541	3,096	725	66
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	20,266	433	12,228	3,888	1,264	216	20,043	12,280	3,707	1,164	200	
	Retail - Other Retail - Of Which: non-SME	1,120	120	994	591	312	56	1,099	103	927	588	281	46
Equity	15,146	213	11,263	2,267	921	160	14,933	204	11,263	2,148	825	161	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)													
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	10,842	0	10,422	1,215	0	12,898	0	12,691	1,375	0	0	
	Corporates	40,831	826	33,133	12,546	780	426	41,105	802	33,721	12,187	657	438
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	16,968	480	17,013	5,322	476	192	17,823	453	17,463	5,164	380	201
	Retail	57,899	488	55,799	9,286	1,017	251	58,383	441	56,472	9,407	928	202
	Retail - Secured on real estate property	43,294	309	43,024	1,006	501	22	43,104	280	42,508	1,110	465	22
	Retail - Secured on real estate property - Of Which: SME	107	2	102	20	1	1	103	2	97	19	1	0
	Retail - Other Retail - Of Which: non-SME	43,187	307	42,922	986	500	21	43,002	278	42,402	1,091	464	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	10,335	179	8,808	2,261	514	229	10,279	161	8,976	2,296	463	180
	Retail - Other Retail - Of Which: non-SME	121	12	141	49	16	10	121	11	135	49	17	9
Equity	10,161	167	8,668	2,211	498	219	10,111	151	8,841	2,247	446	170	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)													
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	39,041	795	32,748	16,016	503	453	39,726	708	33,046	15,754	581	411
	Corporates	65	0	64	27	0	65	0	64	28	0	0	
	Corporates - Of Which: Specialised Lending	14,226	335	13,537	5,678	160	224	14,278	157	13,677	5,737	113	143
	Corporates - Of Which: SME	39,327	88	25,018	1,522	220	59	39,721	81	25,464	1,612	280	58
	Retail	32,350	63	29,818	6,516	144	24	32,961	59	30,300	6,621	133	24
	Retail - Secured on real estate property	68	1	65	17	2	69	1	67	17	2	0	
	Retail - Secured on real estate property - Of Which: SME	32,282	63	29,723	6,499	142	24	32,822	58	30,223	6,504	131	24
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	6,877	25	5,200	1,007	76	34	6,821	22	5,164	991	67	34
	Retail - Other Retail	183	5	151	79	21	7	183	5	152	79	19	6
	Retail - Other Retail - Of Which: non-SME	6,794	20	5,050	928	55	28	6,638	18	5,012	912	48	28
Equity	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		
IRB Total ³													

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

Nordica Bank Abp

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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		
	Institutions	763	0	56	177	0	0	691	0	457	156		
	Corporates	4,909	3	2,903	1,013	13	3	5,078	3	3,028	1,017		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	152	3	109	36	11	0	123	3	77	39		
	Retail	237	1	224	23	2	1	251	1	238	27		
	Retail - Secured on real estate property	191	0	191	14	1	0	202	0	202	16		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	191	0	191	14	1	0	202	0	202	16		
	Retail - Qualifying Revolving	45	0	32	9	1	1	49	1	36	11		
	Retail - Other Retail	4	0	1	1	0	0	4	0	1	1		
	Retail - Other Retail - Of Which: SME	41	0	31	8	1	1	45	1	35	9		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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		
	Institutions	32	0	22	0	0	0	66	0	0	24		
	Corporates	3,911	0	2,930	1,138	0	1	4,166	0	3,315	1,314		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	165	0	143	42	0	0	175	0	144	44		
	Retail	38	0	55	6	1	0	37	0	54	6		
	Retail - Secured on real estate property	44	0	63	3	0	0	43	0	61	3		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	44	0	63	3	0	0	43	0	61	3		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	15	0	11	3	1	0	16	0	14	3		
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0		
Retail - Other Retail - Of Which: non-SME	14	0	11	3	1	0	15	0	14	3			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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		
	Institutions	845	0	718	315	0	0	763	0	749	309		
	Corporates	2,046	14	880	387	0	10	1,892	14	755	326		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	12		
	Corporates - Of Which: SME	7	0	19	11	0	0	7	0	31	17		
	Retail	184	2	156	28	5	1	189	2	161	25		
	Retail - Secured on real estate property	116	2	116	12	4	0	122	2	122	4		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	116	2	116	12	4	0	122	2	122	4		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	68	0	40	16	2	1	67	0	39	13		
	Retail - Other Retail - Of Which: SME	17	0	7	6	0	0	18	0	6	5		
Retail - Other Retail - Of Which: non-SME	50	0	33	10	2	1	49	0	33	8			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	3,179	70	3,157	1,929	81	23	2,833	70	2,145	85		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	467	0	419	121	0	0	469	0	288	83		
	Retail	278	10	252	48	25	1	281	9	257	49		
	Retail - Secured on real estate property	203	2	203	19	4	0	208	2	207	19		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	203	2	203	19	4	0	208	2	207	19		
	Retail - Qualifying Revolving	9	0	9	0	0	0	9	0	9	0		
	Retail - Other Retail	75	7	49	29	21	1	73	7	50	21		
	Retail - Other Retail - Of Which: SME	7	0	2	2	0	0	7	0	3	2		
Retail - Other Retail - Of Which: non-SME	68	7	47	28	21	1	66	7	47	19			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	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		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	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		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

Table for UNITED STATES showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

Table for LUXEMBOURG showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

Table for GERMANY showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

Table for UNITED KINGDOM showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

Table for Country of Counterpart 9 showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

Table for Country of Counterpart 10 showing IRB Approach data for 31/03/2022 and 30/06/2022. Includes sub-categories like Institutions, Corporates, and Retail.

(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).

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2021

Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				(min EUR)												
	Finland	I 0 - 3M f	215		0		0	215		4		0		236	0	
		I 3M - 1Y f	59		2		0	7		10		0		290	0	
		I 1Y - 2Y f	47		11		0	11		61		0		70	0	
		I 2Y - 3Y f	110		1		0	109		86		0		4	0	
		I 3Y - 5Y f	196		164		0	32		262		0		4	0	
		I 5Y - 10Y f	268		7		0	261		234		0		30	72	
		I 10Y - more	230		43		0	187		431		0		149	0	
	Total	1,124		1,124		228	793		1,299		1,632		636	0		79
	France	I 0 - 3M f	12		12		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	30		30		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	43		43		0	0		0		0		0	0		0
	Germany	I 0 - 3M f	89		1		0	0		0		0		0	0	
		I 3M - 1Y f	35		10		0	0		0		0		0	0	
		I 1Y - 2Y f	156		0		0	0		0		0		0	0	
		I 2Y - 3Y f	203		0		0	0		0		0		0	0	
		I 3Y - 5Y f	414		414		0	0		0		0		0	0	
		I 5Y - 10Y f	46		17		0	0		0		27		0	0	
		I 10Y - more	3		3		0	0		0		0		0	0	
	Total	947		947		31	0		0		27		0	0		1
	Croatia	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	0		0		0	0		0		0		0	0		0
	Greece	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	1		1		1	0		0		0		0	0		0
	Hungary	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	0		0		0	0		0		0		0	0		0
	Ireland	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	0		0		0	0		0		0		0	0		0
	Italy	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	0		0		0	0		0		0		0	0		0
	Latvia	I 0 - 3M f	0		0		0	0		0		0		0	0	
		I 3M - 1Y f	0		0		0	0		0		0		0	0	
		I 1Y - 2Y f	0		0		0	0		0		0		0	0	
		I 2Y - 3Y f	0		0		0	0		0		0		0	0	
		I 3Y - 5Y f	0		0		0	0		0		0		0	0	
		I 5Y - 10Y f	0		0		0	0		0		0		0	0	
		I 10Y - more	0		0		0	0		0		0		0	0	
	Total	0		0		0	0		0		0		0	0		0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f	87	86	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		131	129	0	0	0	0	0	129	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		15	15	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
f 3Y - 5Y f		7	7	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
f 5Y - 10Y f	37	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		68	68	0	0	0	0	0	68	0	0	0	0	16	0	0	0	5

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet								
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Africa	I 0 - 3M I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y I	2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
		I 1Y - 2Y I	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
		I 2Y - 3Y I	7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
		I 3Y - 5Y I	44	44	0	0	0	44	0	0	0	0	0	0	0	0	0	0
		I 5Y - 10Y I	63	61	0	0	0	61	0	0	0	0	0	0	0	0	0	0
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	119	117	0	0	0	117	0	0	0	0	0	0	0	0	0	0	
	Others	I 0 - 3M I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		I 3M - 1Y I	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
		I 1Y - 2Y I	5	5	0	0	0	5	0	0	0	0	0	0	2	0	0	0
		I 2Y - 3Y I	10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0
		I 3Y - 5Y I	3	3	0	0	0	3	0	0	0	0	0	0	1	0	0	0
		I 5Y - 10Y I	35	35	0	0	0	35	0	0	0	0	0	0	0	0	0	0
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	59	59	0	0	0	59	0	0	0	0	0	0	16	0	0	5	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Nordica Bank ApS

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted			Of which Stage 3		Of which: defaulted	Of which Stage 3						
Cash balances at central banks and other demand deposits	78,121	5,910	0	0	0	0	0	0	0	48,058	5,778	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	50,089	3	0	0	0	6	0	0	0	52,499	10	0	0	0	15	0	0	0	0	0	0	
Central banks	5,020	0	0	0	0	0	0	0	0	8,538	0	0	0	0	0	0	0	0	0	0	0	
General governments	14,639	1	0	0	0	2	0	0	0	14,795	4	0	0	0	5	0	0	0	0	0	0	
Credit institutions	28,246	0	0	0	0	2	0	0	0	27,929	0	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	556	0	0	0	0	0	0	0	0	511	0	0	0	0	1	0	0	0	0	0	0	
Non-financial corporations	734	2	0	0	0	2	0	0	0	737	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	323,340	227	4,320	4,320	2,980	647	1,688	1,507	1,991	332,194	333	4,171	4,171	2,808	597	1,671	1,560	1,805				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,532	1	37	37	37	0	2	2	0	4,631	1	34	34	34	1	2	2	3				
Credit institutions	581	0	0	0	0	1	0	0	0	676	12	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	11,262	1	53	53	47	13	17	17	3	11,401	0	51	51	44	9	14	14	1				
Non-financial corporations	122,477	84	2,777	2,777	1,800	358	1,279	1,223	1,068	126,806	86	2,733	2,733	1,783	346	1,251	1,209	1,079				
of which: small and medium-sized enterprises	52,188	34	991	991	784	169	499	464	482	53,129	40	929	929	708	165	441	417	331				
of which: Loans collateralised by commercial immovable property	43,174	0	581	581	218	53	39	40	288	44,462	9	560	560	228	50	79	68	278				
Households	186,499	192	1,453	1,453	1,017	275	390	328	920	188,680	234	1,353	1,353	947	241	404	344	702				
of which: Loans collateralised by residential immovable property	163,242	68	897	897	484	53	84	44	603	165,891	86	856	856	471	46	93	56	631				
of which: Credit for consumption	13,136	72	357	357	344	103	119	116	95	13,075	72	336	336	324	94	133	130	96				
DEBT INSTRUMENTS OTHER THAN MPT	451,551	6,190	4,320	4,320	2,980	653	1,688	1,567	1,991	432,750	6,120	4,171	4,171	2,808	612	1,671	1,560	1,805				
OFF-BALANCE SHEET EXPOSURES	117,358		436	436	337	195	24	24	10	116,075		400	400	352	163	20	20	10				

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROB framework (Directive F 10/00 / F 10/00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Nordea Bank Abp

	As of 31/03/2022										As of 30/06/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				
			Of which: defaulted		Of which Stage 3						Of which: defaulted		Of which Stage 3							
Cash balances at central banks and other demand deposits	71,463	4,924	0	0	0	0	0	0	0	71,424	6,280	15	15	15	0	0	0	0		
Debt securities (including at amortised cost and fair value)	54,880	1	0	0	0	6	0	0	52,421	0	0	0	0	0	3	0	0	0		
Central banks	7,104	0	0	0	0	0	0	0	7,120	0	0	0	0	0	0	0	0	0		
General governments	17,843	1	0	0	0	1	0	0	15,692	0	0	0	0	1	0	0	0	0		
Credit institutions	28,337	0	0	0	0	0	0	1	28,461	0	0	0	0	0	1	0	0	0		
Other financial corporations	482	0	0	0	0	0	0	0	473	0	0	0	0	0	0	0	0	0		
Non-financial corporations	794	0	0	0	0	0	0	0	875	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	337,206	365	3,774	3,774	2,568	643	1,365	1,271	1,462	332,345	342	3,238	3,238	2,591	611	1,241	1,284	1,559		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3,620	3	35	35	38	1	2	2	3,432	1	34	34	34	1	2	2	2	12		
Credit institutions	1,115	11	10	10	10	1	0	0	1,040	0	15	15	15	3	15	15	15	1		
Other financial corporations	12,586	1	49	49	42	9	13	13	12,345	1	49	49	47	9	30	30	30	2		
Non-financial corporations	130,341	81	2,372	2,372	1,568	385	986	950	131,113	108	1,945	1,945	1,430	364	869	861	861	746		
of which: small and medium-sized enterprises	52,842	50	866	866	718	173	431	414	51,423	46	820	820	739	157	400	395	395	268		
of which: Loans collateralised by commercial immovable property	36,656	13	432	432	125	46	71	59	43,173	7	409	409	217	67	64	58	58	281		
Households	189,534	268	1,308	1,308	912	266	365	307	184,375	232	1,195	1,195	861	234	326	297	297	779		
of which: Loans collateralised by residential immovable property	163,022	86	828	828	498	52	86	51	164,777	83	784	784	498	52	95	69	69	558		
of which: Credit for consumption	13,105	72	238	238	315	106	110	107	11,733	65	207	207	200	96	109	107	107	82		
DEBT INSTRUMENTS other than HFT	463,439	5,290	3,774	3,774	2,568	648	1,365	1,271	1,462	456,190	6,622	3,252	3,252	2,605	614	1,241	1,284	1,559		
OFF-BALANCE SHEET EXPOSURES	116,440		464	464	418	148	28	27	10	114,888		384	384	355	155	28	28	28	9	

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP Annexes (templates F, 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,817	2,090	475	426	815	240	3,270	1,905	497	448	806	234
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	1	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	48	47	13	13	1	0	47	44	11	10	1	0
Non-financial corporations	2,640	1,783	411	378	388	142	2,508	1,684	445	408	396	140
of which: small and medium-sized enterprises	725	432	198	192	298	0	533	263	207	201	326	0
Households	1,129	260	51	35	426	98	715	177	42	30	409	94
DEBT INSTRUMENTS other than HFT	3,817	2,090	475	426	815	240	3,270	1,905	497	448	806	234
Loan commitments given	114	45	6	0	53	0	140	72	4	0	65	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,796	1,371	420	388	762	193	2,504	1,228	384	355	890	309
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	46	44	11	11	1	0	46	44	11	11	1	0
Non-financial corporations	2,079	1,156	378	356	380	108	1,854	1,030	341	321	557	234
of which: small and medium-sized enterprises	527	251	199	193	335		525	288	171	166	319	
Households	671	171	31	21	382	84	603	154	33	23	332	74
DEBT INSTRUMENTS other than HFT	2,796	1,371	420	388	762		2,504	1,228	384	355	890	
Loan commitments given	104	45	3	0	46	0	78	9	3	0	30	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Nordea Bank Abp

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	8,250	466	466	4,085	102	17	8,078	462	462	4,056	104	16	8,010	413	394	4,115	89	14	7,868	330	277	3,768	76	3
B Mining and quarrying	1,391	527	527	1,386	333	0	1,386	541	541	1,302	392	0	891	139	77	785	43	0	661	26	22	661	58	0
C Manufacturing	15,211	351	351	14,962	228	0	15,205	338	338	15,956	234	0	15,411	387	127	15,170	235	0	14,118	278	114	13,918	221	0
D Electricity, gas, steam and air conditioning supply	4,107	5	5	3,589	4	0	5,609	3	3	5,101	4	0	4,969	2	2	4,463	5	0	4,776	3	3	4,776	5	0
E Water supply	1,125	2	2	1,016	2	0	1,157	2	2	1,050	2	0	1,289	1	0	1,154	4	0	1,079	1	1	1,079	4	0
F Construction	6,843	122	122	6,219	104	0	7,002	108	108	6,448	106	0	7,096	116	102	6,576	116	0	7,318	99	87	6,818	104	0
G Wholesale and retail trade	8,137	231	231	7,588	180	0	8,112	217	217	7,576	171	0	9,380	224	185	8,839	126	0	9,314	150	145	9,114	185	0
H Transport and storage	9,484	683	683	9,128	592	0	9,847	585	585	8,779	711	0	9,102	620	546	8,917	229	0	8,189	524	476	8,189	158	0
I Accommodation and food service activities	1,584	18	18	1,092	25	0	1,517	17	17	1,030	26	0	1,519	16	13	1,004	29	0	1,399	11	11	899	25	0
J Information and communication	2,717	19	19	2,403	17	0	2,672	20	20	2,357	28	0	3,105	48	48	2,802	25	0	3,036	68	57	2,786	26	0
K Financial and insurance activities	10,248	34	34	9,730	59	0	11,784	26	26	11,275	30	0	11,251	34	34	11,298	30	0	12,018	25	25	11,568	28	0
L Real estate activities	39,147	199	199	30,955	175	0	40,021	190	190	31,677	195	0	42,390	179	170	34,038	215	0	45,592	164	157	37,041	173	0
M Professional, scientific and technical activities	7,616	90	90	6,766	77	0	7,761	137	137	6,915	86	0	8,898	125	123	8,081	83	0	9,284	104	103	8,167	84	0
N Administrative and support service activities	3,140	31	31	2,914	38	0	3,047	29	29	2,803	33	0	3,037	30	19	2,805	35	0	3,047	23	17	3,036	34	0
O Public administration and defence, compulsory social security	85	0	0	83	0	0	89	0	0	87	0	0	95	0	0	94	0	0	126	0	0	126	0	0
P Education	370	3	3	377	4	0	353	3	3	288	3	0	346	2	1	264	3	0	323	2	1	323	3	0
Q Human health services and social work activities	1,212	4	4	876	5	0	1,138	4	4	801	5	0	1,054	3	3	731	5	0	1,105	4	4	805	5	0
R Arts, entertainment and recreation	402	12	12	454	10	0	408	11	11	469	11	0	791	11	9	628	12	0	762	10	9	612	11	0
S Other services	1,068	2	2	892	3	0	1,181	2	2	982	3	0	1,425	2	1	1,254	3	0	1,131	2	1	1,131	3	0
Loans and advances	122,477	7,777	7,777	104,615	1,620	17	126,806	7,731	7,731	109,012	1,581	16	130,341	7,172	1,823	113,008	1,187	14	131,153	1,945	1,509	114,724	1,229	3

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.