

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.



Key Metrics

(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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	28,826	29,012	28,317	28,379	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	32,083	32,275	31,592	31,530	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	,	C 01.00 (40010,20010)	Articles 9(128) and 72 of LIDR Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	25,745	25,880	25,130	25,031		
	A.1.1	instruments)	4,023	3,769	3,923	4,033	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	26,309	25,695	24,425	23,282	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-409	-491	175	226		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,r0010)	Articles 4(112), 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 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-263	-329	-379	-495	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-2,767	-2,804	-2,905	-2,771	(r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-4	-4	-4	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-197	-169	-251	-280	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 0s.00 (r0430,c00s0)	Articles 4(122), 36(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 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(56), $36(1)$ point (k) (i) and 89 to 91 of CRR; Articles $36(1)$ point (k) (ii), $2-8(1)$ point (b), $2-8(1)$ point (b), $2-8(1)$ point (c), $2-8(1)$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (ii) (ii), 243(1) point (b), 244(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 (r0480,c0010)	Articles 4(27), 36(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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-4	-5	-10	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 0s.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2,024	-863	-928	-30	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,108	3,159	3,214	3,375	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-27	-27	-27	C 0s.00 (r0690,c0310) + C 01.00 (r0700,c0310) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (*0660,c0010) + C 01.00 (*0680,c0010) + C 01.00 (*0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,826	29,012	28,317	28,379	C 01.00 (r0015,c0010)	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 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,486	3,454	3,400	3,334	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-229	-191	-125	-183	C 65.00 (10910,c0010) + C 01.00 (10920,c010) + C 01.00 (10930,c0010) + C 01.00 (10940,c0010) + C 01.00 (10950,c0010) + C 01.00 (10955,c0010) + C 01.00 (10970,c0010) + C 01.00 (10974,c0010) + C 01.00 (10978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.04%	16.32%	16.60%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.89%	19.10%	18.39%	18.82%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	21.03%	21.25%	20.51%	20.90%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	25,745	25,880	25,130	25,031	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	17.04%	16.32%	16.60%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Manus States	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

⁽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 formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is been used to column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is been used to column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is consistent to column the column that the column t



Overview of Risk exposure amounts

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		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Secuntisations) 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, c0220, s001) + C 08.01 (r0050, c0260, s002)
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 (10090, c1220, s001) + C 07.00 (10110, c1220, s001) + C 07.00 (10130, c1220, s001) + C 08.01 (10040, c1226, s001) + C 08.01 (10040, c1226, s001) + C 08.01 (10040, c1226, s002) +
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, cds01)*12.5+C 20.00 (r0010,ch450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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.



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(min 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	-862
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 quarantee 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 ¹	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 subsidaries, 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 subsidaries, 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

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31,	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hieran	chy		Fair value hierarchy			Fair value hierarchy			Fa	ir value hieran	chy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	78,443				48,385				71,971				71,731				IAS 1.54 (i)
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)(ii);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)(ii); 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 1.2
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), IG 6

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

(min	EUR)		,	ls of 30/09/20	021					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accur	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impain	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairn	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 dincrease in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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	0	Annex V.Part 1.32, 44(a)
Financial assets at	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)
amortised cost	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.

⁽⁷⁾ 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.



Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

Nordea Bank Abp

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilitie	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		31,732	31,484	35,071	39,374	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	123	184	217	810	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	10,187	7,722	9,260	10,905	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	4,551	3,123	3,888	3,487	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT FRATION RISK AL CHARGE	ALL PRICE	ISKS CAPITA FOR CTP			VaR (Memori	andum item)	STRESSED VaR (A	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	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 18							108	38	157 47	51						1
Of which: Specific risk Equities	228 444	192 402	25 23	7	68	18							13	4	47	11						1
Of which: General risk	22	402 25	23	0	0	0							10	0	0	0						1
Of which: Specific risk	77	51	23	14	37	15							18	3	41	8						1
Foreign exchange risk	410	427	4	1	7	2							4	1	7	1						1 /
Commodities risk	74	44	0	0	0	0							0	0	0	0						
rotal	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					
Fraded Debt Instruments	274	296	126	34	233	64							152	37	268	73						
Of which: General risk	0	0	103	25	169	42							120	29	184	54						1
Of which: Specific risk	262	295	23	9	65	22							32	8	84	19						1
auities	351	321	18	3	41	10							23	2	61	7						
Of which: General risk	12	20	0	ő	0	0							0	ō	0	ó						
Of which: Specific risk	51	59	18	3	41	10							23	2	61	7						
oreign exchange risk commodities risk	0	0	5	1	8	3							9	2	15	3						1

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



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordea Bank Abp

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	104,956	109.055	1.049		77.387	81,704	589	
	Central governments or central banks Regional governments or local authorities	11,540	6.922	1,049		11.361	6,796	82	
	Public sector entities	0	0,321	0		0	0,730	0	
	Multilateral Development Banks	1,390	1,370	0		1,557	1,537	0	
	International Organisations	449	449	0		768	768	0	
	Institutions	1,380	1,380	51		1,349	1,349	106	
	Corporates	2,484	2,146	1,955		2,421	2,122	1,942	
		1,612	1,467	1,277		1,631	1,406	1,227	
	Retail	6,107	5,228	3,879		5,715	5,017	3,721	
Consolidated data		922	814	569		881	795	554	
CONSONIdated data	Secured by mortgages on immovable property	5,798	5,072	1,776		5,827	5,216	1,827	
		41	41	14		41	41	14	
	Exposures in default	97	60	84	34	89	59	84	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	287	287	29		269	268	27	
	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	1.586	1.243	2,202		1,615	1.277	2,122	
	Collective investments undertakings (CIU) Equity	2,520	2,520	5.721		2,422	2,422	5,506	
	Other exposures	2,320	2,520	5,721		2,422	2,422	5,500	
	Standardised Total ²	139,459	136,585	17,496	117	111,586	109.327	16,604	59
		(2) Standardised Total does not (2) Standardised Total does not (3) Only the most relevant count calculated as of last quarter	osure value, is reported before include the Securitisation pos	taking into account any effect tion unlike in the results prior I	due to credit conversion factors to the 2019 exercise.	or credit risk mitigation techniq	ues (e.g. substitution effects).		

					Standardisc	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWEDEN	Central covermentate or central basish Construction of covermental or central basish Construction of covermental	14,178 7,728 0 0 0 0 109 73 33 2,292 487 0 0 0 0 65 44 777	15,148 3,334 0 0 0 0 0 109 40 12 1,847 450 0 0 0 0 0 7 3 0 9 9 151 7477	18 0 0 0 3 3 40 12 1,350 313 0 0 5 1 1	0	19,563 7,481 0 0 0 177 119 149 480 0 0 6 6 488 303	20,467 3,008 0 0 0 0 177 79 22 1,693 447 0 0 0 5 9 9	28 0 0 0 4 77 20 1,245 3111 0 0 7 7 1 1 0 6 5 6 6 6 6 6 6 6 6	0	
Í	Other exposures Standardised Total ²	97	84	74	15	67	55	44	2	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Combination of Combination (Combination (Combination)) Combination of Combination (Combination) Public south annition Public south annition Institution (Combination) Institution	49,228 1,046 0 186 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2,156 1,5800 0 1856 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 1 0 0 0 1 0	0 0 0 0 0 10 1 1 0 0 0 0 0 0 0 0 0 0 0	0	32,879 1,031 0 187 0 3 3 52 2 1 1 1 0 0 0 0 0 0 0 0	35,993 1,547 0 1877 0 3 52, 2 1 0 0 0 0 0 0 0 0 0 0 0 0	46 0 0 0 0 1 52 2 1 0 0 0 0 0 0 0	
	Other evensures Standardised Total ²	58	58	52	2	16	16	10	1

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Combit dissertion for control banks Regional governments or local submittles Public soctor entities Multitateral Development Banks International Organisations International Organisations Composites Composites Organisation	9,068 2,123 0 0 0 0 1,563 1,422	9,226 1,385 0 0 0 0 1,385	1 0 0 0 0 1,222 1,133		8,877 2,242 0 0 0 0 1,430 1,314	9,072 1,656 0 0 0 0 1,298 1,219	0 0 0 0 0 1,147 1,068	
DENMARK	Nazel - (article: 1957	1,245 95 52 41 21 0 0 133 5	1,008 81 52 41 11 0 0 96 5	753 57 19 14 16 0 0 250 5	10	1,221 93 51 41 19 0 0 136 5	982 87 51 41 10 0 0 0 100 5	732 61 19 14 14 0 0 0 221 5	10

		(2) Total value adjustments an exposures, but includes general		interparty excludes those for se	curtisation exposures, additional	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	2,259 442	2,083 421	894 84		2,076 430	1,891 408	439 82	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0		
	International Organisations Institutions	25	25	6		25	25	5	
	Corporates	599	472	445		570	442	415	
	of which: SME	175	156	129		261	162	136	
	Retail of which: SME	2,509 290	2,361 279	1,758 195		2,448 266	2,333 257	1,736	
NORWAY	Secured by mortsages on immovable property	5,747	5.020	1.757		5,776	5.165	1.808	
	of which: SME	. 0	0	0		0	0	0	
	Exposures in default	70	44	62	23	63	44	62	18
I	Items associated with particularly high risk Covered bonds	278	278	28		259	259	26	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	84 632	84 632	84		44 632	44 632	44	
I	Other exposures Standardised Total ²	632	632	459	73	632	632	456	37



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nordes Bank Abp

	Nordea bank Abp								
					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	25,430	25,429	0		10,769	10,769		
	Public sector entities	ő	ŏ	o o		ŏ	ő	ő	
	Multilateral Development Banks	196	175	0		326	304	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SMF	2	2	2		2	2	2	
	Of Which: SME Retail	5	1	1		4	1	1	
	of which: SME	4	i i	o o		4	1	i i	
UNITED STATES	Secured by mortoages 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	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0			
	Collective investments undertakings (CIU)	470	340	557		441	360	583	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0
		(ii) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).		

		exposures, but includes genera	il credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)		296			20	338		
	Central governments or central banks Regional governments or local authorities	24	296	1 0		20	338	1	
	Public sector entities	o o	0	o o		0	0		
	Multilateral Development Banks	923	924	i o		960	962	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	94	94	19		276	276	55	
	Corporates	234	234	234		246	246	246	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0		
LUXEMBOURG	of which: SME Secured by mortoages on immovable property	0		0		0	0		
	of which: SME	o o		0					
	Exposures in default	o o	0	o o	0	0	0		0
	Items associated with particularly high risk	ō	ō	i o	_	ō	ō	ō	
	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)	357	271	460		391	300	482	
	Equity	.0		0		24	0 24	0 24	
	Other exposures	13	13	13		24	24		
	Standardised Total ²								

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).

(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		Original Exposure ¹	As of 30/	09/2021	Standardise	d Approach	As of 31,	12/2021		
Regional governmen		Address Servers	As of 30/	09/2021			As of 31/	12/2021		
Regional governmen		0.000.000				As of 31/12/2021				
Regional governmen	(min FUR %)	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Multilateral Develop International Orean Institutions Components General Control of the Control General Contro	immunits or control banks rements or locid authorities revisionment Banks revisionment Banks Constantions E E E E E E E E E E E E E	3,154 255 0 0 516 0 4 4 3 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	3,205 255 0 0 0 0 516 516 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 10 0 0 1 1 1 0 0 0 1 1 1 0 0 1 1 0 0 1 0 1 0 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 0	۰	1,986 0 0 0 336 0 0 3 3 3 0 0 0 0 0 0 0 0	2,033 0 0 0 0 0 336 0 0 1 1 1 0 0 0 0 0	1 0 0 0 7 7 0 0 1 1 0 0 0 0 0 0 0 0 0 0	o	

		exposures, but includes gene	ral credit risk adjustments.								
					Standardise	d Approach	Approach				
			As of 30/	09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	183	192	0		1/	26				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		ō	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	36	36	1		69	69	1			
	Corporates	1	1	1		1	1	1			
	of which: SME Retail	1		1		1		1			
	of which: SME	,	i i	0		5		0			
UNITED KINGDOM	Secured by mortgages on immovable property	0	i i	0		ō	ō	i i			
	of which: SME	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			
	Covered bonds	0		0		0	0				
d	Claims on institutions and corporates with a ST credit assessment	348	282	459		0 336	0 276	428			
	Collective investments undertakings (CIU) Equity	348	282	429		336	2/6	428			
	Other exposures	0	0	0		0	0	0			
	Chandard Cotal ²	·				,		· ·			

		exposures, but includes gener		unterparty excuses those for se	icuresation esposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0				0			
	Regional governments or local authorities	o o		0		0	0	0	
	Public sector entities	o o		0		0	0	i i	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0	9	0		0	0	0	
Country of	Retail	0		0			0	0	
	of which: SME Secured by mortoaces on immovable property	0		0		0	0	0	
Counterpart 9	of which: SME			0		0	0		
	Exposures in default	o o		0	0	0	0	0	
	Items associated with particularly high risk	o o		0		0	0	i i	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
1	Equity	0		0		0	0	0	
	Other exposures								
I	Standardised Total ²								1 .

O Copyrel appears, unlike Exposurs value, in reported before taking the account any effect due to credit convenion fection or credit risk integration techniques (e.g. substitution efficial).

(2) Total view adjustments and provincies pro country of counterparty excludes frome for securitarition exposures, additional viewation adjustments (AVAs) and other core forms adsorbinate to the adjustments (AVAs) and other core forms adsorbinate to the adjustments (AVAs) and other core forms adsorbinate to the adjustments (AVAs) and other core forms adsorbinate to the adjustments (AVAs) and other core forms ad

						Standardis	ed Approach			
Country of Country part Country of Country part Country of Country				As of 30,	/09/2021			As of 31	/12/2021	
Central governments or cruits with banks Analysis of governments or actual authorities Analysis of governments and actual authorities Analysis of governments and actual actua		4177 1	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Chine no institutions and composites with a 5T credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country of	Central governments or combot la solicit supplicated government or rocked authorities supplicated government or rocked authorities supplicated government statis supplicated government supplicated govern	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o



					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)	102.668	106.378	960		98,965	102.420		
	Central governments or central banks Regional governments or local authorities	102,668		960		98,965	102,420	133	
	Regional governments or local authorities Public sector entities	10,468	5,797	55		9,881	5,268	44	
	Multilateral Development Banks	1,613	1,595			1,681	1.664		
	International Organisations	459	459			415	415		
	Institutions	1,692	1,692	50		2,667	2,667	74	
	Corporates	2,228	1,893	1,751		2,103	1.767	1.628	
	of which: SMF	1.411	1,179	1,036		1,394	1,157	1.018	
	Retail	5,705	4,996	3,706		5,529	4,876	3,617	
	of which: SME	878	790	551		846	768	535	
Consolidated data	Secured by mortgages on immovable property	6,080	5,380	1,884		5.531	4,945	1.732	
	of which: SME	38	38	13		36	36	12	
	Exposures in default	86	53	77	30	88	61	87	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	263	263	26		301	301	30	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,736	1,373	2,293		1,733	1,401	2,285	
	Equity	2,353	2,353	5,194		2,413	2,413	5,238	
	Other exposures	840	827	641		701	688	524	
	Standardised Total ²	136,191	133,058	16,637	82	132,007	128,885	15,391	4

		calculated as of last quarter							
					d Approach				
			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	16,981 7.337	17,433 2,977	5		19,513 7,050	19,753 2,727	2	
	Public sector entities	0	1,077	0		0	1,727	0	
	Multilateral Development Banks	o o	0	0		ō	ō	0	
	International Organisations	o o	0	0		ō	ō	0	
	Institutions	173	173	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	1,239	
SWEDEN	of which: SME	480	446	311		480	447	311	
JWLDLIV	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	,	3		U	7	3	*	0
	Items associated with particularly high risk Covered bonds	9	9	1		6	6	1	
	Claims on institutions and corporates with a ST credit assessment	í	í	i		0	0		
	Collective investments undertakings (CIU)	46	41	64		40	37	57	
	Faulty	282	282	588		277	277	586	

		exposures, but includes gener	prosums, but includes general credit risk advistments.												
					Standardise	ed Approach									
			As of 31,	/03/2022			As of 30,	06/2022							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(min EUR. %) Central governments or central banks	52,040	54,953	84		45.017	47.880	7							
	Regional governments or local authorities	801	1,248	0		626	1,040	ĺ							
	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	2	2	2		5	5	5							
	Retail	1	1	1		2	1	1							
FINLAND	of which: SME Secured by mortgages on immovable property	1	1	0		1	1	0							
	Secured by mortgages on immovable property of which: SME	0	0				0	0							
	Exposures in default	0	0	0	0	ů ů	0	0	0						
	Items associated with particularly high risk	n n	0			i i	0	0							
	Covered bonds	0	0	0		0	0	0							
I	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	16	16	10		16	16	10							
	Standardised Total ²				0				0						

				Standardised Approach											
			As of 31,	/03/2022			As of 30	(06/2022							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²						
	(min EUR, %)														
	Central governments or central banks	8,265	8,427	1		8,987	9,130	1							
	Regional governments or local authorities	1,813	1,070	0		1,740	1,058	0							
	Public sector entities Multilateral Development Banks	0	0			,	0	0							
	International Organisations	ŏ	0			o o									
	Institutions	ů	0	ů		ů	0	0							
	Corporates	1,233	1,103	992		1,216	1,083	980							
	of which: SME	1.051	970	859		1.007	928	825							
	Retail	1.198	940	701		1,176	936	698							
DENIMARI/	of which: SME	92	83	58		86	81	57							
DENMARK	Secured by mortgages on immovable property	48	48	18		46	46	17							
	of which: SNE	38	38	13		36	36	12							
	Exposures in default	20	8	13	12	20	11	15							
	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 undertakinos (CIU)	144	104	195		156	112	186							
	Equity	6	6	6		6	6	6							
	Other exposures			75											

				interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exosures, but includes ownered could risk adjustments.											
					Standardise	d Approach												
			As of 31,	03/2022			As of 30	/06/2022										
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²									
NORWAY	Control deversionants for central sharing control of the Control of Control o	2,996 291 0 0 0 23 575 293 2,468 6,032 6 6 0 256 6 0 0 7 8	2,235 275 0 0 0 23 518 181 2,284 257 5,3132 0 42 0 0 0 0 0 0	946 55 0 0 0 5 490 153 1,775 179 1,866 0 0 0 0 0 0 0 7 7 8	38	2,111 242 0 0 0 0 2,2 569 308 2,336 241 5,481 0 62 0 299 0 0 0 7,3	1,934 215 6 6 7 22 422 199 2,244 238 4,999 6 6 6 7 7 57 57	44 0 0 5 389 164 1,672 166 1,713 0 66 0 0 0 0	15									
	Other exposures Standardised Total ²	627	627	408	36		3/1	423	29									



UNITED KINGDOM

	Nordea Bank Abp								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	19,742	19,742			19,787	19.787	٥	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 382	0 362	0		0 465	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0				0	0	
	Retail	4	1	1		4	1	1	
UNITED STATES	of which: SME Secured by mortgages on immovable property	3	1	0		3	0	0	
	of which: SME	ő	0	0		ô	ó	o o	
1	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0				0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	513	407	735		528	432	744	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				1				0
•		(1) Original exposure, unlike Ex	posure value, is reported befo	ne taking into account any effec	t due to credit conversion factor	s or credit risk mitigation technic	ques (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

		isorosses. but indudes cannol credit risk attisutments.												
					Standardise	d Approach								
			As of 31,	03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)	10	378				410							
	Central governments or central banks Regional governments or local authorities	19	3/8	1		1	410	1						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	894	896	0		919	920	0						
	International Organisations	0				0	.0	.0						
	Institutions	62 220	62 220	12 220		87 210	87 210	17 210						
	of which: SME	220	220	220		210	210	210						
	Retail	0	0	0		0	0	0						
LUXEMBOURG	of which: SME	0	0	0		0	0	0						
LOXLINDOUNG	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME Exposures in default	0	0				0	0						
	Items associated with particularly high risk	ő	ů o	o o	, and the same of	ŏ	ů ů	ő	, and the same of					
	Covered bonds	0	ō	0		ō	ō	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	415	328 73	509 73		410 38	335	529						
	Equity Other exposures	73	73	73		38	38	38						
	Other exposures Standardised Total ²	70	70	70	0	7	,	,	0					
	Significance regal				,									

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

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

	exposures, but includes general	cosures, but includes general credit risk adjustments.												
				Standardise	d Approach									
		As of 31,	03/2022			As of 30/	06/2022							
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
(min EUR. %)														
governments or central banks	2,034	2,160	1		2,232	2,352	1							
al governments or local authorities sector entities						0	0							
ector entities eral Development Banks						0	0							
eral Development Banks tional Organisations						0	0							
ions	477	477	10		469	469								
ons tes	477	7//	10		0	-03	í							
ch: SME	0	0	i i		0	0	0							
	2	1	i i		3	i	1							
ich: SME	2	ō	ō		2	i	i							
by mortgages on immovable property	0	0	0		0	0	0							
ich: SME	0	0	0		0	0	0							
es in default	0	0	0	0	0	0	0	0						
ssociated with particularly high risk	0	0	0		0	0	0							
bonds	0	0	0		0	0	0							
on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
ve investments undertakinos (CIU)	16	9	14		15	9	13							
	0	0	0		0	0	0							
reosures	0				0		0							
dised Total ²				0				0						

(2) Original exposure, utilise Exposure value, is reported before taking into account any effect due to credit convension factors or credit nik mitigation techniques (e.p. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AIAs) and other own funds reductions related to the

	exposures, but includes gener							
				Standardise	d Approach			
		As of 31,	03/2022			As of 30/	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)								
Central governments or central banks	132	141	0		213	220	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	120	120	2		1,029	1,029	21	
Corporates	1	1	1		1	1	1	
of which: SME	1	1	1		1	1	1	
Retail	3	1	0		2	1	0	
of which: SME	2	0	0		1	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	
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 undertakinos (CIU)	348	285	449		326	277	422	
Equity	0	0	0		0	0	0	
Other exposures	0	0			0	0	0	
Standardised Total ²				0				_

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 9	Control Contro	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
	Standardicad Yetal ²				0				

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control governments or control seals. Septimal governments of both atthroffices deplicated governments of both atthroffices destinated Tourishment Earlies Intelligence Tourishments Intelligence Tourishments Intelligence Governments G	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Nordea Bank Abp

								IRB Ap	proach						
					As of :	30/09/2021					As of 3	31/12/2021			
			Original E		Exposure Value ¹	Risk exposure		Value adjustments and	Original I		Exposure Value ¹	Risk exposur		Value adjustments and	
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions	
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		30,074	0	28,276	3,930	0	2	30,371	0	28,589	3,862	0	1	
	Corporates		194,851	3,086	155,232	66,886 47	2,152	1,721	198,852 116	2,973	158,210 104	66,994 47	2,162	1,745	
		Corporates - Of Which: Specialised Lending	116					0						0	
	Retail	Corporates - Of Which: SME	63,780	1,367 1.572	61,566 201.532	20,418 27.693	1,087 3,632	713 662	65,218	1,214	62,743 201,393	20,543 27.609	1,025 3,364	682 601	
		Retail - Secured on real estate property	216,839 172,210	1,572 885	201,532 168.886	27,693 19.153	1,553	125	216,144 171.950	821	201,393	19,206	1,446	134	
		Retail - Secured on real estate property - Of Which: SME	1.153	19	1.069	19,133	37	9	1.141	16	1.056	19,200	32	134	
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	171,056	866	167.817	18,954	1.516	116	170.808	805	167.497	19.014	1,414	126	
		Retail - Qualifying Revolving	0.1,050	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	44,629	688	32,646	8.540	2,079	537	44.194	641	32.839	8.404	1,918	467	
	-	Retail - Other Retail - Of Which: SME	1,866	133	1,491	855	369	79	1,851	123	1,468	823	334	60	
		Retail - Other Retail - Of Which: non-SME	42,763	555	31,154	7,685	1,709	458	42,343	518	31,371	7,581	1,583	407	
	Equity		0	0	0	0	0		0	0	0	0	0		
	Other non cre	dit-obligation assets				3,627						3,472			
	IRB Total ²					102.136						101.938			

(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) and one maximum the securemental potential unitarity in the results price to the 2019 chartcast.

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	Risk exposure amount		Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 8.069	0	0 7.733	0 843	0	0 0	0 7.628	0	0 7.310	0 864	0	0
	Corporates	51.852	253	41.327	16.113	141	160	53.853	290	43,195	17.062	202	183
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,230	145	17,208	4,410	101	85	17,695	217	17,869	4,730	171	112
	Retail	66,065	100	65,583	3,397	248	64	64,380	103	63,905	3,366	253	61
	Retail - Secured on real estate property	59,620	54	59,587	2,134	69	14	57,929	58	57,898	2,103	74	13
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-:	98 59,522	0 54	95 59,492	18 2.116	68	0 13	100 57,829	0 58	96 57.802	18 2.085	73	0 13
	Retail - Qualifying Revolving	39,322	94	39,492	2,110	0.0	13	37,029	38	37,802	2,000	73	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: SME	289	6	218	105	21	6	289	4	215	104	17	5
	Retail - Other Retail - Of Which: non-SME	6,156	40	5,778	1,159	159	45	6,163	41	5,791	1,159	162	43
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	919	0	739	242	0	0	479	0	174	119	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 Corporates - Of Which: SME	47 13.118	0 324	36 11.151	13 4.225	236	0 197	46 13.345	304	35 11.332	13 4 217	250	202
	Corporates - Ut Which: SME Retail	51,509	329 868	43.311	7,204	2.078	197 280	13,345 51.535	810	43.618	4,217 6.940	1.917	202
	Retail - Secured on real estate property	31,243	445	31.083	3,345	814	65	31,535	413	31.338	3,234	753	73
	Retail - Secured on real estate property - Of Which: SME	880	16	806	145	33	0.5	870	14	796	138	78	7.5
FINLAND	Retail - Secured on real estate property - Of Which: non-Sh	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	0,000	0	0
	Retail - Other Retail	20.266	423	12.228	3.858	1.264	216	20.043	397	12.280	3.707	1.164	200
	Retail - Other Retail - Of Which: SME	1.120	110	944	591	312	56	1.109	103	927	558	281	40
	Retail - Other Retail - Of Which: non-SME	19,146	313	11,283	3,267	953	160	18,933	294	11,353	3,148	883	161
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

ginal 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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,642	0	10,422	1,215	0	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	0
	Corporates - Of Which: SME Retail	16,968 57,859	480 488	17,013 55,739	5,322 9,286	476 1.017	192 251	17,823 58.383	453 441	17,463 56,475	5,164 9.407	380 928	201 202
		57,859 47,524	488 309	46,930	7,026	503	251	58,383 48,104	280	56,475 47,500	7.110	928 465	202
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	107	309	46,930	7,026	503	22	48,104	280	47,500 97	7,110	465	0
DENMARK	Retail - Secured on real estate property - Of Which: non-Sh	47.417	307	46.828	7.006	502	21	48.002	278	47.402	7.092	464	22
	Retail - Qualifying Revolving	0,127	0	90,020	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: SME	174	12	141	49	16	10	168	11	135	49	17	9
	Retail - Other Retail - Of Which: non-SME	10,161	167	8,668	2,211	498	219	10,111	151	8,841	2,247	446	170
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 5.551	0	0 5,582	0 351	0	0	0 4 997	0	0 4 994	0 328	0	0
	Corporates	39.041	795	32,748	16.016	503	453	39.726	708	33.046	15.754	581	411
	Corporates - Of Which: Specialised Lending	65	0	64	27	0	0	65	0	64	28	0	0
	Corporates - Of Which: SME	14,226	335	13,537	5,678	160	224	14,278	157	13,677	5,737	113	143
	Retail	39,327 32,350	88 63	35,018	7,522	220 144	59 24	39,721	81 59	35,464	7,612	200	58 24
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	32,390 68	6.3	29,818 65	6,516 17	2	29	32,901 69	59	30,300 67	6,621 17	133	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Sh		63	29.753	6.499	142	24	32.832	58	30.233	6,604	131	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,977	25	5,200	1,007	76	34	6,821	22	5,164	991	67	34
	Retail - Other Retail - Of Which: SME	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 Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	783	0	545	177	0	0	694	0	457	156	0	0
	Corporates	4,909	3	2,903	1,013	13		5,078	3	3,028	1,017	10	5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 152	0	109	0 36	0 11	0	0 123	0	77	0 29	10	0
	Corporates - Ut Which: SME Retail	237	3	224	36 23	11		251	3	238	29	10	2
		191	1	191	23 14	- 2	0	202	1	202	16	3	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	191	0	191	14	1	0	202	0	202	16	1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	191		191	14		0	202	0	202	16		
	Retail - Qualifying Revolving	191		191	0	0	0	0	0	202	10		
	Retail - Other Retail	45		32	9	1	,	49	1	36	11	2	
	Retail - Other Retail - Of Which: SMF	4		1	í			4		1			
	Retail - Other Retail - Of Which: non-SME	41	ı ö	31	8	1	ı	45	1	35	9	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	57	0	22	6	0	0	66	0	30	24	0	0
	Corporates	3,931	0	2,930	1,138	0	1	4,166	0	3,315	1,314	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	165	0	143	42	0	0	175	0	144	44	0	0
	Retail	58	0	55	6	1	0	57	0	54	6	1	0
	Retail - Secured on real estate property	44	0	43	3	0	0	41	0	41	3	0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	43	0	0	0	41	0	41	0	0	0
LONEI IDOUNG	Retail - Secured on real estate property - Of Which: non-Si	44		43	3	0	0	41	0	41	3	0	
	Retail - Qualifying Revolving Retail - Other Retail	15		11			0	16		14			
	Retail - Other Retail - Of Which: SME	13		11	3	1	0	10	0	24	3		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	14		11	2	0	0	15	1 0	13	2		
	Recail - Other Recail - Of Which: non-SME Equity	0		11		1		15	0	13	2		
	Other non credit-obligation assets			0		0			0			0	
	IRB Total												

¹⁹ 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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origin	al Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 309	0	0
	Institutions	845	14	718	315	0		763 1.892		749			
	Corporates	2,04	14	880	387	0	10	1,892	14	735 0	326		12
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	19	0 11	0			0	31	17		0
	Corporates - Or Which: SME Retail	184	0	19	28	0		189	0	31 161	25		1
	Retail - Secured on real estate property	184	2	158	28 12	5	1	189	2	161	12	1	0
	Retail - Secured on real estate property -		2	110	0	7		0	0	0	12	-	0
GERMANY	Retail - Secured on real estate property -		0	116	12			122		122	12		0
_	Retail - Qualifying Revolving	or which: horrar	, ž	110	12	7	0	0		0	12		0
	Retail - Other Retail	68	0	42	16	2	ĭ	67		39	13	,	,
	Retail - Other Retail - Of Which: SME	17	0	7		0		18	0	6			
	Retail - Other Retail - Of Which: non-SME		0	35	10	2	ĭ	49	0	33	8	i	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			Ů			Ů	_	Ů	Ů	-	ı i	i
	IRB Total												

	_												
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,779	70	3,157	1,929	81	23	2,833	70	2,145	1,181	85	23
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	407	0	419	131	0	0	379	1	288	83	0	1
	Retail	278	10	252	48	25	1	281	9	257	49	25	1
	Retail - Secured on real estate property	203	2	203	19	4	0	208	2	207	19	3	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	203	2	203	19	4	0	208	2	207	19	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	7	49	29	21	1	73	7	50	31	21	1
	Retail - Other Retail - Of Which: SME	7	0	2	2	0	0	7	0	3	2	0	0
	Retail - Other Retail - Of Which: non-SME	68	7	47	28	21	1	66	7	48	29	21	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

TO Original opposane, writine Episoner value, is reported before taking into account any effect due to credit convenien factors or credit rais mitigation techniques (u.g., substitution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Ut Which: SME	0		0	0	0	0	0	0	0	0	0	
	Percan	Retail - Secured on real estate property			0	0	0	0		0				0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0						ő
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	0	0	0	0	0	ő
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ō
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non e	credit-obligation assets												
	IRB Total													

		d before taking into accou-			

Institutions	(min EUR, %),	Original	Exposure ¹	As of :	10/09/2021					As of	31/12/2021		
Institutions	(min EUR. %)	Original	Exposure ¹										
Institutions	(min EUR. %)			Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
Institutions			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	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	0	0
Retail	Corporates - Of Which: SME	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
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō
Equity	News - Other News - Of Wilds, Herbert	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other non cr	credit-obligation assets												
IRB Total													

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of 3	1/03/2022					As of 3	0/06/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	re amount	Value adjustment
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		31,473	0	29,973	4,148	0	28	33,047	0	31,610	4,218	0	145
	Corporati		203,005	2,576	163,269	67,327 78	2,018	1,469	198,385 46	2,144	159,980 37	65,492 16	1,530	1,367
		Corporates - Of Which: Specialised Lending	103		69		0	0					0	0
	Retail	Corporates - Of Which: SME	64,844 218.167	1,117	59,329 202,393	18,807 27,686	922 3,253	653 589	61,762 213.642	1,007	56,786 198,199	18,085 27.016	851 2.995	504 454
	Retail	Retail - Secured on real estate property	173,404	787	202,393 169,425	27,686	1,383	132	213,642 169.658	740	198,199	27,016 18.864	1,311	959 208
		Retail - Secured on real estate property - Of Which: SME	1.139	15	1.056	19,204	30	132	1.137	16	1.050	10,004	33	200
Consolidated data		Retail - Secured on real estate property - Of Which; non-Si	172.265	771	1,036	19.097	1.352	128	1,137	724	164,742	18.674	1.278	302
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0,270	0
		Retail - Other Retail	44,763	622	32,968	8.402	1,871	457	43.984	560	32,407	8.152	1.684	346
		Retail - Other Retail - Of Which: SMF	1.837	121	1.470	818	325	46	1.835	111	1.466	821	319	28
		Retail - Other Retail - Of Which: non-SME	42,926	501	31.498	7.594	1.546	411	42.150	449	30.941	7.330	1.365	218
	Equity	Receir - Collet Headil - Cit Wiled , Hort-St-C	0	0	0	0	0		0	0	0	0	0	
	Other nor	r credit-obligation assets				3,392						3,205		
	IRB Total	a .				102,553						99.931		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 797	0		0	0	0	0 850	0	0
	Institutions Corporates	7,901 55.260	307	7,570 44.752	16.813	223	179	8,302 54.090	0 318	8,149 44,490	16.516	239	18 219
	Corporates - Of Which: Specialised Lending	33,200	0	94,732	10,013	0	0	0,000	310	0	10,310	0	0
	Corporates - Of Which: SME	17.713	225	16.491	4.025	197	105	17.596	215	16.475	4.102	211	100
	Retail	65,091	107	64,600	3,383	256	70	64,077	94	63,587	3,310	223	30
	Retail - Secured on real estate property	58,584	62	58,553	2,110	79	15	57,600	55	57,571	2,070	70	14
SWEDEN	Retail - Secured on real estate property - Of Which: SME	99	0	96	18	1	0	98	0	94	18	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-	58,485	62	58,457	2,092	79	15	57,502	55	57,477	2,052	70	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SMF	6,507 291	45	6,047	1,273 112	177	55	6,477	39	6,016 235	1,240	153 20	15
		6.215	39	5.826	112	157	48	6,169	34	2.35 5.781	1.115	133	14
	Retail - Other Retail - Of Which: non-SME Equity	6,215	39	5,826	1,161	157	48	6,169	34	5,/81	1,115	133	14
	Other non credit-obligation assets		Ů	Ů		Ů	Ů	Ů	Ů	Ů	Ů	<u> </u>	
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FINLAND	Control lanks and control governments Corporation Cor	0 426 33,071 44 13,388 52,065 31,716 868 30,948 0 20,349	0 0 428 0 288 789 401 13 388 0 388	0 220 26,075 34 11,088 43,873 31,562 795 30,767 0 12,310	0 129 10,637 14 4,075 6,993 3,221 133 3,088 0 3,673 545	0 0 331 0 225 1,862 731 26 705 0 1,131	0 1 342 0 195 239 71 3 68 0	0 537 32,705 43 12,901 52,171 31,907 865 31,042 0 20,264	0 0 393 0 229 754 383 14 370 0 370	0 443 25,878 34 10,704 44,169 31,751 790 30,961 0 12,418	0 180 10,565 15 4,072 6,823 3,179 135 3,044 0 3,644	0 0 235 0 197 1,787 699 29 670 0 1,089	0 2 318 0 173 226 102 4 98 0 124 20
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	1,102 19,248 0	99 289 0	925 11,385 0	545 3,128 0	265 866 0	21 147 0	1,081 19,183 0	91 280 0	913 11,505 0	3,104 0	261 828 0	20 104 0

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,044	0	12,828	1,416	0	18	14,569	0	14,152	1,556	0	103
	Corporates	42,381	747	35,260	12,207	619	362	41,327	663	33,813	11,716	567	330
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,265	434	15,987	4,560 9.177	381 878	177	16,554	377	15,355 53,407	4,320	340 750	121
	Retail	56,877		54,950		474	211	55,490 45,591	356		9,040		150
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	46,738 108	256	46,173 103	6,910 20	929	19	45,591	235	44,911 102	6,907	395	56
DENMARK	Retail - Secured on real estate property - Of Which: non-Si	46,630	255	46.070	6.890	423	18	45,484	234	44,809	6.887	394	55
	Retail - Qualifying Revolving	40,030	233	46,070	0,030	423	10	45,464	0	94,809	0,007	394	33
	Retail - Other Retail	10.139	153	8,776	2.267	454	192	9,899	120	8 496	2.133	354	95
	Retail - Other Retail - Of Which: SME	177	12	143	55	21	11	176	10	142	55	20	6
	Retail - Other Retail - Of Which: non-SME	9.962	141	8.633	2.213	433	181	9,723	110	8.354	2.077	334	89
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 5.107	0	0 5.103	0 348	0	0	0 4,936	0	0 4 920	0 357	0	0
	Corporates	40.859	637	34.410	16.327	448	417	38.078	558	32,436	15.454	373	335
	Corporates - Of Which: Specialised Lending	57	0	32	12	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,612	163	13,688	5,635	109	167	13,101	134	12,388	5,131	94	104
	Retail	41,972	79	37,005	7,947	196	58	39,747	76	35,084	7,576	186	43
	Retail - Secured on real estate property	34,835	56	31,611	6,910 16	129	25	33,028 66	54	30,034 64	6,572 17	125	34
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	63 34,772	55	31.550	6.894	126	25	32,962	53	29,970	6,555	122	34
-	Retail - Qualifying Revolving	0	0	0	0,024	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,137	22	5,394	1,037	67	33	6,719	22	5,049	1,003	61	8
	Retail - Other Retail - Of Which: SME	171	5	141	74	19	6	174	5	144	76	19	1
	Retail - Other Retail - Of Which: non-SME	6,966	17	5,253	963	48	27	6,545	17	4,905	928	42	8
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

Credit Risk - IRB Approach
Nordea Bank Abp

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	574	0	514	165 1.075	0	0	519	0	447	140	0	1 14
	Corporates	5,175	3	3,139	1,075	10	0	5,003	6	2,971	1,092	10	14
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	142	0	92	28	10	0	76	2	25	16	10	0
	Retail	258	î	243	26	20	ĭ	267	2	252	33		1
	Retail - Secured on real estate property	206	î	206	15	1	n n	211	2	211	20	4	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ó	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	206	1	206	15	1	0	211	2	211	20	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52	1	37	10	2	1	56	1	41	13	3	0
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	4	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	49	1	36	10	2	1	52	1	40	12	3	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	94	0	72	24	0	0	36	0	14	11	0	0
	Corporates	5,086	0	3,899	1,542	0	2	5,013	0	3,978	1,248	0	11
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	194	0	137	40	0	0	260	0	200	59	0	0
	Retail	56	0	52	5	0	0	53	0	51	5	0	0
	Retail - Secured on real estate property	39	0	39	3	0		39	0	38	3		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0	0	0	0	
LOXEIIDOOKG	Retail - Secured on real estate property - Of Which: non-St	39	0	39	3	0		39	0	38	3		0
	Retail - Qualifying Revolving Retail - Other Retail	16	0	13				15		13	0		0
	Retail - Other Retail - Of Which: SME	16	0	13				15		13			0
	Retail - Other Retail - Of Which: non-SME	1 15	0	13	1			14		13			0
	Recail - Other Recail - Of Which: non-SME Equity	13	0	13	2			14	0	13	2		0
	Other non credit-obligation assets		0						0	0	0	0	
	IRB Total												_
	IND TOTAL												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,041	0	1,024	413	0	0	1,015	0	998	322	0	0
	Corporates	1,981	14	679	307	0	12	2,268	14	816	397	0	16
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8	0	/	6	0		8	0	/	8	0	0
	Retail	183 117		158 117	27 11	4	0	180 121	2	154 121	23 11		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11/	1	11/	11	3	0	121	2	121	11	3	0
GERMANY	Retail - Secured on real estate property - Ut Which: sme Retail - Secured on real estate property - Of Which: non-St	117		117	11		0	121		121	11	0	0
	Retail - Qualifying Revolving	11/	1	11/	0	3	0	121	0	121	11	3	0
	Retail - Other Retail	66		41	16	,	,	59	0	34	12	,	0
	Retail - Other Retail - Of Which: SME	17		41	7		0	17	0	54		1	ů
	Retail - Other Retail - Of Which: one-SME	49	0	33	4	1 1	1	43	0	28	7	1	ů
	Equity	0	0	0		1 6	n	0	0	1 0	0	i .	ı ö
	Other non credit-obligation assets		Ů		-	Ů		Ů	Ů	Ů			ı -
	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 Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		3.219	75	0 2.575	1.406	0 142	0 23	3,314	10	2,609	1.341		12
	Corporate	Corporates - Of Which: Specialised Lending	3,219	75	2,5/5	1,906	142	23	3,314	10	2,609	1,341	9	12
		Corporates - Of Which: SME	447	1	334	83		,	408		302	76		,
	Retail	corporates of Wilds. She	294	9	271	51	24	2	288	3	263	30	7	î
		Retail - Secured on real estate property	217	2	217	21	4	0	215	2	214	18	3	0
LINITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	217	2	217	21	4	0	215	2	214	18	3	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	77	7	54	30	20	2	73	1	49	12	4	0
		Retail - Other Retail - Of Which: SME	7	0	3	2	0	0	7	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	70	7	51	28	20	2	66	1	47	11	4	0
	Equity			0	0		0	0	0	0	0	0		0
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0				0		0		0		0
	Corporates - Of Which: SME 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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0		0	0		0	0	0	0
	Retail - Qualifying Revolving		0	0			0	0	0		0		0
	Retail - Qualifying Revolving Retail - Other Retail	ů	0	0			0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	o o		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	o o	0	0	0	0	0
	Equity		ı ö	ő	ō	ő	ő	ő	ő	l ő	ō	ı ö	
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
		nks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institutions Corporates					0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							0	0			0	0	
	Retail	Corporates - Ur Which: SME		0	0	0		0	0	0	0	0	0	0
	roccan	Retail - Secured on real estate property		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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
,,,,		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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	0	0
	Other non	credit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0 0 0 0	0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0 6	0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	0 0 0 0 150 311 53 513	0 0 0 0 0 0 0 150 311 531 533	0 0 0 12 66 27		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 1 11 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 18 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
To - 3M	Czech Republic													
To - 3M	Denmark	3,680 161 90 90 95 97 147 47 36	80 59 11 47 7	83 133 86 55 11 46 13		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,007 0 0 0 0 0 0 1	1 6 17 255	1 0 0 1 1 0 0 0 1 1 1 0 0 0 1 1 1 1 1 1	0 6 1 13 20 24	0 0 0 0 0	710 91 0 0 24 0		
Total Total Total	Estonia	4,075	4,0/5	42/	0	0	1,008	255		64	0	825		1



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	215 55 47 110 196 268 230 3,124	215 59 47 110 196 268 230 1,124	2 11 1 164	0		215 7 11 109 32 234 187 793	4 10 61 86 262 405 431 1,259	0	0 3 154 262 253 810 149 1,632	0 0 0 0 0	236 250 70 4 4 73 0	0 0 0	79
10 - 3M	France	12 0 0 0 0 0 0 4 3	12 0 0 0 30 0 0		0 0 0 0		0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Germany	89 3 3 3 3 3 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2	89 35 156 203 414 46 3	1 10 0 0 0 17 3	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 27 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [Croatia	0	0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Hungary													
[0 - 3M	Ireland	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total	Latvia													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [Maita													
[0 - 3M [Netherlands	100 ((() () () () () () () () ()	0 100 0 0 0 5 25 2 2 2 2 2 3 23 40 9 189	0 0 25 2 2 23 40	0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	12
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-cerivative manical assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	2,851 1,077 1,020 533 1,077 241 56 6,858	2.851 1,077 1,021 535 1,074 241 58 6,858	904 9 1 2 211 34 58 1,220	0		1,784 117 58 29 36 0 0	241 82 32 8 36 81 18 499	0 0 0	7 17 12 34 40 26 0	0	4,014 1,196 146 121 284 0 0	0 0 0 0 0	28
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	56 67 27 112 192	3	1 56 10 2 113 54 0	0	(0 13 3 3 0 0 3	4 7 7 14 33 74 131 269	0 0 0 0	2 3 8 1 7 5 1 26	0 0 0 0 0	19 128 2 0 502 0 0 652	0 0 0 0 0	493
[0 - 3M [Australia													
[0 - 3M [Canada	77 79 133 122 123 123		0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total access coming a second of an	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	3,06:0 65:0 45:4 18:1 1,199:0 5,827		0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
[0 - 3M [China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0)	
To - 3M	Switzerland		·		·		,			·				
[0-3M] [3M-17] [11-2Y] [12-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 1 0 0 0 0 0	(((((((((((((((((((
To - 3M	Other Central and eastern Europe countries non EEA		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0)	
[0 - 3M [Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((



General governments exposures by country of the counterparty

								Nordea Bank Abp							
								As of 31/12/2021							
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	10-3MT	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	33 88 33	0 0 3 3 4 4 4 4 0 0 3 36 5 8 6 0 0 129	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 4 0 36 86 0			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
=	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	11 7 33 (6	0 0 8 8 2 2 2 5 5 15 7 7 7 37 0 8 8 68 68	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 2 15 7 37 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 2 1 0 0		0 0 0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total coming amount of		Non-derivative financial as	ssets by accounting portfolio	'	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	45 48 0 0 0 0 0 0 0 0	45 48 0 0 0 0 0 0	45 48 0 0 0 0 0			0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 2 0	0 0 0 0	0 0 0		
Total	Belgium	93 0 196 0 0 2 239 2 39 3 39	93 0 195 0 0 0 238 247 38	93 0 199 0 6 85 27 34	6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 11 0 0 0 17 73	0 0 0 0 0	2 0 8 0 33 0 0	0 0 0 0 0	0 0 0 0		
Total	Bulgaria	/19	719	340		v	U	101		40	U	· ·		
To - 3M	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	3,101 100 0 25 172 20 3,464	20	345 17 100 0 25 171 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	678 0 0 0 0 0 0 0 1	0 1 0 4 15 74 80 174	0 0 0 0 0	0 0 3 1 21 6 822	0 0 0 0 0	732 112 0 0 63 0 0		
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		As of 30/06/2022													
						Dire	ct exposures	<u> </u>							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	ieet exposures	-	
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Finland	330 176 76 124 124 124 300 181 1,128	330 176 13 124 124 300 181 1,248	7 0 109 4	0	() () () () () () () () () ()	205 8 6 124 15 271 142 770	7 13 40 42 185 259 432 977	0	10 41 62 82 129 586 202 1,112	0 0 0	235 65 15 1 152 72 0	0	95	
[0 - 3M [France	0 66 0 0 0 0	0 65 0 0 0	0 66 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
Total	Germany	134 675 201 324 347 4656 2,155	0	80 527 3 27 3 443 0 1,083	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 0 0	0 0 0 0 0	0 0 0 14 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1	
[0 - 3M [Croatia	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [Greece	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [Hungary														
[0 - 3M [Ireland	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	ū	
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more	Latvia														



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		udivauve mairua assets	positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	11 100 (((((((((((((((((((0 0	13 106 0 0 0 0 0	0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [Malta													
[0 - 3M [Netherlands	33 33 (() 14 14 217	6 36 36 36 30 30 0 0 0 0 0 0 14 14 14 14 14 17 217	36 30 0 0 34 1 4 1	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
To - 3M	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Nordea Bank Abp												
							As of 30/06/2022	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Tatal asserting amount of		Non-derivative financial as	sets by accounting portfoli	D	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0 - 3M [Sweden	1,555 70,559 699 1,177 756 199 111 5,296	1,659 707 691 1,179 756 4 194 111 5,296	0 167 21 40	0		979 79 131 28 0 20 0 0 1,237	317 207 19 28 47 84 5 707	0 0 0	25 19 28 42 67 135 1	0 0 0	609 4,642 65 215 110 0 19	0 0 0 0 0	2
[0 - 3M [United Kingdom		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	6 155 266 11 9 9 277	96 2 272 2	5 89 19 16 97 0 322	0 0 0 0	(0 13 0 3 3 0 0 2	2 3 6 5 13 30 56 114	0 0 0 0	2 6 3 6 11 44 38	0 0 0 0 0	12 134 6 2 484 0 0	0 0 0 0 0	84
Total Tota	Australia	0.4	0.14	322	·		10	114		111		030		O4
To -3M	Canada	(15 55 122 100 155 454	0 19 3 SS 4 124 102 151 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	Hong Kong	454	434	U	0		v	U					0	0



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	derivative financial assets assets (net of short positions)	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	3,93,2 288 381 177 466 6,135	467			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((
[0 - 3M [China		0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((
To - 3M	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0		
Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((



General governments exposures by country of the counterparty

								Nordea Bank Abp							
								As of 30/06/2022							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	10-3M1 13M-2Y1	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	(2 4 4 6 119	0 0 2 2 2 3 3 3 3 7 7 7 7 44 4 4 6 6 1 0 0 117 117	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 3 7 44 61 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	10 11 2 33 (0	0 4 4 5 5 5 5 10 10 3 3 3 3 3 3 5 5 9 5 9 5 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 5 10 3 3 35 0	(() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 2 0 1 0 0		0 0 0 0 0 0 0 0

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Nordea Bank Abp

					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal a	mount		Accumulated imp	nairment, accumulated neg lit risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	or	which non-performing	r	On performing exposures ²	On non-performi	ng exposures³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	78,12	5,910	0		0	0	0	0	0	48,058	5,778							0
Debt securities (including at amortised cost and fair value)	50,08			-		-		-		52,499								
Central banks	5,92									8,528			0					
General governments	14,63					2	0	0		14,795			0					0
Credit institutions	28,24	6 0			0	2	0	0		27,929	0		0				1	0
Other financial corporations	55	6 0			0	0	0	0		51:	0		0				1	0
Non-financial corporations	73	4 2				2	0	0		733	6		0					0
Loans and advances(including at amortised cost and fair value)	323,34	277	4,320	4,320	2,980	647	1,688	1,567	1,991	332,194	333	4,171	4,171	2,806	597	1,671	1,56	1,805
Central banks			0	0	0	0	0	0	0		0		0 0					
General governments	2,52	2 1	. 37	37	37	0	2	2	0	4,63	1	3	4 34	3	:		2	32
Credit institutions	58	1 0	0	6	0	1	0	0	0	676	5 12		0 0					0
Other financial corporations	11,26	2 1	53	53	47	13	17	17	3	11,40	. 0	5	1 51	4	,	1-	1 1	1
Non-financial corporations	122,47	7 84	2,777	2,777	1,890	358	1,279	1,223	1,068	126,800	86	2,73	3 2,733	1,78	341	1,25	1,20	1,070
of which: small and medium-sized enterprises	52,18	8 36	991	991	784	169	499	464	482	53,129	40	929	9 925	107	165	6 44:	41	333
of which: Loans collateralised by commercial immovable property	43,17	4 6	555	555	218	53	59	45	286	44,462	9	561	0 560	221	5 51	7	6	376
Households	186,49	9 190	1,453	1,453	1,017	275	390	326	920	188,680	234	1,35	3 1,353	943	24:	40-	34	702
of which: Loans collateralised by residential immovable property	163,24	2 68	897	897	486	53	84	46	603	165,891	86	856	6 856	47	41	9:	5	630
of which: Credit for consumption	13,13		357	357	344	103	119	116	95	13,079		338	6 336	324	9	13:	13	96
DEBT INSTRUMENTS other than HFT	451,55	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	1,56	1,805
OFF-BALANCE SHEET EXPOSURES	117,35	8	436	436	337	195	24	24	10	116,075		400	400	352	163	20	21	10

Fig. 12 at 15 at 1

Performing and non-performing exposures Nordea Bank Abp

									Nordea t	запк мир								
					As of 31/03/2022									As of 30/06/2022				
		Gross c	carrying amount/ Nomin	al amount		Accumulated imp	pairment, accumulated no dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated no fit risk and provisions ^{6,8}	egative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performin	9,	On performing exposures ²	On non-perform	ming exposures	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perforr	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3	Серонич		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	71,65	3 4,924		0 0		0	۰	۰		71,424	6,280	15	15	15			0	0
Debt securities (including at amortised cost and fair value)	54,58	0 1		0		6				52,421		0			3	0	0	0
Central banks	7,10	14 (0 (0	0	0	0	7,120	0	0		0	0	0	0	0
General governments	17,84	13 1		0 (1		0	0	15,692	0	0		0	1	0	0	0
Credit institutions	28,35	57		0 (1		0	0	28,461		0		0	1	0	0	0
Other financial corporations	48	12 0		0 (0		0	0	473	0	0		0	0	0	0	0
Non-financial corporations	79	14 (0 (3	0	0	0	675	0	0		0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	337,20	6 365	3,77	4 3,774	2,568	643	1,365	1,271	1,462	332,345	342	3,238	3,238	2,591	611	1,241	1,204	1,559
Central banks		0 0		0		0	0	a	0		0	0		0	0	0	0	0
General governments	3,62	9 3	3	5 3	35	1	. 2	2	33	3,432	2 1	34	34	34	1	2	2	32
Credit institutions	1,11	15 11		0 11	10	1		a	0	1,040	ı i	15	15	15	3	15	15	1
Other financial corporations	12,58	16	. 4	9 48	42	9	13	13	2	12,345	5 1	49	46	47	9	30	30	2
Non-financial corporations	130,34	11 81	2,37	2,37	1,566	365	986	950	760	131,153	108	1,945	1,945	1,635	364	869	861	746
of which: small and medium-sized enterprises	52,84	12 50	86	6 86	718	173	3 431	414	323	51,623	3 40	820	820	759	157	400	395	268
of which: Loans collateralised by commercial immovable property	36,65	66 13	43	2 43	125	45	71	59	193	43,173	3 7	459	456	217	67	64	58	281
Households	189,53	14 266	3 1,30	8 1,30	912	266	365	307	667	184,375	5 232	1,195	1,199	861	234	326	297	779
of which: Loans collateralised by residential immovable property	163,92	12 80	82	8 821	3 458	52	86	51	580	164,777	83	784	784	458	52	95	69	558
of which: Credit for consumption	13,10	72	32	8 321	315	106	5 110	107	91	11,735	65	297	297	290	96	109	107	82
DEBT INSTRUMENTS other than HFT	463,43	9 5,290	3,77	4 3,774	2,568	648	1,365	1,271	1,462	456,190	6,622	3,252	3,252	2,605	614	1,241	1,204	1,559

(6) for the conductance shall below, accommission improvements, and accommission improvements, and accommission improvements and accommission in PREPT framework (terminists or 1:10.0 [F 132.0], which follows a sign convention based on a condicioid convention, as applied in Press V, the 1 prompting 32 and 11 of Regulation (EU) 2012/41 - 115 or Supervisory reporting threework, for the sufficiency of the suffici



Forborne exposures

			As of 30/	09/2021		As of 31/12/2021									
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
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)	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		533	263	207	201	326				
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		3,270	1,905	497	448	806				
Loan commitments given	114	45	6	0	53	0	140	72	4	0	65	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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-TTS 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.

⁽P) 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.



Forborne exposures

Nordea Bank Abp

			As of 31,	/03/2022		As of 30/06/2022									
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to of provisions for forbearance m	changes in fair redit risk and r exposures with	received on e	ancial guarantees exposures with the measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
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	o	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	o	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 $^{\it 3}$	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 F18.00 / F19.00), 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

ı		As of 30/09/2021 As of 31/12/2021													As of 3	1/03/2022			As of 30/06/2022						
Gross carrying amount				Accumulated	Gross carry	Gross carrying amount			Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated				
			Of which: I non- a performin		Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		subject to	Accumulated impairment ¹	value due to	
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	8.250	466	466	4.085	102	17	8.078	452	452	4.056	104	16	8.010	413	394	4.115	89	14	7.868	330	277	3.768	76	3	
B Mining and guarrying	1.391	527	527	1.386	323	0	1.208	541	541	1.202	329	0	801	130	27	795	42	0	661	99	22	661	50	0	
C Manufacturing	15,211	351	351	14,962	228	0	16,205	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	1.259	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	221	221	7.588	182	0	8.112	217	217	7.576	171	0	9.382	234	185	8.829	176	0	9.314	190	145	9.114	180	0	
H Transport and storage	9.404	683	683	9.128	292	0	9.047	585	585	8,779	211	0	9.102	620	546	8.917	229	0	8.189	534	476	8.189	198	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	70	70	2.357	28	0	3.105	68	68	2.802	25	0	3.036	68	57	2.786	26	0	
K Financial and insurance activities	10,248	24	24	9,730	29	0	11,784	26	26	11,275	30	0	11,751	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	42.290	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	277	4	0	353	3	3	258	3	0	346	2	1	254	3	0	323	2	1	223	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	822	12	12	654	10	0	828	11	11	659	11	0	791	11	9	628	12	0	767	10	9	617	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	2,777	2,777	104,615	1.620	17	126.806	2.733	2.733	109.012	1.581	16	130.341	2.372	1.823	113.008	1.337	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 white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.