

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	23,004	23,645	23,798	24,315	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,004	23,645	23,798	24,315	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	26,318	26,845	27,061	27,602	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	26,318	26,845	27,061	27,602	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	29,164	30,815	31,021	32,008	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	29,164	30,815	31,021	32,008	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	140,925	138,719	138,579	139,333	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	140,925	138,719	138,579	139,333	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	16.32%	17.05%	17.17%	17.45%	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	16.32%	17.05%	17.17%	17.45%	(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	18.68%	19.35%	19.53%	19.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.68%	19.35%	19.53%	19.81%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Total capital (as a percentage of risk exposure amount) - transitional definition	20.69%	22.21%	22.38%	22.97%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.69%	22.21%	22.38%	22.97%	(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	558,509	533,497	555,179	556,605	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	4.71%	5.03%	4.87%	4.96%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	26,318	26,845	27,061	27,602	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	26,318	26,845	27,061	27,602	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	558,509	533,497	555,179	556,605	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	558,509	533,497	555,179	556,605	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.71%	5.03%	4.87%	4.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.71%	5.03%	4.87%	4.96%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	29,164	30,815	31,021	32,008	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,004	23,645	23,798	24,315	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,991	4,003	4,021	4,016	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	22,062	22,491	22,315	22,850	C 01.00 (x0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-197	-353	-240	-227	C 01.00 (r0180,c0010)	Adsches 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A1.4	Other Reserves	1,080	1,080	1,080	1,080	C 01.00 (x0200,c0010)	Acticies 4(117) and 20(1) point (e) of CRR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	Funds for general commong rosk Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,c0010)	Acticle B4 of CRR
	A1.7	Adjustments to CETs due to prodential filters (-) Intangible assets (including Goodwill)	-410	-380	-414	-374	C 01.00 (r0350,c0010)	Acticine 32 to 35 of and 35 (1) point (8) of CRR Acticine 4(113), 36(1) point (b) and 37 of CRR. Acticine 4(115), 36(1) point (b) and 37 point (a) of CCR
	A1.8	(-) intangone assets (including uppower) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-2,723	-2,678	-2,587	-2,674	C 01.00 (+0300,c0010) + C 01.00 (+0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR.
	A1.9	DTLs	-28	- 34	-31	-29	C 01.00 (r0370,c0010)	
	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 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-187	-160	-234	-214	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 01.00 (r9430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0460,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (i) of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-17	-14	-14	-14	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRR; Articles 36(1) point k) (b), and 379(3) of CRR; Articles 36(1) point k) (b), and 153(b) of CRR and Articles 36(1) point k) (b) and 153(b) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-17	-14	-14	-14	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (6), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET's 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
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 26(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	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)	Addiction 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 43(1) to (3) and 79 of CFR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Artische 48 of CFR
	A.1.18A		-32	-55	-72	-68	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A1.19		0	-41	-41	-22	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-534	-245	-14	-7	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.6 + 1.1.8 + 1.1.1.26)	4
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2		3,314	3,200	3,263	3,287	C 01.00 (r0530,c0010)	Acticine GI of CFRR
	A2.1		3,336	3,225	3,288	3,312	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		-22	-25	-25	-24	C 01.00 (r0590,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26,318	26,845	27,061	27,602	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,845	3,970	3,960	4,406	C 01.00 (x0750,c0010)	Article 71 of CRFR
	A4.1		2,978	3,466	3,459	3,903	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	-133	504	501	503	C 01.00 [r0910,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0940,c0010]	
	A.2	Other the 2 Calptai components and deductions	-133	504	501	503	C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0970,c0010)	
	A4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	140,925	138,719	138,579	139,333	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 96 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r9010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.32%	17.05%	17.17%	17.45%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.68%	19.35%	19.53%	19.81%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.69%	22.21%	22.38%	22.97%	GA3 (5)	<u> </u>
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	23,004	23,645	23,798	24,315	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.32%	17.05%	17.17%	17.45%	[0.1)(8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
	F	Adjustments to ATL due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,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 (r9440,c0040)	
		ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a					1	

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

		RWAs			Ī
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	103,854	100,741	100,022	99,714	C02.00 (6040, c0019) (-C07.00 (6080, c0220, 4091) + C07.00 (6110, c0220, 4091) + C07.00 (6130, c0220, 4091) + C08.01 (6040, c0200, 5091) + C08.01 (6040, 60200, 5091) + C08.01 (6040, 50200, 5091) + C08.01 (6040, 50200, 5091) + C08.01 (6040, 50200, 5
Of which the standardised approach	12,609	11,072	10,971	10,662	C 02.00 (r0080, 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	7,456	7,583	7,848	7,432	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	80,747	79,127	77,905	78,702	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	2,911	2,774	2,831	3,265	C6730 (6090, c0220, s001) + C67.00 (6110, c0220, s001) + C07.00 (6130, c0220, s001) + C08.01 (6040, c0200, s002) + C08.01 (6040, c0200)
Credit valuation adjustment - CVA	654	596	523	602	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,638	2,162	2,737	2,620	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,470	4,805	5,154	5,586	C 02.00 (r0520, c0010)
Of which the standardised approach	763	733	703	749	C 02.00 (r0530, c0010)
Of which IMA	3,707	4,072	4,450	4,837	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	337	248	232	232	C19.00 (r0010, c0601)*12.5+C20.00 (r0010,c0450)*12.5+MAX(C24.00(r0010,c0090),C24.00(r0010,c0100),C24.00(r0
Large exposures in the trading book	0	0	Ū	0	C 02.00 (r0680, c0010)
Operational risk	16,048	16,048	17,874	17,874	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	16,048	16,048	17,874	17,874	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	11,350	11,592	9,439	9,673	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	140,925	138,719	138,579	139,333	

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.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	14,710	19,777	5,565	10,857
Of which debt securities income	949	1,344	430	872
Of which loans and advances income	12,053	16,613	4,760	9,316
Interest expenses	9,132	12,230	3,590	6,956
(Of which deposits expenses)	3,523	4,976	1,669	3,169
(Of which debt securities issued expenses)	3,921	5,340	1,383	2,741
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2,061	2,759	695	1,415
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	-479	-647	-223	-434
Gains or (-) losses on financial assets and liabilities held for trading, net	1,501	1,571	746	1,090
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-157	-29	-51	-32
Gains or (-) losses from hedge accounting, net	83	46	24	25
Exchange differences (gain or (-) loss), net	-94	80	-214	-127
Net other operating income /(expenses)	24	30	5	19
TOTAL OPERATING INCOME, NET	8,516	11,357	2,956	5,857
(Administrative expenses)	2,949	3,952	1,065	2,133
(Cash contributions to resolution funds and deposit guarantee schemes)	356	397	83	121
(Depreciation)	450	604	137	273
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	64	89	17	20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-14	11	7
(Other provisions)	65	103	5	12
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-3	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)	93	201	17	83
(Financial assets at fair value through other comprehensive income)	-1	1	-3	-2
(Financial assets at amortised cost)	95	200	20	85
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	14	195	0	0
(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	258	321	99	172
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	4,848	6,240	1,736	3,399
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,818	4,927	1,360	2,663
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,818	4,927	1,360	2,663
Of which attributable to owners of the parent	3,818	4,927	1,360	2,663

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	6/2024		
			air value hierarch				Fair value hierarchy			,	air value hierarch	y		١	air value hierarch	у	
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	60,256				51,133				43,872				44,061				IAS 1.54 (i)
Financial assets held for trading	94,748	17,355	74,419	2,975	70,100	7,990	59,872	2,238	90,213	18,216	69,840	2,158	88,926	18,218	67,658	3,050	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	67,042	2,863	61,258	2,921	66,905	2,444	61,425	3,036	72,296	4,340	64,845	3,110	72,682	2,627	66,930	3,126	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	33,685	10,924	22,232	530	35,868	9,252	25,189	1,427	36,568	12,854	21,946	1,768	37,380	11,700	25,369	310	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	272,754				275,025				271,170				270,050				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	4,978	0	4,978	0	4,508	0	4,508	0	4,614	0	4,614	0	3,800	0	3,800	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,590				-871				-876				-723				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	9,353				8,573				9,414				8,872				
TOTAL ASSETS	541,227				511,241				527,269				525,048				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)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/0	16/2024			
		Gross carry	ring amount ⁽²⁾		Acı	umulated impairmen	1t ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	Gro	ss carrying amount	t ^[7]	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	33,687	0	0	-2	0	0	35,872	0	0	-4	0	0	36,569	0	0	-2	0	0	37,382	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		51	0	0	0	0	0	57	0	0	0	0	0	64	0	0	0	0	0	74	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	258,047	13,978	2,188	-225	-376	-984	257,936	16,193	2,408	-206	-409	-1,029	250,917	19,457	2,301	-181	-434	-1,016	249,929	19,080	2,542	-191	-414	-1,032	Annex V.Part 1.32, 44(a)

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

⁽F) 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)

(mar Eory)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	79,314	59,135	68,952	67,520	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	56,189	58,137	58,221	57,448	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	364,145	352,293	357,597	359,766	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	5,952	4,633	4,136	3,864	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,076	-869	-1,024	-1,035	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	675	718	683	670	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,246	866	940	908	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	5,423	5,124	8,891	5,580	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	510,867	480,036	498,396	494,720	IAS 1.9(b);IG 6
TOTAL EQUITY	30,360	31,205	28,873	30,328	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	541,227	511,241	527,269	525,048	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	amount (1
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		35,513	30,787	26,150	24,180	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	410	685	95	1,318	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	5,169	3,711	3,911	3,699	Annex V.Part 1.31
	Central banks	9,694	7,292	6,421	5,673	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,094	895	859	854	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,212	15,137	18,311	18,321	Annex V. Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,624	6,607	6,215	6,998	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	27,508	22,204	26,996	27,494	Annex V.Part 1.42(c),44(c)
D it	of which: Current accounts / overnight deposits	3,068	3,044	5,012	3,017	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	14,923	15,203	16,747	17,285	Annex V. Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,717	11,290	10,486	10,539	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	86,797	85,014	87,172	91,272	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	64,611	70,234	64,398	64,787	ECB/2013/33 Annex 2.Part 2.9.1
	Households	99,282	100,144	99,358	102,037	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	87,000	84,853	85,283	87,837	Annex V.Part 1.42(f), 44(c)
Debt securities issued		196,887	188,940	196,664	191,979	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	5,103	5,720	5,689	6,216	Annex V.Part 1.37
Other financial liabilities		11,204	5,081	7,081	5,339	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		505,599	474,198	488,906	488,597	



Market Risk Nordea Bank Abp

									reoraca ba	шинор												
	SA						М									IM						
			VaR (Memoran	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP		VaR (Memor	randum item)	STRESSED Var (M	lemorandum item)		TAL DEFAULT ATION RISK CHARGE	ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	E PREVIOUS DAY (Vart-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	372	444	124	41	211	81							147	42	249	80						
Of which: General risk	0	0	111	37	162	61							125	37	183	62						
Of which: Specific risk Equities	371 354	424 263	13 15	4	49	21							22	b 2	66 56	18 16						
Of which: General risk	314	203	10	0	0	0								0	0	0						
Of which: Specific risk	88	71	15	4	56	9							11	3	56	16						
Foreign exchange risk	0	0	7	2	12	3							7	1	14	2						
Commodities risk	37	27	0	0	0	0							0	0	0	0						
Total	763	733	101	32	144	52	24	25	27	23	21	3,707	111	33	168	55	26	25	20	20	9	4,072
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	16/2024					
Traded Debt Instruments	451	500	158	48	219	55							180	46	251	88						
Of which: General risk	0	0	144	42	176	42							170	42	193	67						
Of which: Specific risk	438	481	14	6	44	13							11	3	58	21						
Equities	229	227	11	2	57	13							10	4	36	10						
Of which: General risk	19	36	0	0	0	0							0	0	0	0						
Of which: Specific risk	76	55	11	2	57	13							10	4	36	10						
Foreign exchange risk	0 23	0	6	2	12	4							7	2	13	3						
Commodities risk Total	703	749	137	39	157	39	43	39	19	10	9	4,450	162	42	175	59	31	31	18	11	19	4.837
Total	703	743	137	35	107	35	43	39	10	10		4,400	102	42	1/0	39	31	31	10	- 11	10	4,037

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.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Value ¹	Flisk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	81.426	85.181	246		71.620	75.227	211	
	Central sovernments or central banks Resional sovernments or local authorities	9,737	5,064	240		10,806	75,227 5,682	211	
	Public sector entities	2,720	.,	0		20,000	0		
	Multilateral Development Banks	2,859	2,839	0		2.993	2,973		
	International Organisations	683	683	0		732	732	0	
	Institutions	1,334	1,334	64		1,375	1,375	90	
	Corporates	1,854	1,551	1,464		1,864	1,543	1,455	
	of which: SME	1,115	931	844		1,128	934	846	
	Retail	4,619	4,193	3,306		4,503	4,082	3,025	
Consolidated data	of which: SME	777	723	504		774	720	503	
	Secured by mortalistics on immovable property	3,175	3,011	1,055		2,924 36	2,764	968 12	
	of which: SME	36	34 44	65	10	30	30	65	
	Exposures in default Items associated with particularly high risk	~		12	40				
	Covered bonds			0					
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CRII)	1,682	1,417	2,282		1,719	1,457	2,423	
	Equity	1,750	1,750	3,903		2,243	2,243	2,642	
	Other exposures	540	528	417		485	477	322	
	Standardised Total ²	109,728	107,605	12,638	14	101,329	98,598	11,109	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, No	Original Exposure ^s	Exposure Value ⁴	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	8,695	9,091	0		8,611	9,051	14	
	Regional governments or local authorities	7,201	2,738	0		7,633	2,896	0	
	Public sector entities	0	0	0		٥	0	0	
	Multilateral Development Banks	0	0	0		٥	0	0	
	International Organisations	0		0		0	0		
	Institutions	47	47	1		92	92	2	
	Corporates	46	19	30		78	44	43	
	of which: SME	38	15	13		44	16	15	
	Retail	1,859	1,653	1,215		1,915 527	1,695	1,247	
SWEDEN	of which: SME	512	479	334		527	492	345	
ONLDEN	Secured by mortgages on immovable property	1	1			1	1		
	of which: SME								
	Exposures in default			12	0				U
	Items associated with particularly high risk Covered bonds			12					
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
I	Claims on imittations and corporates with a ST credit assessment Collective investments undertakings (CIU)		79	59			41		
I	Collective investments undertakings (CIUI) Equify		39	52		40	41	57	
	County Other exposures	31	20	32		12	40 24	12	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	20.381	10,215			9.912	9,952		
	Central dovernments or central banks Regional dovernments or local authorities	1,833	10,215	1		2,054	1,452	1	
	Public sector entities	1,020	1,000			2,034	1,420		
	Multilateral Development Banks						0		
	International Organisations						0		
	Institutions			0		22	22	22	
	Corporates	1,149	1,034	963		1,131	1,018	945	
	of which: SME	882	819	748		881	818	745	
	Retail	913	764	570		844	710	530	
DENMARK	of which: SME	74	68	48		70	63	45	
DEINMARK	Secured by mortalistics on immovable property	44	44	17		45	46	17	
	of which: SME	34	34	12		36	36	12	
	Exposures in default	23	18	28	- 4	22	18	26	-
	Items associated with particularly high risk			0					
	Covered bonds			0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)	202	142	230		182	135	247	
	Equity	200		2.00				247	
	Other exposures		60	60		**		55	
	The desired Tabl ²				4	-			

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	38,041	41,076	184		31,976	35,004	59	
	Regional dovernments or local authorities	346	597	0		379	611	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	350	350	0		381	381		
	International Ordanisations								
	Institutions	0		17		15	15	15	
	Corporates of which: SME	17	17	17		25	15	15	
	Retail					2			
	of which: SME	,		0		1			
FINLAND	Secured by morbialiss on immovable property	0		0			0		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
I	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 (CRII)			0					
	Equity	1,605 17	1,605 17	3,745		2,036 17	2,036 17	2,226	
I	Other exposures	D.	1/	11		17	1/	10	
	Standardised Total ²								

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	includes general credit risk adjust	nents.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2013	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central dovernments or central banks	3,236	3,044	34		3,636	3,366	25	
	Regional dovernments or local authorities	133	118	24		170	151	30	
	Public sector entities	0				0 27	27	°.	
	Multilateral Development Banks	0				27	27	°.	
	International Ordanisations								
	Institutions	404	247	232		438	268	253	
	Corporates of which: SME	171	74	232		176	75	60	
	of which: SME Retail	1.024	1.767	1,315		1.721	1.668	1,241	
	of which: SME	177	175	121		164	163	112	
NORWAY	Secured by mortglages on immovable property	3,126	2,962	1.037		2,873	2.713	242	
	of which: SME	0,120	2,002	0		2,073	2,723		
	Exposures in default	26	22	31		35	23	77	1
	Items associated with particularly high risk			0		0			
	Covered bands					0		ò	
	Claims on institutions and corporates with a ST credit assessment					0		ò	
	Collective investments undertakings (CRII)	0		0			0		
	Equity	36	36	36		82	82	82	
	Other exposures	410	410	316		355	355	295	
	Standardised Total ²				7				1

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	HOTOLO DOING POP											
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure ¹	Esposure Velue ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)							16				
	Central governments or central banks	17,178	17,178			13,713	13,713	16				
	Resional sovernments or local authorities Public sector entities	9				ů						
	Public sector entities Multilateral Development Banks	770	710			590	570					
	International Organisations			0			0.00					
	Institutions			0								
	Corporates	0		0			0					
	of which: SME	0	0	0		0	0	0				
	Retail	3	1	1		3	1	1				
UNITED STATES	of which: SME	2	1	0		2	1	0				
OIVITED STATES	Secured by mortalisies on immovable property	1	1	0		1	1	0				
	of which: SME	0		0			0					
	Exposures in default	0			0				0			
	Items associated with particularly high risk	0										
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		ů	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	513	442	677		536	458	692				
I	Coulty Equity						0					
	Other exposures	0		0		0	0	0				
	Standardised Total ²				0				0			

					Standardised Ap	proach						
			As of 30/09/2	023				As of 31/12/2023				
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central sovernments or central banks	7	423	1		11	347	1				
	Resional sovernments or local authorities	9										
	Public sector entities Multilateral Development Banks	1,693	1.693			1,902	1,902					
	Mutitateral Development Banks International Organisations	1,003	1,003			1,902	1,902					
	Institutions	131	131	26		135	138	28				
	Corporates	189	189	189		171	171	171				
	of which: SME			0			0					
	Retail	0		0			0					
LUXEMBOURG	of which: SME	0	0	0		0	0	0				
LUXEMBOURG	Secured by mortalisies 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											
	Collective investments undertakings (CIUI)	414	358	650		439	386	732				
	Equity	61	61	61		67 30	67 10	67 10				
	Other exposures	2	2			30	10	10				
	Standardised Total ²											

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, N)	Original Esposure ³	Exposure Value ¹	fisk exposure amount	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,507	2,575	0		2,632	2,704	0	
	Resional sovernments 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 Ordanisations	0		0		0	0	0	
	Institutions	296	295	6		186	186	4	
	Corporates	2	7	7		6	6	6	
	of which: SME	1		1					
	Retail	2				2	0		
GERMANY	of which: SME								
	Secured by mortstates on immovable property of which: SME			0					
	Emposures in default			0	0	1	0		
	Items associated with particularly high risk			0					
	Covered bands			0			0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CRII)	15	12	18		25	11	17	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0		
	Standardised Total ²				0				0

					Standardised Ap	proach	Standardised Approach									
			As of 30/09/2	023			As of 31/	12/2023								
	(min DE NA	Original Exposure ¹	Exposure Velue	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	101	101 106 0 47 52 0													
	Regional dovernments or local authorities															
	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	363	303	6		229	219	4								
	Corporates	1	1	1		1	1	1								
	of which: SME	3	1	1		1	1	1								
	Retail: of which: SME	1	1	0		1	0									
UNITED KINGDOM	of which: SME Secured by mortalistics on immovable property	0		0			0									
	of which: SME	0														
	Exposures in default															
	Items associated with particularly high risk	0	0	0		0	0	0								
	Covered bonds	0	0	0		0	0	0								
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0								
	Collective investments undertakings (CIUI)	274	242	363		275	238	360								
	Equity	0		0			0									
	Other exposures	٥	۰			۰										
	Standardised Total ²	O Griginal exposure, unilies Exposure value, in reported before taking into account any effect due to credit convention to coredit nik miligation inchesiques (e.g., substitution effects).														

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
				03/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central dovernments or central banks	70,781	74,048	174		70,961	74,263	176	
	Regional governments or local authorities	10,434	5,204	26		10,829	5,284	26	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2,797	2,777	0		2,875	2,849	0	
	International Organisations	781	781	0		806	805	0	
	Institutions	1,665	1,666	74		1,269	1,259	66	
	Consorates	1,992	1,697	1,610		2,068	1,719	1,630	
	of which: SME	1,131	952	865		1,190	987	808	
	Retail	4,227	3,834	2,841		4,186	3,806	2,820	
Consolidated data	of which: SME	735	682	476		736	683	476	
CONSCIDENCE GATE	Secured by mortalises on immovable property	2,551 35	2,402 35	842		2,411	2,315	811 12	
	of which: SME	63	30	12		34	34	54	
	Exposures in default	63	43	63	13	30	43		,
	Items associated with particularly high risk								
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,957	1.647	2,686		1,946	1,662	2.582	
	Consective investments undertakings (Cital	2,167	2,167	2,329		2,000	2,000	2,165	
	Other exposures	475	475	381		454	449	367	
	Standardised Total 2	20,520	96,741	11.024	12	99.862	96,456	10.710	10
		(1) Original exposure, unlike Exposu						20,720	

					Standardise	nd Annonach			
	1		As of 31/	03/2024			As of 30:	106/2024	
		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
	(minEUR, %)	13.017	13.310	10		12.186	12.435	12	
	Central dovernments or central banks	7,424	2,580	10		7,670	2,751	12	
	Regional sovernments or local authorities Public sector entities	7,024	2,000			0.00	2,732	0	
	Multilateral Development Banks	o o				0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	82	2		45	45	1	
	Corporates	124	87	85		116	81	79	
	of which: SME	51	19	18		49	19	17	
	Retail	1,640	1,631	1,199		1,897	1,685	1,239	
SWEDEN	of which: SME	509	477	333		522	422	342	
SWEDEN	Secured by mortgages on immovable property	1	1			0		0	
	of which: \$345								
ĺ	Exposures in default Nems associated with particularly high risk	7	5	8		2		2	
ĺ	Items associated with particularly high risk Covered bonds		0						
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)	45	42	70		50	45	85	
ĺ	Equity	51	51	60		53	53	63	
	Other exposures	32	32	21		30	25	16	
	Standardised Total ²				1				1

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(title DUR, No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	9,547	9,570	1		9,067	9,092	1	
	Regional governments or local authorities	1,927	1,217			2,033	1,198		
	Public sector entities		0			0			
	Multilateral Development Banks International Organisations	°	0			0			
	Institutions	ž.				0			
	Corporates	1.177	1.062	1.010		1.192	1.077	1.004	
	of which: SME	891	539	767		927	865	792	
	Retail	773	658	492		715	612	457	
	of which: SME	64	57	41		60	53	38	
DENMARK	Secured by mortalistics on immovable property	45	45	17		44	44	17	
	of which: SME	35	35	12		34	34	12	
	Exposures in default	22	17	25	5	12	11	17	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	۰	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment		0						
1	Collective investments undertakings (CIU)	234	166	250		237	170	311	
1	Equity	5	5	5			57	5	
	Other exposures	63	3	63		5/	3/	3/	
	Standardised Total ²								

					Standardis	ed Approach			
			As of 31	63/2024			As of 30	/06/2024	
	(minU.R. %)	Original Exposure ⁶	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	19,153	22,056	121		21,076	23,961	116	
	Regional governments or local authorities Public sector entities	378	625	0		409	645	0	
	Public sector entities Multilateral Development Banks	391	391	0		426	426	0	
	International Organisations		0	0		0		0	
	Institutions	0	0	0		0	0	0	
	Corporates	60	60	60		61	61	61	
	of which: 5345 Retail	11	11	11		12	12	12	
	Retail of which: SME	1	1	0		,		0	
FINLAND	Secured by mortalistics on immovable property		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	
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0		0			
	Collective investments undertakings (CIU)	34	34	34		23	23	23	
	Equity	2,032	2,032	2,184		1,866	1,865	2,022	
	Other exposures	18	18	- 11		18	18	11	
	Standardised Total ²				•				

		(2) Total value adjustments and prov	isions per country of counterparty	excludes those for securitisation (sposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(mb EUR, No	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Comit of measurements or control banks in and an anti-modern in an anti-modern in	3,100 150 0 0 0 7 424 150 1,200 147 2,501 6 32	2,865. 128 0 0 0 6 5 5 5 1,935 144 2,352 0 0 0 0	0 20 0 0 0 1 222 22 1,143 100 623 22 22 0 22 0	11	1,950 138 0 0 7 455 1364 1,551 120 2,354 0 33	1,633 122 0 0 0 6 291 74 1,607 2,207 2,207 2,607	0 20 0 0 0 1 276 29 1,115 26 720 20 3	6
	Converted boards Claims on institutions and coroneales with a ST credit assessment Collective investments undertakinas (CIU) Equity Other exocurum Standardioud Total Standardioud Total	0 0 79 339	0 0 79 339	0 0 0 79 262	12	0 0 0 75 327	0 0 75 327	0 0 0 75 261	

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Nordea Bank Abp								
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Committee Section Committee Se	21,404 6 700 700 700 700 700 700 700 700 700 7	21,464 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	22,005 0 0 7.62 0 0 0 0 0 0 4 1 0 0 0 0 0 0 0 0 0 0 0 0	22,005 0 723 0 0 0 0 0 0 2 2 2 2 2 1 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
	Standardised Total ²				۰				0

					Standardis	ed Approach			
			As of 31/	63/2024			As of 30/	06/2024	
	(min EUR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG LUXEMBOURG LUXEMBOURG Security Control Co	Man demonstrate or control banks or control banks for an or control banks for an or control banks for an or control banks per ext. per ext.	11 0 0 1,618 0 127 127 123 0 0 0 0 0 0 0 0 0 0 0 0	367 0 1,656 117 117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 22 27 7 0 0 0 0 0 0 0 0 0 0 0 0	0	11 0 0 1,600 3 3 7 174 0 0 0 0 0 0 0 0 0 0 0	2811 0 0 1,0039 3 3 27 174 0 0 0 0 0 0 0 0 0 0 0 1 2 1 2 1 2 1 2 1	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(mb EUR, No	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central abvenments or central banks Regional governments or local authorities	3,391	3,467	0		3,563	3,568	0	
	Public sector entities		0	0				0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	254	254	5		229	229	5	
	Corporates	6		6		5		5	
	of which: SME Retail	9				2	9	9	
	Retail of which: SME	î		0		î		0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds		0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU) Equity	15	12	17		15	12		
	Other exposures	i i					·		
	Standardised Total ²				۰				0

		(2) local value adjustments and pro	minim per county or country and	to and superior or are an area	Appearance of the second	mintaquanena.			
					Standardise	ed Approach			
			As of 31	63/2024			As of 30	/06/2024	
	(min EUR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control communities (control	100 g g g g g g g g g g g g g g g g g g	265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 1 1 1 0 0 0 0 0 0	۰	622 0 0 0 0 0 1222 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 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 4 1 1 1 1 0 0 0 0 0 0 0 0 2 2 2 2 3 2 3 2 3 3 2 3 3 2 3 3 3 3	0

Credit Risk - IRB Approach

Nordea Bank Ahn

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	opesure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		32,975	1	31,513	3,941	1	108	33,490	0	32,023	3,868	0	96
	Corporates		192,887	1,523	154,605	62,008	997	1,143	186,226	1,711	149,626	59,993	991	1,244
		Corporates - Of Which: Specialised Lending	29	0	23	8	0	0	131	0	48	26	0	0
			58,272	832	53,600	17,209	763	410	60,112	858	55,148	17,417	632	518
	Retail	Retail - Secured on real estate property	200,609 159,351	1,312 790	187,844 156,282	25,080 17.483	3,078	512 237	203,215 164,254	1,340 827	190,793 161,171	25,519 18,210	3,053 1,453	473 235
		Retail - Secured on real estate property - Of Which: SME	1.109	15	1.026	188	32	237	1.080	15	201,171	182	31	235
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	158.242	775	155.256	17.295	1.382	231	163.174	812	160.175	18.028	1.422	230
		Retail - Qualifying Revolving	150,242	7/5	150,236	17,200	1,302	0	163,174	0.17	100,175	10,020	1,422	230
		Retail - Other Retail	41.258	522	31.561	7.597	1.663	275	38.961	513	29.622	7.309	1.600	238
		Retail - Other Retail - Of Which: SME	1.623	73	1.286	683	238	29	1.601	66	1.200	633	208	24
		Repail - Other Repail - Of Which: non-SMF	39.634	440	30.275	6.914	1.425	246	37.360	448	28.422	6.676	1.392	214
	Equity		0	0	0	0	0		0	0	0	0	0	
		redit-obligation assets				3,041						2,959		
	IRB Total ²					94,069						92,339		

(1) Original 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)

() Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quart

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Originati	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	9,707		9.467	0 931	0	0 22	10.109	0	9.797	0 978	0	0 24
	Corporates	53.243	312	43,646	16.425	198	247	52,768	477	43.261	16.379	188	320
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	97	0	21	16	0	0
	Corporates - Of Which: SME	17,452	246	16,390	4,162	165	153	18,579	268	17,434	4,377	94	177
	Retail	58,082	112	57,684	2,869	277	49	59,654	133	59,261	3,051	318	47
	Retail - Secured on real estate property	52,556	62	52,530	1,786	78	22	54,082	77	54,056	1,919	97	25
SWEDEN	Retail - Secured on real estate property - Of Which: SME	94	0	91	18	0	0	93	0	89	17	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	52,461	61	52,439	1,768	78	22	53,989	76	53,967	1,901	96	24
	Retail - Qualifying Revolving Betail - Other Betail	5,527	50	5.155	1.083	199	27	5,572	0 57	5.204	1.132	221	23
	Retail - Other Retail - Other Retail - Of Which: SME	5,527 275	50	5,155	1,083	199	27	5,572 275	57	203	1,132	221	23
	Retail - Other Retail - Of Which: non-SME	5.252	45	4.947	978	179	25	5.297	50	5.002	1.030	201	21
	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	30/09/2023					As of	31/12/2023		
		Original E	isposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original E	xposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
DENMARK	Counted labor and certal governments Comparation Comparation Offfence Specialment anning Comparation Offfence Specialment anning Comparation Offfence Specialment anning Comparation Offfence Specialment anning Resid Securism on and case ampropring Offence Special Resid Securism on and certain propring Offence Special Resid Offence Special Speci	0 13,986 38,993 0 15,758 52,595 42,649 106 42,543 0 9,856 162 9,894	0 0 5557 0 238 341 226 1 225 0 115 8	0 13,570 31,802 0 14,827 50,873 42,240 100 42,140 0 8,633 131 8,502	0 1,367 10,571 0 3,825 8,138 6,319 18 6,301 0 1,819 51 1,768	0 0 321 0 250 744 388 1 387 0 356 18	0 65 3228 0 103 138 43 0 43 0 95 5	0 14,013 37,516 0 16,334 53,762 45,746 0 7,914 155 7,759	0 0 574 0 219 345 1 245 1 244 0 101 7	0 13,613 30,726 0 15,088 52,084 45,395 45,299 0 8,889 122 8,567	0 1,340 10,192 0 3,807 8,323 6,802 20 6,781 0 1,521 48 1,473	0 0 359 0 234 675 406 2 404 0 270 14	0 54 314 0 84 110 46 0 45 0 45 0
	Equity Other non-credit-obligation assets	0		0	8	0	0		0	0			

							IRB Ap	proach					
				As o	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	frein EUR. No		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Ofwhich:	and provisions
	Central banks and central severnments		defaulted			defaulted			defaulted			defaulted	
	Institutions Corporates	543 32,303	0 410	497 25.374	182 10.067	0 334	1 275	531 29.622	0 414	486 23.515	194 9.512	0 263	1 314
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	29 11.220	0 200	23 9.278	8 3.617	0 230	0	34 11.017	0 277	27 9.136	10 3.531	0 233	0 171
	Retail - Secured on real estate property	49,309 31,402	735 418	42,999 31,272	6,360	1,754	262 128	48,699 31,265	729 418	42,822 31,141	6,387	1,735	257 122
FINI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	833 30,569	13 405	760 30.512	133 2,836	27 738	5 123	813 30,452	12 406	741 30,400	126 2.887	26 798	5 117
	Notal - Secured on real estate property - Of Wherit non-SME Retail - Qualifying Revolving Retail - Other Retail	0	405 0 317	0	2,836 0 3,391	738 0 989	123 0 134	0	0	0	2,887 0 3,373	738 0 971	0
	Retail - Other Retail - Of Which: SME	17,907 951	55	11,727 805	446	185	20	17,433 935	311 49	11,681 759	414	161	135 18
	Retail - Other Retail - Of Which: non-SME Equity	16,956 0	263 0	10,922 0	2,945 0	804 0	114 0	16,498 0	262 0	10,923 0	2,959	810 0	118 0
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original 8	isposure 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	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,504	0	4,514	302	0	9	4,943	0	4,947	290	0	10
	Corporates	36,274	198	30,662	14,563	141	209	35,137	196	29,660	13,938	175	203
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,810	79	11,989	5,152	58	81	13,232	94	12,379	5,331	72	83
	Retail	38,564	98	34,328	7,446	245	55	38,902	107	34,631	7,488	267	52
	Retail - Secured on real estate property	31,184	69	28,685	6,271	158	41	31,444	72	28,973	6,333	164	40
NORWAY	Retail - Secured on real estate property - Of Which: SME	76	1	74	18	3	1	72	1	70	18	3	0
INUNWAT	Retail - Secured on real estate property - Of Which: non-SME	31,108	68	28,611	6,253	155	40	31,373	71	28,903	6,315	161	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,380	30	5,643	1,175	87	14	7,458	35	5,658	1,155	103	12
	Retail - Other Retail - Of Which: SME	139	4	113	56	16	2	139	3	90	45	12	1
	Retail - Other Retail - Of Which: non-SME	7,241	25	5,530	1,119	71	13	7,319	32	5,568	1,110	91	11
	Equity	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 or	30/09/2023					Aso	131/12/2023		
		Originati		Exposure Value ¹	Risk exposure		Value adjustments	Originat	Exposure ¹	Exposure Value ¹	10.5		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	313		247 3.559	87	0	0	320 5.723	0	256 3.646	89 1.238	0	0 3
	Corporates Corporates - Of Which: Specialised Lending	5,556	4	3,559	1,169	0	9	5,723	3	3,646	1,238		9
	Corporates - Of Which: SME	83		46	14			15		13	13		
	Retail	279		266	30			289	2	275	30	4	1
	Retail - Secured on real estate property	233	2	233	20	3	;	240	1	239	21		i i
	Retail - Secured on real estate property - Of Which: SME	0	ô	0	0	0	0	0	o o	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	233	2	233	20	3	1	240	1	239	21	2	
	Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
	Retail - Other Retail	46	1	33	9	2	0	50	1	36	10	2	0
	Rotall - Other Retail - Of Which: SME	5	0	1	1	0	0	5	0	1	1	0	0
1	Retail - Other Retail - Of Which: non-SME	41	1	32	8	2	0	45	1	35	9	2	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
1	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
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							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 124	0 0	0 110	0 44	0	0	0 222	0	0 208	0 69	0	0 0
	Corporates Corporates - Of Which: Specialised Lending	7,070	11 0	5,382 0	1,450	0	23 0	6,629	11 0	5,170 0	1,326	0	20 0
	Corporates - Of Which: SME Retail.	331 44	0	277 42	75 5	0	0 0	364 44	0	343 42	112 4	0	1 0
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	35 0	0	35 0	0	0	0	35 0	0	35 0	0	0	0
LUXEMBOOKS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	35 0	0	35 0	0	0	0	35 0	0	35 0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	7 0	0	0	0	9	0	8	0 0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	8	0	7	0	0	0	9	0	7 0	0 0	0	0
	Other non credit-obligation assets IRB Total												

(i) 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 effe

							IRB Ap	proach					
				As o	130/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value:		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 954	0	938	0 290	0	0	0 710	0	0 688	0 220	0	0
	Institutions Corporates	1,939		938 1.120	290 471		0	710 1.801		1.049	220 485	0	
	Corporates - Of Which: Specialised Lending	1,939	4	1,120	9/1		0	1,801	-	1,049	403	0	
	Corporates - Of Which: SME	32		13	7	0	0	44	0	14	5	0	
	Retail	170	2	144	21	4	1	175	2	145	22	4	1
	Retail - Secured on real estate property	113	1	113	9	2	0	116	1	116	11	2	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	113	1	113	9	2	0	116	1	116	11	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	1	32	12	2	0	59	1	29	11	2	0
	Retail - Other Retail - Of Which: SME	19		6	5	0	0	18	0	5	4	0	
	Retail - Other Retail - Of Which: non-SME	38	1	26	7	2	0	40	1	24	7	2	
	Equity Other non credit-obligation assets	0					0	۰		0			
	IRB Total	_	-									-	
	IRB tetal				and tables in the second second								

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	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 ²		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	0
	Corporates	2,735	5	2,032	886	0	8	2,713	5	2,012	870	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	117	0	99	25	0	0	118	0	106	26	0	0
	Retail	282	1	261	27	4	1	285	2	263	28	4	1
	Retail - Secured on real estate property	211	1	211	15	1	0	216	1	215	16	2	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
OHITED MITODOIT	Retail - Secured on real estate property - Of Which: non-SME	211	1	210	15	1		216	1	215	16	2	
	Retail - Qualifying Revolving	0		0	0								0
	Retail - Other Retail - Other Retail - Of Which: SME	71	1	50	12	3	0	70	1	49	12	2	0
		64		2	4		0	62		2	10		
	Retail - Other Retail - Of Which: non-SME Equity	64	1	48	11	3	0	62	1	46	10	2	0
	Other non credit-obligation assets				0		0						
		_											
	IRB Yotal	0											

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)	Or which: Or which: and provisions Or which: Value Or which: and provisions of sure of the or											
		s and central governments												
	Institutions Corporates		34,288 184,777	1.610	32,799 149,674	4,083 59,256	982	1.207	34,280 186,398	1.934	33,023 150,933	4,149 59,361	1.327	1.264
	Corporates	Corporates - Of Which: Specialised Lending	128	1,610	46	26	962	1,207	142	1,934	53	33	1,327	1,204
		Corporates - Of Which: SME	59,332	814	54.475	17.293	641	503	60.114	925	55.042	17.575	793	537
	Retail		194.906	1.419	178.888	25,135	3.275	496	199.559	1.488	181.875	25,780	3.359	463
		Retail - Secured on real estate property	158,563	878	150,180	17,784	1,557	244	162,689	920	152,679	18,171	1,527	239
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,083	15	1,000	185	33	6	1,073	15	987	178	32	5
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	157,480	862	149,180	17,599	1,524	238	161,616	905	151,692	17,993	1,495	234
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	36,343	541	28,709	7,351	1,718	252	36,870	568	29,196	7,609	1,833	224
		Retail - Other Retail - Of Which: SME	1,574	72	1,196	663	230	26	1,580	73	1,194	657	233	23
		Retail - Other Retail - Of Which: non-SME	34,769	469	27,513	6,688	1,488	226	35,290	495	28,002	6,952	1,600	201
	Equity	redit-obligation assets		0	0	3.298			0	0		0 2.917		
		edit-obligation assets												
	IRB Total ²					91,771						92,207		

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
		0	triginal Exposu	kure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	.925	0	9,618	0 808	0 0	0 23	9,989	0 0	9.883	905	0 0	0 23
	Corporates		2,275	457	42,730	16,607	224	310	52,260	485	42,351	16,095	305	291
	Corporates - Of Which: Specialised Lending	9		0	21	16	0	0	97	0	20	18	0	0
	Corporates - Of Which: SME		8,378	251	17,332	4,395	86	181	18,008	243	16,955	4,221	142	160
	Retail - Secured on real estate property		3,124 7.802	159	49,561 44,596	2,849 1,708	376 119	50 26	55,113 49,686	171	50,847 45,776	2,955 1.768	416 124	45 27
	Retail - Secured on real estate property Retail - Secured on real esta			9.5	90	1,700	119	26	93	97	43,776	1,766	124	27
SWEDEN			7.709	93	44 507	1.690	118	25	49,593	97	45.686	1.753	124	27
	Retail - Qualifying Revolving	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		,322	66	4,965	1,141	257	25	5,427	74	5,072	1,187	292	18
	Retail - Other Retail - Of Wh		100	8	200	107	26	2	273	10	199	107	34	1
	Retail - Other Retail - Of Wh	ch:non-SME 5	,052	58	4,765	1,034	231	23	5,154	64	4,873	1,080	258	17
	Equity Other non credit-obligation assets	·		0	0		0		0	0		0		0
	IRB Total													

			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		13,717	0	13,311	1,295	0	55	12,825	0	12,425	1,224	0	46
	Corpor		37,635	519	31,431	10,410	365	290	36,593	637	30,405	10,377	434	313
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	16,454	210	15,151	3,887	250	75	15,933	284	14,708	3,922	284	103
	Retail		53,123	362	51,264	8,197	730	113	53,768	385	51,472	8,245	683	98
		Retail - Secured on real estate property	45,566	260	44,830	6,718	450	48	45,781	280	44,909	6,719	381	42
DENMARI	,	Retail - Secured on real estate property - Of Which: SME	109	1	102	21	1	0	108	0	101	19	1	0
DENMARK	· .	Retail - Secured on real estate property - Of Which: non-SME	45,457	259	44,728	6,697	448	47	45,673	279	44,809	6,700	381	42
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7,557	103	6,433	1,479	280	66	7,987	105	6,563	1,525	301	53
		Retail - Other Retail - Of Which: SME	157	7	125	49	14	4	159	6	126	43	10	3
		Retail - Other Retail - Of Which: non-SME	7,401	95	6,309	1,430	266	62	7,828	99	6,437	1,482	292	50
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
1	Other n	on credit-obligation assets												
	IRS Tot	ıl												

							IRB Ap	proach					
				As of	31/03/2024					As of	130/06/2024		
		Original	ixposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks and central governments	۰	0	0	0	0	0	0	0	0	0	0	0
	Institutions	581	0	535	174	0	1	621	0	575	103	0	1
	Corporates	28,926	416	23,057	9,064	269	308	30,357	428	24,860	9,854	238	316
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	31 10.833	273	25 9.047	9 3.523	237	162	45 11.794	274	33 9.924	15 3.840	234	169
	Betail	48.252	770	42,728	6.492	1.852	265	48.144	799	42.653	6,569	1.929	262
	Retail - Secured on real estate property	31,078	440	30.957	3,055	803	123	30,810	453	42,653 30,685	3,054	1,929	122
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	809	13	799	128	28	123	804	453	790	128	29	122
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	30,269	426	30.218	2.926	776	118	30.006	440	29,955	2.927	799	118
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,175	330	11.771	3.438	1.049	142	17.335	345	11.967	3.515	1.101	140
	Retail - Other Retail - Of Which: SME	915	53	751	435	176	19	915	54	749	435	177	18
	Retail - Other Retail - Of Which: non-SME	16,260	277	11,020	3,003	872	123	16,419	292	11,218	3,080	924	123
	Equity Other non credit-obligation assets		0	0		0	0	0	0	0	0		0
	IRS Total												

							IRB Ap	proach					
											30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,009	0	5,006	301	0	10	5,373	0	5,370	347	0	11
	Corporates	34,535	161	29,290	13,603	117	203	35,400	303	29,666	13,721	345	235
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,866	79	12,096	5,193	67	81	13,204	99	12,303	5,253	133	88
	Retail	38,008	102	33,129	7,217	257	60	40,314	102	34,644	7,620	260	53
	Retail - Secured on real estate property	32,503	71	28,193	6,156	162	44	34,760	72	29,667	6,476	164	44
NORWAY	Retail - Secured on real estate property - Of Which: SME	72	1	69	18	3	1	69	1	66	16	2	0
1101111111	Retail - Secured on real estate property - Of Which: non-SME	32,431	70	28,123	6,138	159	44	34,692	71	29,601	6,460	162	44
	Retail - Qualifying Revolving		0	0	0	0		0			0		0
	Retail - Other Retail	5,505	32	4,936	1,061	95	15	5,553	31	4,977	1,144	95	9
	Retail - Other Retail - Of Which: SME	135	4 28	90	47	13	2	138	3 27	90 4.887	46	12 83	0
	Retail - Other Retail - Of Which: non-SME	5,369	28	4,846	1,014	82	14	5,416	27	4,887	1,098	83	8
	Equity Other non credit-obligation assets	•	0	0		0		0	0		0		0
	IRS Total												

Credit Risk - IRB Approach

								IRB Ap	proach						
					As o	31/03/2024					As o	130/06/2024			
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	
		(min EUR, %)	Or select Or s												
	Central banks and co	entral governments													
	Institutions			0			0	1		0			0	1	
	Corporates		5,938	3	3,884	1,255	0	3	5,751	4	4,403	1,261		3 0	
		porates - Of Which: Specialised Lending porates - Of Which: SME	19		13		0		57		48	13		0	
	Retail	SORANS - OI WRIET: SME	291	2	276	32	4	1	297	2	283	31		1	
		nil - Secured on real estate property	249	-	248	23			252	2	251	22		0	
	Partie	Retail - Secured on real estate property - Of Which: SME	0	ô	0	0	0	ů i	0	0	0	0		0	
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	249	2	248	23	3		252	2	251	22	3	0	
	Reta	iil - Qualifying Revolving		0	0	0	0		0	0		0		0	
		iil - Other Retail	41	0	28	8	2	0	45	1	32	9	2	0	
		Retail - Other Retail - Of Which: SME	5	0	1	1	0	0	5	0	1	1	0	0	
		Retail - Other Retail - Of Which: non-SME	36	0	27	7	2	0	40	1	31	8	2	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obl	ligation assets													
	IRB Total												4		

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0		0	0		0	0	0
	Institutions	158	0	143 5,356	63	0		265	12	251	66		
	Corporates - Of Which: Specialised Lending	6,826	11	5,356	1,323	0	22	6,202	12	4,803	1,217		22
	Corporates - Of Which: SME	331		267	85			666		519	112		2
	Retail Corporates - Or Winter: SME	42		40			1	47		43	112		0
	Retail - Secured on real estate property	32		32		0		32	0	32	3		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0		0	0	0	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0	o o	32	0	32	2		0
	Retail - Qualifying Revolving		0	0	0	0		0	0		0		
	Retail - Other Retail.	9	0	7	1	0		14	0	10	1		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		1	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	7	1	0	0	14	0	10	1	0	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 o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	924	0	905	0 292	0		0 1.155	0	0 1.135	0 366		0
	Corporates	1.912	4	1.203	486	0	2	2,317	27	1,135	512	1	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0		0
	Corporates - Of Which: SME	44	0	15	7	0	0	57	22	33	6	0	12
	Retail	178	1	151	22	2	1	176	2	152	23	3	1
	Retail - Secured on real estate property	114	0	113	9	1	0	116	1	116	11	1	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	113	0	113	9	1	0	116	1	116	11	1	0
	Retail - Qualifying Revolving	۰	0	0	0	0		0	0	97	0		0
	Retail - Other Retail - Other Retail - Of Which: SME	65 18	1	38	13	2		60 17	1	37	13	2	0
1		18 46		33	:			44		31			0
	Retail - Other Retail - Of Which: non-SME Equity	40	1	33		2				31			0
	Other non credit-obligation assets		0										
	IRS Total												

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments institutions Corporates	0 0 2,936	0 0 9	0 0 2,420	0 0 974	0 0 3	0 9	0 0 3,084	0 0 12	0 0 2,534	0 0 982	0 0 3	0 0 11
	Corporators - Of Which: Specialised Lending Corporators - Of Which: SME Retail	0 16 275	0 0 2	0 16 254	0 18 28	0 4	0 0 1	0 16 274	0 3 2	0 15 253	0 17 27	0 4	1 1
UNITED KINGDOM	Retail - Secured on neal estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	210 0 210	0 1	209 0 209	16 0 16	0	0	207 0 207	0 1	208 0 208	16 0 16	0 2	0
	Ratail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	65 7	0 1 0	0 45 2	0 12 1	0 3 0	0	67 7	0 1 0	0 47 2	0 11 2	0 2 0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-abiligation assets	58	0	43 0	10 0	3 0	0	60	0 0	46 0	9 0	0	0
	IRS Total												



General governments exposures by country of the counterparty

						Nordea Bank Abp							
					Dire	ct exposures							
(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non-derivative financial assets	lotal carrying amount or non- derivative financial assets (net of short positions)	of which: Financial assets held for trading			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	
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		
Belgium	38 31 11 12 99 27	0 0 39 1 13 12 7 7 77 77	77		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	(((((((((((((((((((0 0 0	0 23 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	
Bulgaria		0 0 0	0 0 0		0	0	6	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	
Cyprus		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Czech Republic		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	
Denmark	3,333 11 6 11 1 200 200 3,338	0 0 10 10 11 11 0 2 2 20 33 3 3.288	311 10 0 11 0 202		0	0 866 0 0 0 0	13 16 17 18 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 97	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	732 99 22 0 16 0	0 0 0 0 0	
Estonia	5,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	(C)	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	Country / Region Austria Belgium Bulgaria Cyprus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Belgium Sugaria Cypros Czech Republic Denmank 20 30 30 30 30 30 30 30 30 30	Total gross carrying amount of non-derivative financial assets (set of short positions)	Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total gross carrying amount of non-derivative financial assets financial assets Ass	Country / Region Total gross carrying amount of non-derivative financial assets by accounting postbillow desirvative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-derivative financial assets (set of short postbook) Total gross carrying amount of non-der	Country / Region Total grave carrying emount of non-derivative financial assets by accounting particular formation assets with financial assets by accounting particular formation assets part of which Financial assets head of which Financial assets head of which Financial assets head for trading and the financial assets of which Financial assets head for trading profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets at any profile asset head of which Financial assets head of which Financial asse	Country Alogon Total greets carrying amount of non-decembers find the pastitional of the country of the co	Part Part	Part Part		Total Tota	Page



General governments exposures by country of the counterparty

							Nordea Bank Abp							
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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 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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	200 1111 20 313 200 477 20	24 3: 201 47: 21	0 5 7 7 25 137 137 137 137 137 137 137 137 137 137	0	0	75 106 20 6 63 353 11 634	457	0 0 0 0	2 10 96 110 178 432 120	0 0	0 139 2 68 144 10 0		0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	30 11	300	0 3 5 1 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	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 0 0 0 0 0 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 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Germany	111 265 101 101 77 211 6	811 265: 14 10: 7: 21:	25 3 1 0 10 4 5 5 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 32 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 - 3M] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y]	Croatia			0 0	0	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 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	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 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Hungary			0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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	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	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
[0-3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy				0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Latvia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Lithuania			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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[Luxembourg		1 1 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 4 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [Malta		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Netherlands	185 6 33 66 44 43	5 185 0 0 0 3 3 33 2 62 627 7 7 47	1 0 0 33 62 47 33 177		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 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 Tota	Poland	356	3800 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [0-3M[[3M-11] [13Y-21] [11Y-21] [2Y-3Y[[3Y-5Y] [5Y-10Y[[10Y-more Total	Portugal			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		12
10-3M 13M - 1Y 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Romania			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

		(min EUR)						As of 31/12/2023							
		(mln EUR)													
		(min EUR)					Dire	ct exposures							
					On balance sh	eet				Derivat	ives		Off balan	ce sheet	
													Off-balance sh	eet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Matu	irity	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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 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		Slovenia		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		Spain		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		Sweden	2,051 33 33 23 23 43 42 24 45 45	2,093 631 833 237 737 427 24 4,981	64 16 223 0 75 95 24 496		0 0 0	1,372 101 26 18 0 0 0	2: 11 1- 5 3: 3: 1- 124	0 0 0	312 36 52 51 37 96 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	569 4.145 988 339 60 0 19	0	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		United Kingdom	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0	0 0 0 0 0	0 0 0 0 0	0,122 0 0 0 0 0 0	0	16
Total [0-3M] [3M-1Y] [11Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Iceland	(0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Liechtenstein		0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [0-3M[13M-1y1] 13Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Total		Norway	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 8 8 8 8 9 72 39 45 9 453 2 2	0 8 43 72 39 15 113 0 288		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 15 0 0 0 2	1: 1: 3:	0 0 5 0 0 0 0	0 1 4 7 5 22 38 23 100	0 0 0 0	0 21 68 100 446 0 0 0		



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
	(Off-balance si	neet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	tinancial assets	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	
[0 · 3M [1 3M · 1Y 1 3M · 1Y 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Australia			0	0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Canada	12) 9 9 12 2 2 2 2 2 3 3 5 5 5 5 5 5 5 5 5 5 5 5		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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 To -3M To -3M To -3M To -3M To -3M	Hong Kong	6	() () () () () () () () () ()		0	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 0 0 0	0 0 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] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan			0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	u.s.	3,505 446 177 6 917 6 6 5,515 5,515	446 3 178 0 0 917	0 0	0	6	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 · 3M [China			0 0 0	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland				0		0 0 0	0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 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 1 13 0 0 0 0		0



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Denvatives witi	n negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-11] [11-2] [27-37] [37-57] [5Y-107] [10Y-more	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)))
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Middle East		0 0				0		0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M 13M - 17	Latin America and the Caribbean		0 0 0	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 0	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [27-3Y] [33'-5Y] [53'-5Y] [107'-more Total	Africa	0 0 18 33 35 5	0 0 16 0 33 9 0				0 16 0 33 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 0 0 0	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 - 3M	Others	60 6 5 3 5 1 1 1 6		() () () () () () () () () ()			36 5 1 2 2 18 0 0 3 3 5		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	13 0 0 0 0 0 0		3 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			or snort positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi dading	profit or loss	comprehensive income	amoruseu cost							
[0-3M[0 0	0		0 0		0	0	0	0	0		
[3M - 1Y[[1Y - 2Y[0 0	0		0		0	0	0	0	0		
[2Y-3Y[Austria		0	0		0		0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [0 0	0		0 0		0	0	0	0	0		
[10Y - more Total			0 0	0		0 0		0	0	0	0	0		0
10-3M1 13M-1Y1		22	6 2 22	6 22		0 0	0	0	0	0 29	0	0		
[1Y - 2Y [[2Y - 3Y [Belgium	31	5 9 9	1 9		0 0	0	0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Betgiuiii	46 72	6 46 2 72	46 72		0 0	0	19	0	0	0	0		
[10Y - more Total		5- 24-	4 54 4 244	54 210		0 0	(0 103	0	0 29	0	0	1	0
[0-3M[[3M-1Y[0 0	0		0 0		0	0	0	0	0		
[1Y - 2Y [Bulgaria		0	0		0 0	0	0	0	0	0	0		
[3Y - 5Y] [5Y - 10Y]	-		0 0	0		0 0		0	0	0	0	0		
[10Y - more Total			0 0	0		0 0		0	0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]	ĺ		0	0		0 0		0	0	0	0	0		
[2Y-3Y] [3Y-5Y]	Cyprus		0	0		0 0		0	0	0	0	0		
[5Y - 10Y [ĺ		0 0	0		0 0		0	0	0	0	0		
[10Y - more Total [0 - 3M [1		0 0	0		0 0		0	0	0	0	0		0
[3M-1Y[[1Y-2Y]			0 0	0		0 0		0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Czech Republic		0 0	0		0 0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more]		0 0	0		0 0	C	0	0	0	0	0		
Total [0 - 3M [3,34	0 0 9 3,349	282 23		0 0	540	0 0	0	0	0	919 104		0
[3M-1Y[[1Y-2Y[ĺ	23	3 0 0	0		0 0		2	0	1 8	0	104 0		
[2Y - 3Y [Denmark	1:	1 6 16	11 16		0 0		14	0	18 1	0	22 0		
[5Y - 10Y [f10Y - more Total	1	131	5 135 0 30 3 3,563	135 12		0 0	541	76	0	7 106	0	0		
[0-3M[3,56:	3,563	478		0 0	541	1 185	0	141	0	1,046		1
[3M - 1Y] [1Y - 2Y]	ĺ		0	0		0		0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Estonia		0	0		0		0	0	0	0	0		
[5Y - 10Y [[10Y - more Total	1		0 0	0		0 0		0	0	0	0	0		
iotat	I		uj 0		1	uj 0		, 0	1 0	. 0		0		. 0



General governments exposures by country of the counterparty

							Nordea Bank Abp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	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	Nominat	Provisions	amount
[0 - 3M[Finland	233 16: 22: 11 10: 411 33: 977:	1 161 2 22 0 10 1 101 0 410 6 36	0 24 18 6 24 47 26		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 136 4 4 76 348 10	10 (181 181 183 336 1,681	0	1 36 98 71 289 380 152 1,026	0	129 1 104 150 38 1 0		136
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	37 4	9 379 4 4 7 7 7 7 5 45 0 0 0	0 4 1 7 45 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Germany	1,27; 1 15; 15; 17; 18; 18;	3 1,273 7 17 9 159 0 0 179 185 5 185	17 17 54 0 33 29 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Croatia		0 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 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	() () () () () () () () () ()	,
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary			0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		J
[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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
10-3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 1 10Y - 10Y 10Y - 10Y - 10Y 10Y - 10Y - 10Y 10Y - 10Y	Italy			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 30/06/2024 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	n negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
,		financial assets	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[Latvia					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 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[0 0			0 0	0		0 0	0	0	0	0	
[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y]	Lithuania		0 0			0 0	0		0 0 0	0	0	0 0 0 0 0	0	
[10Y - more Total [0 - 3M]	1		0 0			0 0	0		0 0	0	0	0	0	0
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Luxembourg	30	30 0 0 0 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 3 1	0 0 0 0	0 0 0	0 0 0 0 0	
Total [0-3M[34	4 34 0 0	34		0 0	0		0 0	4	0	0	0	1
[38-17] [17-27] [27-37] [37-57] [57-107] [107-more	Malta			0 0 0		0 0 0 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 [0 - 3M [[3M - 1Y [213	0 3 213	31		0 0	0		0 0	0	0	0	0	0
[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Netherlands	33 1 16 23	30 30 1 1 1 10 23 5	30 1 10 23			0		0 0 0	0	0	0 0 0		
[10Y - more Total [0 - 3M [294	294 0 0	112		0 0	0		0 0	0	0	0	0	0
[3M - 1Y [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	
Total [0-3M[[3M-1Y[0 0			0 0	0		0 0	0	0	0	0	13
[39-31] [17-27] [27-37] [37-57] [57-107] [107-more Total	Portugal		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 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 [0-3M] [3M-1Y]			0 0			0 0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania		0 0			0 0 0	0		0 0 0	0	0	0	0	
[10Y - more Total			0	· ·		0	0		0	0	0	0	0	0



General governments exposures by country of the counterparty

1 - 24H	
Residual Maturity Country / Region Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles assets by accounting portfolio Test carrying amount of non-circles a	
Non-derivative financial assets by accounting portfolio Perivatives with positive fair value Derivatives with positive fair value Of which. Financial assets of a value from positive fair value of which. Financial assets of a value from positive fair value of which. Financial assets fair of which financial assets for value from positive fair value of which. Financial assets fair of which financial assets for value from positive fair value of which. Financial assets fair of which financial assets for value from positive fair value Or shiften. Financial assets fair of which financial assets fair of which financial assets fair or whic	
Residual Maturity Country / Region Total gross carrying amount of non-definative financial exerts Total gross carrying amount of non-definative financial exerts Total gross carrying amount of non-definative financial exerts of which Financial assets by accounting portfolio of which Financial assets at grow of which Financial assets, of a which Financial assets, of a which Financial assets, of a which Financial assets at grow of which Financial assets at grow of which Financial assets at grow of which Financial assets, of a which Financial assets at grow of which Financial	et
Total carrying amount of non-decivative financial assets Part	sures
Residual Maturity Country / Region Residual Assetts Country / Region Residual Assetts Residual A	Risk weighted exposure amount
171 - 271	amount
[9-Mf]	0 0 0 0 0 0 0
[16284]	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1997-more 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[6.34]	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10.5H 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[9-Mf]	0 0 0 0 0 0
Test	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 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	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	amount
[0 - 3M[Australia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Canada	13) 9 12)	138 0 0 0 0 8 9 9 9 129 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 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 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	u.s.	3,03 93 8 1,122 (9 89 2 1,122 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 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	China		0 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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]] [10Y - more]	Switzerland		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [0-3M[13M-1Y] 11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA			000000000000000000000000000000000000000		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 13 0 0 0 0		



General governments exposures by country of the counterparty

							Nordea Bank Abp							
						_	As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance st	neet exposures	
					Non-derivative ilitariciat a:	ssets by accounting portiono		Denvauves with pos	itive iaii vatue	Derivatives with	i negative rair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Middle East	(0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 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 - 3M 13M - 17	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	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
[0.3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [53-10Y] [107-more Total	Africa	11 31	0 2 9 12 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 9 12 29 8 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M	Others	6 6 6 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	61 2 2 0 8 14 0 0 25	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61 0 2 2 2 0 8 14 0 0	121 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

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures Nordea Bank Abp

					As of 30/09/2023					As of \$1/12/2023													
	Gross carrying amount/ Nominal amount				Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative chan	nges in fair value due to							
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	shich non-performing ¹		On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas due > 30 days and <= 90 days		Of which non-performing ¹	of which non-performing ¹		On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures					
(min EUR)					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸						
Cash balances at central banks and other demand deposits	60,039	7,795	6	6		6	0		0 0	50,86	6,70		4		4 0	0		0					
Debt securities (including at amortised cost and fair value)	46,806	0	0	0			2 0		0	47,06	4		0		0 4								
Central banks	1,517	0	0	0			0		0	12:	2		0		0 0	0		0 0					
General governments	13,282	0	0	0			1 0		0	13,26	2		0		0 0	0		0					
Credit institutions	30,698	0	0	0		0	1 0		0	31,88	,		0		0 1	0		0 0					
Other financial corporations	756	0	0	0			0		0	1,46	3		0		0 0	0		0					
Non-financial corporations	552	0	0	0			0		0	33			0		0 3	0		0					
Loans and advances(including at amortised cost and fair value)	325,333	461	2,650	2,650	2,18	60	1,025	98	4 1,391	329,34	3 46:	2,853	2,853	2,40	616	1,067	1,02	9 1,315					
Central banks	1,489	0	0	0			0		0	1,62	1		0		0 1	0		0					
General governments	3,053	3	34	34	34	•	1 2		2 32	3,98	3	23	27	5	.7 0	2		2 26					
Credit institutions	544	42	16	16	16	6	1 16	1	6 0	60:	2	15	15	1	5 1	15	1	5 0					
Other financial corporations	7,665	1	50	50	48	8	9 24	2	4 3	11,05	1	55	55	5	4 10	29	2	9 2					
Non-financial corporations	135,167	36	1,365	1,365	1,20	1 34	8 669	66	1 652	130,60	10	1,477	1,477	1,31	6 363	670	66	1 555					
of which: small and medium-sized enterprises	49,297	36	694	694	597	13	348	34	5 237	51,04	2 51	690	690	56	166	354	35	0 252					
of which: Loans collateralised by commercial immovable property	42,059	8	349	349	220	4	52	4	5 212	42,86	3 1:	360	360	22	9 67	47	4	1 239					
Households	177,415	379	1,185	1,185	889	9 24	313	28	0 704	181,48	350	1,278	1,278	96	6 240	352	32	3 732					
of which: Loans collateralised by residential immovable property	154,438	167	782	782	49:	1 5	5 105	7	4 590	159,72	3 17-	816	816	53	19 58	112	8	5 640					
of which: Credit for consumption	13,436	155	297	297	29:	1 11	4 108	10	7 60	13,55	1 138	300	300	25	103	121	12	0 60					
DEBT INSTRUMENTS other than HFT	432,177	8,256	2,656	2,656	2,19	60	3 1,025	98	4 1,391	427,27	7,16	2,857	2,857	2,41	2 620	1,067	1,02	9 1,315					
OFF-BALANCE SHEET EXPOSURES	106,501		214	214	210	15	19	1	9 4	105,44	3	361	361	36	7 145	22	2	2 4					

⁽⁵⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

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The two exhalences heave lines, accumulated implairments and accumulated implaints and accumulated in a propriet in a

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 perior



Performing and non-performing exposures Nordea Bank Abp

_									Nordea	запклор												
					As of 31/03/2024				As of 30/06/2024													
		Gross	carrying amount/ Nominal as	mount		Accumulated impairs credit risk and provis		accumulated negative changes in fair value due to			Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶						
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On non-perform	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days			On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures					
(min EUR)		duc - 30 days and 30 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵					
Cash balances at central banks and other demand deposits	43,646	6,261	4	4		4	0		0 0	43,863	4,960	,	4		4 0	0		, ,				
Debt securities (including at amortised cost and fair value)	53,369	6	0				2 0		0 0	55,086					0 2	0	(اه ه				
Central banks	5,859	9 0	0			0	0		0 0	6,566					0 0	0	c	ا ا				
General governments	14,94	4 0	0			0	0		0 0	14,656					0 0	0	c	0				
Creditinstitutions	31,402	2 0	0			0	1 0		0 0	30,987					0 1	0	c	0				
Other financial corporations	608	в 0	0			0	0		0 0	1,972					0 0	0	c	0				
Non-financial corporations	552	2 0	0			0	0		0 0	905					0 1	0	c	0				
Loans and advances(including at amortised cost and fair value)	325,14	4 448	2,725	2,725	2,30	1 61	1,056	1,01	6 1,171	323,511	455	2,98	2,983	2,54	12 606	1,074	1,032	1,227				
Central banks	1,414	4 0	0			0	0		0 0	9					0 0	0	e					
General governments	3,574	4 2	28	28	2	8	1 2		2 26	2,799	1	24	24		24 0	1		22				
Credit institutions	846	9 2	15	15	1	5	3 15	1	5 0	698	1		6		6 3	6	E	ė 0				
Other financial corporations	12,400	1	57	57	5	4 1	25	2	5 4	11,799		5	53		51 12	24	24	4 3				
Non-Inancial corporations	129,438	113	1,358	1,358	1,19	8 35	652	64	3 417	129,037	111	1,57	1,572	1,41	16 341	679	960	9 407				
of which: small and medium-sized enterprises	50,114	4 60	652	652	56	3 15	339	33	3 214	49,874	52	76	767	67	79 142	350	346	3 231				
of which: Loans collateralised by commercial immovable property	41,664	4 15	340	340	20	8 5	57	5	1 222	41,712	24	33	337	20	37 49	54	48	198				
Households	177,472	2 330	1,268	1,268	1,00	6 24	362	33	1 724	179,168	345	1,329	1,329	1,04	15 250	365	332	2 794				
of which: Loans collateralised by residential immovable property	156,457	7 160	811	811	550	2 6	3 133	10	3 632	157,757	180	84	845	56	63	139	107	644				
of which: Credit for consumption	13,187	7 140	315	315	31	0 10	3 125	12	4 61	13,126	134	324	324	31	19 107	126	124	60				
DEBT INSTRUMENTS other than HFT	422,159	6,710	2,730	2,730	2,30	6 61	1,056	1,01	6 1,171	422,460	5,415	2,98	2,987	2,54	608	1,074	1,032	2 1,227				
OFF-BALANCE SHEET EXPOSURES	102,869	5	354	354	34	7 15	22		1 4	106,986		38:	382	37	76 149	20	29	a 4				

(Fig. First in Section Continue Continu



Forborne exposures

1			As of 30/	09/2023			As of 31/12/2023									
	Gross carrying amount of exposures with forbearance measures				Collateral and financia	al guarantees received orbearance measures	Gross carryin; exposures wit measures	g amount of h forbearance				al guarantees received rbearance measures				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)	•															
Cash balances at central banks and other demand deposits						0										
Debt securities (including at amortised cost and fair value)	U	Ü	U	U	0	0	U	U	0	U	U	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	2,036	903	379	342	837	316	2,261	1,045	455	420	975	329				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	47	44	19	19	2	0	49	46	23	23	2	0				
Non-financial corporations	1,442	690	317	293	525	220	1,655	833	388	365	637	228				
of which: small and medium-sized enterprises	522	263	155	147	282		535	275	175	167	303					
Households	547	170	43	30	310	96	557	166	44	32	336	101				
DEBT INSTRUMENTS other than HFT	2,036	903	379	342	837		2,261	1,045	455	420	975					
Loan commitments given	60	13	5	0	17	0	72	14	4	0	27	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0									

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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1 TS 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.

(I) 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 (excluding loans and advances classified as held for siae, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

Nordea Bank Abp

			As of 31/	03/2024		As of 30/06/2024										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance								
		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				
(mln EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	2,254	754	157	133	1,013	327	2,415	898	435	395	1,145	357				
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	48	45	1	1	1	0	46	43	18	18	1	0				
Non-financial corporations	1,630	529	120	101	673	232	1,792	671	363	335	789	255				
of which: small and medium-sized enterprises	572	210	71	60	360		594	217	167	157	387					
Households	577	180	37	31	339	95	577	183	54	41	355	101				
DEBT INSTRUMENTS other than HFT	2,254	754	157	133	1,013		2,415	898	435	395	1,145					
Loan commitments given	77	13	4	0	25	0	190	20	5	0	60	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Nordea Bank Abp

			As of 3	0/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount			Gross carrying amount Accumulated		Accumulated			Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated			
		Of which: non- performing	š.	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		and advances subject to		negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing	š	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	8,206	253	253	3,850	67	5	7,290	187	180	3,584	45	5	7,527	193	191	3,868	42	6	7,422	183	183	3,720	40	6
B Mining and quarrying	490	70	70	488	38	0	431	2	0	426	2	0	407	2	1	403	2	0	685	2	2	680	2	0
C Manufacturing	13,443	178	178	13,085	126	0	13,639	251	167	13,639	192	0	14,038	255	153	14,038	175	0	13,274	204	204	13,274	174	0
D Electricity, gas, steam and air conditioning supply	5,093	2	2	5,064	6	0	5,169	1	1	4,747	4	0	4,355	1	1	3,915	4	0	4,779	83	83	4,397	31	0
E Water supply	1,209	1	1	1,047	3	0	1,081	3	3	916	2	0	1,232	4	4	1,067	2	0	1,283	3	3	1,123	2	0
F Construction	7,188	80	80	6,703	95	0	6,585	90	64	6,224	87	0	6,458	72	69	6,098	78	0	6,478	79	79	6,163	75	0
G Wholesale and retail trade	9,547	141	141	9,496	154	0	9,248	243	235	9,027	179	0	9,763	271	263	9,506	168	0	8,255	314	314	8,163	181	0
H Transport and storage	8,361	275	275	8,323	156	0	6,795	82	76	6,520	72	0	7,158	84	83	6,907	71	0	6,655	89	89	6,400	79	0
I Accommodation and food service activities	1,439	10	10	905	27	0	1,504	21	19	908	17	0	1,438	23	22	857	17	0	1,431	23	23	843	17	0
J Information and communication	3,052	60	60	2,782	23	0	3,049	73	68	2,805	65	0	3,041	19	16	2,793	35	0	2,688	21	21	2,450	29	0
K Financial and insurance activities	12,890	30	30	12,379	38	0	9,964	22	22	9,503	34	0	10,935	136	80	10,488	87	0	11,956	183	183	11,510	100	0
L Real estate activities	49,366	126	126	41,389	144	0	50,053	169	162	41,351	178	0	46,283	154	147	37,566	161	0	47,449	166	166	38,711	134	0
M Professional, scientific and technical activities	8,132	96	96	7,453	77	0	10,288	274	261	9,721	101	0	11,251	83	73	10,699	111	0	10,992	145	145	10,474	105	0
N Administrative and support service activities	3,329	25	25	3,226	37	0	2,669	21	14	2,497	25	0	2,641	22	21	2,448	24	0	2,753	39	39	2,583	22	0
O Public administration and defence, compulsory social security	130	0	0	130	0	0	93	2	2	92	0	0	87	2	2	86	0	0	88	2	2	87	0	0
P Education	311	1	1	213	3	0	320	1	1	216	1	0	287	1	1	183	1	0	288	1	1	185	1	0
Q Human health services and social work activities	1,003	3	3	757	5	0	1,193	26	26	928	13	0	1,184	28	27	926	12	0	1,302	27	27	1,044	13	0
R Arts, entertainment and recreation	803	8	8	632	11	0	731	7	6	626	7	0	727	7	6	624	7	0	752	6	6	662	6	0
S Other services	1,177	2	2	1,158	2	0	505	2	1	375	3	0	626	1	1	496	6	0	508	1	1	379	1	0
Loans and advances	135,167	1,365	1,365	119,082	1,012	5	130,606	1,477	1,308	114,106	1,028	5	129,438	1,358	1,162	112,966	1,004	6	129,037	1,572	1,572	112,851	1,013	6

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.