



2024 EU-wide Transparency Exercise

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

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

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Key Metrics

Nordea Bank Abp

(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
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

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Leverage ratio

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		(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
A.1	Tier 1 capital - transitional definition	26,318	26,845	27,061	27,602	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	26,318	26,845	27,061	27,602	C 47.00 (r0310,c0010)	
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)	
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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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	103,854	100,741	100,022	99,714	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	12,609	11,072	10,971	10,662	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	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	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	654	596	523	602	C 02.00 (r0640, 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	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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.

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(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 subsidiaries, 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 subsidiaries, 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."

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	60,256				51,133				43,872				44,061				IAS 1.54 (f)	
Financial assets held for trading	94,748	17,355	74,419	2,975	70,100	7,990	59,872	2,238	90,213	18,218	69,840	2,158	88,926	18,218	67,658	3,050	IFRS 7.8(a)(i); 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)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	272,754				275,025				271,170				270,050				IFRS 7.8(c); 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	-1,990				-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 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	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)
	Loans and advances	256,047	13,978	2,188	-225	-376	-884	257,836	16,193	2,408	-206	-409	-1,029	250,917	19,457	2,301	-181	-434	-1,016	249,829	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.

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

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Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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(l)
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

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Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	5,169	3,711	3,911	3,699	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	3,068	3,044	5,012	3,017	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		505,599	474,198	488,906	488,597	

2024 EU-wide Transparency Exercise
Market Risk
Nordea Bank Abp

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
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	372	444	13	4	49	21							22	5	66	18							
Equities	354	263	15	4	56	9							11	3	56	16							
Of which: General risk	31	27	0	0	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	82	24	25	27	23	21	3,707	111	33	188	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 30/06/2024										
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	75	55	11	2	57	13							10	4	36	10							
Foreign exchange risk	0	0	6	2	12	4							7	2	13	3							
Commodities risk	23	21	0	0	0	0							0	0	0	0							
Total	763	749	137	39	157	39	43	39	19	10	9	4,450	162	42	175	89	31	31	18	11	19	4,637	

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	6,420	6,511	240		7,620	7,527	211	
Regional governments or local authorities	9,727	9,664	241		10,086	9,662	261	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	2,280	2,230	0		2,292	2,212	0	
International Organisations	653	653	0		732	732	0	
Institutions	2,284	2,284	64		2,276	2,276	80	
Corporates	1,804	1,551	1,464		1,804	1,543	1,405	
of which: SME	1,115	951	846		1,128	954	846	
Retail	6,620	6,020	3,056		6,620	6,020	3,056	
of which: SME	777	721	594		774	720	593	
Secured by mortgages on immovable property	3,175	3,051	1,051		3,264	3,164	954	
of which: SME	34	34	12		36	36	12	
of which: SME	60	60	0		60	60	0	
Exposures in default	0	0	0	11	0	0	0	11
Exposures associated with particular 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 (CIS)	1,794	1,794	2,243		1,794	1,794	2,243	
Equity	0	0	0		0	0	0	
Other exposures	540	520	477		530	477	477	
Standardised total ⁴	129,724	127,650	12,024	11	133,228	130,280	12,220	11

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

² Exposure value does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk (covering up to 95% of total exposures) or Top 10 countries (ranked by original exposure, calculated as of last quarter).

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	6,500	6,500	0		6,511	6,500	11	
Regional governments or local authorities	7,200	7,100	0		7,200	7,100	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	47	47	0		50	50	0	
Corporates	60	50	30		64	44	43	
of which: SME	38	35	15		44	36	15	
Retail	1,080	1,030	2,120		1,080	1,030	2,120	
of which: SME	512	476	527		492	445	345	
Secured by mortgages on immovable property	1	1	0		1	1	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular 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 (CIS)	40	39	59		40	41	67	
Equity	0	0	0		0	0	0	
Other exposures	21	21	1		21	21	1	
Standardised total ⁴	129,724	127,650	12,024	1	133,228	130,280	12,220	1

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	10,311	10,311	0		9,957	9,957	0	
Regional governments or local authorities	1,450	1,395	0		2,054	1,450	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,149	1,034	963		1,131	1,038	946	
Corporates	882	829	746		881	829	746	
of which: SME	910	790	670		844	720	620	
Retail	34	34	49		30	30	43	
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	1	0	0	0	1
Exposures associated with particular 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 (CIS)	202	142	230		182	139	247	
Equity	0	0	0		0	0	0	
Other exposures	62	62	0		62	62	0	
Standardised total ⁴	129,724	127,650	12,024	1	133,228	130,280	12,220	1

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	30,541	41,000	144		31,900	35,000	50	
Regional governments or local authorities	346	597	0		379	631	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	17	17	17		15	15	15	
of which: SME	12	12	12		11	11	11	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular 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 (CIS)	1,600	1,600	3,740		2,030	2,030	2,220	
Equity	0	0	0		0	0	0	
Other exposures	27	27	11		27	27	11	
Standardised total ⁴	129,724	127,650	12,024	0	133,228	130,280	12,220	0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	3,530	3,541	24		3,530	3,540	20	
Regional governments or local authorities	120	120	24		120	120	24	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	404	247	232		434	268	251	
of which: SME	171	74	59		176	75	60	
Retail	1,256	1,762	1,251		1,701	1,696	1,245	
of which: SME	171	175	121		164	163	112	
Secured by mortgages on immovable property	1,120	2,062	1,021		2,015	2,713	940	
of which: SME	38	20	10		38	20	10	
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular 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 (CIS)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	430	430	316		430	430	296	
Standardised total ⁴	129,724	127,650	12,024	0	133,228	130,280	12,220	0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	17,131	17,131	0		13,751	13,751	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	720	720	0		590	570	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	513	442	677		536	456	692		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	423	0		11	347	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	1,050	1,050	0		1,050	1,050	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	138	26		138	138	26	
	Corporates	188	188	188		171	171	171	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	414	391	650		439	388	727		
Equity	63	63	63		67	67	67		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	2,507	2,517	0		2,452	2,761	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	296	296	0		186	186	0	
	Corporates	7	7	7		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	18	18	18		18	18	18		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	101	100	0		47	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	301	301	0		219	219	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	274	242	363		276	238	360		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(HUIDOR, %)								
Central governments or central banks	70,791	74,048	174		70,961	74,262	176	
Regional governments or local authorities	13,654	13,664	26		13,629	13,644	26	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	2,291	2,277	0		2,873	2,843	0	
International Organisations	791	791	0		806	806	0	
Institutions	1,664	1,668	74		1,249	1,249	66	
Corporates	1,992	1,997	1,630		2,068	1,719	1,630	
of which: SME	1,331	802	805		1,390	801	805	
Retail	4,227	3,402	2,843		4,166	3,001	2,820	
Secured by mortgages on immovable property	739	982	876		736	982	876	
of which: SME	2,051	2,402	2,462		2,411	2,725	2,725	
of which: SME	39	39	17		34	34	17	
Exposures in default	62	42	62	12	56	44	64	7
Items associated with particular 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	1,897	1,847	1,846		1,861	1,861	1,861	
Collective investments undertakings (CIU)	2,367	2,367	2,329		2,000	2,000	2,000	
Equity	0	0	0		0	0	0	
Other securities	475	475	391		454	454	397	
Standardised Total ³	99,098	96,761	11,808	12	99,862	96,450	12,728	10

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

(2) Defaulted Total does not include the securitisation portfolio unless the results prior to the 2024 exercise.

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	13,377	13,370	29		12,336	12,425	29	
Regional governments or local authorities	7,424	7,400	0		7,970	7,974	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	82	82	2		49	49	1	
Corporates	234	87	83		214	91	79	
of which: SME	93	39	38		49	39	37	
Retail	1,448	1,431	1,139		1,097	1,088	922	
Secured by mortgages on immovable property	477	477	333		522	485	342	
of which: SME	1	1	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 particular 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	1,897	1,847	1,846		1,861	1,861	1,861	
Collective investments undertakings (CIU)	48	42	70		58	48	85	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ³	23,200	23,261	2,321	0	23,262	23,278	2,321	0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	9,547	9,570	1		9,987	9,992	1	
Regional governments or local authorities	1,907	1,917	0		2,023	2,028	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	1,177	1,082	1,010		1,192	1,077	1,004	
of which: SME	895	809	767		927	865	792	
Retail	772	668	622		773	622	622	
Secured by mortgages on immovable property	64	57	45		69	53	38	
of which: SME	49	42	17		44	44	17	
of which: SME	39	34	12		34	34	12	
Exposures in default	12	12	12	0	12	12	12	0
Items associated with particular 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	1,897	1,847	1,846		1,861	1,861	1,861	
Collective investments undertakings (CIU)	294	266	206		227	176	311	
Equity	0	0	0		0	0	0	
Other securities	63	63	63		67	67	67	
Standardised Total ³	13,633	13,633	1,363	0	13,633	13,633	1,363	0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	13,377	13,370	29		12,336	12,425	29	
Regional governments or local authorities	7,424	7,400	0		7,970	7,974	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	82	82	2		49	49	1	
Corporates	234	87	83		214	91	79	
of which: SME	93	39	38		49	39	37	
Retail	1,448	1,431	1,139		1,097	1,088	922	
Secured by mortgages on immovable property	477	477	333		522	485	342	
of which: SME	1	1	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 particular 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	1,897	1,847	1,846		1,861	1,861	1,861	
Collective investments undertakings (CIU)	48	42	70		58	48	85	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ³	23,200	23,261	2,321	0	23,262	23,278	2,321	0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HUIDOR, %)								
Central governments or central banks	1,330	1,320	0		1,290	1,320	0	
Regional governments or local authorities	108	108	0		108	108	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	424	266	252		402	295	273	
of which: SME	300	85	80		344	74	74	
Retail	1,000	1,000	1,000		1,000	1,000	1,000	
Secured by mortgages on immovable property	147	144	100		139	137	99	
of which: SME	2,051	2,302	2,302		2,344	2,344	2,344	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1,897	1,847	1,846		1,861	1,861	1,861	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
Standardised Total ³	2,852	2,852	2,852	0	2,852	2,852	2,852	0

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	21,464	21,464	0		22,005	22,005	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	700	680	0		743	723	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	2	2		0	2	2	
	of which SME	1	1	1		4	1	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	587	495	836		609	517	799		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	13	327	3		13	326	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,504	1,504	0		1,509	1,509	0	
	International Organisations	0	0	0		3	3	0	
	Institutions	213	213	23		203	203	28	
	Corporates	173	173	173		174	174	174	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	536	469	839		522	472	704		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	1,351	1,457	0		1,351	1,351	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	254	254	0		229	229	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	2	0	0		2	1	0	
	of which SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	12	17		13	12	17		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	300	300	0		62	66	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	171	171	1		182	182	4	
	Corporates	1	1	1		1	1	1	
	of which SME	1	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	275	238	396		263	231	302		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	32,975	1	21,513	3,941	1	35,490	0	32,023	3,888	0
	Corporates	192,871	1,523	154,895	62,008	997	1,143	186,228	1,711	149,626	59,993
	Corporates - Of which: Specialised Lending	29	0	23	0	0	0	121	0	48	26
	Corporates - Of which: SME	58,372	832	53,600	17,209	702	400	65,112	858	55,148	17,417
	Retail	290,809	1,312	187,844	25,080	3,978	312	293,215	1,340	199,793	25,519
	Retail - Secured on real estate property	159,351	790	126,262	17,483	1,414	227	164,264	827	121,711	18,229
	Retail - Secured on real estate property - Of which: SME	1,109	15	1,028	188	32	0	1,880	15	996	182
	Retail - Secured on real estate property - Of which: non-SME	158,242	775	125,234	17,295	1,382	221	162,374	812	120,715	16,047
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41,238	522	31,361	7,597	1,663	275	38,961	513	29,822	7,309
	Retail - Other Retail - Of which: SME	1,821	23	1,286	692	238	29	1,891	86	1,200	692
	Retail - Other Retail - Of which: non-SME	39,834	449	30,275	6,904	1,425	246	37,380	448	28,422	6,617
Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ^c			34,889						32,229		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitized position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	9,397	0	8,887	0	22	45,169	0	4,797	318	0
	Corporates	53,243	312	43,668	16,423	188	247	52,768	477	43,261	16,379
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	97	0	21	18
	Corporates - Of which: SME	13,642	248	10,395	4,162	163	153	18,179	268	12,434	4,377
	Retail	58,082	112	57,864	2,869	277	49	59,854	133	59,261	3,051
	Retail - Secured on real estate property	32,558	62	32,530	2,798	78	23	34,000	77	34,006	1,929
	Retail - Secured on real estate property - Of which: SME	94	0	91	18	0	0	93	0	89	17
	Retail - Secured on real estate property - Of which: non-SME	52,461	61	52,439	1,768	78	22	53,889	76	53,967	1,801
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,527	50	5,155	1,083	199	27	5,372	57	5,204	1,132
	Retail - Other Retail - Of which: SME	275	5	258	100	19	2	279	6	253	102
	Retail - Other Retail - Of which: non-SME	5,252	45	4,897	978	179	25	5,297	50	5,002	1,030
Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
DENMARK	Central banks and central governments	13,995	0	13,979	1,387	0	65	14,013	0	13,613	1,340
	Institutions	38,993	537	31,802	28,711	323	328	37,156	274	30,724	28,392
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	15,758	228	14,827	3,825	262	103	16,334	210	15,268	3,807
	Retail	52,598	341	50,873	8,138	744	138	53,762	345	50,884	8,323
	Retail - Secured on real estate property	42,649	226	42,240	6,319	388	43	45,848	245	45,299	6,802
	Retail - Secured on real estate property - Of which: SME	108	2	100	18	1	0	1	0	2	0
	Retail - Secured on real estate property - Of which: non-SME	42,541	224	42,140	6,301	387	43	45,746	244	45,297	6,781
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,856	115	8,833	1,819	356	95	7,914	101	6,889	1,521
	Retail - Other Retail - Of which: SME	562	8	311	53	18	5	155	7	122	48
	Retail - Other Retail - Of which: non-SME	9,294	107	8,522	1,766	338	90	7,759	93	6,767	1,473
Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	443	0	487	380	0	1	531	0	486	284
	Corporates	32,303	430	25,374	10,867	334	275	29,822	414	23,513	263
	Corporates - Of which: Specialised Lending	29	0	23	0	0	0	34	0	27	10
	Corporates - Of which: SME	11,220	289	9,278	3,817	250	148	11,917	277	9,136	3,311
	Retail	49,309	735	42,999	6,360	1,754	282	48,899	729	42,822	6,387
	Retail - Secured on real estate property	31,402	438	21,272	2,970	760	128	31,295	438	21,141	3,151
	Retail - Secured on real estate property - Of which: SME	833	13	760	133	27	5	813	12	741	126
	Retail - Secured on real estate property - Of which: non-SME	30,569	405	20,512	2,836	738	123	30,482	406	20,400	2,887
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,907	317	11,227	3,391	989	134	17,433	311	11,681	3,375
	Retail - Other Retail - Of which: SME	951	15	855	446	145	20	955	49	759	414
	Retail - Other Retail - Of which: non-SME	16,956	283	10,372	2,945	854	114	16,498	262	10,923	2,959
Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	4,504	0	4,514	302	0	4,943	0	4,947	290	0
	Corporates	36,274	198	30,662	14,563	141	209	35,137	196	29,889	13,938
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	12,810	79	11,969	5,150	58	81	13,320	94	12,379	5,311
	Retail	38,564	98	34,228	7,488	245	35	38,002	107	34,815	7,488
	Retail - Secured on real estate property	31,184	69	25,685	6,271	150	41	31,444	72	28,073	6,333
	Retail - Secured on real estate property - Of which: SME	76	1	74	18	3	1	72	1	70	18
	Retail - Secured on real estate property - Of which: non-SME	31,108	68	25,611	6,253	147	40	31,373	71	28,063	6,315
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,280	30	5,843	1,217	87	14	7,458	35	5,858	1,155
	Retail - Other Retail - Of which: SME	139	4	113	16	16	2	139	3	90	45
	Retail - Other Retail - Of which: non-SME	7,241	26	5,530	1,199	71	13	7,219	32	5,568	1,109
Equity	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	353	0	247	87	0	0	350	0	256	89	0	0				
	Corporates	5,356	4	2,559	1,209	0	0	5,721	2	2,646	1,238	0	3				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	83	0	46	24	0	0	15	0	23	13	0	0				
	Retail	279	3	266	30	5	1	289	2	275	30	4	1				
	Retail - Secured on real estate property	233	2	233	30	3	1	240	1	239	31	2	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	233	2	233	30	3	1	240	1	239	31	2	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	46	1	33	0	2	0	50	1	36	10	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	41	1	32	0	2	0	45	1	35	9	2	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	124	0	130	44	0	0	223	0	204	89	0	0				
	Corporates	7,070	11	5,382	1,450	2	23	6,829	11	5,170	1,326	0	20				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	331	0	277	79	0	0	304	0	343	112	0	1				
	Retail	44	0	42	5	0	0	44	0	42	4	0	0				
	Retail - Secured on real estate property	35	0	35	3	0	0	35	0	35	3	0	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	35	0	35	3	0	0	35	0	35	3	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	9	0	7	2	0	0	9	0	8	2	0	0				
	Retail - Other Retail - Of which: SME	1	0	0	0	0	0	1	0	1	0	0	0				
Retail - Other Retail - Of which: non-SME	8	0	7	2	0	0	8	0	7	2	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	954	0	938	290	0	0	730	0	688	220	0	0				
	Corporates	1,909	4	1,120	471	0	6	1,801	4	1,049	465	0	6				
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: SME	32	0	13	7	0	0	44	0	14	5	0	0				
	Retail	170	2	144	21	4	1	175	2	145	22	4	1				
	Retail - Secured on real estate property	133	1	113	9	2	0	136	1	116	11	2	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	133	1	113	9	2	0	136	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	31	12	2	0	56	1	29	11	2	0				
	Retail - Other Retail - Of which: SME	18	0	6	5	0	0	18	0	5	4	0	0				
Retail - Other Retail - Of which: non-SME	38	1	26	7	2	0	40	1	24	7	2	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,735	0	2,032	696	0	0	2,713	0	2,012	670	0	0				
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of which: Specialised Lending	117	0	99	25	0	0	118	0	106	26	0	0				
	Corporates - Of which: SME	282	1	251	27	4	1	285	2	253	26	4	1				
	Retail	211	1	211	15	1	0	216	1	215	16	2	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of which: non-SME	211	1	211	15	1	0	216	1	215	16	2	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	72	1	60	12	3	0	70	1	60	12	2	0				
	Retail - Other Retail - Of which: SME	7	0	2	2	0	0	7	0	2	2	0	0				
Retail - Other Retail - Of which: non-SME	64	1	46	11	3	0	62	1	46	10	2	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	474	0	430	137	0	1	482	0	498	155	0	1
	Corporates	5,008	3	3,884	1,255	0	3	5,751	4	4,483	1,261	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18	0	13	0	0	0	57	0	48	13	0	0
	Retail	291	2	276	32	4	1	297	2	283	31	5	1
	Retail - Secured on real estate property	249	2	248	23	3	0	252	2	251	22	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	249	2	248	23	3	0	252	2	251	22	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - 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-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	158	0	143	63	0	0	265	0	251	66	0	0
	Corporates	6,820	11	5,356	1,323	0	22	6,202	12	4,803	1,217	0	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	331	0	287	83	0	1	686	0	328	112	0	0
	Retail	42	0	40	4	0	0	47	0	43	3	0	0
	Retail - Secured on real estate property	32	0	32	2	0	0	32	0	32	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0	0	32	0	32	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	7	1	0	0	14	0	10	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,812	0	905	292	0	0	2,051	0	1,335	365	0	1
	Corporates	1,812	4	1,203	486	0	7	2,317	27	1,285	512	1	19
	Corporates - Of Which: Specialised Lending	0	0	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	155	22	2	1	176	22	150	23	3	1
	Retail - Secured on real estate property	134	0	123	9	1	0	136	1	128	11	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	134	0	123	9	1	0	136	1	128	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	65	1	38	13	2	0	60	1	37	13	2	0
	Retail - Other Retail - Of Which: SME	18	0	6	4	0	0	17	0	6	5	0	0
	Retail - Other Retail - Of Which: non-SME	46	1	33	8	2	0	44	1	31	8	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED KINGDOM	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	2,039	0	2,420	974	3	9	3,084	12	2,534	982	3	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18	0	16	18	0	0	18	3	15	17	0	1
	Retail	275	2	254	28	4	1	274	2	253	27	4	1
	Retail - Secured on real estate property	219	1	209	16	1	0	207	1	206	16	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	219	1	209	16	1	0	207	1	206	16	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	65	1	45	12	3	0	67	1	47	11	2	0
	Retail - Other Retail - Of Which: SME	7	0	2	1	0	0	7	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	58	1	43	10	3	0	60	1	45	9	2	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		2,090	2,090	64	0	0	0	1,372	23	312	0	569	0	0	0	0	0
[3M - 1Y]		631	631	36	0	0	0	103	30	36	0	4,346	0	0	0	0	0
[1Y - 2Y]		833	833	223	0	0	0	26	14	52	0	988	0	0	0	0	0
[2Y - 3Y]		237	237	0	0	0	0	18	9	51	0	339	0	0	0	0	0
[3Y - 5Y]		337	337	72	0	0	0	72	31	37	0	90	0	0	0	0	0
[5Y - 10Y]		427	427	85	0	0	0	30	8	88	0	0	0	0	0	0	0
[10Y+ more]		24	24	24	0	0	0	7	0	0	0	39	0	0	0	0	0
Total		4,381	4,381	436	0	0	0	1,617	128	578	0	6,330	0	0	0	0	11
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		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 - 3M]		8	8	8	0	0	0	11	2	11	0	21	0	0	0	0	0
[3M - 1Y]		58	58	42	0	0	0	12	5	4	0	86	0	0	0	0	0
[1Y - 2Y]		72	72	72	0	0	0	7	7	0	0	100	0	0	0	0	0
[2Y - 3Y]		39	39	0	0	0	0	11	0	0	0	446	0	0	0	0	0
[3Y - 5Y]		46	46	15	0	0	0	13	29	0	0	29	0	0	0	0	0
[5Y - 10Y]		463	463	113	0	0	0	0	11	0	0	38	0	0	0	0	0
[10Y+ more]		2	2	0	0	0	0	2	0	0	0	23	0	0	0	0	0
Total		627	627	289	0	0	0	52	66	26	0	636	0	0	0	0	121

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others	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

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Sweden	1,559	1,559	113	0	0	0	940	43	55	0	522	0	0	0	
[3M - 1Y]		978	978	96	0	77	0	60	27	60	0	5,312	0	0	0	
[1Y - 2Y]		402	402	7	0	22	0	8	0	26	0	241	0	0	0	
[2Y - 3Y]		55	55	0	0	3	0	0	0	20	0	2	0	0	0	
[3Y - 5Y]		1,006	1,006	215	0	0	0	31	0	43	0	391	0	0	0	
[5Y - 10Y]		515	515	239	0	0	0	23	0	62	0	0	0	0	0	
[10Y - more]	100	100	0	0	0	0	0	0	0	0	0	0	0	0		
Total	4,514	4,514	360	0	442	0	442	143	0	266	0	6,444	0	0	14	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Norway	7	7	6	0	0	0	1	0	0	0	70	0	0	0	
[3M - 1Y]		60	60	46	0	15	0	0	0	0	0	312	0	0	0	
[1Y - 2Y]		38	38	38	0	0	0	0	0	0	0	6	0	439	0	
[2Y - 3Y]		77	77	47	0	0	0	0	10	0	0	0	0	0	0	
[3Y - 5Y]		66	66	66	0	0	0	0	23	0	27	0	0	0	0	
[5Y - 10Y]		493	493	129	0	0	0	0	7	0	43	0	0	0	0	
[10Y - more]	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0		
Total	743	743	331	0	13	0	13	69	0	321	0	631	0	0	21	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	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 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		62	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	121	0	0	0	0	11	0	0
[3M - 1Y]		2	2	0	0	0	0	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	0	0	0	2	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	0	0	0	0	8	0	0	0	0	0	0	0
[5Y - 10Y]		14	14	0	0	0	0	0	0	14	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		26	26	0	0	0	0	0	25	121	0	0	0	11	0	0	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Nordica Bank ABp

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾				
mil. EUR																					
Cash balances at central banks and other demand deposits	60,039	7,795	6	6	6	0	0	0	0	0	59,886	6,707	4	4	4	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	46,808	0	0	0	0	2	0	0	0	0	47,664	0	0	0	0	4	0	0	0	0	
Central banks	1,517	0	0	0	0	0	0	0	0	0	122	0	0	0	0	0	0	0	0	0	
General governments	13,262	0	0	0	0	1	0	0	0	0	13,262	0	0	0	0	0	0	0	0	0	
Credit institutions	30,698	0	0	0	0	1	0	0	0	0	31,687	0	0	0	0	1	0	0	0	0	
Other financial corporations	756	0	0	0	0	0	0	0	0	0	1,463	0	0	0	0	0	0	0	0	0	
Non-financial corporations	552	0	0	0	0	0	0	0	0	0	336	0	0	0	0	3	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	325,333	461	2,650	2,650	2,188	601	1,025	984	1,391	329,343	462	2,853	2,853	2,408	616	1,067	1,029	1,315	1,315		
Central banks	1,489	0	0	0	0	0	0	0	0	0	1,621	0	0	0	1	0	0	0	0	0	
General governments	3,053	1	34	34	34	1	1	1	1	3,083	1	27	27	27	0	1	1	1	1	24	
Credit institutions	544	42	16	16	16	1	16	16	6	602	6	15	15	15	1	15	15	15	6	6	
Other financial corporations	7,663	1	50	50	48	9	24	24	3	11,051	1	58	56	54	10	29	29	29	2	2	
Non-financial corporations	135,167	36	1,365	1,365	1,201	348	669	661	602	130,606	107	1,477	1,477	1,316	363	670	661	661	555	555	
of which: small and medium-sized enterprises	49,297	36	694	694	597	136	348	345	237	51,042	55	690	690	599	164	354	354	354	252	252	
of which: Loans collateralized by commercial immovable property	42,050	1	340	340	228	47	52	48	212	42,863	11	360	360	229	47	47	47	47	229	229	
Households	177,415	376	1,185	1,185	888	240	313	286	704	161,481	351	1,278	1,278	996	240	382	352	352	723	723	
of which: Loans collateralized by residential immovable property	154,438	167	782	782	491	59	105	74	590	159,723	174	818	818	539	58	112	85	85	640	640	
of which: Credit for consumption	13,438	155	297	297	291	114	108	107	60	13,551	139	300	300	295	103	121	120	120	60	60	
DEBT INSTRUMENTS other than MPT	432,177	8,264	2,656	2,656	2,194	603	1,025	984	1,391	427,272	7,169	2,857	2,857	2,412	620	1,067	1,029	1,315	1,315		
OFF-BALANCE SHEET EXPOSURES	106,061		214	214	218	159	19	19	4	106,441		261	261	267	140	22	22	22	4	4	

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

	As of 31/03/2024										As of 30/06/2024									
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾				Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾			
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures				Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage ⁽⁴⁾			Of which Stage ⁽⁴⁾							Of which: defaulted	Of which Stage ⁽⁴⁾						
(in € bn)																				
Cash balances at central banks and other demand deposits	43,646	6,261	4	4	4	0	0	0	0	0	43,883	6,960	4	4	4	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	53,365	0	0	0	0	2	0	0	0	0	55,086	0	0	0	0	2	0	0	0	0
Central banks	5,859	0	0	0	0	0	0	0	0	0	6,566	0	0	0	0	0	0	0	0	0
General governments	14,944	0	0	0	0	0	0	0	0	0	14,656	0	0	0	0	0	0	0	0	0
Credit institutions	31,402	0	0	0	0	-1	0	0	0	0	30,967	0	0	0	0	-1	0	0	0	0
Other financial corporations	608	0	0	0	0	0	0	0	0	0	1,372	0	0	0	0	0	0	0	0	0
Non-financial corporations	552	0	0	0	0	0	0	0	0	0	905	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	325,144	448	2,725	2,725	2,301	614	1,056	1,016	1,171	323,511	459	2,883	2,983	1,014	2,542	606	1,074	1,032	1,227	
Central banks	1,414	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
General governments	3,574	2	28	28	28	-1	-2	-2	26	2,799	-1	24	24	24	24	0	1	1	21	21
Credit institutions	846	2	15	15	15	3	15	15	0	696	1	6	6	6	6	3	6	6	6	6
Other financial corporations	12,400	1	57	54	11	25	25	4	11,799	0	53	25	51	12	24	24	24	3	3	
Non-financial corporations	129,438	113	1,358	1,358	1,198	358	612	643	417	129,037	111	1,572	1,572	1,416	341	679	669	407	407	
of which: small and medium-sized enterprises	50,114	60	602	602	563	152	338	333	214	49,874	52	767	767	719	142	350	346	231	231	
of which: Loans collateralised by commercial immovable property	41,694	15	340	340	298	51	57	53	222	41,712	24	337	337	297	40	54	48	198	198	
Households	177,472	338	1,268	1,268	1,094	242	382	331	754	176,188	345	1,329	1,329	1,048	250	363	332	754	754	
of which: Loans collateralised by residential immovable property	156,407	190	811	811	652	63	133	103	632	157,757	180	845	845	564	63	139	107	644	644	
of which: Credit for consumption	13,187	140	315	315	310	103	125	124	61	13,126	134	324	324	319	107	126	124	60	60	
DEBT INSTRUMENTS other than HFT	422,155	6,716	2,730	2,730	2,306	616	1,056	1,016	1,171	422,440	5,419	2,987	2,987	2,544	608	1,074	1,032	1,227	1,227	
OFF-BALANCE SHEET EXPOSURES	102,896		364	364	247	164	22	21	4	106,996		382	382	276	149	20	20	4	4	

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

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 28.01 / F 29.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	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	0	535	275	175	167	303	0
Households	547	170	43	30	310	96	557	166	44	32	336	101
DEBT INSTRUMENTS other than HFT	2,036	903	379	342	837	316	2,261	1,045	455	420	975	329
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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,254	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 ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Nordea Bank Abp

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024									
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted		of which: defaulted					of which: defaulted		of which: defaulted					of which: defaulted		of which: defaulted					of which: defaulted		of which: defaulted			
A Agriculture, forestry and fishing	8,206	253	253	3,850	67	5	7,290	187	180	3,084	45	5	7,527	193	191	3,868	42	6	7,422	183	183	3,720	40	6				
B Mining and quarrying	490	76	76	488	38	0	411	2	0	428	2	0	407	2	1	403	2	0	885	2	2	880	2	0				
C Manufacturing	13,443	178	178	13,085	106	0	13,039	281	187	13,039	190	0	14,038	266	163	14,038	176	0	13,274	264	264	13,274	274	0				
D Electricity, gas, steam and air conditioning supply	9,093	2	2	5,994	6	0	5,999	1	1	4,747	4	0	4,355	1	1	3,945	4	0	4,779	83	83	4,397	81	0				
E Water supply	1,269	1	1	3,047	3	0	3,051	3	3	268	2	0	1,232	4	4	1,867	2	0	1,283	3	3	1,129	2	0				
F Construction	7,188	80	80	6,793	95	0	6,585	90	64	6,224	87	0	6,458	72	69	6,098	76	0	6,478	75	75	6,163	75	0				
G Wholesale and retail trade	9,547	141	141	9,436	154	0	9,248	243	235	9,027	179	0	9,763	271	263	9,509	169	0	8,255	314	314	8,103	181	0				
H Transport and storage	9,283	276	276	8,523	159	0	8,799	82	76	8,520	72	0	7,158	94	83	6,907	71	0	6,955	89	89	6,400	79	0				
I Accommodation and food service activities	1,439	10	10	905	27	0	1,054	21	20	988	17	0	1,438	23	23	857	17	0	1,451	23	23	845	17	0				
J Information and communication	3,052	60	60	2,782	23	0	3,049	73	68	2,905	65	0	3,041	19	16	2,793	35	0	2,698	21	21	2,450	29	0				
K Financial and insurance activities	12,890	30	30	12,279	38	0	9,984	22	22	9,503	34	0	10,035	136	80	10,488	87	0	11,056	183	183	11,510	100	0				
L Real estate activities	49,366	126	126	43,389	144	0	19,003	169	162	41,014	178	0	46,933	194	147	37,666	181	0	47,649	199	199	38,711	134	0				
M Professional, scientific and technical activities	8,132	96	96	7,413	77	0	10,288	274	261	9,721	191	0	11,251	83	73	10,699	111	0	10,692	145	145	10,474	105	0				
N Administrative and support service activities	3,329	25	25	3,226	37	0	2,699	21	14	2,497	25	0	2,641	22	21	2,448	24	0	2,743	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	832	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	805	2	1	735	2	0	826	1	1	498	6	0	508	1	1	278	1	0				
Loans and advances	135,167	1,385	1,385	119,082	1,012	5	130,005	1,477	1,308	114,106	1,028	5	129,438	1,308	1,182	112,966	1,004	6	129,037	1,072	1,072	112,861	1,013	6				

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.