

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	Nordea Bank Abp
LEI Code	529900ODI3047E2LIV03
<b>Country Code</b>	FI



# **2023 EU-wide Stress Test: Summary**

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	5,756	7,261	6,279	6,115	5,736	5,716	5,701
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,073	1,121	1,121	1,121	-72	701	701
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-100	-1,054	-491	-375	-2,740	-1,621	-1,173
Profit or (-) loss for the year	3,598	3,909	3,592	3,483	-1,475	1,222	1,426
Coverage ratio: non-performing exposure (%)	48.52%	40.25%	35.26%	33.58%	38.95%	33.94%	32.61%
Common Equity Tier 1 capital	23,873	25,224	26,376	27,088	20,636	21,728	22,045
Total Risk exposure amount (all transitional adjustments included)	145,341	144,948	144,808	145,076	158,588	162,738	167,937
Common Equity Tier 1 ratio, %	16.43%	17.40%	18.21%	18.67%	13.01%	13.35%	13.13%
Fully loaded Common Equity Tier 1 ratio, %	16.43%	17.40%	18.21%	18.67%	13.01%	13.35%	13.13%
Tier 1 capital	27,154	28,505	29,658	30,370	23,918	25,010	25,327
Total leverage ratio exposures	549,761	549,761	549,761	549,761	549,761	549,761	549,761
Leverage ratio, %	4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
Fully loaded leverage ratio, %	4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.20%	17.18%	18.00%	18.46%	12.77%	13.12%	12.90%

IFRS 9 transitional arrangements?	No



# 2023 EU-wide Stress Test: Credit risk IRB Nordea Bank Abp

							No	ordea Bank Ab	bp							
									Actual							
									31/12/2022*							
		A-i		e values F-I	DO .	A-l		ure amounts F-IRI					Stock of	Stock of	Stock of	Co
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	, Co
	(min EUR, Central banks	%)	Delauteu	Norroelauteu	Delauteu	Nuirdelauted	Detautieu	Norrosauteu	Detautieu	0						0 -
	Central governments Institutions	0	0	0	0	0	0	0 3,926	0	0 19,832	0	0		Ó	0 0	0 -
	Corporates Corporates - Of Which: Socialised Lending	148,206	1,133	30,274 13,648	103	57,180	1,259		29	137,490	5,094	1,063	135	5 18	39 619	19
	Corporates - Of Which: SME	50,910	745	3,803	66	15,188	823	1,850	0	40,787	2,460	667		5	79 370	
	Retail Retail - Secured on real estate property	190,095 159,995	1,148 700	2 2	0	22,284 16,603	2,736 1,252	1	0	146,294 119,999	6,869 3,485	934 498	3 18	7 18	39 348 39 104	
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,040 158,955	16 684	0	0	158 16,446	34 1,218	0	0	835 119,163	131 3,354	15 483	1	<del>;</del>	2 3	7 37
	Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Off Which: SME	30,100	0 448	0	0	5,681	1,484	0	0	26,296	3,384	0 436	2'	9 14	0 0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,277 28,823	77	0	0	467 5,214	251 1,234	0	0	928 25,368	323 3,061	77 360	2	3 I		
	Equity Securitisation	0	0			0	0			0	0	0		1	0 0	0 -
	Other non-credit obligation assets IRB TOTAL	3,525 341,826	2,283	43,925	103	3,137 82,601	2 3,997	10,804	29	2,858 <b>306,475</b>	56 12,083	1,999	183	3 37	1 968	1 8
									Actual 31/12/2022*							
		A-	Exposui IRB	e values F-1	RB	A-l	Risk expos RB	ure amounts F-IRI	:B	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Co
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Co
	(min EUR, 1	%)	0	0	0	0	0	0	0	0	0	0		D	0	0 -
	Central governments Institutions	0	0	0 8,269	0	0	0	0 859	0	5,634	0	0		0	0 0	0 -
	Corporates Corporates - Of Which: Specialised Lending	41,511	210	3,764	12	14,466	203	2,046	0	43,749	919	221	16	3 3	0 142	0 -
	Corporates - Of Which: SME Retail	15.290 59.453	170 82	1.206	7	3.491 2.670	159 204	574 0	0	16.027 58.129	390 1.276	177 81	1	-	3 103	/3 32
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	53,870 95	47	0	0	1,729	60	0	0	52,996	847	46		3	9 /	6
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	53,775	47	0	0	1,710	60	0	0	52,920	828	46		á	8 (	6
	Retail - Other Retail	5,584		0	0	941	144	0	0	5,134	429	35		6 .	1 2	16
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	219 5,365		0	0	99 842	17 127	0	0	147 4,987	54 376	31		5 1	4 2	24
	Equity Securitisation	0	0			0	0			0	0		-		0 0	0 -
	Other non-credit obligation assets IRB TOTAL	625 101,590	0 292	12,033	12	609 17,745	408	2,905	0	439 107,951	2,198	0 302	27	, ,	0 0	0 -
									Actual							
			Exposu	a valuer			Diek avnor	ure amounts	31/12/2022*							
		A-		F-I	RB	A-l	RB	F-IRI	:8	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Co
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments	0	0	0	0	0	0	0	0	0	0	0		0	0 0	0 -
	Institutions Corporates	24,663	0	413 3,727	0	0 9,374	0	195 1,714	0	226 25,677	53 2,229	0		i i	0 0	0 -
	Corporates - Of Which: Specialised Lending	9	0	0	39	4	379 0	0	0	9	0	251 0	0	ó	0 0	0 -
	Corporates - Of Which: SME Retail	7,757 43,123	666	1,098	37 0	2,614 4,510	230 1,659	649 0	0	7,579 39,890	1,246 3,230	204 666	5 10	5 3 0 6		
FINLAND	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	31,564 766	378 14	0	0	2,219 106	692 31	0	0	30,172 673	1,391	378 14		1 1	1 7	6
FINLAND	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	30,798		0	0	2,113	661	0	0	29,499	1,297	364		3 1	0 7	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME	11,559	288	0	0	2,290 269	967 203	0	0	9,717 574	1,839 218	288 61			53 143 8 46	
	Retail - Other Retail - Of Which: non-SME	10.766		0	0	2.022	764	0	0	9.144	1.621	227		5 .	15 103	
	Securitisation	0	0			0	0			0	0				0 0	0 -
	Other non-credit obligation assets IRB TOTAL	1,339 <b>69,126</b>	2 880	4,141	39	1,308 15,192	2,040	1,909	0	1,169 <b>66,961</b>	11 5,524	919	38	0 8 12	0 377	7
									Actual							
			Exposu	e values			Risk expos	ure amounts	31/12/2022*							
		A-		F-I	RB	A-l	RB	F-IRI	:B	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	, c
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments	0	0	0	0	0	0	0	0	0	0	0		0	0	0 -
	Institutions Corporates	0 31,181	0 478	13,770 1,914	17	10,091	0 512	1,509 821	0	9,701 16,686	0 591	329	2	4	0 0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	14,529	0 299	0 533	0 7	3,699	0 342	0 196	0	3,606	0 236	0 162		0 4 2	0 0	0 -
	Retail	51,002 43,718	317 216	0	0	7,599 6.211	671 370	0	0	13,729 7,274	671 226	107	19	1	4 6	8
DENMARK	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	100 43,618	1	0	0	6,211 17 6,194	370 1 369	0	0	7,274 21 7,253	5 221	0		1	0 0	0
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	0	0	0	0	0	0	0	0	0	221 0 445	17 0		ė –	0 !	0 -
	Retail - Other Retail - Of Which: SME	7,284 121 7,162		0	0	1,388 33 1,355	300 18	0	0	6,455 101 6,355	17	89 9	13	ó	1 62	7
	Retail - Other Retail - Of Which: non-SME Equity	7,162	92	0		1,355	282	0	0	6,355	428 0	80	13	4	9 55	0 -
	Securitisation Other population assets	1 119	_			627				011						

							INC	rdea Bank A	pp							
									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-l	IRB	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	4,662	0	0	0	340	0	2,991	4		0	0	0	-
	Corporates	30.242	178	1.740	16	13.946	139	985	0	30.639	629	187	52	29	84	44.7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	12,380	105	505	15	5,053	83	307	0	12,439	341		21	13	48	39.4
	Retail	34,570	65	0	0	7,298	158	0		33,003	1,542		6	19	23	35.7
	Retail - Secured on real estate property	29,307	48	0	0	6,331	112	0	0	28,329	956	48	2	6	13	26.6
NORWAY	Retail - Secured on real estate property - Of Which: SME	78	1	0	0	16	2	0	0	66	13		0	0	1	71.4
NORWAI	Retail - Secured on real estate property - Of Which: non-SME	29,228	48	0	0	6,315	110	0	0	28,263	943	47	2	6	12	25.8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	5,263	16	0	0	967	46	0	0	4,674	586	16	3	13	10	62.5
	Retail - Other Retail - Of Which: SME	115	3	0	0	42	12	0	0	86	26	3	0	1	2	82.7
	Retail - Other Retail - Of Which: non-SME	5.148	13	0	0	925	34	0	0	4.588	560	13	3	12	8	58.1
	Equity	0	0			0	0			0	0	0	0	0	- 0	-
	Securitisation															
	Other non-credit obligation assets	343				243				241	42	0	0	0		100.00
	IRB TOTAL	65,154	242	6,401	16	21,487	297	1,325	0	66,874	2,217	251	58	48	107	42.49

									Actual							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A-	IRB	F-	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		) (	0		j
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0		4
	Institutions	0	0	306	0	0	0	98	0	103	0		0			4
	Corporates	3,300	2	16	0	1,061	9	10	0	3,178	122	2	2 1	0	· c	8.50%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0		4
	Corporates - Of Which: SME	56	2	0	0	17	9	0	0	50	5		2 0	0	r	8.50%
	Retail	261	1	0	0	28	3	0	0	205	16	1		0		21.11%
	Retail - Secured on real estate property	218	1	0	0	18	2	0	0	169	9	1				9.43%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0	0	· c	<i>i</i> -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	217	1	0	0	18	2	0	0	169	8		_	0		9.43%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0			4
	Retail - Other Retail	44	0	0	0	9	2	0	0	36	8		) (	0		46.50%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	1	0		0			30.90%
	Retail - Other Retail - Of Which: non-SME	42	0	0	0	8	2	0	0	35	7	(	0	0	· c	46.51%
	Equity	0	0			0	0			0	0		0	0		4
	Securitisation	,														
	Other non-credit obligation assets	28	0			28	0			28	0		0	0		4
	IRB TOTAL	3,589	4	321	- 0	1,117	13	108	0	3,514	139	3	1	1		13.26%

									Actual 31/12/2022*							
			Exposu	re values			Risk expos	ure amounts	,,							
		A-	IRB	FI	IRB	A-I	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0		0		0	0	0	0	
	Central governments	0	0	0	0	0	0	0		0		0	0	0	0	
	Institutions	0	0	79	0	0	0	38		27		0	0	0	0	
	Corporates	5.060	9	77	0	1.430	0	50		5.060		9	1		9	93.08%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0		0	0			
	Corporates - Of Which: SME	330	0	3	0	91	0	1		330		0	0			
	Retail	44	0	0	0	4	0	0		35	2	0	0	0	0	79.91%
	Retail - Secured on real estate property	35		0	0	3	0	0		28			0			
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0		0			0			
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	35		0	0	3	0	0		28			0			
	Retail - Qualifying Revolving	0		0	0	0	0	0		0			0			
	Retail - Other Retail	8	0	0	0	2	0	0		7	1		0	0	0	79.91%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0		0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	8		0	0	1	0	0		7	1		0	0		79.91%
	Equity	0	0			0	0			0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0		0	0	0	0	-
																03.060/

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Institutions	0	0	617	0	0	0	206	0	18	0		0	0	0	-
	Corporates	886	13	184	0	423	0	59	0	956	92	13	0	1	10	76.30
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Corporates - Of Which: SME	8	0	0	0	8	0	0	0	5	3		0	0	0	-
	Retail	145	2	0	0	18	4	0	0	121	9		0	0	0	27.81
	Retail - Secured on real estate property	114	1	0	0	8	3	0	0	96	3	1	0	0	0	13.38
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
GLINIANI	Retail - Secured on real estate property - Of Which: non-SME	114	1	0	0	8	3	0	0	96	3	1	0	0	0	13.38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	32	0	0	0	11	1	0	0	25	6		0	0	0	69.97
	Retail - Other Retail - Of Which: SME	6	0	0	0	5	0	0	0	4	2		0	0	0	1.18
	Retail - Other Retail - Of Which: non-SME	25	0	0	0	6	1	0	0	21	5		0	0	0	71.399
	Equity	0	0			0	0			0	0		0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0			0	0			0	0		0	0	0	-



							INC	ordea Bank A	day							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F.	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0		ð -
	Institutions	0	0	19	0	0	0	11	0	0	0		0	0		ð -
	Corporates	1,445	8	901	0	484	9	538	0	1,515	36	8	2	1	4	4 46.07%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	0		ð -
	Corporates - Of Which: SME	158	1	0	0	21	0	0	0	158	0		0	0		1 68.77%
	Retail	260	2	0	0	23	4	0	0	219	19		0	0		1 61.85%
	Retail - Secured on real estate property	212	1	0	0	14	2	0	0	177	13		0	0		0 28.82%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		3 -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	212	1	0	0	14	2	0	0	177	13	1	0	0		0 28.82%
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0		0	0	0		3 -
	Retail - Other Retail	48	1	0	0	9	3	0	0	42	6		0	0		1 99.95%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	2	1	0	0	0		0 45.69%
	Retail - Other Retail - Of Which: non-SME	45	1	0	0	7	3	0	0	40	5		0	0		1 100.00%
	Equity	0	0			0	0			0	0		0	0		ð -
	Securitisation															4
	Other non-credit obligation assets	4	0			4	0			4	0	0	0	0		a -
	IRB TOTAL	1,709	10	921		511	13	549	0	1,737	55	10	2	2	5	5 48.28%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	-IRB	E	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	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	0	-
	Corporates	2,101		176	0	541	0	176	0	2,101	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	16		0	0	3	0	0	0	16	0	0	0	0	0	-
	Retail	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0	0	-
JERSEY	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	0	-
JENJET	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	) -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	TOTAL	2 101								2 101						

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	sure amounts								
		A	-IRB	F	-IRB	A	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(min EUR,	Non-defaulted (6)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks			0		0		0	0	0	0		0	0		-
	Central governments			0		0	0	0	0	0	0		0	0		j -
	Institutions			742		0	0	245	0	303	0		0	0		j -
	Corporates	243		12		139	0	6	0	241	3		0	0		j -
	Corporates - Of Which: Specialised Lending			0		0	0	0	0	0	0		0	0		/-
	Corporates - Of Which: SME	43		0		18	0	0	0	43	0		0	0		<i>i</i> -
	Retail	77	1			9	2	0	0	62	6		0	0		16.5
	Retail - Secured on real estate property	64	1			5			0	52	4		0	0		10.0
FRANCE	Retail - Secured on real estate property - Of Which: SME			0		0	0	0	0	0	0		0	0		j -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	64	1	1 0		5	1	. 0	0	52	4	1	. 0	0		10.0
	Retail - Qualifying Revolving			0		0	0	0	0	0	0		0	0		j -
	Retail - Other Retail	13		0		4	0	0	0	10	2		0	0		53.9
	Retail - Other Retail - Of Which: SME	2		0		2	0	0	0	2	0		0	0		j -
	Retail - Other Retail - Of Which: non-SME	10		0		2	0	0	0	9	2		0	0		53.9
	Equity					0	0			0	0		0	0		j -
	Securitisation															
	Other non-credit obligation assets			)		0		)		0	0		0	0		j -
	IRB TOTAL	320	1	754		148	2	251	0	606	8	-	. 0	0		16.52

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

Part						31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
Marche March Marche Marche Marche Marche Marche Marche Marche Marche Marche M			Stage 1	Stage 2	Stage 3	provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Marche Ma		(min EUR, %)	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure Stage 1	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
Principal land right and seat the seat of			0	0 0	0	0	0	0		0	0	0	0	0	0		0	0	(	0 0	0 0	0	) -
Note that the part of the part		Corporates	19,820 136,330	0 59	1,954	3 175	0 85	967	21.60%	19,802 135,743	5,201	2,703	3 101	0 88	1,185	43.83%	19,784 134,591	5,880	3,176	5 100	0 104	11 1,318	20.99% 41.51%
Michael Balan   Michael Bala		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			972	0 41	0 46	507			2,392	1.221	38	0 47	570	36.27%		2.637	1.45	1 38	0 0	628	36.32%
PRIOR DATA SET 1997 - 1		Retail - Secured on real estate property	141,435 116.118	5 9,886 8 6,500	2,776 1.363	175 84	159 49	922 316	33.20% 23.21%	139,455 114,947	10,441 6,907	4,201 2.127	102 50	219 48	1,212	28.85% 20.44%	139,059 114,614	9,991 6.753	5,047	7 102	2 208	1,385 511	27.44%
March   Marc	Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SMF	756	6 189 2 6.310		2 82	2	13	37.02% 22.84%	677	246 6.661	2 068	1 49	4	17 418	29.36%	674 113 940			1	1 4	21 490	26.20%
Part		Retail - Qualifying Revolving	0	0 0	0	0	0	0		0	0	0	0	0	0	-	0	0			0 0	0	) -
Street		Retail - Other Retail - Of Which: SME	742	2 439	146	9	19	89	61.09%	588	532	209	6	35	107	51.08%	593	470	264	4 6	5 28	122	46.13%
Marie   Mari		Equity	24,374	0 0	1,207	0	0	0	40.73%	23,921	3,002	1,003	- 0	0	0/1	- 33.90%	23,032	2,768	2,101	) (	0 0	732	34.68%
STATE   STAT		Other non-credit obligation assets	2,891	1 22	3	0	0	2 1 004	71.27%	2,884	28	3	200	0	2 406	64.36%	2,876	37	0.27	3 (	0 0	2 2716	58.65%
STEEN   STEE		INB IUIAL	300,476	15,331	4,750	354	244	1,894	39.88%	297,884	15,/31	6,941	206	308	2,406	34.66%	296,310	15,970	8,276	204	312	2,716	32.81%
SHECH    STATE   STATE						31/12/2023														31/12/2025			
SHECH    Strate   Str							Stock of	Stock of	Communication Contraction				Stock of	Stock of		Courses Bable				Stock of	Stock of	Stock of	Courses Barba
Strictle			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SVICEN    March   Marc						exposure	exposure	exposure	схрожие				exposure	exposure	exposure	Схрожие				exposure	exposure	exposure	схрозите
SMECH    Main		Central governments	0	0 0	0	0	0	0	-	0		0	0	0	0		0	0			0 0	0	) -
SHEDI  ***PRINCE************************************		Corporates	5,630 43,254	0 1 4 1,278	357	1 28	0 15	199	20.84% 55.71%	5,626 43,067	1 1,345	476	31	0 21	235	20.86% 49.27%	5,621 42,324	2 1,956	608	30	1 0	275	20.80%
SHEEN		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	15 963	0 0	233	0 8	0 7	133	56 97%	15 792	0 521	281	0	0	145	- 51 64%	15 545	715	333	2 0	0 0	159	47 64%
SYEEDI		Patail - Secured on real estate property	57,455 52,473	5 1,791 3 1,253	241	15 9	41	70 23	29.12%	55,977 51,250	3,124 2,368	386	10	69 14	92	23.90%	55,837 51,089	3,161	490	10	0 70 6 16	108	22.05%
FINANO    Table   State   Stat	SWEDEN	Retail - Secured on real estate property - Of Which: SME	77	7 16	2	0	0 7	0	14.79%	70	22	3	0	0	0	14.62%	69	21		5 (	0 0	1	14.57%
FINAD    Application   Applica		Retail - Qualifying Revolving	0	0 0	0	0	0	0		0	0	200	· ·	0	0	-	0	0			0 0	0	) -
FINANO    Part		Retail - Other Retail - Of Which: SME	153	3 44	8	1	2	5	57.12%	128	/96 64	115	1	3	58	49.69%	128	60	140	5 1	1 3	7	46.00%
FINAND    Separate   March   M		Equity	4,829 0	9 494	71	6	32	43	60.52%		692 0	103	4	51 0	52 0	50.74%	4,619 0	650	125	5 4	4 50 0 0	59 0	46.95%
FINANO   Sept.   Sep		Securitisation Other non-credit obligation assets	440	0 1		0	0	0	0.01%	440	1	0		0	0	0.01%	439	2			0 0	0	0.01%
FINAND  FINAND													Raseline Scenario	1									
FINAND  FINAND			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FILANO    Filance   Filanc		Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure	exposure 0 0	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of	Stock of provisions for Stage 3 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
FINAND    Main   Security for main elembar property   3-3-20   1.10   20   10   20   1.00   3-10   3		Central banks Central governments Institutions Corporates	0 0 230	0 0 0 0 0 48	0 0 2	Stock of provisions for Stage 1 exposure	0 0 0	Stock of provisions for Stage 3 exposure  0 0 1 315	exposure - - - 43.24% 47.31%	0 0 228	exposure 0 0 48	000	31/12/2024	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	- 42.98% 41.39%	0 0 227	0 0 48	(	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 5 30	Stock of provisions for Stage 3 exposure	exposure 0 - 1 - 2 42.70% 40.14%
### DENNAKE ### Control for branch or part of more control or Difference or Part of the Control of the Control of the Control or Part of the Control o		Central banks Central opvermments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE	0 0 230 25,730 9 7,915	0 0 0 0 0 0 0 48 0 1,761 9 0 5	0 0 2 667 0 275	Stock of provisions for Stage 1 exposure  0 0 1 1 85 0 4	0 0 0 25 0	Stock of provisions for Stage 3 exposure  0 0 1 335 0 178	exposure - - - 43.24% 47.31% 36.23% 64.62%	0 0 228 25,488 9 7,945	0 0 48 1,656 0 756	0 0 3 1,014 0 328	31/12/2024  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 24 0 16	provisions for Stage 3 exposure  0 0 1 420 0 191	exposure - - 42.98% 41.39% 36.27% 58.10%	0 0 0 227 25,345 9 7,869	0 0 48 1,705 0 781	() () () () () () () ()	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 2 4444 0 0 223	exposure  1 -
Marial Confusion Section (1995)   Marial Confusion (1995)   Marial C		Control Basels Carbot deveraments Corporates Corporates Corporates Corporates - Of White: Socialised Lending Corporates - Of White: Security and additional Corporates - Of White: Security and Corporates - Of White: Secu	0 0 230 25,730 9 7,915 38,444 29,260	exposure  0 0 0 0 0 0 1,761 9 0 1,781 4 3,487 0 1,830	0 0 0 2 667 0 275 1,854	Stock of provisions for Stage 1 exposure  0 0 1 1 85 0 4	0 0 0 25 0	Stock of provisions for Stage 3 exposure  0 0 1 1 3315 0 178 5999 205	43.24% 47.31% 36.23% 64.62% 32.31% 24.08%	0 0 0 228 25,488 9 7,945 37,112 28,339	0 0 0 48 1,656 0 756 3,845 2,275	0 0 3 1,014 0 328 2,828	31/12/2024  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 24 0 16	provisions for Stage 3 exposure  0 0 1 420 0 191	- 42.98% 41.39% 41.39% 58.10% 28.06% 20.80%	0 0 0 227 25,345 9 7,869 36,602 27,939	0 0 48 1,705 0 781 3,836 2,393	( 1,107 ( 3,346 1,609	Stock of provisions for Stage 1 exposure  O	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 2 2 4444 0 203 8966 3318	exposure  - 42.70%  40.14%  36.32%  53.67%  26.76%  19.79%
Minust   Color Review   Color Revi	FINLAND	Central Service Control Servic	0 0 230 25,730 9 7,915 38,444 29,260	exposure  0 0 0 0 0 0 0 0 0 48 0 1,761 9 0 0 5 839 4 3,487 0 1,830 2 158	exposure  0 0 2 667 0 275 1,854 851 31	Stock of provisions for Stage 1 exposure  0 0 1 1 85 0 4	0 0 0 25 0	Stock of provisions for Stage 3 exposure  0 0 1 1 315 0 178 599 2055 112 198	exposure	0 0 228 25,488 9 7,945 37,112 28,339 537	0 0 0 48 1,656 0 756 3,845 2,275	0 0 3 1,014 0 328 2,828 1,328	31/12/2024  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 24 0 16	provisions for Stage 3 exposure  0 0 1 420 0 191	- 42,98% 41,39% 36,27% 58,10% 28,05% 20,80% 30,02%	0 0 0 227 25,345 9 7,869 36,602 27,939	0 0 48 1,705 0 781 3,836 2,393	1,107 (0 379 3,346 1,609	Stock of provisions for Stage 1 exposure  O	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 2 2 4444 0 3188 8956 318 188 3300	exposure  - 42.70%  40.14%  36.32%  53.67%  26.76%  19.79%
Formation   Control Excellent   Control Exce	FINLAND	Central Seales Central Severaments Institutions Corporates - Of Which: Securited Lending Corporates - Of Which: Securited Lending Corporates - Of Which: Securited Lending Retail - Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could'ing Secured on real estate property - Of Which: SME Retail - Could Retail	0 0 230 25,730 9 7,915 38,444 29,260 592 28,668	exposure  0 0 0 0 0 0 0 1,761 9 0 0 5 839 4 3,487 0 1,830 2 158 8 1,672	exposure  0 0 0 2 667 0 275 1,859 851 31 820 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 36.23% 64.62% 32.31% 24.08% 37.79% 23.56%	0 0 0 228 25,488 9 7,945 37,112 28,339 537 27,802 0	0 0 0 48 1,656 0 756 3,845 2,275 194 2,081	0 0 3 1,014 0 3288 2,828 1,328 5 0 1,277 0	31/12/2024  Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 244 0 0 166 60 12 4 9 9 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42.98% 41.39% 58.10% 28.06% 20.80% 20.40%	0 0 0 227 25,345 9 7,869 36,602 27,939 533 27,406	0 0 48 1,705 0 781 3,836 2,393 179 2,214	(0 4 1,10) (0 33°) 3,348 1,600 (6 5 1,540	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	Stock of provisions for Stage 3 exposure  0 0 0 2 2 4444 0 2003 8966 318 18 300 0 0 578	200 cxposure  42.70% 40.14% 40.14% 36.32% 53.67% 26.76% 19.79% 19.79% 19.48% - 33.21%
Supplied	FINLAND	Central Service Central covernments Institutions Comprehens Corporates of Which, Secondard Lending Corporates of Which, Secondard Lending Corporates of Which, Secondard Lending Retail Secondard on and settlet property. Retail Secondard on and settlet property. Of Which; 1945. Retail Secondard on and settlet property. Of Which; 1946. Retail Secondard on and settlet property. Of Which; 1946. Retail Secondard on and settlet property. Of Which; 1946. Retail Secondard on the settlet property. Of Which; 1946. Retail Secondard Secondard On Secondard Seconda	0 0 230 25,730 9 7,915 38,444 29,260 592 28,688 0 9,184	exposure  0 0 0 0 0 1 48 0 1,761 9 0 5 5 839 4 3,487 0 1,830 2 158 8 1,677 0 0 0 4 1,657 2 32 3 333	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 36.23% 64.62% 32.31% 24.08% 37.79% 23.56%	0 0 0 228 25,488 9 7,945 37,112 28,339 537 27,802 0 0 8,773	0 0 0 48 1,555 0 0 0 756 1 1,571 0 0 0 1,571 3885	0 0 3 1,014 0 3288 2,828 1,328 50 0 1,277 0	31/12/2024  Stock of provisions for rotage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 241 0 166 60 122 4 1 9 9 0 0 488	provisions for Stage 3 exposure  0 0 1 1 420 0 1911 794 226 151 261 261 261 261 261 261 261 261 261 26	- 42.98% 41.39% 36.27% 58.10% 28.06% 20.80% 20.44% 34.49% 50.38%	0 0 0 227, 25,45 9 7,669 36,602 27,939 533 27,406 0 0,662	0 0 0 48 1,705 0 781 3,836 2,393 179 2,214 0 1,442 337	1,100 (1,100 (1,100) (1,100	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	Stock of   provisions for Stage 3   exposure	- 42.70% 40.14% 40.14% 36.32% 53.67% 26.76% 26.72% 19.48% - 33.21% 45.30%
Supple   S	FINLAND	Central Javanes Central governments Institutions Corporates Of Which Specialised Lending Retail Secured on real settlet property Retail Secured Secured on real settlet property Retail Secured Secure	0 0 230 25,730 9 7,915 38,444 29,260 592 28,688 0 9,184	exposure  0 0 0 0 0 1 48 0 1,761 9 0 5 5 839 4 3,487 0 1,830 2 158 8 1,677 0 0 0 4 1,657 2 32 3 333	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 36.23% 64.62% 32.31% 24.08% 37.79% 23.56%	0 0 0 228 25,488 9 7,945 37,112 28,339 537 27,802 0 0 8,773	0 0 0 48 1,555 0 0 0 756 1 1,571 0 0 0 1,571 3885	0 0 3 1,014 0 3288 2,828 1,328 50 0 1,277 0	31/12/2024  Stock of provisions for rotage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 241 0 166 60 122 4 1 9 9 0 0 488	provisions for Stage 3 exposure  0 0 1 1 420 0 1911 794 226 151 261 261 261 261 261 261 261 261 261 26	- 42.98% 41.39% 36.27% 58.10% 28.06% 20.80% 20.44% 34.49% 50.38%	0 0 0 227, 25,45 9 7,669 36,602 27,939 533 27,406 0 0,662	0 0 0 48 1,705 0 781 3,836 2,393 179 2,214 0 1,442 337	1,100 (1,100 (1,100) (1,100	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	Stock of provisions for Stage 3 exposure 0 0 0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42.70% 40.14% 36.22% 53.67% 19.79% 26.76% 19.79% 26.72% 19.48%
Supple   S	FINLAND	Control Basies Control development Corporates Corporates Corporates Corporates - Of Which: Seconlased Lending Corporates - Of Which: Seconlased Lending Corporates - Of Which: Self Ratiol Rati	0 0 0 230 25,730 5,730 5,730 5,730 25,260 38,444 22,260 9,184 402 8,782 0 0	exposure  0 0 0 0 0 0 48 0 1,761 9 0 0 5 839 4 3,487 2 158 8 1,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 22 667 0 0 0 275 1,854 851 320 0 0 1,003 1117 8855 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 64.62% 52.10% 32.31% 23.15% 23.56% 37.29% 39.30% 60.77% 36.47%	0 0 0 228 25.488 9 9 7.945 25.488 27.112 28.339 27.802 0 8.773 29.6 8.477 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 1,014 0 328 2,828 50 50 1,277 0 1,501 168 1,333	31/12/2024  Stock of provisions for rotage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 241 0 166 60 122 4 1 9 9 0 0 488	0 Stage 3 exposure  0 1 1 4200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42,98% 41,39% 58,10% 58,10% 20,00% 20,44% 34,49% 50,38%	27,050 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,70% 40,14% 53,67% 15,70% 15,70% 15,70% 15,70% 15,70% 15,40% 13,40% 13,321%
Supplement   Sup	FINLAND	Control Basies Control development Corporates Corporates Corporates Corporates - Of Which: Seconlased Lending Corporates - Of Which: Seconlased Lending Corporates - Of Which: Self Ratiol Rati	0 0 0 230 25,730 5,730 5,730 5,730 25,750 38,444 22,266 5,782 28,688 0,184 402 8,782 0,000	exposure  0 0 0 0 0 0 48 0 1,761 9 0 0 5 839 4 3,487 2 158 8 1,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 22 667 0 0 0 275 1,854 851 320 0 0 1,003 1117 8855 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 64.62% 52.10% 32.31% 23.15% 23.56% 37.29% 39.30% 60.77% 36.47%	0 0 0 228 25.488 9 9 7.945 25.488 27.112 28.339 27.802 0 8.773 29.6 8.477 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 1,014 0 328 2,828 50 50 1,277 0 1,501 168 1,333	31/12/2024  Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 241 0 166 60 122 4 1 9 9 0 0 488	0 Stage 3 exposure  0 1 1 4200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42,98% 41,39% 58,10% 58,10% 20,00% 20,44% 34,49% 50,38%	27,050 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stock of provisions for Stage 1 exposure	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,70% 40,14% 53,67% 15,70% 15,70% 15,70% 15,70% 15,70% 15,40% 13,40% 13,321%
Control formats   Control fo	FINLAND	Control Basies Control development Corporates Corporates Corporates Corporates - Of Which: Seconlased Lending Corporates - Of Which: Seconlased Lending Corporates - Of Which: Self Ratiol Rati	0 0 0 230 25,730 5,730 5,730 5,730 25,750 38,444 22,266 5,782 28,688 0,184 402 8,782 0,000	exposure  0 0 0 0 0 0 48 0 1,761 9 0 0 5 839 4 3,487 2 158 8 1,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 22 667 0 0 0 275 1,854 851 320 0 0 1,003 1117 8855 0 0 0	Stock of provisions for Stage 1   exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 11 315 0 0 178 599 2205 12 193 0 0	43.24% 47.31% 64.62% 52.10% 32.31% 23.15% 23.56% 37.29% 39.30% 60.77% 36.47%	0 0 0 228 25.488 9 9 7.945 25.488 27.112 28.339 27.802 0 8.773 29.6 8.477 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 1,014 0 328 2,828 50 50 1,277 0 1,501 168 1,333	31/12/2024 Stock Of S	Stock of provisions for Stage 2 exposure  0 0 0 0 241 0 166 60 122 4 1 9 9 0 0 488	0 Stage 3 exposure  0 1 1 4200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42,98% 41,39% 58,10% 58,10% 20,00% 20,44% 34,49% 50,38%	27,050 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stock of provisions for Stage 1 exposure 1 e	exposure  0 0 0 0 0 0 0 0 5 30 0 0 0 0 5 17 7 49 7 11 1 3 3 6 8 8	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,70% 40,14% 53,67% 15,70% 15,70% 15,70% 15,70% 15,70% 15,40% 13,40% 13,321%
Control planes	FINLAND	Control Basies Control development Corporates Corporates Corporates Corporates - Of Which: Seconlased Lending Corporates - Of Which: Seconlased Lending Corporates - Of Which: Self Ratiol Rati	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 0 0 0 1,761 9 0 0 5 839 4 1,3457 6 1,157 6 1,157 6 1,157 6 1,157 6 1,157 6 1,57	exposure  0 0 0 2 2 2 5 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,24% 47,31% 36,23% 47,31% 22,31% 22,31% 23,23% 24,06% 27,79% 36,27% 36,47% 36,47% 36,32%	0 0 229 24 25 488 25 488 25 488 25 25 488 25 25 488 25 25 25 25 25 25 25 25 25 25 25 25 25	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,98% 41,39% 36,27% 58,10% 28,09% 30,02% 20,49% 31,49% 32,49% 31,62%	exposure  0 0 0 0 227 25,945 9 7,869 36,602 27,939 5331 27,406 0 0 1,167 63,341	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure  42.79% 40.14% 40.14% 40.14% 41.51% 42.79% 43.14% 43.15% 44.30% 44.30% 45.20% 46.27% 46.27% 46.27%
Facilitations	FINLAND	Central Sevice Control Control Sevice Control Control Control Sevice Control Control Sevice Control Control Sevice Control Sev	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 0 0 0 1,761 9 0 0 5 839 4 1,3457 6 1,157 6 1,157 6 1,157 6 1,157 6 1,157 6 1,57	exposure  0 0 0 2 2 2 5 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,24% 47,31% 36,23% 47,31% 22,31% 22,31% 23,23% 24,06% 27,79% 36,27% 36,47% 36,47% 36,32%	0 0 229 24 25 488 25 488 25 488 25 25 488 25 25 488 25 25 25 25 25 25 25 25 25 25 25 25 25	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,98% 41,39% 36,27% 58,10% 28,09% 30,02% 20,49% 31,49% 32,49% 31,62%	exposure  0 0 0 0 227 25,945 9 7,869 36,602 27,939 5331 27,406 0 0 1,167 63,341	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure  42.79% 40.14% 40.14% 40.14% 41.51% 42.79% 43.14% 43.15% 44.30% 44.30% 45.20% 46.27% 46.27% 46.27%
DENMARK    Companies of White-Secretable lensing   0   0   0   0   0   0   0   0   0	FINLAND	Central Sevice Control Severaments Corporates - Of Works Specialised Landing Corporates - Of Works Specialised Landing Corporates - Of Works Specialised Landing Read Several Several Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 0 0 0 0 1,761 9 0 0 5 839 4 1,3457 6 1,157 6 1,157 6 1,157 6 1,157 6 1,157 6 1,57	exposure  0 0 0 2 2 2 5 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,24% 47,31% 36,23% 47,31% 22,31% 22,31% 23,23% 24,06% 27,79% 36,27% 36,47% 36,47% 36,32%	0 0 229 24 25 488 25 488 25 488 25 25 488 25 25 488 25 25 25 25 25 25 25 25 25 25 25 25 25	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42,98% 41,39% 36,27% 58,10% 28,09% 30,02% 20,49% 31,49% 32,49% 31,62%	exposure  0 0 0 0 227 25,945 9 7,869 36,602 27,939 5331 27,406 0 0 1,167 63,341	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure  42.79% 40.14% 40.14% 40.14% 41.51% 42.79% 43.14% 43.15% 44.30% 44.30% 45.20% 46.27% 46.27% 46.27%
EMMARK   Secured on real entire property of White: Secure of the control of White: Secure of	FINLAND	Central Sevice Central Severaments Corporates - Of Works Specialised Landing Corporates - Of Works Specialised Landing Corporates - Of Works Several Landing Research Secured on real seather property. Of Works Several Research Secured on real seather property. Of Works Several Research Secured on real seather property. Of Works Several Research Secured Secured Secured Several Several Secured Secu	Caposure	exposure  0	exposure  0 0 0 2 2 2 5 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure	0 0 0 228 228 228 228 228 228 228 228 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Composure   Comp	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	4,27%, 4,27%, 6,14%, 5,12%, 5,12%, 5,12%, 5,12%, 5,12%, 6,
DENMARK    DENMARK	FINLAND	Central Savids Central governments Corporates Of Which: Secondaved Lending Resid Confer Secondaved Lending Resid Confe	exposure  0 0 239 250 250 250 250 250 260 260 260 260 260 260 260 260 260 26	Capodare   Capodare	0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure  43 34% (47 21% (47 2	0 0 222 222 222 222 222 222 222 222 222	exposure  0 0 46 1.666 766 776 786 2.275 1.071 388 1,111 5.541	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42.59% 41.37% 41.37% 53.10% 53	0 0 227 227 227 227 227 227 227 227 227	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,100,100,100,100,100,100,100,100,100,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	40,20% 40,10% 40
Part	FINLAND	Control Sevice Central covernments Corporates Corporates Corporates Corporates - Of Which: Secondard Landing Reside - Of Which: Secondard Landing Company Corporates - Of Which: Secondard Landing Company Corporates - Of Which: Secondard Landing Reside - Of Which: Secondard Landing Resid	Composite		0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure	0 0 223 23 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.99% 41.39% 41.39% 52.25% 52.60% 52	0 0 227 227 228 228 228 228 228 228 228 228	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,101,101,101,101,101,101,101,101,101,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	42,70%, 42,70%, 40,14%, 50,14%, 50,15%
Result of the Result of Market SHE   79   25   13   0   1   9   70,52%   72   27   14   0   2   9   65,57%   73   28   18   0   2   19   65,57%   73   28   18   0   2   19   65,57%   73   28   18   0   1   15   12   10   10   10   10   10   10   10		Central Service Cettoral Severaments Corporates - Of Works Specialised Landing Corporates - Of Works Specialised Landing Corporates - Of Works Specialised Landing Read - Secured on real settle property - Of Works Specialised Landing Read - Secured on real settle property - Of Works Specialised Landing Read - Other R	exposure  0 0 0 250 20.2		0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43.24% 4.3.24% 4.3.31% 4.3.31% 4.0.31% 4.0.31% 4.0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0   0   0   0   0   0   0   0   0   0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.59% 413.7% 53.10% 53	0 0 2277 2277 2277 2277 2277 2277 2277	0   0   0   0   0   0   0   0   0   0	1,101,101,101,101,101,101,101,101,101,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	40,20% 40,20% 40,14% 51,14% 51,14% 52,14% 53,14% 53,14% 53,14% 53,14% 53,14% 53,14% 53,14% 53,14% 53,14% 53,14% 54
Retail - Other Result - Of Whitch conce/985		Central Basis Composition of Which: Secretained Eurolege Composition of Which: Secretained Eurolege Composition of Which: Secretained Eurolege Real Real Secretained European Secretained Eurolege Real Secretained European Secretained Europea	Composite   Comp		0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	49,24% (4),24%	0   0   228   22	0   0   0   0   0   0   0   0   0   0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure   0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42.00% 4.20%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0   0   0   0   0   0   0   0   0   0	1,101,101,101,101,101,101,101,101,101,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	9, 27% 9, 15% 9,
Source instance		Central Sevice Control Sevice Contro	Composition	Supplied   Supplied	0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure   0 0 0 1 1 1 3 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,24% 43,24% 43,24% 43,21% 43,23% 43	0   0   0   0   0   0   0   0   0   0	0   0   0   0   0   0   0   0   0   0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure   0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42,50% 4.25% 5.25%	0 0 2223 2223 2224 2224 2224 2224 2224 2	0   0   0   0   0   0   0   0   0   0	1,101,101,101,101,101,101,101,101,101,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	42,70%, 40,14%, 51,16%
188 10741 41 215 818 692 39 46 379 54 80% 40 468 1.383 874 30 92 437 49 460 And 1 300 10.780 30 00 A77 A6 3700		Central Sevice Central covernments Corporates Corporates Corporates Corporates Corporates - Of Which: Securities Landing Corporates - Of Which: Securities Landing Corporates - Of Which: Securities Landing Retail - Of Which: Securities Corporates Corporates - Of Which: Securities Corporates - Of Which: Securities Landing Retail - Securities on and settle property Retail - Securities on and settle property Retail - Securities are securities Retail - Securities Retail - Of Which: Securities Retail - Out-Retail - Out-Retail - Out-Retail - Of Which: Securities Retail - Out-Retail - Out-	Composition	Supplied   Supplied	0   0   0   0   0   0   0   0   0   0	Stock of provisions for Stage 1	Exposure	provisions for Stage 3 exposure  0 0 0 1 1 1 315	43,24% 43,24% 43,24% 43,21% 43,23% 43	0   0   0   0   0   0   0   0   0   0	0   0   0   0   0   0   0   0   0   0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of precisions for Stope 2	provisions for Stage 3 exposure   0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42,50% 4.25% 5.25%	0 0 2223 2223 2224 2224 2224 2224 2224 2	0   0   0   0   0   0   0   0   0   0	1,101,101,101,101,101,101,101,101,101,1	Stock of provisions for Stock of provisions for Stock of stock o	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	42,70%, 40,14%, 51,16%
**************************************		Central Sevice Control Sevice Contro	Composite   Comp		Compositive   Compositive	200.2 kg   200.2 kg	Exposure	provisions for Stage 3 exposure  0 0 0 1 1 1 315	42,24% (1) (2) (4) (2) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	Company   Comp	0   0   0   0   0   0   0   0   0   0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2024 Stock of provisions for Stage 1 exposure  Company C	Stock of provisions for Stage 2	Process 1  - exposure	42.50m 4.32m	exposure  0 0 20 220 22 25 348 2 348 2 366 2 6662 2 6662 3	1,755   1,75	\$ \$1.00 ( ) \$1.00 ( ) \$1	Stock of printing and a separate of printing and a separate of the separate of	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	40,000 a 100

Nord	02	Rank	Δh

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Sto provisions for provis Stage 1 Sta exposure exp	e 2 provision	ns for Covera	ige Ratio - age 3 sosure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks	0	0	0			) (	) -	0	0	0	0	0	0 -		0	0	0	0			0 -
	Central governments	0	0	0			) (	) -	0	0	0	0	0	0 -		0	0	0	0			0 -
	Institutions	2,990	- 4	1 1			) (	18.34%	2,988	4	2	0	0	0	18.31%	2,987	4	3	0			1 1
	Corporates	29.887	1.178	390	37	1	139	35.60%	29.778	1.108	569	32	13	184	32.30%	29.590	1.141	724	31	15	22	23 3
	Corporates - Of Which: Specialised Lending	0	0	0			) (	) -	0	0	0	0	0	0 -		0	0	0	0			0 -
	Corporates - Of Which: SME	11,915	723	263	24		8	32.54%	11,824	690	387	20	8	115	29.85%	11,685	725	491	20	11	14	41 2
	Retail	30,117		390	24	40	7 105	26.80%	31,879	2,152	578	17	20	145	25.02%	32,122	1,786	701	17	15	17	71 2
	Retail - Secured on real estate property	25,845	3,227	7 261	16	25	9 64	24.58%	27,302	1,640	390	11	10	90	23.04%	27,520	1,337	475	12		10	07 2
DRWAY	Retail - Secured on real estate property - Of Which: SME	70	7	7 2			)	48.36%	54	20	4	0	0	1	34.18%	55	18	6	0			2 3
ORWAT	Retail - Secured on real estate property - Of Which: non-SME	25,775	3,219	259	16	25	9 63	24.38%	27,248	1,620	385	11	9	88	22.91%	27,465	1,320	468	- 11	,	10	05
	Retail - Qualifying Revolving	0	0	0			0	-	0	0	0	0	0	0 -		0	0	0	0			0 -
	Retail - Other Retail	4,272	875	5 129		11	3 40	31.31%	4,576	512	188	6	10	55	29.14%	4,602	448	226	6		6	64
	Retail - Other Retail - Of Which: SME	89	19	9 8				56.53%	69	33	13	1	1	6	47.14%	70	28	17	1	1		8 .
	Retail - Other Retail - Of Which: non-SME	4.183	857	7 121		11	36	29.64%	4.507	479	175	5	9	49	27.80%	4.532	420	209	5	7	5	57 2
	Equity	0	0	0		_	)	) -	0	0	0	0	0	0 -		0	0	0	0			0 -
	Securitisation																					4
	Other non-credit obligation assets	271	12	2 0		_	)	56.37%	269	14	0	0	0	0	41.34%	262	21	0	0			0 3
	IRB TOTAL	63,265	5,296	782	61	59	244	31.19%	64,914	3,279	1.149	49	33	329	28.62%	64,961	2.953	1.428	49	30	39	95 27

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0			-	0	0		0 0	0	0	-	0	0	0	0	0	0	i -
	Central governments	0	0		0			-	0	0		0 0	0	0			0		0	0		<i>)</i> -
	Institutions	103	0		0			45.00%	103	1	-	0 0	0	0	45.00%	103	1	0	0	0		D 45.
	Corporates	3,202	91	10	2			34.50%	3,170	116	18	8 2	1	. 6	33.46%	3,151	128	25	2	1		33.0
	Corporates - Of Which: Specialised Lending	0	0		0			-	0	0		0 0	0	0	-	0	0		0	0		<i>i</i> -
	Corporates - Of Which: SME	50	5		0			42.25%	SS	0		2 0	0	1	41.86%	SS	0	2	0	0		41.5
	Retail	201	19		0			33.23%	187	32		3 0	1	1	30.29%	186	32	4	0		1	29.1
	Retail - Secured on real estate property	167	10					20.80%	157	20		2 0	0	0	18.82%	156	20	2	0	0		17.0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0		0			13.80%	0	0		0	0	0	13.80%	0	0	0	0	0	0	13.0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	167	10		0			20.89%	157	19		2 0	0	0	18.89%	156	20	2	0	0	0	17.9
	Retail - Qualifying Revolving	0	0		0			l-	0	0		0 0	0	0	-	0	0		0	0		j -
	Retail - Other Retail	34	9		0			47.50%	30	12		2 0	1	1	42.89%	30	12	2	0	1	1	1 40.9
	Retail - Other Retail - Of Which: SME	1	. 0		0			34.45%	1	0		0 0	0	0	34.28%	1	0		0	0		33.0
	Retail - Other Retail - Of Which: non-SME	33	8		. 0	1		47.89%	29	12		2 0	1	1	43.27%	29	11	2	0	1	1	41.4
	Equity	0	0		0				0	0		0	0	0		0	0	0	0	0	0	<i>i</i> -
	Securitisation																					4
	Other non-credit obligation assets	28	0		0			0.01%	28	0		0	0	0	0.01%	28	0	0	0	0	0	0.01
	IRR TOTAL	3,534	110	13		- 2	-	34.29%	3.487	148	21	11 7	- 2	7	33.02%	3.468	160	29				32.58

												baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0		0	-	0	0	0	0	0	0		0	0	0		0	0	
	Central governments	0	0		0		0	-	0	0	0	0	0	0		0	0	0		0	0	
	Institutions	27			0		0	45.00%	27	0	0	0	0	0	45.00%	27	0	0	)	0	0	45.00% 54.44%
	Corporates	5,053	1	10	. 2		0 1	69.24%	5,046	1	22	2	0	13	59.80%	5,039	2	29	2	0	16	54.44%
	Corporates - Of Which: Specialised Lending	0	0		0		0	-	0	0	0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME	330	0		. 0		0	33.29%	329	0	1		0	0	33.19%	328	0	2		0	1	33.34%
	Retail	31	5		0		0	21.48%	27	10	1	0	0	0	20.39%	31	6	,		0	0	19.93%
	Retail - Secured on real estate property	25	4		0		0	14.70%	22	7		0	0	0	14.41%	24	5		) (	0		14.16%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0			0		0	-	0	0		0	0	0	-	0	0		) (	0		-
LUXLIIDOUNG	Retail - Secured on real estate property - Of Which: non-SME	25	4		0		0	14.70%	22	7		0	0	0	14.41%	24	5		) (	0		14.16%
	Retail - Qualifying Revolving	0			0		0	-	0	0		0	0	0	-	0	0		) (	0		-
	Retail - Other Retail	6			0		0	30.42%	5	3		0	0	0	29.01%	6	1		) (	0		28.71%
	Retail - Other Retail - Of Which: SME	0			0		0	34.50%	0	0		0	0	0	34.50%	0	0		) (	0		34.50%
	Retail - Other Retail - Of Which; non-SME	6	1		0		0	30.37%	5	3	0		0	0	28.93%	6	1	0		0	0	28.61%
	Equity	0	0		0		0	0 -	0	0	0		0	0	-	0	0	0		0	0	-
	Securitisation																					
	Other non-credit obligation assets	0			0		0		0	- 0	0	0	0	0	-	0	0			0		-
	TRR TOTAL	5.111	6	13	1 2		01 1	68,21%	5,100	- 11	23	2	- 0	14	58.84%	5,096	8	29	1 2		16	53,61%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0		0 0	) (		-	0	0		0 0	0		-	0	0	0	0	0		-
	Central governments		0 0		0 0	) (			0	0		0 0	0		) -	0	0	0		0		*
	Institutions	18	8 (		0 0	) (		45.00%	17	0		0 0	0		45.00%	17	0	0		0		45.00%
	Corporates	954	4 92	1	6	1	1	70.03%	952	92	2 1	.8	0	12	66.01%	950	92	20		0	12	63.49%
	Corporates - Of Which: Specialised Lending		0 0		0 0	) (			0	0		0 0	0		) -	0	0	0		0		*
	Corporates - Of Which: SME		5 3		0 0	) (		36.31%	5		2	1 0	0		36.47%	5	2	1		0		36.50%
	Retail	117	7 12		2 0	) (		35.30%	108	21	1	3 0	1		31.89%	110	18	3		0	1	30.56%
	Retail - Secured on real estate property	93	3 5		1 (	) (		23.65%	86	12	2	1 0	0		21.57%	88	10	2		0		20.63%
GERMANY	Retail - Secured on real estate property - Of Which: SME		0 0		0 0	) (			0	0		0 0	0		) -	0	0	0		0		*
02.0.000	Retail - Secured on real estate property - Of Which: non-SME	93	3		1 (	) (	)	23.65%	86	12	2	1 0	0		21.57%	88	10	2	0	0	0	20.63%
	Retail - Qualifying Revolving		0 0		0 0	) (			0	0		0 0	0		) -	0	0	0		0		*
	Retail - Other Retail	24	4 3		1 (	) (		52.79%	22	8	В	1 0	1	1	44.72%	23		1		0	1	41.91%
	Retail - Other Retail - Of Which: SME		4 2		0 0	) (		29.41%	4		2	0 0	0		30.20%	- 4	2	0		0		30.55%
	Retail - Other Retail - Of Which: non-SME	19	9 6		1 (	) (		59.33%	18		7	1 0	1		49.90%	19	6	1		0		46.93%
	Equity		0 0		0 0	) (			0	0		0 0	0		) -	0		0		0		
	Securitisation																					
	Other non-credit obligation assets	1.00	0 0		0 0	) (	1	0.01%				0 0	0		0.01%	0	0			0		0.01%

Nο	rdea	Bank	Ahr

												Baseline Scenario	,									-
					31/12/2023							31/12/2024							31/12/2025			/
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St exp
	Central banks	0	0	0		0	0	-	0	0		0 0	0	0		0	0		0			0 -
	Central governments	0	0	0		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	0		0			0 -
	Corporates	1,488	61	11	1		5	49.53%	1,476	70	13	3 1	0	6	46.44%	1,470	74	15	1			7
	Corporates - Of Which: Specialised Lending	0	0	0		0	0		0	0		0 0	0	0		0	0		0		_	0 -
	Corporates - Of Which: SME	158	0	1		0	1	64.65%	158	0	1	1 0	0	1	61.82%	157	1		0			1
	Retail	205	31	3				43.67%	191	44	4	4 0	1	1	36.82%		36		0			1
	Retail - Secured on real estate property	174	15	2		0	0	27.07%	151	37		2 0	0	1	22.99%	159	29		0			1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0		0	0		0 0	0	0		0	0		0		_	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	174	15	2		0	0	27.07%	151	37		2 0	0	1	22.99%	159	29	,,,	0			1
	Retail - Qualifying Revolving	0	0	0			0	-	0	0		0 0	0	0		0	0		0			0 -
	Retail - Other Retail	32	16	1				65.27%	40	7		2 0	0	1	56.74%	40	7		0			1
	Retail - Other Retail - Of Which: SME	2	1	0			0	34.81%	2	1		0 0	0	0	34.56%	2	1		0			0
	Retail - Other Retail - Of Which: non-SME	30	15	1				66.65%	38	7		1 0	0	1	58.39%	38	6		0			1
	Equity	0	0	0			0	-	0	0		0 0	0	0		0	0		0			0 -
	Securitisation																					4
	Other non-credit obligation assets	4	0	0		0	0	0.01%	4	0		0 0	0	0	0.01%	4	0		0			0
	IRB TOTAL	1,697	92	13			- 6	48.33%	1,671	115	17	7 1		7	44.29%	1,672	110	20	1			8

											Baseline Scenar										
					31/12/2023						31/12/2024							31/12/2025			
	(min ELR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 Sta exposure expo	je 2 Stage 3 sure exposuri	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks			0	0		0	0 -	0	0	0	0	0	0 -					0 (		/
	Central governments			0	0		0	0 -	0	0	0	0	0	0 -					0		, -
	Institutions		) (	0	0		0	0 45.00%	0	0	0	0	0	45.00%		) (			0 0		45.009
	Corporates	2,098	3 (	2	1		0	1 35.68%	2,096	0	4	1	0	2 35.65%	2,094	1			1 1		35.639
	Corporates - Of Which: Specialised Lending		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		, -
	Corporates - Of Which: SME	16	5 (	0	0		0	0 36.00%	16	0	0	0	0	36.00%	16	5 (			0 0		36.009
	Retail		) (	0	0		0	0 39.50%	0	0	0	0	0	39.50%		) (			0 0		39.509
	Retail - Secured on real estate property		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		, -
JERSEY	Retail - Secured on real estate property - Of Which: SME		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		, -
JENJET	Retail - Secured on real estate property - Of Which: non-SME		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0	)	J -
	Retail - Qualifying Revolving		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		1 -
	Retail - Other Retail		) (	0	0		0	0 39.50%	0	0	0	0	0	39.50%		) (			0 0		39.50%
	Retail - Other Retail - Of Which: SME		0	0	0		0	0.01%	0	0	0	0	0	0.23%		0	) (		0	)	0.44%
	Retail - Other Retail - Of Which: non-SME		) (	0	0		0	0 39.50%	0	0	0	0	0	0 39.50%		) (			0 0		39.50%
	Equity		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		4-
	Securitisation																				
	Other non-credit obligation assets		) (	0	0		0	0 -	0	0	0	0	0	0 -		) (			0 0		
	IRR TOTAL	2.098	sl c	) 2	1		0	1 35.68%	2.096	0	4	1 (	0	2 35.65%	2.094	1 1		1 1	LI C	d a	2 35.63%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0 -	0	0		0		0		0	0	0	0	0	0	-
	Central governments	0	0	0	0			0 -	0	0		0		0	-	0	0	0	0	0	0	-
	Institutions	303	0	0	0			0 16.10%	303	0		0		0	16.10%	303	0	0	0	0	0	16.11%
	Corporates	234	8	1	0			0 30.66%	228	13		2 0		1	30.66%	213	28	3	0	0	1	30.65%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	)	0 -	0	0		0		0		0	0	0	0	0	0	-
	Corporates - Of Which: SME	36	7	0	0			0 34.25%	36			0		0	34.25%	36	7	1	0	0		34.26%
	Retail	61	6	1	0			0 30.19%	55	12				0	28.30%	54	13	2	0	0		27.32%
	Retail - Secured on real estate property	51	- 4	1	0			0 23.08%	47	8				0	21.55%	46	9	1	0	0		20.64%
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0			0 -	0	0		0		0	-	0	0	0	0	0	0	-
TRANCE	Retail - Secured on real estate property - Of Which: non-SME	51	- 4	1	0			0 23.08%	47	8				0	21.55%	46	9	1	0	0	0	20.64%
	Retail - Qualifying Revolving	0	0	0	0			0 -	0	0		0		0	-	0	0	0	0	0	0	-
	Retail - Other Retail	10	2	0	0		)	0 48.63%	9	4		0		0	42.75%	9	4	1	0	0	0	40.23% 34.05%
	Retail - Other Retail - Of Which: SME	2	0	0	0	_		0 33.71%	2	0		0		0	33.93%	2	0	0	0	0	0	34.05%
	Retail - Other Retail - Of Which: non-SME	8	2	0	0	_		0 51.38%	7	3		0		0	45.07%	7	3	0	0	0	0	42.26%
	Equity	0	0	0	0	_		0 -	0	0		0		0		0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0			0.01%	0	0		0		0	0.01%	0	0	0	0	0	0	0.01% 28.43%
	IRB TOTAL	598	15	2	0			1 29.64%	587	25	4	. 0		1	28.75%	570	40	5	0	0	1	28.43%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

Supple   Stage   Sta	Stock of   Stock of
Central hands	0 0 0 0 0 0 0 0 0 0 0 0 63 51 3 0 11 20,939
Engineering   11,520   60   17   1   0   4   21,595   15,00   51   22   1   0   1   21,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   15,00   1   22,295   22,295   1   22,295   1   22,295   1   22,295   1     22,295   1   22,295   1   22,295   1     22,29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 63 51 3 0 11 20,939
Corporates   110,221   15,519   2,979   413   190   1,346   45,974   11,478   47,756   353   243   1,902   41,976   122,2079   12,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,756   23,777   11,478   47,757	0 1 1 10.00
Corporal College (1994) 505 (1994) 507 (1994	14,236 6,333 305 432 2,531 39.979 0 0 0 0 0 0 36.409
Refer land - Secured State of Section 1997 (1997) 117,000 (1997) 1	6,691 2,939 97 179 1,087 36.999
Name I - De-1 Ab - Retail - Secured on real estate property - Of Which: SME 716 226 40 3 3 14 35,12% 616 284 97 2 9 21 26 0894 547	28,284 9,684 273 627 2,621 27.079 21,770 6,048 163 277 1,299 21.489
Nordea Bank App 8dail - Secured on real estate property - Of Which pon-94E 112,642 8,474 1,894 377 222 463 23,53% 99,824 18,935 4,240 203 337 90 21,69% 95,800	319 119 2 12 28 23.449 21,451 5,929 161 264 1,271 21.449
Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 - 6,514 3,635 110 350 1,322 36,369 598 327 6 70 140 42,779
Read One Read of White Stef 642 531 155 12 26 52.59% 661 644 255 7 66 135 67.19% 602 8864 602 802 802 802 802 802 802 802 802 802 8	598 327 6 70 140 42,779 5,916 3,308 104 280 1,182 35,739
Service	0 0 0 0 0-
Other non-credit cidaption assets         2,675         30         3         0         0         1         7,196         2,285         60         3         0         0         2         7,197         2,267           18 10 ToTA         2,048         2,048         2,346         4,567         1,462         463         2,341         3,346         2,74,155         3,467         1,160         761         1,00         4,004         3,354%         2,267           18 10 ToTA         2,000         2,000         3,462         2,74,155         3,467         1,160         761         1,00         4,004         3,354%         2,267	86 3 0 1 2 58.509 42,668 16,071 581 1,060 5,165 32.149
Adverse Scenario 31/12/2023 31/12/2024	31/12/2025
Stage 1 Stage 2 Stage 3 portiones for provisions fo	age 2 Stage 3 provisions for provisions for stage 1 Stage 2 Stage 3 provisions for stage 1 Stage 2 Stage 3 exposure
exposure exp	osure exposure Stage 1 Stage 2 Stage 3 Stage 3 exposure exposure exposure
Central habitat         0	0 0 0 0 0 0
Territations 5.600 1 4 1 0 1 20.0% 5.505 1 8 1 0 2 20.0% 5.501 (1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	2 11 1 0 2 20.894 5,475 1,643 105 218 675 41.089
Corporates - Of Which: Specialised Lending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0-
Corporates - Of Which: SHE 15,228 592 344 55 14 188 52,596 M,746 1,265 551 50 26 258 46,8596 13,065 62,041 551 56 56,766 2,041 551 56 56,766 2,041 551 56 56,766 2,041 551 56 56,766 2,041 551 56 56,766 2,041 561 57 57 57 57 57 57 57 57 57 57 57 57 57	2,134 771 40 63 342 44.319 6,008 1,733 38 108 323 18.659 4.980 1,955 28 39 199 14.309
CHAPTER 1 Secured on real estate property - Of Which: SME 67 25 3 0 0 0 14,63% 59 30 6 0 0 1 1455% 56	31 8 0 0 1 14.559
Redail - Qualifying Revolving   0   0   0   0   0   0   0   0   0	4,949 1,387 28 39 198 14.299 0 0 0 0 0 -
Redai - Other Retai	1,028 338 10 69 124 36.619 85 23 1 6 10 42.279
Retail - Other Result - Of Window, coar-SME 4,727 532 144 22 32 65 44,70% 4,226 1,008 246 10 70 94 33,30% 4,326 cmits*	943 315 9 64 114 36.209
Securitacion	22 0 0 0 0 0 0 0.019
IRB TOTAL 18464 4,568 1,228 288 88 43 34.95% 94,677 9,425 2,348 174 185 771 93,25% 95,557	11,506 3,387 143 326 1,001 29.549
exposure exp	Stock of provision for Stock of Provi
Control governments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15,666
FINLAND  Find Source on and estable proteins of the Source and estable proteins of the Source and estable proteins of the Source on and estable proteins of the Source and estable proteins of	
FINAND    Control governments   0   0   0   0   0   0   0   0   0	15,666
Comprises   Comp	
FINLAND    Contract	15,600   5,007   91   227   1272   25,409
FINLAND  Final Secured or real catches moscolary  Fine Compute	
FINAND  Final Control of the Control	15,600   5,007   91   227   1272   25,409
FINAND    Control governments   0   0   0   0   0   0   0   0   0	15,600   1,507   91   287   1272   25,409
FINAND    Control governments	15,649
FINLAND    Find a general content of White Processing Land Content of Mark Services   Se	15,600   5,007   91   220   1272   25,409
FINLAND  FIN	15.60   3.007   91   220   1.272   2.5.00
Control general control genera	15,649
FINLAND    Control generatements   C   C   C   C   C   C   C   C   C	15.60   3.007   91   220   1.272   2.500
FINAND  FINAND	15,649
FINAND  FINAND	15.60   3.007   91   220   1.272   2.500

Nord	02	Rank	Δh

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for pr Stage 1	Stock of ovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks	0	0	0			_	-	0	0	0	0	0	0		0	0	0	0	0		0 -
	Central governments	0		0				) -	0	0	0	0	0	0		0	0	0	0			0 -
	Institutions	2,989	- 4	1				18.08%	2,988	4	2	0	0	0	18.00%	2,987	5	4	0	0		1 1
	Corporates	28.055	2.574	825	95	25	25.	2 30.47%	26.804	3.330	1.321	78	39	380	28.72%	25.974	3.731	1.750	67	54	49	92 25
	Corporates - Of Which: Specialised Lending	0	0	0			_	-	0	0	0	0	0	0		0	0	0	0	0		0 -
	Corporates - Of Which: SME	10,568	1,763	571	63	15	16	4 28.67%	9,935	2,055	912	52	24	250	27.39%	9,517	2,179	1,206	44	30	32	25 2
	Retail	27,827		501	123	267	18	36.94%	27,672	5,715	1,222	117	278	433	35.42%		3,598	1,869	105	99	65	35
	Retail - Secured on real estate property	23,913	5,125	295	74	194	9	33.48%	23,810	4,793	729	69	203	234	32.07%	25,099	3,107	1,126	62	75	35	57 3:
IORWAY	Retail - Secured on real estate property - Of Which: SME	69	7	3				42.81%	59	14	6	0	0	2	31.10%	41	29	9	0	1		3 2
VURWAT	Retail - Secured on real estate property - Of Which: non-SME	23,844	5,117	292	7.	194	9.	7 33.39%	23,751	4,780	723	69	202	232	32.08%	25,058	3,078	1,117	62	75	35	55 3
	Retail - Qualifying Revolving	0	0	0			)	-	0	0	0	0	0	0		0	0	0	0	0		0 -
	Retail - Other Retail	3,914	1,156	206	48	73	. 8	5 41.90%	3,862	922	493	48	75	199	40.37%	4,043	491	743	42	23	29	38 4
	Retail - Other Retail - Of Which: SME	86	19	10				52.33%	73	25	18	1	1	8	43.26%	53	40	23	1	2		9 4
	Retail - Other Retail - Of Which: non-SME	3.828	1.137	196	46	73	8	41.38%	3.789	897	475	47	75	191	40.26%	3.989	451	721	42	21	28	38 4
	Equity	0	0						0	0	0	0	0	0		0	0	0	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets	266	17					56.37%	257	26	0	0	0	0	40.95%	247	36	0	0	0		0 31
	IRB TOTAL	59,138	8,877	1.327	217	292	433	7 32,90%	57,721	9,076	2.545	195	317	813	31.93%	58,350	7,370	3,623	172	152	1.14	7 31.

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	(	0		0			) -	0	0		0 0	0	0	-	0		0		) (	1 5	j -
	Central governments		0		0		)		0	0		0 0	0	0		0		0		) (	<u></u>	J -
	Institutions	103	0		0			45.00%	103			0 0	0	0	45.00%	103				1		0 45.00° 5 32.66°
	Corporates	3,050	238	1	5 4			33.84%	3,031	239	3	3 3	3	11	32.92%	2,993	263	47		4	. 15	32.66 د
	Corporates - Of Which: Specialised Lending		0		0	_	_	-	0	0		0 0	0	0		0		0		)		j -
	Corporates - Of Which: SME	50	5		2 0			41.95%	SS	0		2 0	0	) 1	41.43%	50		3		1		1 41.05
	Retail	198	20		5 0			29.10%	167	47		7 0	1	1 2	25.39%	168	45	10		)	2	24.23
	Retail - Secured on real estate property	165	12		2 0			17.71%	140	34		4 0	0	) 1	15.45%	141	33	5		1		1 14.76
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	(	0		0	1	)	13.80%	0	0		0 0	0	0	13.80%	0		0		) (		0 13.80
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	165	- 11		2 0	_	_	17.78%	140	34		4 0	0	) 1	15.47%	141	32	5		)		1 14.77
	Retail - Qualifying Revolving		0		0		)	-	0	0		0 0	0	0	-	0				) (		J -
	Retail - Other Retail	33	8		2 0	_		39.02%	27	13		4 0	1	1	36.44%	27	12	4		)		2 35.629
	Retail - Other Retail - Of Which: SME	1	. 0		0		)	34.26%	1	0		0 0	0	0	34.14%	1				) (		0 33.025
	Retail - Other Retail - Of Which; non-SME	32	8		2 0		1	39.09%	26	13		3 0	1	1	36.49%	26	12	4		)		2 35.699
	Equity		0		0	_	_	-	0	0		0 0	0	0		0		0		)		j -
	Securitisation																		,		4	4
	Other non-credit obligation assets	28	0		0	_	_	0.01%	28	0		0 0	0	0	0.01%	28		0		)		0 0.019 8 31.27%
	TRR TOTAL	3,379	258	20	1 4			32.78%	3,330	287	41	0 3	4	13	31.57%	3,292	308	57			17	31.27%

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0		0	-	0	0		0	0	0		0	0	0		0	0	-
	Central governments	0			0		0	-	0	0		0	0	0	-	0	0	0		0		-
	Institutions	27			0		0	45.00%	27	0		0	0	0	45.00%	27	0	0		0		45.00% 46.40%
	Corporates	5,045		24	5		0 1	\$ 58.60%	5,031	1	37	4	0	19	49.98%	5,018	2	50	4	0	23	46.40%
	Corporates - Of Which: Specialised Lending	0	0		0		0	-	0	0		0	0	0		0	0	0		0		*
	Corporates - Of Which: SME	328			0		0	33.81%	327	0	100		0	1	33.35%	326	0	4		0	1	33.20%
	Retail	31	5		0		0	19.81%	24	12		0	0	0	19.03%	23	12	2		0		18.56%
	Retail - Secured on real estate property	25	4				0	14.63%	20	9		0	0	0	14.17%	18	10	1		0		13.88%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0			0		0	-	0	0		0	0	0	-	0	0	0		0		-
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	25	4				0	14.63%	20	9		0	0	0	14.17%	18	10	1		0		13.88%
	Retail - Qualifying Revolving	0			0		0	-	0	0		0	0	0	-	0	0	0		0		-
	Retail - Other Retail	6			0		0	26.84%	4	3		0	0	0	26.91%	5	2	1		0		27.19%
	Retail - Other Retail - Of Which: SME	0			0		0	34.50%	0	0		0	0	0	34.50%	0	0	0		0		34.50%
	Retail - Other Retail - Of Which: non-SME	6			0		0	26.81%	4	3		0	0	0	26.87%	5	2	1		0		27.13%
	Equity	0			0		0	-	0	0		0	0	0	-	0	0	0		0		-
	Securitisation																					
	Other non-credit obligation assets	0			0		0		0	0		0	0	0	-	0	0	0		0	0	-
	TRRITOTAL	5,103		24	5		01 14	57.13%	5.081	13	39	4		19	48,80%	5,068	14	52	4		23	45,38%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	_	) (	0	0 (			-	0	0		0 0	0		-	0	0	0	0	. 0		
	Central governments		) (	0	0			) -	0	0		0 0	0		) -	0	0	0		. 0		
	Institutions	18	3 (	0	0			45.00%	17	0		0 0	0		45.00%	17	0	0		. 0		45.00%
	Corporates	948	95	5 1	3		1	65.73%	936	101	2	4 1	0	14	58.70%	927	106	29	1	. 0	16	55.33%
	Corporates - Of Which: Specialised Lending		) (	0	0			) -	0	0		0 0	0		) -	0	0	0		. 0		-
	Corporates - Of Which: SME		5 2	2	1 (			36.52%	5	2		1 0	0		36.41%	5	2	1		. 0		36.33%
	Retail	115	5 13	3	3			29.83%	96	30		5 0	1		26.06%	99	26	6			2	24.91%
	Retail - Secured on real estate property	92	€	6	2 (			20.24%	75	21		3 0	0		17.61%	78	18	- 4		. 0		16.82%
GERMANY	Retail - Secured on real estate property - Of Which: SME		) (	0					0	0		0 0	0			0	0	0	0	. 0		-
OLIVINATI	Retail - Secured on real estate property - Of Which: non-SME	92	2 6	6	2 0		)	20.24%	75	21		3 0	0		17.61%	78	18	4	0	. 0		16.82%
	Retail - Qualifying Revolving		) (	0	0			) -	0	0		0 0	0		) -	0	0	0		. 0		-
	Retail - Other Retail	2	3	7	1 (			41.98%	20	9		2 0	1		36.90%	21		3		. 1		35.53% 30.33%
	Retail - Other Retail - Of Which: SME		1 2	2				29.11%	4	2		0 0	0		29.83%	4	2	0	0	. 0		
	Retail - Other Retail - Of Which: non-SME	19	9 9	5	1 0			43.87%	16	7		2 0	1		38.12%	17	6	2	0	. 0	1	36.58%
	Equity		) (	0				-	0	0		0 0	0		-	0	0	0	0	. 0		-
	Securitisation																					
	Other non-credit obligation assets		) (	0				0.01%	0	0		0 0	0		0.01%	0	0	0	0	. 0		0.01%

Nordea	Rank	Δh

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0		0	0		0 -	0	0		0 0	0	0	-	0	0	0		0	0	3 -
	Central governments		0		0			0 -	0	0	-	0 0	0	0	-	0	0	0		0	0	3 -
	Institutions		0		0			0 -	0	0	-	0 0	0	0	-	0	0	0		0	0	3 -
	Corporates	1,469	78	1	2 1			6 46.93%	1,466	76	13	7 1	0	7	42.36%	1,455	82	22		0	9	9 40.
	Corporates - Of Which: Specialised Lending		0		0			0 -	0	0	-	0 0	0	0	-	0	0	0		0	0	J -
	Corporates - Of Which: SME	158	0		1 0	0		1 63.60%	158	0		1 0	0	1	60.04%	157	1	2		0	1	1 57.
	Retail	201	33		5 0	0		2 32.08%	163	68		8 0	1	2	25.89%	163	65	11		1	3	3 23.
	Retail - Secured on real estate property	170	17		3 0	0		1 20.80%	136	49		5 0	0	1	17.39%	136	48	7		0	1	1 16.
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0		0	0		- 0	0	0	_	0 0	0	0		0	0	0		0	0	3 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	170	17		3 0	0		1 20.80%	136	49		5 0	0	1	17.39%	136	48	7		0	-	1 16.
	Retail - Qualifying Revolving		0		0			0 -	0	0	-	0 0	0	0	-	0	0	0		0	0	3 -
	Retail - Other Retail	31	16		2 0	0		1 48.02%	27	18		3 0	0	1	41.81%	27	18	3		0	1	1 39.
	Retail - Other Retail - Of Which: SME	2	2 1		0	0		0 34.68%	2	1	-	0 0	0	0	34.47%	2	1	0		0	0	0 34.
	Retail - Other Retail - Of Which: non-SME	25	15		2 0	0		1 48.37%	25	18		3 0	0	1	42.12%	25	17	3		0	1	1 39.
	Equity		0		0	0		- 0	0	0	-	0 0	0	0		0	0	0		0	0	0 -
	Securitisation																					
	Other non-credit obligation assets	4	0		0	0		0.01%	4	0	-	0 0	0	0	0.01%	4	0	0		0	0	0 0.0 1 34.7
	IRB TOTAL	1,674	110	17	2	1		7 42,59%	1,633	143	26	6 1	1	10	36,97%	1.622	148	32	1	1	11	34.7

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	(		-	0	0	0	0		) (	-	0	(					á-
	Central governments	0	0	0	0		0		0	0	0	0		)	-	0			)			3 -
	Institutions	0	0	0	0		0	45.00%	0	0		0		1	45.00%	0			) (			0 45.00%
	Corporates	2,096	0	4	1			35.76%	2,092	0	8	1		) :	35.74%	2,089		1				4 35.73%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	-	0	0		0		1	-	0			) (			3 -
	Corporates - Of Which: SME	16	0	0	0		0	36.00%	16	0		0		1	36.00%	16			) (			0 36.00%
	Retail	0	0	0	0		0	39.50%	0	0		0		1	39.50%	0			) (			0 39.50%
	Retail - Secured on real estate property	0	0	0	0		0	-	0	0		0		1	-	0			) (			3 -
JERSEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	-	0	0		0		1	-	0			) (			3 -
JENJET	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0	-	0	0		0		1	-	0			) (			3 -
	Retail - Qualifying Revolving	0	0	0	0		0	-	0	0		0		1	-	0			) (			3 -
	Retail - Other Retail	0	0	0	0		0	39.50%	0	0		0		1	39.50%	0			) (			0 39.50%
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0.01%	0	0		0		1	1.12%	0			) (			0 1.53%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	39.50%	0	0	0	0		) (	39.50%	0			0			0 39.50%
	Equity	0	0	0	0		0	-	0		0			) 1	1	0						4
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0			-	0	0	0	0		) (	-	0						3 -
	IRB TOTAL	2,097	0	4	1	0	1	35.76%	2,092	0	8	1		) 3	35.74%	2,089		11			1 4	4 35.73%

												Adverse Scenark	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	(	0	0	0	-	) (	-	0	0	-	0 0	0	0	-	0	0	0		0	0	-
	Central governments		0	0	0	_	) (		0	0	-	0 0	0	0		0	0	0		0	0	
	Institutions	303		0	0	_	) (	16.10%	303	0	-	0 0	0	0	16.10%	303	0	0		0	0	16.11%
	Corporates	233	10	2	1	_	) (	30.19%	187	54		3 1	. 0	1	30.00%	149	87	8		1	2	29.34%
	Corporates - Of Which: Specialised Lending		0	0	0	_	0	-	0	0	_	0 0	0	0		0	0	0		0	0	
	Corporates - Of Which: SME	36	7	0	0	Ī	)	34.22%	36	7		1 0	0	0	34.28%	36	7	1		0	0	34.30%
	Retail	59	8	2	0		) (	27.33%	50	16		3 0	0	1	23.91%	49	16	3		0	1	22.57%
	Retail - Secured on real estate property	45	5	1	0		) (	20.86%	42	12		2 0	0	0	18.09%	41	12	2		0		16.98%
FRANCE	Retail - Secured on real estate property - Of Which: SME			0	0		) (	-	0	0	-	0 0	0	0	-	0	0	0		0		-
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	45	5	1	0		0	20.86%	42	12		2 0	0	0	18.09%	41	12	2		0	0	16.98%
	Retail - Qualifying Revolving		0	0	0		0	-	0	0		0 0	0	0	-	0	0	0		0	0	-
	Retail - Other Retail	10	2	1	0	_	) (	38.63%	7	4		1 0	0	0	35.08%	8	4	1		0	0	33.88%
	Retail - Other Retail - Of Which: SME	2		0	0	_	) (	33.62%	2	0	-	0 0	0	0	33.85%	2	0	0		0	0	34.01%
	Retail - Other Retail - Of Which: non-SME		2	1	0	_	) (	39.07%	6	4		1 0	0	0	35.23%	6	3	1		0	0	33.86%
	Equity		0	0	0	_	) (		0	0	-	0 0	0	0		0	0	0		0	0	
	Securitisation																					
	Other non-credit obligation assets		0	0	0		) (	0.01%		0	-	0 0	0	0	0.01%	0	0	0		0	0	0.01%
	TRR TOTAL	595	17	3	1		) 1	28,29%	539	70		6 1	. 1	2	26.94%	501	103	11	0	1	3	26,90%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

# 2023 EU-wide Stress Test: Credit risk STA Nordea Bank Abp

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	67.824		2	0	67.231	0		1			0.00
	Central governments	22.547	25	166	0	16.310	1.293	25	1	4	9	35.92
	Regional governments or local authorities	5.204	0	38	0	4.706	25		0	0	0	38.89
	Public sector entities	0		0	0	0	0		0	0	0	0.00
	Multilateral Development Banks	1.851			0	998	3		0			0.00
	International Organisations	606			0	606	0		0			0.00
	Institutions	2.164		71	0	152	0		0			0.009
	Corporates	1.747	9	1.619	14	1.735	9		1	3	5	56,069
	of which: SME	1.108	8	981	12	1.100	8		1	2	4	51,429
	Retail	4,685	20	3,473	27	4,325	115		28	7		0.00
Nordea Bank Abp	of which: SME	759		528	0	727	32		8	1		0.00
	Secured by mortgages on immovable property	4,281	0	1,499	0	4	0		0	0		0.00
	of which: SME	34	0	12	0	4	0		0	0		0.00
	Items associated with particularly high risk	0	17		23	0	0	17	0	0	12	
	Covered bonds	0	0	0	0	0	0		0	0		0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0		0.00
	Collective investments undertakings (CIU)	1,378	0	2,150	0	29	0		0	0		0.00
	Equity	2,291	0	4,968	0	216	0		0	0		0.00
	Securitisation											
		627	0	482	0	587	40		3	0		0.00
	Other exposures Standardised Total	115,205	71	14,470	64	96,900	1,486	51	33	14	26	51,289

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	10.934		0	0	10.934	0		0		0	0.00%
	Central governments	7.364		0	0	5.980	23					76.54%
	Regional governments or local authorities	2,686		0	0	2,414	6		0			0.00%
	Public sector entities	0		0	0	0	0					0.00%
	Multilateral Development Banks	0		0	0	0						0.00%
	International Organisations	0		0	0	0	0		0			0.00%
	Institutions	100		2	0						0	0.00%
	Corporates	6		- 6	0	29						4.18%
	of which: SME	0		0	0	23	0		0			4.18%
011/20/20	Retail	1,659		1,219	0	1,641	17		9		0	0.00%
SWEDEN	of which: SME	461		321	0	453			5			0.00%
	Secured by mortgages on immovable property	1		0	0	0					0	0.00%
	of which: SME	0		0	0	0					0	0.00%
	Items associated with particularly high risk	0	3	0	4	0	0	3	0			23.81%
	Covered bonds	0		0	0	0						0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0					0	0.00%
	Collective investments undertakings (CIU)	33		46	0	0	0				0	0.00%
	Equity	68		91	0	38						0.00%
	Securitisation											
	Other exposures	17		10	0	16					0	0.00%
	Standardied Total	22.867	1 3	1.375	4	21.054	46	1 3		1 3	1 1	24.62%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	42,748	0	0	0	42,748			0	0	0	0.00%
	Central governments	4,097	25	151	0	3,209	763	25	0	1	9	36.15%
	Regional governments or local authorities	648	0	0	0	580	13		0	0	0	47.48%
	Public sector entities	0	0	0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	207	0	0	0	109	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0		0	0	0	0.00%
	Institutions	0	0	0	0	0	0		0	0	0	0.00%
	Corporates	15	0	15	0	15	0		0	0	0	0.00%
	of which: SME	11	0	11	0	11	0		0	0	0	0.00%
	Retail	0	0	0	0	0	0		0	0	0	0.00%
FINLAND	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0.00%
	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.00%
	Equity	1,983	0	4,637	0	141	0		0	0	0	0.00%
	Securitisation											
	Other exposures	16	0	10	0	16	0		0	0	0	0.00%
	Standardised Total	49,716	25	4,814	0	46,820	776	25	0	1	9	36.26%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)			Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,679		0		3,676			0	0		0.009
	Central governments	3,005				1,417	107		0	2		0.009
	Regional governments or local authorities	1,474				1,392	6		0	0		0.009
	Public sector entities	0				0	0		0	0		0.009
	Multilateral Development Banks	0				0	0		0	0		0.009
	International Organisations	0		0		0	0		0	0		0.009
	Institutions	0		0		0	0		0	0		0.009
	Corporates	1.073		975	12	1.039	9			3		52.049
	of which: SME	925		827	12	894	7			2		51.949
	Retail	880		657		870	10		11	2		0.009
DENMARK	of which: SME	76		54		68	8		2	0		0.009
	Secured by mortgages on immovable property	43		16		4	0			0		0.009
	of which: SME	34		12		4	0		0	0		0.009
	Items associated with particularly high risk	0	2		3	0	0		0	0		100,009
	Covered bonds	0				0	0		0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0				0	0		0	0		0.009
	Collective investments undertakings (CIU)	122		194		29	0		0	0		0.009
	Equity	6		- 6		0	0		0	0		0.009
	Securitisation											
	Other exposures	56		56		56	0		0	0		0.009
	Standardised Total	10.339	10	1.904	14	8.483	132	10	11	7	6	62,76%

EBA BANKING AUTHORITY

BA SUMPLEAN SAME NO.			2023	EU-wi		ess Tes	bp	dit risk	STA			
							Actual 31/12/202	2*				
		Exposure	values	Risk exposu	re amounts					Stock of	Stock of	
	(mh BJR. %	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	362	-		0	139		-		0		0.00%
	Central governments	1.185	-		0	139 646	31				-	0.00%
	Regional governments or local authorities	190		38	0	113			1	0	- 1	0.00%
	Public sector entities	1.0			0	0		-		0	-	0.009
	Multilateral Development Banks	0		i i	0	0				0		0.00%
	International Organisations	0		0	0	0	0	-		0	-	0.00%
	Institutions	11		2	0	7	0	-		0	-	0.00%
	Corporates	456	- 1	426	2	455	- 1	- 1		0		78.06%
	of which: SME	171		141	0	171				0		28.50%
	Retail	2 137	19	1 591	27	1.806	88			3		0.00%
NORWAY	of which: SMF	220		153	0	204	16			0		0.00%
110111111	Secured by mortgages on immovable property	4 234		1 482	0	0				0		0.00%
	of which: SME	1421		1.104	0					0		0.00%
	Items associated with particularly high risk	0	- 11		16			- 11		0		78,98%
	Covered bonds	0		, i						0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0					0		0.00%
	Collective investments undertakings (CIU)	0			0					0	- 1	0.00%
	Equity	72		72	0	37				0	- 1	0.00%
	Securitisation	-/-	,	/*		37		,	<b>—</b>	Ü	,	0.00 %
	Other exposures	517		285	0	478	20			0		0.00%
	Standardised Total	9,163	32		45		159	13	12	3	10	
							Actual 31/12/202	2*				
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR. %	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	9,592			0	9,592	0		-	0	-	0.00%
	Central governments	3,070	-		0	2,459	190		-			0.00%
	Regional governments or local authorities	0				0				0		0.00%
	Public sector entities	0				0				0		0.00%
	Multilateral Development Banks	581		0	0	297	2	1 0		0		0.00%

	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	9,592	0	0	0	9,592	0		0	0		0
	Central governments	3,070	0	0	0	2,459	190		0	0		
	Regional governments or local authorities	0	0	0	0	0	0		0	0		
	Public sector entities	0			0	0	0		0	0		)
	Multilateral Development Banks	581			0	297	2		0	0		)
	International Organisations	0	0	0	0	0	0		0	0		
	Institutions	0	0	0	0	0	0		0	0		0
	Corporates	0	0	0	0	0	0		0	0		0
	of which: SME	0	0	0	0	0	0		0	0		0
	Retail	- 1	0	1	0	1	0		0	0		0
UNITED STATES	of which: SME	0			0	0	0		0	0		)
	Secured by mortgages on immovable property	- 1	0	0	0	0	0		0	0		0
	of which: SME	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		0	0		9
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0		)
	Collective investments undertakings (CIU)	421		667	0	0	0		0	0		)
	Equity	0			0	0	0		0	0		)
	Securitisation											
	Other exposures	0			0	0	0		0	0		
	Standardised Total	13.666	- 0	668		12,349	192		- 0	- 0	- 0	100

							Account					
							31/12/202	2*				
		Exposur	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0	0	0	0		0			0.00%
	Central governments	468		0	0	394	75		0			0.01%
	Regional governments or local authorities	0		0	0	0	0		0			0.00%
	Public sector entities	0		0	0	0	0		0			0.00%
	Multilateral Development Banks	974		0	0	503	- 1		0			0.00%
	International Organisations	0			0		0		0			0.00%
	Institutions	143		29		143	0		0			0.00%
	Corporates	196		196	0	196	0		0			0.00%
	of which: SME	0			0		0		0			0.00%
	Retail	0			0	0	0		0			0.00%
LUXEMBOURG	of which: SME	0			0	0	0		0			0.00%
	Secured by mortgages on immovable property	0			0	0	0		0			0.00%
	of which: SME	0			0	0	0		0			0.00%
	Items associated with particularly high risk	0			0	0	0		0			0.00%
	Covered bonds	0		0	0		0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0					0		0			0.00%
	Collective investments undertakings (CIU)	348		530			0		0			0.00%
	Equity	83		83			0		0			0.00%
	Securitisation											
	Other exposures	10		10		10	0		0			0.00%
	Standardised Total	2,222		847	0	1,246	75	- 0	- 0			0.01%

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	136		0	0	136	0		0	0	0	0.00%
	Central governments	2.494			0	1.605	105		0		0	0.00%
	Regional governments or local authorities	0			0	0	0		0		0	0.00%
	Public sector entities	0			0	0	0		0		0	0.00%
	Multilateral Development Banks	0			0	0	0		0		0	0.00%
	International Organisations	0		0	0	0	0		0		0	0.00%
	Institutions	414		8	0	0	0		0	0	0	0.00%
	Corporates	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
GERMANY	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortoages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	12	0	16	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0		0	0	0	0.00%
	Standardised Total	3,057	0	25		1,742	105	0	0	0	0	0.00%



THE PARTY OF THE P					No	rdea Bank i	Abp					
							Actual					
							31/12/2022					
		Exposur	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min BJR. %	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	76			0	0	0		0	0		0.00%
	Central governments	7		0	0	7	0		0	0		0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0		0.009
	Public sector entities	0		0	0	0	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	944		19	0	0	0		0	0		0.00%
	Corporates	1		1	0	1	0		0	0		0.00%
	of which: SME	1		1	0	1	0		0	0		0.00%
	Retail	1		0	0	0	0		0	0		0.00%
UNITED KINGDOM	of which: SME	0		0	0	0	0		0	0		0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0		0.00%
	Covered bonds	0		0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	245		369	0	0	0		0	0		0.00%
	Equity	0		0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0		0.00%
	Standardised Total	1,274		390	0	9	0	0	0	0		0.00%
							Actual 31/12/2022					

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0			0				0	0	0	0.00%
	Central governments	0		0	0				0	0	0	0.00%
	Regional governments or local authorities	0		0	0				0	0	0	0.00%
	Public sector entities	0		0	0				0	0	0	0.00%
	Multilateral Development Banks	0		0	0				0	0	0	0.00%
	International Organisations	0		0	0		0		0	0	0	0.00%
	Institutions	0		0	0				0	0	0	0.00%
	Corporates	0		0	0				0	0	0	0.00%
	of which: SME	0		0	0				0	0	0	0.00%
	Retail	0		0	0				0	0	0	0.00%
JERSEY	of which: SME	0		0	0				0	0	0	0.00%
	Secured by mortoages on immovable property	0		0	0				0	0	0	0.00%
	of which: SME	0		0	0		0		0			0.00%
	Items associated with particularly high risk	0		0	0				0	0	0	0.00%
	Covered bonds	0		0	0		0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0				0	0	0	0.00%
	Collective investments undertakings (CIU)	141		239	0		0		0	0	0	0.00%
	Equity			0	0				0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0				0	0	0	0.00%
	Standardised Total	141		239	0				0	0	0	0.00%

							Actual					
							31/12/202					
		Exposure	: values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	23		0	0	23	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	551		11	0	0	0		0	0	0	0.00%
	Corporates	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
FRANCE	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0					0		0.00%
	Items associated with particularly high risk	0		0	0					0		0.00%
	Covered bonds	0		0	0					0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0			0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	575	0	11	0	24	•	0	0	0		0.00%

<sup>\*</sup> State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

# 2023 EU-wide Stress Test: Credit risk STA Nordea Bank Abp

											Ę	Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central covernments	67.205 16,353	7 1,243	20	9		9	45.00% 37.22%	67.178 16,378	14 1,213	40	9	0	18	45.00% 37.79%	67.151 16,394		0 60			27	7 44.99% 6 38.21%
	Regional governments or local authorities	4,706	23	2	1		1	43,42%	4,704	23	37	1	0	1	43.87%	4,703	2,190	3 5		ė	2	
	Public sector entities Multilateral Development Banks International Organisations	997 606	3	1	0	0	0	0.00% 44,93% 45,00%	996 606	3	1	0	0	1	0.00% 44,93% 45,00%	931 606	6	8 2			1	0 0.00% 1 44.93% 0 45.00%
	Institutions	152	0	0	0	0	0	7,48%	152	0	0		0	0	7.46%	152	2 4	0 0			0	0 45.00% 0 7.46% 6 46.96%
	Corporates of which: SME	1.697 1.073 4,241	7	35	11		17	49,89% 49,60% 44,97%	1,661 1,048 4,161	7	60	1b 11	0	40 29	47,78% 47,66% 44,97%	1,626 1,023 4,084	3	7 85 0 242	11		56 40	
Nordea Bank Abp	Retail of which: SNE Secured by mortugoes on immovable property	711	31	16	7	0	7	44.85% 44.95%	697	30	32	6	0	14	44.86% 44.96%	683		0 46		0	21	1 44.97% 1 44.85% 0 44.96%
	Secured by mortpages on immovable property of which: SME  Tems associated with particularly high risk	4	0	0	0	0	0	44.96%	4	0	0	0	0	0	44.96%	4		0 0		0	0	
	Covered hours	0	0	0	0	0	0	92.25% 0.00% 0.00%	0	0	0	0	0	0	92.25% 0.00% 0.00%	0		0 0		0	0	S 92.25% 0 0.00%
	Claims on institutions and coroorates with a ST credit assessment Collective investments undertakines (CIU) Equity	29	0	0	0	0	0	0.01% 0.01%	29	0	0	0	0	0	0.01%	29 216		0 0		Ö	0	0 0.00% 0 0.01% 0 0.01%
	Securitisation Other exposures	507	40		0				597	40	Š	0				587		0 0		·		
	Other excourses Standardised Total	587 96,794	1,438	205	64	2	100	40.36% 48.76%	587 96,673	1,413	351	62	2	165	40.36% 47.11%	96,482	1,462	2 493	61	2	229	0 40.36% 9 46.44%
					31/12/2023						E	Baseline Scenario 31/12/2024	,						31/12/2025			
			e		Stock of	Stock of	Stock of	Coverage Ratio -		g	G3	Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central parks Central povernments Regional governments or local authorities	5,978 2,415	22	3	1	1	1	45,95% 44,31%	5,976 2,414	22	5	1 0	1 0	2	45.46% 44.31%	5,970 2,413	2	6 8		1 0	3	2 44.39% 3 45.29% 1 44.31%
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0 0			0	
	International Organisations Institutions	0	0	0	0	0	0	0.00% 0.00% 45.00%	0	0	0	0	0	0	0.00% 0.00% 45.00%	0		0 0			0	0 0.00% 0 0.00% 0 45.00%
	Corporates of which: SME	28		1	0	0		45.13% 45.18%	28	0	1	0	0	1	45.07% 45.09%	27		0 2			1	45.00% 1 45.05% 1 45.06% 9 44.92% 1 44.73%
SWEDEN	Retail of which: SME	1,612 445	17	30	13	0	13	44.92% 44.73%	1,583	17	59 17	13	0	26 7	44.92% 44.73%	1,555	5 11	6 87 8 25	12	0	39	9 44.92%
SWEDEN	Secured by mortrages on immovable property of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0			0	0 0.00% 0 0.00% 2 60.04%
	Tems associated with particularly high risk Covered bonds	0	0	3	0	0	2	60.04% 0.00%	0	0	3	0	0	2	60.04% 0.00%	0		0 3			2	2 60.04%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0 0		0	0	0 0.00%
	Conecove investments undertakings (CIO) Equity Securification	38	0	0	0	0	0	0.01%	38	ő	0	0	0	0	0.01%	38		0 0		0	0	0 0.00%
	Securitisation Other exposures	16 21,021	1 44	0	0	0	0	45.00% 46.14%	16 20,986	1 46	0		0	0	45.00% 45.56%	16 20,947	50	1 0	14		0	0 45.00% 3 45.35%
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 3 exposure	31/12/2024  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central programments	Stage 1 exposure 42,729 3,256	4			Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	45.00% 35.72%	Stage 1 exposure 42,710 3,294		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	45.00% 35.36%	42,691 3,332	1 13	3 44	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 45.00% 0 35.03%
	Central banks Central covernments Regional governments or local authorities Public sector entities	42,729	4				provisions for Stage 3 exposure	45,00% 35,72% 46,05% 0,00%	42,710	9	Stage 3 exposure 29 27 0	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00%	42,691	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 20 10 0	0 45.00% 0 35.03% 0 44.65%
	Centrol basis Central overenments Residual overenments Residual overenments or local authorities Public sector entities Multitateral Development Banks International Oreanisations	42,729	4				provisions for Stage 3 exposure	45.00% 35.72% 46.05% 0.00% 45.00%	42,710	9	Stage 3 exposure 29 27 0 0	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00% 45.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 44.55% 0 0.00% 0 45.00% 0 0.00%
	Central banks Contral conversements Recional coversements Recional coversements Public sector centries Recipied Contral contra	42,729	4				provisions for Stage 3 exposure	45.00% 35.72% 46.05% 0.00% 45.00% 0.00% 45.00%	42,710	9	Stage 3 exposure	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00% 45.00% 0.00% 45.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 44.55% 0 0.00% 0 45.00% 0 0.00%
FINI AND	Control states Control conversated or social software Reduce or social software Reduce or social software Reduce or social Reduce or social Reduced or socia	42,729	4				provisions for Stage 3 exposure	45.09% 35.72% 46.05% 0.00% 45.09% 0.00% 45.00% 45.00% 44.93% 44.93%	42,710	9	Stage 3 exposure 29 27 0 0 0 0 1 1	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00% 45.00% 0.00% 45.00% 45.00% 44.93%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 44.55% 0 0.00% 0 45.00% 0 0.00%
FINLAND	Centrel development  Excised over-membe of local pathor/ties  Recised over-membe of local pathor/ties  Recised over-membe of local pathor/ties  Recised over-member over-member over-  Institution of the pathor/ties  Institution over-member over-member over-  Institution over-member over-mem	42,729	4				provisions for Stage 3 exposure	45.096 35.726 46.056 0.096 45.096 0.096 45.096 45.096 45.096 44.296 0.096	42,710	9	Stage 3 exposure 29 27 0 0 0 0 1 1 1 0	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00% 45.00% 0.00% 45.00% 45.00% 45.00% 44.00% 44.78% 0.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 44.65% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 45.00% 0 45.00% 0 44.79% 0 44.79% 0 0.00%
FINLAND	Control banks Control descriptions Control descriptions Control descriptions Control descriptions Control Cont	42,729	4				provisions for Stage 3 exposure	45.096 35.72% 46.05% 0.096 45.096 0.096 45.096 45.096 44.936 0.096 0.096	42,710	9	Stage 3 exposure 29 27 0 0 0 0 1 1 1 0 0	Stock of		provisions for Stage 3 exposure	45.00% 35.36% 45.21% 0.00% 45.00% 0.00% 45.00% 44.93% 44.78% 0.00% 0.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 44.65% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 45.00% 0 45.00% 0 44.79% 0 44.79% 0 0.00%
FINLAND	Control states Control conversation or shall such a file Relative conversation or shall such a file Relative control control Relative Re	42,729	4				provisions for Stage 3 exposure	45.00% 35.72% 46.05% 0.00% 45.00% 0.00% 45.00% 45.00% 45.00% 45.00% 45.00% 0.00%	42,710	9	Stage 3 exposure 22 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of		provisions for Stage 3 exposure	45.00% 45.21% 45.21% 45.00% 45.00% 0.00% 45.00% 45.00% 45.00% 45.00% 44.78% 0.00% 0.00% 0.00% 0.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0 35.03% 0 0.00% 0 44.55% 0 45.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 45.00% 0 44.03% 0 44.03% 0 0.00% 0 0.00% 0 0.00%
FINLAND	Control states Control serveroments or social softwarface Reduce out or restrict and reduced and reduced and reduced and restrict and r	42,729	4				provisions for Stage 3 exposure	45.09% 35.72% 46.05% 0.09% 45.09% 0.09% 45.09% 45.09% 45.09% 45.09% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	42,710	9	Stage 3   exposure	Stock of		provisions for Stage 3 exposure	45.00% 45.21% 45.21% 0.00% 45.00% 0.00% 45.00% 45.00% 45.00% 45.00% 44.00% 64.78% 64.78% 0.00% 0.00% 0.00% 0.00%	42,691 3,332 580 0	1 1: 2 63	3 44	Stock of	Stock of provisions for stages of the stock of provisions for stages of the stock o	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.0% 0 35.0% 0 44.5% 0 44.5% 0 0.0% 0 45.0% 0 0.0% 0 0.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 40.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0%
FINLAND	Control states Control conversation or shall such a file Relative conversation or shall such a file Relative control control Relative Re	42,729	4 4 715 12 12 12 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			provisions for Stage 3 exposure	45.00% 35.72% 46.05% 0.00% 45.00% 0.00% 45.00% 45.00% 45.00% 45.00% 45.00% 0.00%	42,710	9	Stage 3   exposure	Stock of		provisions for Stage 3 exposure	45.00% 45.21% 45.21% 45.00% 45.00% 0.00% 45.00% 45.00% 45.00% 45.00% 44.78% 0.00% 0.00% 0.00% 0.00%	42,691 3,332 580 0	2 2 3 3 4 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4	3 444 6 289 2 1 1 0	Stock of	Stock of provisions for Stock of provisions for Stock of provisions for Stock of the Stock of Stock	Stock of provisions for stops 3 carposure of the stops 3 carposure of t	0 45.0% 0 35.3% 0 44.5% 0 44.5% 0 44.5% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 40.0% 0 0 0.0%
FINLAND	Control states Control serveroments or social softwarface Reduce out or restrict and reduced and reduced and reduced and restrict and r	42,729 3,256 580 0 0 0 0 0 0 155 111 0 0 0 0 0 0 0 0 0	4 4 715 12 12 12 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   provisions for Stage 1		provisions for Stage 3 exposure	45.0% 35.7% 46.0% 0.00% 0.00% 0.00% 45.00% 45.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	42,710 3,294 \$80 0 109 0 0 0 144 111 0 0 0 0 144 111 111 111 1	9 6% 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3. Approximate Stage 3. Application of the stage 3. Appl		provisions for Stage 3 exposure	45.00% 45.15% 45.11% 0.00% 0.00% 0.00% 45.00% 45.00% 44.00% 0.0	42,691 3,332 \$80 0 1999 0 0 144 10 0 0 0 0 0 0 144 114 115	2 2 3 3 4 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4	3 444 6 289 2 1 1 0	Stock of provisions for provisions for provisions for provisions for stops of the provision	Stock of provisions for stage 2 exposure of the control of the con	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.0% 0 35.0% 0 44.5% 0 44.5% 0 0.0% 0 45.0% 0 0.0% 0 0.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 45.0% 0 40.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0%
FINLAND	Control states Control serveroments or social softwarface Reduce out or restrict and reduced and reduced and reduced and restrict and r	42,729 3,256 980 0 0 0 0 0 0 0 15 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 715 1 71	15	Stock of provisions for   Stock of provisions for Stock of   Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45,0% 35,2% 46,0%	42,710 (2.284 ) 2.284 (2.284 ) 2.284 (2.284 ) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	45.00% 35.16% 45.12% 45.12% 45.00% 45.00% 45.00% 45.00% 45.00% 40.00% 60.00%	4,691 44,885	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	0 45,00% 0 35,00% 0 445,00% 0 445,00% 0 45,00% 0
FINLAND	Control states Control serveroments or social softwarface Reduce out or restrict and reduced and reduced and reduced and restrict and r	42,729 3,256 580 0 0 0 0 0 0 155 111 0 0 0 0 0 0 0 0 0	4 4 715 12 12 12 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	45,00% 45,00% 45,00% 45,00% 45,00% 45,00% 45,00% 44,00%	42,710 3,294 \$80 0 109 0 0 0 144 111 0 0 0 0 144 111 111 111 1	9 678 678 6788 6788 6788 6788 6788 678	29 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3. Approximate Stage 3. Application of the stage 3. Appl	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	45.00% 45.00% 45.00% 45.00% 45.00% 45.00% 46	42,691 3,332 \$80 0 1999 0 0 144 10 0 0 0 0 0 0 144 114 115	2 2 3 3 4 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4	3 444 6 289 2 1 1 0	Stock of provisions for provisions for provisions for provisions for stops of the provision	Stock of provisions for Stage 2 expanses of the stock of provisions for Stage 2 expanses	Stock of provisions for Stage 3 (Company) (Com	45.00% 1 45.
FINLAND	Control states Control securements Control securements Reflect sector centrics Reflect	42,729 3,256 500 0 0 0 0 0 0 0 0 0 0 0 0 0 11 11 11 10 0 0 0 0 0 0 15 51 51 51 51 51 51 51 51 51 51 51 51	0 4 715 1 71	15	Stock of provisions for   Stock of provisions for Stock of   Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45,00%, 45,00%	42,710 3,294 550 0 0 0 0 0 141 111 0 0 0 0 144 154 154 1559 1559 15599 1 exposure	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	45.00%   45.00%   45.00%   45.00%   45.00%   45.00%   45.00%   46.	4,991 3,312 3,312 3,00 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 0	11	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	45.00% 1 45.
FINLAND	Control states Control securements or large spellurities Pathic sector centities Pathic sector centiti	42,729 3,256 580 0 0 0 0 0 0 0 0 0 0 0 0 0 151 111 0 0 0 0	0 4 715 1 71	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00% 46.00% 46.00% 46.00% 45	42,710 3,294 550 0 0 0 0 100 0 144 11 0 0 0 0 0 144 1550 1650 1650 1650 1650 1650 1650 1650	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	46.00%  46.00%	4,691 3,332 5803 0 0 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0	11	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	45.00% 1 45.
FINLAND	Control banks Control consummation or local softwares Parks sector continue Parks sector	42,729 3,256 500 0 0 0 0 0 0 0 0 0 0 0 0 0 11 11 11 10 0 0 0 0 0 0 15 51 51 51 51 51 51 51 51 51 51 51 51	0 4 715 1 71	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00% \$13.7% \$45.01%	42,710 3,294 550 0 0 0 0 0 141 111 0 0 0 0 144 154 154 1559 1559 15599 1 exposure	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	#5.00%   #5.	4,991 3,312 3,312 3,00 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 0	11	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	45.50% 45
FINLAND	Control states Control encountered: Control encount	42,721 3,254 300 100 100 100 100 100 100 100 100 100	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.09% 44.09% 44.09% 4.09%	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	46.50% (45.50%	42,091 3,332 800 0 0 0 0 0 0 0 0 0 0 0 0 1 10 1 10	\$100 100 100 100 100 100 100 100 100 100	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	45.50% 45
	Control banks Control conservations And the control co	42,729 3,255 300 000 000 000 000 000 000 000 000 0	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.07% 45	42,710 3,294 550 0 0 0 0 0 141 111 0 0 0 0 144 154 154 1559 1559 15599 1 exposure	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	46.00% (45.00%	4,691 3,322 3,322 3,00 0 0 0 10 10 10 10 0 0 0 0 0 10 10 10	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	## 6.50%  ## 6.5
FINLAND  DENMARK	Control banks Control accommensor or local softwares Rather sector continue Rather sector c	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	#1.00% \$1.12 / 10 / 10 / 10 / 10 / 10 / 10 / 10 /	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	# 65075   # 65076   # 6507	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	44.00%  44.00%  44.00%  4.00%
	Control states  Control encountered:  Reference control states  Refere	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00% 45	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	45.00% (45.00%	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	44.00%  44.00%  44.00%  4.00%
	Control states Control conservations Control conservations Related control control Related control control Related control control Related con	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	4.5070. 4.5070	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	40.00% (40.00%	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	44.00%  44.00%  44.00%  4.00%
	Control banks Control accommensor or local softwares Radio accommensor or local Radio accommensor Radio acco	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00% 45	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	45.00% (45.00%	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	4.50% 4.50%
	Control states Control conservations Control conservations Related control control Related control control Related control control Related con	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00%. \$1.00%	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	65.00% 65	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	4.50% 4.50%
	Control banks Control accommensor or local softwares Radio accommensor or local Radio accommensor Radio acco	\$2,722 \$3,255 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Stage 2 stagescen	15	Stock of provisions for 200 prov	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansive	45.00%. 45.00%	42,710 3,261 3,261 3,261 3,261 3,261 3,261 3,41 3,11 3,11 3,11 3,11 3,11 3,11 3,1	9 678 678 6788 6788 6788 6788 6788 678	29 227 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expansions of 5 stage 3 expansi	45.00% \$3	42,091 3,112 3,112 3,112 300 000 000 000 000 000 000 000 000 00	\$10	3	Stock of provisions for provisions for exposure	provision for Stage 3.  deprined  0  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3	44.00%  44.00%  44.00%  4.00%

AUTHORITY												rdea Bank /			SIA							
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	139	) C	0 0		0 0	0	45.00% 44.67%	139 646	0	0	0	0		45.00% 44.25%	139 646	0	0 0		0	0	45.00% 44.09%
	Recional governments or local authorities Public sector entities Multilateral Development Banks	113	1	1 0		0 0	0	45.00% 0.00%	113 0	1 0	0	0	0	(	45.00%	113 0	1 0	0 0	0	0	0	1 44.09% 1 45.00% 1 0.00% 1 0.00% 1 0.00% 1 45.00%
	Multilateral Development Banks International Organisations Institutions		0 0	0 0		0 0	0	0.00% 0.00% 45.00%	0	0	0	0	0	0	0.00% 0.00% 45.00%	0	0	0 0	9	0	0	0.00%
	Corporates of which: SME	445 167		1 5		0 0 3 0 2 0	5	53.80% 46.01%	442 164	1 0	15 7	3	0	8	45.53% 45.53%	435 160	1	22	3	0	11 5	48.47% 48.35%
NORWAY	Retail of which: SME	1.769 198		6 35 5 6	1	5 1 2 0	18 3	45,00% 45,00%	1.735 193	84 15	74 12	14 2	1 0	3	45,00% 45,00%	1,703 189	83 14	108 1 17	14 2	1 0	49 8	45.00% 45.00%
	Secured by mortpages on immovable property of which SME	- 6		0 0		0 0	0	0.00%	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%
	Tems associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			0 0		0 0	0	99,00% 0,00% 0,00%	0	0	0	0	0		99.00% 0.00% 0.00%	0	0	0 0	-	0	0	99.00% 0.00% 0.00%
	Collective investments undertakings (CIU) Equity Securification	37	7 0	0 0	1	0 0	0	0.00% 0.01%	0 37	0	0	0	0	(	0.00%	37	0	0 0	0	0	0	0.00% 0.00% 0.00%
	Securitisation Other exposures Standardised Total	478 3,637	35	9 0	11	0 0	0 33	45.00% 56.62%	478 3,596	39 155	0 102	0 17	0	53	45,00% 51.77%	477 3,557	39 153	142	17	0	0 71	45.00% 49.84%
												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	9,587		1 3	exposure	exposure 2	exposure 2	45.00%	9,583	2	7	exposure 2	exposure 0	exposure	45.00%	9,579	3	10	exposure	exposure 0	exposure	45 0006
	Central governments Regional governments or local authorities	2,458	190	0 1	1	0 0	0	45.00% 0.00%	2,457	190 0	2	0	0	1	45.00%	2,456 0	190	3 3	0	0	1 0	45.00% 1 0.00% 1 0.00% 1 0.00% 1 44.70% 1 0.00%
	Public sector entities Multilateral Development Banks	297	3	3 0		0 0	0	0.00% 44,70%	0 296	3	0	0	0	0	0.00%	296	3	0		0	0	0.00%
	International Organisations Institutions Composites			0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0		0.00%	0	0	0 0	-	0	0	0.00% 0.00% 0.00%
	of which: SME Retail			0 0		0 0	0	0.00% 44,99%	0	0	0	0	0	(	0.00%	1	0	0 0	0	0	0	0.00% 0 44.99% 0 44.98%
UNITED STATES	of which: SME Secured by mortugues on immovable property of which: SME		0 0	0 0		0 0	0	44.98% 0.00% 0.00%	0	0	0	0	0		44.98% 0.00% 0.00%	0	0	0 0		0	0	0 44.98% 0 0.00%
	Items associated with particularly high risk			0 0		0 0	0	100.00%	0	0	0	0	0		100.00%	0	0	0		0	0	0.00% 0.00% 0.00% 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0 0		0 0	0	0.00%	0	0	0	0	0	(	0.00%	0	0	0 0	0	0	0	0 0.00% 0 0.00% 0 0.00% 0 0.00%
	Equity Securitisation			0 0		0 0	0	0.00%	0	0	0	0	0		0.00%	0	0	0			0	0.00%
	Other exposures Standardised Total	12.343	194	1 4		2 0	2	45.12%	12,337	195	9	2	0	4	45.06%	12,332	196	13	2	0	6	45.03%
												Baseline Scenario										
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control banks (onle EUP, N	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00%			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central governments	Stage 1 exposure 0) 0 392 0 0 501	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00% 0.00% 44.95% 0.00%	Stage 1 exposure  0 382 0 0 502	Stage 2 exposure  0 85 0 0 1	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 0.00% 44.96% 0.00%	0 367 0 0 502	0 101 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0	0.00% 0 25.55% 0 0.00% 0 0.00%
	Comera bassia: Control accommendate Control accomme	Stage 1 exposure )) (0 392 (0 501 (1) (1)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 2	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 0.01% 45.00%	Stage 1 exposure  0  382  0  0  0  103  185	Stage 2 exposure  0 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 0.00% 44.96% 0.00% 0.01%	0 367 0 0 502 0 143	0 101 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 6	0 0.00% 0 25.55% 0 0.00% 0 0.00% 0 44.96% 0 0.00%
I LIX FMBO I BG	Control basis Control accommends or root antivorties Reduction commends Reduction control Reduction control Reduction control Reduction control Reduction control Reduction control Reduction Reduct	Stage 1 exposure )  (0) (0) (0) (0) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 0.01% 45.00% 45.00%	Stage 1 exposure  0 382 0 0 502 0 143 186 0 0	Stage 2 exposure  0 0 55 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 0.00% 44.96% 0.00% 0.01% 45.00% 45.00%	0 367 0 0 502 0 143	0 101 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 25.55% 0 0.00% 0 0.00% 0 44.96% 0 0.00%
LUXEMBOURG	Control stances Control conversaments Records of eversaments or local authorities Records of eversaments or local authorities Records of eversaments or local authorities Records of eversaments of eversaments Records of eversaments of eversaments Records of eversaments or eversaments Records of eversaments or local authorities Records of eversaments R	Stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Stage 2 exposure	Stage 3 exposure 0 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Stock of provisions for Stage 1	Stock of   provisions for   Stage 2   exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 45.00% 0.00% 45.00% 0.00% 0.00%	Stage 1 exposure  0  382  80  0  0  141  185  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  0 0 95 95 90 90 90 90 90 90 90 90 90 90 90 90 90	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 44.95% 0.00% 45.00% 0.00% 45.00% 0.00% 0.00% 0.00%	0 367 0 0 502 0 143	0 101 0 0	Stage 3 exposure 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 25.55% 0 0.00% 0 0.00% 0 44.96% 0 0.00%
LUXEMBOURG	Control shake Control accommends on tool safestifies Resident accommends Resident Reside	Stage 1 exposure (	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of   provisions for   Stage 2   exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 45.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure  0  382  0  0  502  163  186  0  0  0  0  0  0  0	Stage 2 exposure  0 0 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 expessure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 44.56% 0.00% 45.00% 45.00% 0.00% 0.00% 0.00% 0.00%	0 367 0 0 502 0 143	0 101 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control basis Control accommends Analysis control Analysis Ana	Stage 1 exposure 392	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 34.43% 0.09% 44.95% 0.09% 44.95% 0.01% 45.09% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure  0 382 382 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 29.18% 0.00% 44.96% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 267 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 25.55% 0.00% 1 44.96% 1 44.96% 1 0.01% 1 0.01% 1 0.00% 1 0.00% 1 0.00% 1 0.00%
LUXEMBOURG	Control should be control of the con	)	2 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure 6 for 1	Stock of provisions for Stage 1	Stock of provisions for stage 2 explosure 2 explosure 3 o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions of Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 34.476 0.096 0.096 0.096 44.987 0.016 45.987 0.0186 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096	0 362 0 0 592 9 143 185 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of providens for stages at exposure	0.00% 29.19% 0.00% 41.65% 0.00% 42.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 367 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 1 25.55% 0.00% 1 44.95% 1 0.00% 1 0
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	Stops 1 exponents  \$2.50	2 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure  Composure  Comp	Stock of provisions for Stage 1	Stock of procedure for a control of the control of	Stock of provisions for a Composition of the Comp	0.09% 34.43% 0.09% 0.09% 44.95% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure  0 382 0 0 0 0 10 10 10 1,225	51296.2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Stock of   Provisions for   Stock of   Provisions for   Stage 2   exposure	Stock of provisions for strains of the strains of t	0.00% 29.18% 0.00% 0.00% 44.96% 0.00% 45.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 367 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Social of proditions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of provisions of stage 3 exposure of the stage 4	1 0.00% 1 25.55% 0.00% 1 44.95% 1 0.00% 1 0
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	)	2 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure  Compared to the compared to	Stock of provisions for Stage 1	Stock of providence for Stage 2 expenses of 0 o o o o o o o o o o o o o o o o o	Stock of for 'printing and the stock of for 'printing and the stock of	0.096 34.476 0.096 0.096 0.096 44.987 0.016 45.987 0.0186 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096 0.096	0 362 0 0 592 9 143 185 0 0 0 0 0 0 0	5tays 2 exposure 9 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1	Disch eff provinces of the state of the stat	Stock of providing for providing for carporates	0.00% 29.19% 0.00% 41.65% 0.00% 42.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 367 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of previous for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of provisions for stapes 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 1 25.55% 0.00% 1 44.95% 1 0.00% 1 0
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	) C S S S S S S S S S S S S S S S S S S	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.00% 94.47% 0.00% 0.00% 0.00% 44.99% 45.00% 0.00%	0 30 90 90 90 181 186 0 0 0 0 0 0 0 0 0 187 186 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 86 86 86 86 86 86 86 86 86 86 86 86 86	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00% 0.00%
LUXEMBOURG	Control basis Control accommends or Ind Carlon/Max Radiole center writing Radiole Control Radio Radiole Control Radio Radiole Control Radio Radiole Control Radiole Radiol	\$ 100   \$ 100	1	Stage 3 exposure  Company Comp	Stock of provisions for provisions for Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 3 stape	0.00% 34.47% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	Stage 3 exposure	31/12/2024 Stock of previous for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stage	Stack of provisions for exposure for provisions for exposure for stage 3 exposure for stage 3 exposure for stage 3	0.00% 29.18% 20.18% 20.00% 20.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure of the control of the con	Stock of provisions for Stage 3 exposure of the stage	0.00% 2.550% 2.5
LUXEMBOURG	Control basis Control accommends Relative	) C S S S S S S S S S S S S S S S S S S	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0,00% 34,475, 0,00% 44,475, 0,00% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 45,90% 44,35%	0 30 90 90 90 181 186 0 0 0 0 0 0 0 0 0 187 186 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.00% 29.18% 29.18% 44.50% 44.50% 40.00% 40.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00% 0.00%
LUXEMBOURG	Control basis Colori accommenta Relative control control colori accommenta Relative colori colori colori accommenta Relative colori colori colori colori accommenta Relative colori colori colori colori colori colori colori Relative colori colori colori colori colori colori colori Relative colori colori colori colori colori Relative colori colori colori colori colori colori colori Relative colori colori colori colori colori colori colori Relative colori	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0,00% 34,47% 0,00% 44,95% 45,95% 0,00% 45,95% 0,01% 0,00% 0,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	G.00%  2.1 15%  2.1 15%  4.4 50%  4.4 50%  4.5 00%  4.5 00%  4.5 00%  4.5 00%  4.5 00%  4.5 00%  4.5 00%  4.5 00%  5.5 00%  6.5 0	0 0 367 367 367 367 367 367 367 367 367 367	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	Goverage Ratio  Coverage Ratio
LUXEMBOURG	Control basis Colori accomments Relative centre mettes Relative cent	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	6,00% 34,41% 34,41% 34,41% 30,00% 44,92% 44,92% 45,00% 45,00% 46,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.00% 0.00%	0 0 367 367 367 367 367 367 367 367 367 367	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	Goverage Ratio  Coverage Ratio
	Control banks College or commons College or	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.00%   0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.0000 0.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	Goverage Ratio  Coverage Ratio
LUXEMBOURG	Control basis  Citive or commence  Finding control of the planting  Finding control of the planting	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$60%. \$40%.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.0000.0000.0000.0000.0000.0000.0000.0000	\$100 \$100 \$100 \$100 \$100 \$100 \$100 \$100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00%   0.00%
	Control basis Control accomments Relative control control accomments Relative control control Relative control control Relative control control Relative control Relative Relative control Relative Relat	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$695. \$4,005.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.00%   0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00%   0.00%
	Control banks Could in comments Reliable genter writtes Reliable genter writte	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$ 60%   \$ 60%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	2.020% 2.	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00%   0.00%
	Control banks College of the College	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$ 0.000, \$ 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	2.020% 2.	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	1.00m/s 1.00m/
	Control states Carbon for comments Relative control states Relative control st	C   C   C   C   C   C   C   C   C   C	C		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$6000. \$4.0000. \$0.0000. \$1.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the provisions of the	exposure	exposure  ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0.000%   0.0	\$2000 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	429-60-01	exposure	0.00%   0.00%

MUTHICISTY									202	3 EU-W	riae Str	rdea Bank A		ait risk	SIA							
											INU	Baseline Scenario	чор									
				1	31/12/2023	1	1					31/12/2024	1	<u> </u>			1		31/12/2025	<u> </u>		
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks			0 (		0		0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	Central governments	7		0 (		0	0	0.01%	7	0	0	0	0	0	0.01%	7	0	0	0	0	0	0.01%
	Regional governments or local authorities Public sector entities			0 1	1 0	0		0.00%	0	0	0	0	0		0.00%	0		0	0	0	0	0.00%
	Multilateral Development Banks	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations Institutions			0 1	) (	0	0	0.00%		0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	Corporates	1		0 0	0	0 0	0	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	0.00% 0.00% 0.00% 45.00% 45.00%
	of which: SME	1		0 (	) (	0	0	45.00%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%
UNITED KINGDOM	Retail of which: SME			0	0	0		45.00% 45.00%	0	0	0	0	0	0	45.00% 45.00%	0	0	0	0	0	0	45.00% 45.00%
CHITED IGHES OF	Secured by mortgages on immovable property	0		0 0	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME Items associated with particularly high risk			0 (				0.00%		0		0	0	0	0.00%	0	0	0	0		0	0.00%
	Covered honds	0		0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU) Equity	0		0 1	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation					, ,																
	Other exposures Standardised Total	0		0 (	) (	0	0	0.00% 43.68%	0	0	0	0	0	0	0.00% 43.66%	0	0	0	0	0	0	0.00%
	Standardised Total	,	· · · · ·	, ,		0		43.68%	,						43.66%							43.65%
	i											Baseline Scenario	•									
					31/12/2023	1						31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks Central governments			0 1			0	0.00%		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0		0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities Multilateral Development Banks			0 !				0.00%		0	0	0	0	0	0.00%	0	0	0			0	0.00% 0.00% 0.00%
	International Organisations	0		0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates of which: SME			0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Retail	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
JERSEY	of which: SME Secured by mortgages on immovable property	0		0 1	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0		0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	ő	0	0	0.00%
	Items associated with particularly high risk Covered bonds	0		0 (		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment			0 1	1 0	0		0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIII)	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Foulty Securitication			0 1		0		0.00%		0	0				0.00%		0	0				0.00%
	Other exposures	0		0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total					0	0	0.00%			0	0			0.00%	0	0		0	0		0.00%
					31/12/2023							Baseline Scenario 31/12/2024	•						31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0		0 (		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments Regional governments or local authorities	0		0		0 0		0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0		0 (	) (	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%
	Multilateral Development Banks International Organisations	23		0 1	0 0	0	0	45.00% 0.00%	23	0	0	0	0	0	45.00% 0.00%	23	0	0	0	0	0	45.00%
	Institutions	0		0 (	i i	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	ő	0	0	0.00%
	Corporates of which: SME	0		0 1			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0		ő	1 6	5 0	0	44.99%	0	0	0	0	0		0.00% 44.99%	0	0	0	0	0	0	44,99%
FRANCE	of which: SME	0		0 0		0	0	0.01%	0	0	0	0	0	0	0.15%	0	0	0	0	0	0	0.29%
	Secured by mortgages on immovable property of which: SME	0		0 1		0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	1 6	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	ő		0	0.00%
	Covered bonds			0 1		0		0.00%				0	0	0	0.00%	0	0	0				0.00%

<sup>\*</sup> State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

# 2023 EU-wide Stress Test: Credit risk STA Nordea Bank Abp

												Adverse Scenario							_			
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments Regional overnments or local authorities	67,205 16,267	1,329	20	9	2	9 12	45.00% 37.48%	67.178 15,838	14 1,751	40	9	2	18 15	45.00% 38.15%	67.151 15,833	1,74	0 60 8 47		10	27 18	44,99% 38.68%
	Regional governments or local authorities  Public sector entities  Multilitated Development Broke	4,702 0		2 2 1 0	0	0	0	43.42% 0.00% 44.93%	4,691 0	37 0	-	0	0	0	43.87% 0.00% 44.93%	4,684 0		0 0		0	0	44.03% 0.00% 44.93%
	International Organisations Institutions	605 152			0	0	0	45.00% 7.58%	606 152	0		0	0	0	45.00% 8.10%	606 152		0 1			0	45.00%
	Corporates of which: SME	1,689 1,067	7	56	19 14	0	27 20	49.17% 48.95%	1.646 1.037 4,137	9 7	95 71	18 12	0	47 34	47,36% 47,25%	1,606 1,009		9 138 7 96	17	0	65 46	46.68% 46.62% 44.97%
Nordea Bank Abp	Retail of which: SME	4,228 704		2 100	41 9	0	45 11	44.97% 44.88%	4,137 683	109 29	194	38	0	87 21	44.97% 44.87%	4,051 664	100	7 281 8 67	37	2 0	127 30	44.97% 44.86%
	Secured by mortoaces on immovable property of which: SME	4	0	0 0	0	0	0	44.95% 44.95%	4	0		0	0	0	44,96% 44,96%	4		0 0			0	44.96% 92.25%
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	92.25% 0.00% 0.00%	0	0		0	0	0	92.25% 0.00% 0.00%	0		0 0		0 0	0	0.00%
	Collective investments undertakinos (CIU) Equity	29 216	0	0 0	0	0	0	0.01% 0.01%	29 216	0	0	0	0	0	0.01% 0.01%	29 216		0 0		0 0	0	44.86% 44.96% 92.25% 0.00% 0.01%
	Securitisation Other exposures	587 96,682	40 1,527	0 229	0	0	0	40.36% 48.38%	587	40	204	0	0	0	40.36% 46.88%	587 95,849	2,037	0 (	(		0	40.36% 46.28%
	sumarosa rom	30,001	2,322	110	, ,,		110	4030%	30,000	1,500	324	Adverse Scenario		103	40.0010	33,043	1,03	,, 33.			133	40.207
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments Regional governments or local authorities	10.932 5,976 2,413	23	1	1	1	1 2	45.00% 45.68% 44.31%	10.929 5,911 2,406	2 84	- 7	1	2	3	45.00% 45.33% 44.31%	10.927 5,830 2,401	16.	2 11		10	5	44.99% 45.20% 44.31%
	Public sector entities Multilateral Development Ranks	0	0	0	0	0	0	0.00%	0	0	-	0	0	0	0.00%	0		0 0			0	
	International Organisations Institutions	0 2	0	0 0	0	0	0	0.00% 45.00%	0 2	0		0	0	0	0.00% 45.00%	0		0 0		0	0	0.00% 0.00% 45.00%
	Corporates of which: SME	28 22	0	1 1	0	0	0	45.09% 45.12%	27 21	0	2	0	0	1	45.04% 45.06%	26 20		0 3		0 0	1 1	45.03% 45.04%
SWEDEN	Retail of which: SHE Secured by mortgages on immovable property	1,607 443		34	15	0	15 5	44.92% 44.73% 0.00%	1,573 431	16 8	69 22	15 5	0	31 10	44.91% 44.73% 0.00%	1,540 421	31	6 103 8 33	14	0	46 15	44.91% 44.72%
	Secured by mortoaces on immovable property of which: SNE  Items associated with particularly high risk	0	0	0 0	0	0	0	0.00% 0.00% 60.04%	0	0		0	0	0	0.00%	0		0 0		0 0	0	0.00% 0.00% 60.04%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	0.00%	0	0		0	0	0	0.00%	0		0 0		0 0	0	0.00% 0.00% 0.00% 0.01%
	Collective investments undertakings (CIU) Equity	0 38	0	0 0	0	0	0	0.00% 0.01%	0 38	0		0	0	0	0.00%	38		0 0	0	0 0	0	0.00%
	Securitisation Other exposures	16 21,012	1	. 0	0	0	0	45.00% 45.97%	16 20,902	1 115		0	0	0	45.00% 45.45%	16 20,779	199	1 0		0	0	45.00% 45.28%
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure ) 42,729 3,205		Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	45.00% 35.72%	Stage 1 exposure 42,710 2,857	Stage 2 exposure	Stage 3 exposure 25 27	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	45.00% 35.34%			3 44	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	45.00%
	Central banks	42,729 3,205 580 0	766 13	Stage 3 exposure 15 26 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 7 9 0 0	45.00% 35.72% 46.05% 0.00%	42,710 2,857 577 0	9	Stage 3 exposure 29 27 6	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	45.00% 35.34% 45.20% 0.00%	42,691 2,966 575 0	1	3 44	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 20 10 0	45.00%
	Central banks	42,729	766 13	Stage 3 exposure 1 15 2 26 3 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.72% 46.05% 0.00% 45.00% 0.00%	42,710	9	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0	Stock of provisions for Stage 3 exposure 13 10 0 0 0	45.00% 35.34% 45.20% 0.00% 45.00%		1	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0	45.009
	Control stanks Control comments or local authorities Resistant comments or local authorities Public canter under stanks Hellicanter under stanks International Orientations Comments Co	42,729 3,205 580 0	766 13	Stage 3 exposure 15 25 20 0 0 0 0 0 0		Stock of provisions for provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.096 35.72% 46.05% 0.00% 45.00% 0.00% 45.00%	42,710 2,857 577 0	9	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.34% 45.20% 0.00% 45.00% 0.00% 45.00%	42,691 2,966 575 0	1	3 44	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions of stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0	45.009 34.979 44.639 0.009 45.009 0.009
FINIAND	Count of leader Control conversation Public conformation Public conformation Formation of the conformation Formation of the conformation Comparison Formation Formatio	42,729 3,205 580 0	766 13	Stage 3 exposure 155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.72% 46.05% 0.00% 45.00% 0.00% 0.00% 45.00% 45.00% 44.93% 44.81%	42,710 2,857 577 0	9	Stage 3 exposure	Stock of	Stock of provisions or Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.34% 45.20% 0.00% 45.00% 0.00% 45.00% 45.00% 44.80%	42,591 2,596 575 0 109 0 0 14	1	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.009 34.979 44.639 0.009 45.009 0.009
FINLAND	Control lawsic Control donovermants  Solid converments  Solid converments  Solid control entire  Solid control entire  Solid control entire  Solid control  Solid  Solid  Solid control  Solid control  Solid  Solid control  Solid  Solid control  Solid control  Solid control  Solid control  Solid control  Solid  Solid control  Solid	42,729 3,205 580 0	766 13	Stage 3 exposure 15 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	45.00% 35.72% 46.05% 0.00% 45.00% 0.00% 45.00% 45.00% 44.00% 44.81% 0.00%	42,710 2,857 577 0	9	Stage 3 exposure 22 22 6 6 6 6 7 7	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 133 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.34% 45.20% 0.00% 45.00% 45.00% 45.00% 44.00% 44.80% 0.00%	42,591 2,596 575 0 109 0 0 14	1	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.009 34.979 44.639 0.009 45.009 0.009
FINLAND	Control leades Control conversation for lead softwires Relative conversation for lead softwires Relative control contr	42,729 3,205 580 0	766 13	Stage 3 exposure  155 266 276 276 277 277 277 277 277 277 277		Stock of provisions for Stopper of Component	Stock of provisions for Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.09% 35.72% 46.05% 0.00% 45.09% 0.09% 0.09% 45.09% 45.09% 45.09% 0.09% 0.09% 0.09% 0.00% 0.00% 0.00%	42,710 2,857 577 0	9	Stage 3 exposure 22 22 23 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stock of	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 13   0   0   0   0   0   0   0   0   0	45.00% 45.20% 45.20% 45.00% 45.00% 45.00% 45.00% 45.00% 44.00% 44.00% 0.00% 0.00% 0.00%	42,691 2,966 575 0 0 0 109 0 0 144 100 0 0 0 0 0 0	1	3 44	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.09% 34.97% 44.63% 45.09% 6.00% 6.00% 45.00% 45.00% 45.00% 45.00% 6
FINLAND	Control leades Control conversation of the Control conversation of the Control conversation of the Control con	42,729 3,205 580 0	766 13	Stage 3 exposure 1 15 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		Stock of provisions for stopping of the provisions for stopping of the provision of the pro	Stock of provisions for Stage and Control of	45.09% 35.72% 46.05% 0.09% 45.09% 0.09% 45.09% 45.09% 45.09% 44.93% 44.81% 0.09% 0.09%	42,710 2,857 577 0	9	Stage 3 exposure 23 22 2 2 2 3 3 3 4 5 6 6 6 7 7 7 8 7 8 7 8 9 9 9 9 9 9 9 9 9 9 9 9	Stock of	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 113 110 110 110 110 110 110 110 110 110	45.00% 45.20% 45.20% 45.20% 45.00% 45.00% 45.00% 44.30% 44.30% 44.30% 0.00% 0.00%	42,691 2,966 575 0 0 0 109 0 0 144 100 0 0 0 0 0 0	1	3 44	Stock of	Stock of   provisions for   Stage 2   exposure	Stock of provisions for Stage 3 exposure 1	45.00% 34.97% 44.53% 0.00% 45.00% 45.00% 45.00% 45.00% 45.00% 44.78% 44.78% 0.00%
FINLAND	Control desires  Carthird conversations  Public scotte entitles  Public scotte entitles  Public scotte entitles  Public scotte entitles  Similarians Possibilities  Similarians Possibilities  Similarians  Similaria	42,729 3,205 580 0	4 766 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of previousne for 1 Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Creprovisions or Creprovision for Creprovision f	45.09% 35.72% 46.05% 0.09% 45.09% 0.00% 45.09% 45.09% 44.93% 44.81% 0.09% 0.09% 0.09%	42,710 2,857 577 0	9	25 22 22 22 22 22 22 22 22 22 22 22 22 2	Stock of	Stock of provisions for Stage 3 of April 10 of April 1	Stock of   Provisions for   Stage   Stock of   Provisions for   Stage   Stock of   Provisions for   Stage   Stock of   Stock of	45.00% 35.34% 45.20% 0.00% 0.00% 45.00% 45.00% 44.53% 44.53% 0.00% 0.	42,591 2,966 575 0 199 0 0 0 0 144 1 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.000	3 444 7 7 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for exposure Stock of provisions for exposure Stock of	Start of providions for providions for stapes of the stape	
FINLAND	Control desires  Carthird conversations  Public scotte entitles  Public scotte entitles  Public scotte entitles  Public scotte entitles  Similarians Possibilities  Similarians Possibilities  Similarians  Similaria	42,729 3,205 580 0 0 0 0 0 155 111 0 0 0 0 0 0 0 0 0 0	4 766 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a stock of provisions for a stock of the sto	Stock of provisions for 1 stock of provisions for 1 stock of stock	Stack of previsions for Cs (Stack of previsions for Cs (Stack of Cs (S	45.00% 35.72% 46.05% 0.00% 5.00% 0.00% 45.00% 45.00% 44.93% 44.93% 0.00% 0.00% 0.00% 45.00% 44.93% 0.00% 0.00% 0.00% 44.93% 0.00%	42,710 2,857) 577 0 109 0 0 0 14 11 0 0 0 0 0 0 14 11 11 11 11 11 11 11 11 11 11 11 11	9 1,112 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 22 22 22 22 22 22 22 22 22 22 22 22 2	Stock of provisions for actions for actions for actions for actions for actions for action for acti	DOUGLE OF	133 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 35.34% 45.20% 0.00% 0.00% 45.00% 45.00% 45.00% 44.00% 0.	42,591 2,966 575 0 199 0 0 0 0 144 1 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.000	3 444 7 7 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steck of provisions for provisions for expense of the provision of the pro	Stack of provisions for provisions for stages 2 saponure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 3 exposure 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 34.97% 0.00% 5.00% 5.00% 45.00% 45.00% 44.27% 64.27% 60.00% 6
FINLAND	Control desires  Carthird conversations  Public scotte entitles  Public scotte entitles  Public scotte entitles  Public scotte entitles  Similarians Possibilities  Similarians Possibilities  Similarians  Similaria	42,726 3,205 589 0 0 0 0 0 0 0 0 0 155 11 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45,00% 35,22% 46,00% 46,00% 45,00% 45,00% 45,00% 45,00% 44,91%	9710 9 2857 2857 3 2857 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45,00% (5	0,911 0,950	1,000	3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.00° 34.57° 46.53° 0.00° 0.00° 45.00° 45.00° 45.00° 0.00°
FINLAND	Control desires  Carthird conversations  Public scotte entitles  Public scotte entitles  Public scotte entitles  Public scotte entitles  Similarians Possibilities  Similarians Possibilities  Similarians  Similaria	G.729  3.265  580  0  0  0  0  109  0  111  0  0  0  0  155  46,796	4 7656 765 765 765 765 765 765 765 765 76	155 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a stock of provisions for a stock of the sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 providing 6 diagnostic for store f	45.00% 45.00%	0,710 2,857 577 0 0 0 0 10 0 144 11 0 0 0 0 0 44 45,425	9 1,112 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 22 22 22 22 22 22 22 22 22 22 22 22 2	50x2 of provident for provident for provident for for provident for	Stock of provisions for Stage 2 - 4 (2) minutes (1) - 4 (2) minute	133 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45,50%   55,	0,011 2,066 2,066 0 0 0 0 0 0 0 100 0 0 144 0 0 0 0 0 0 155 0 0 0 0 0 0 0 0 0 0 0 0	1.0000 1.	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of provisions for provisions for expense	Stock of provisions for provisions for provisions for provisions for provisions for the provision for	Stock of provisions for provisions f	45.00% 34.57% 44.50% 45.00% 45
FINLAND	Control basels  Marchael Control basels  Patie seater wetters  Individual Control  Read  Rea	4,726	4 9 7666 7666 7666 7666 7666 7666 7666 7	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45.00% 35.22% 45.22% 45.22% 45.00% 45	0.710 2,857 577 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45,50% 45,50% 45,50% 45,50% 45,50% 45,50% 45,50% 46	0,091 2,066 2,066 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	#5.000 #5
FINLAND	Control asserts Control conversations of trust authorities Public control conversations of trust authorities Public control co	0,726 3,205 590 900 0 0 0 0 0 111 111 0 0 0 0 0 0	4 9 7666 7666 7666 7666 7666 7666 7666 7	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		\$5,00% \$6,00% \$6,00% \$5,00% \$5,00% \$5,00% \$5,00% \$4,00% \$4,00% \$6,00%	0,710 2,857 577 577 670 0 0 0 0 144 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45,00% 45,00% 45,00% 45,00% 45,00% 45,00% 45,00% 46	0,611 2,066 2,066 30 00 00 00 00 00 00 00 00 00 00 00 00	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	#5.000 #5
FINLAND	Control assers Control conversations of total substitutes Public scalar certificia International Constitution International International International Constitution	9, 279 3, 205 900 900 900 900 900 900 900 900 900 9	4 9 7666 7666 7666 7666 7666 7666 7666 7	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		#\$ 50%   \$5.00%   \$5.00%   \$5.00%   \$5.00%   \$6.	0,710 2,857 577 577 670 0 0 0 0 144 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	46.50% 45.30% 45.30% 45.30% 45.50% 45	0,611 2,066 2,066 30 00 00 00 00 00 00 00 00 00 00 00 00	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	#5.000 #5
	Control desires Control desires controlled to the Control desires controlled to Control desires controlled to Cont	0,726 3,205 590 900 0 0 0 0 0 111 111 0 0 0 0 0 0	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		\$5.09%, \$5.09%, \$5.09%, \$6.00%	0,710 2,857 577 577 670 0 0 0 0 144 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	46.00% 45	0,611 2,066 2,066 30 00 00 00 00 00 00 00 00 00 00 00 00	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	#5.000 #5
FINLAND DENMARK	Control basis  Authority Construction of the all substitution  Paties control methods  Paties control methods  Paties control of the all substitution  Localization  Read  Rea	\$1,000   0,000	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45.09%, 45.000	\$1,000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	# 6.50%   # 6.50	\$\frac{1}{2.671}\$	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.000 44.6.273 44.6.273 45.000 46.5.00
	Control description (Control and Control a	\$1,000   1,000	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		#5.090, 15.724, 46.079	\$1,000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45.00% (45.00%) (45.0	\$\frac{1}{2.671}\$	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.00% 44.57% 44.57% 44.57% 44.57% 45.00% 45
	Control assets Control conversations of total softwires Public south control c	\$1,000   1,000	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		#1.00%. #1.00%	\$1,000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45.00% (45.00%	\$\frac{1}{2.671}\$	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.00% 44.57% 44.57% 44.57% 44.57% 45.00% 45
	Control abouts Control conversations of the last softwires Public south control contro	\$1,000   1,000	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45.00%. 53.77%. 6.05%.	\$1,000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45.00% 45	\$\frac{1}{2.671}\$	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.00% 44.5.2% 44.5.2% 44.5.2% 45.00%
	Control abouts Control conversations of the last softwires Public south control contro	\$1,000   1,000	\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$	8 155 0 266	State of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		#\$.00%. \$1.77%. \$6.07%. \$6.07%. \$6.07%. \$6.07%. \$6.00%	\$1,000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9 1.112 1.11	22 22 22 22 22 22 22 22 22 22 22 22 22	Stock of products of the produ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 115 115 115 115 115 115 115 115 115	45.00% (45.00%	\$\frac{1}{2.671}\$	1.000 1.000	3 44 3 3 3 4 3 3 3 4 3 3 3 4 3 3 3 3 3	Stock of providing to the providing to t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	45.00% 44.57% 44.57% 44.57% 44.57% 45.00% 45

AUTHORITY												rdea Bank /		ait risk								
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	139	0 0	0 0		0 0	0	45.00% 44.83%	139 646	0 31	0	0	0	0	45.00% 44.30%	139 645	31	0		0	0	45.000
	Recional governments or local authorities Public sector entities Multilateral Development Banks	113 0	0 0	1 0		0 0	0	45.00% 0.00%	113 0	1 0	0	0	0	0	45.00% 0.00%	113 0	1	0	0	0	0	45.00% 0.00%
	Multilateral Development Banks International Organisations Institutions	0	0 0	0 0		0 0	0	0.00% 0.00% 45.00%	0	0	0	0	0	0	0.00% 0.00% 45.00%	0		0	9	0	0	0.00% 0.00%
	Corporates of which: SME	443 164	1 1	1 13		0 0	7 3	50.64% 45.57%	434 159	1 0	23 12	4 2	0	11	48.27% 45.31%	424 154		33 17			15 8	45.00% 44.10% 45.00% 0.00% 0.00% 45.00% 45.00% 47.30%
NORWAY	Retail of which: SME	1.760 193	85 15	S 46 S 13	1	1 0	22 6	45,00% 44,99%	1,722 185	83 14	89 21	16 3	2	40	45,00% 44,99%	1,686 178		126 28	15	1 0	57 13	45.00% 44.99% 0.00%
	Secured by mortoages on immovable property of which: SME  Tems associated with particularly high risk		0	0 0		0 0	0	0.00% 0.00% 99.00%	0	0	0	0	0	0	0.00% 0.00% 99.00%	0		0			0 0 11	0.00%
	Tems associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0		0 0	0	99.00% 0.00% 0.00%	0	0	0	0	0	0	99.00% 0.00% 0.00%	0	0	0		0	0	99.00% 0.00% 0.00%
	Collective investments undertakings (CLU) Equity Securitisation	37	0	0 0		0 0	0	0.00% 0.01%	37	0	0	0	0	0	0.00%	37		0	- 6		0	0.00% 0.00% 0.01%
	Other exposures Standardised Total	478 3,624	39 1 156	9 ( 5 <b>73</b>	1 2	0 2	0 40	45.00% 54.41%	478 3,574	39 155	0 124	0 21	0	63	45,00% 50.56%	477 3,528	35 153	171	20	0	0 84	45.00% 49.01%
												Adverse Scenario										
			ı		31/12/2023	1	ı					31/12/2024		ı				1	31/12/2025	ı	ı	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	9,587			exposure	exposure	exposure	exposure 45.00%	9,583	,	7	exposure	exposure	exposure	exposure 45.00%	9,579		10	exposure	exposure	exposure	45 00%
	Central governments Regional governments or local authorities	2,458 0	190	0 1		0 0	0	45.00% 0.00%	9,383 2,457 0	190 0	2	0	0	1	45.00% 0.00%	2,456 0	190	3	Í	0	1 0	45.00% 45.00% 0.00% 0.00% 44.70% 0.00%
	Public sector entities Multilateral Development Banks	0 297	0 0	0 0		0 0	0	0.00% 44,70%	0 296	0 3	0	0	0	0	0.00% 44.70%	0 296	3	0	9	0	0	0.00% 44.70%
	International Organisations Institutions Corporates	0	0 0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0	-	0	0	0.00% 0.00% 0.00%
UNITED STATES	of which: SME Retail	1	0 0	0 0		0 0	0	0.00% 44,99%	0	0	0	0	0	0	0.00%	0	(	0	-	0	0	0.00% 44.99% 44.98%
UNITED STATES	of which: SME Secured by mortones on immovable property of which: SME	0	0 0	0 0		0 0	0	44,98% 0.00% 0.00%	0	0	0	0	0	0	44.98% 0.00% 0.00%	0		0		0	0	0.00% 0.00% 100.00%
	Items associated with particularly high risk Covered bonds	0	0 0	0 0	1	0 0	0	100.00% 0.00%	0	0	0	0	0	0	100.00% 0.00%	0	(	0	0	0	0	100.00% 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0 0	0 0		0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00%	0		0		0	0	0.00% 0.00% 0.00% 0.00%
	Securitisation Other exposures	12.242	) 0	0 0		0	0	0.01%	12.227	0	0	0	0	0	0.01%	0		0		0	0	0.01%
	Standardised Total	12.343	194	11 4		81 01	21	45.12%	12.337	195	91			4	45.06%	12,332	196	13			6	45.03%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Street 1	Stans 2	State 2		Stock of	Stock of	Coverage Ratio -	Stans 1	Stone 2		31/12/2024 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Chan 1	Store 2	Stone 2		Stock of	Stock of	Coverage Ratio -
	(mh.S.R.	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure 0 348	Stage 2 exposure 0 120		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 28.70%	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks	Stage 1 exposure 0) 0 361 0 0	Stage 2 exposure  0 0 1 108	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00% 0.00%	Stage 1 exposure 0 348 0 0	Stage 2 exposure 0 120 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 28.70% 0.00% 0.00%	Stage 1 exposure 0 319 0 0			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 24.86% 0.00% 0.00%
	Central Banks Central documentation Residual convernments or local authorities Public sector writines Public sector writines Table Tentral Central Cen	Stage 1 exposure )) 0 361 0 0 503	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 0.01%	Stage 1 exposure 0 348 0 0 502 0 141	Stage 2 exposure 0 120 0 0 1 1		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 28.70% 0.00% 0.00% 44.95% 0.00%	Stage 1 exposure  0 319 0 0 502 0 143	145 145 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 24.86% 0.00% 0.00%
	Central banks Central banks Central sovernments Resishad overnments or local authorities Public sector entities Multitateral Development Banks	Stage 1 exposure ) ) 0 361 0 0 501 142 191 191	Stage 2 exposure 108 0 0 0 108 0 0 0 0 0	Stage 3 exposure  0 (0) (1) (1) (2) (3) (4) (5) (6) (6) (7) (7) (7) (8) (9) (9) (9) (9) (9) (9) (9) (9) (9) (9	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 0.01% 45.00%	Stage 1 exposure  0 348 0 0 502 0 143 185	Stage 2 exposure  0 120 0 120 0 1 1 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 28,70% 0.00% 0.00% 44,96% 0.00% 45,00%	0 319 0 0 502	145 145 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 24.86% 0.00% 0.00% 44.96% 0.00%
LUXEMBOURG	Control banks Control accommends or not activation Relative accommends Relative accommends Relative accommends Relative accommends Relative accommends Relative Relat	Stage 1 exposure )) 0 0 361 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  1 1086 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 34.43% 0.00% 0.00% 44.95% 0.00% 0.01% 45.00% 0.00% 0.00% 0.00%	Stage 1 exposure  0 348 0 0 0 550 0 141 185 0 0 0 0	Stage 2 exposure  0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 28.70% 0.00% 0.00% 44.55% 0.00% 45.00% 45.00% 0.00%	0 319 0 0 502	145 145 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 24.86% 0.00% 0.00% 44.96% 0.00%
LUXEMBOURG	Control shakes Control accommends or not antivorties Analysis control medical Analysis control accommend the analysis control A	Stage 1 exposure 1	Stage 2 exposure  100 100 100 100 100 100 100 100 100 1	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 34.43% 0.09% 0.09% 44.95% 0.09% 45.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure  0 348 0 0 502 0 1413 1856 0 0 0 0 0	Stage 2 exposure  0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 28.70% 0.00% 44.95% 0.01% 45.00% 45.00% 0.00% 0.00% 0.00%	0 319 0 0 502	145 145 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 24.86% 0.00% 0.00% 44.96% 0.00%
LUXEMBOURG	Control basis Control accommends Analysis control assistantial Analysis control assistantial Analysis control assistantial Analysis control assistantial Analysis control Analysis control Analysis Analy	Stage 1 exposure   1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 34.43% 0.09% 44.95% 0.09% 44.95% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure  0  348  0  0  500  141  186  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providents for Stock of Stock	0.00% 28.70% 0.00% 44.95% 0.00% 0.00% 45.00% 0.00% 0.00% 0.00%	0 319 0 0 502	145 145 0		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 24.86% 0.00% 44.96% 0.00% 45.00% 0.01% 45.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control should control should be control or	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 cxpceure  Cxpceure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 34.47% 0.09% 44.99% 0.01% 44.99% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 348 0 0 592 9 143 185 0 0 0 0 0 0 0	Stage 2 exposure  120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2. Stage	Stock of provisions for provisions for Stock of provisions for Stock of Sto	0.00% 28.70% 0.00% 44.96% 0.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 145 165 165 165 165 165 165 165 165 165 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Steps 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of   provisions for Stage 3   exposure	0.00% 24.86% 0.00% 44.96% 0.01% 49.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	Stage 1 (appears)    1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stope 2 expours 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of Quantities of Stock of Quantities of Quanti	0.09% 34.43% 0.09% 0.09% 44.95% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	Stage 1 exposure  0 349 349 0 0 0 0 141 366 0 0 0 0 0 0 151 151 151 151 151 151 151	\$10ge 2 expeture 0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 28.70% 0.00% 44.95% 0.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 145 165 165 165 165 165 165 165 165 165 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 caposius 100 caps 2 caps	Stock of   provisions for Stope 3   expansion	0.00% 24.86% 0.00% 44.96% 0.00% 45.00% 0.01% 45.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for provisions for Stage 1 exposure	Stock of protect for protect for protect for protect for expense of expense o	Stock of provisions for Stock of Provisions for Stock of Control Con	0.09% 34.47% 0.09% 44.99% 0.01% 44.99% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 348 0 0 592 9 143 185 0 0 0 0 0 0 0	0 1200 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024  Stock of previous file of the control o	Stock of   Provisions for   Stock of   Provisions for   Stage 2   exposure	Stock of provisions for Stage 3 exposure	0.00% 28.70% 0.00% 44.96% 0.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 145 165 165 165 165 165 165 165 165 165 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	Stock of provisions for Stage 2 exposure 100 to 100	Stock of provisions for Stock of provisions for Stock of provisions for Stock of One of Stock of One of O	0.00% 24.86% 0.00% 44.96% 0.01% 49.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control shake Control severements or local softwires Resident overements Resident overements Resident overements Resident overements Resident Resid	) C Silver Silve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.00% 0.00%	0 348 348 348 348 348 348 348 348 348 348	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	0.00% 22.70% 22.	0 110 110 110 110 110 110 110 110 110 1	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% (2.85%)
LUXEMBOURG	Control basis Carbyl recommends Finding control and a pathwise Relative control and a pathwise control and a pathwise Relative control and a pathwise control and a PT control assessment Catholic and institution and control and a PT control assessment Catholic and a pathwise control and a pathwise control and a pathwise c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Congress  Stage 3  Stage 4  St	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of for providing to the stock of the s	0.09% 34.47% 0.09% 44.99% 0.01% 44.99% 0.01% 45.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 348 0 0 592 9 143 185 0 0 0 0 0 0 0	0 1200 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024  Stock of previous file of the control o	exposure	exposure	0.00% 28.70% 0.00% 44.96% 0.00% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 145 165 165 165 165 165 165 165 165 165 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 24.86% 0.00% 44.96% 0.01% 49.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
LUXEMBOURG	Control basis Colori accommenta Colori accommenta Relative centre retitive Relative Relat	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions for Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0,00% 34,43% 0,00% 34,43% 0,00% 44,50% 45,00% 0,01% 45,00% 0,01% 0,00% 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	Stock of provisions of a separate of the separ	Stock of provisions for provisions for exposure of exp	0.00% 25.70% 25.	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	Stock of provisions for 0.00 provisions for 0.	Stock of provisions for Stage 3 exposure of the stage	0.00% 2480% 10.0
LUXEMBOURG	Control basis Color of conveniences Relative genter mettics Relative genter g	30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0,00% 34,47% 30,00% 34,47% 30,00% 44,95% 40,00% 30,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	0.00%   0.00%	0 119 119 119 119 119 119 119 119 119 11	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   0.00%
LUXEMBOURG	Control banks Control accommends Analysis control statisticals Ana	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.00%   0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	0.00%   0.00%	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   0.00%
LUXEMBOURG	Control basis Carbo de communes Carbo de commune	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0.00% 3.44 (1902) 4.45 (1902)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	0.00%   0.00%	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%   0.00%
LUXEMBOURG GERMANY	Control and Section (CO)  Control and Control and Control and CO)  Final Control and Control and CO)  Final Control and Control and CO)  Final Control and Control and Control and CO)  Final Control and Control and CO)  Final Control and Control an	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$605. \$4,007. \$4,007. \$4,007. \$4,007. \$4,007. \$4,007. \$4,007. \$6,007. \$4,007.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	\$ 0.000. 2.000. 2.000. 3.000. 4.000.	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.00% 2.46% 1.00%
	Control basis Color of commons Color of commons Color of color of color of color of color Color of color of color of color Color of color of color Color Color of color	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$6000. \$4.0000. \$0.0000. \$4.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	2.00% (1.	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%
	Control banks Could in comments Relating control motion and instruction Relating control motion Relating Countrol Relating Relating Countrol Relating Relating Countrol Relating Relating Countrol Relating	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$ 0.00%. \$ 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	2.00% 2.00%	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%
	Control bases College or commence College or commence College or college or college College College or college College College or college	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$4000. \$4.000. \$0.0000. \$0.0000. \$1.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	2.00% 0.00%	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 0.00%
	Control and another CONTRO	9) 90 90 90 90 90 90 90 90 90 90 90 90 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	\$6000. \$4.000. \$0.0000. \$0.0000. \$1.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 120 120 120 120 120 120 120 120 120 120	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024  Stock of provisions for Stage 1 exposure capes of the separate capes of the	exposure	exposure	2.00%   2.00%	0 199 199 199 199 199 199 199 199 199 19	( ) 161 ( ) 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of contr	429-60-01	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.00% 2.00%

ADTRION 1												rdea Bank	Abp	u.c								
					31/12/2023							Adverse Scenari 31/12/2024	•						31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR. %)	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments			0		0	0	0.00% 0.01%	0	0	0		0	0	0.00%			0 0		0	0	0.00%
	Regional governments or local authorities	ó	Č	0			0	0.00%	ó	0	0 0		0		0.00%	0		0 0	0	0	0	0.00%
	Public sector entities Multilateral Development Banks			0				0.00%	0	0			0	0	0.00%			0 0			0	0.00%
	International Organisations	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Institutions Corporates			0				0.00% 45.00%		0			0	0	0.00%			0 0			0	0.00% 45.00%
	of which: SME	1		0		0	0	45.00%	1	0	0		0	0	45.00%	1		0 0	0	0	0	45.00% 45.00%
UNITED KINGDOM	Retail of which: SME	0		0		0	0	45.00% 45.00%	0	0	0		0	0	45.00% 45.00%	0		0 0	0	0	0	45.00% 45.00%
UNITED KINGDOM	Secured by mortgages on immovable property			0		0		45.00%	0	0	0		0	0	0.00%	0		0 0		0	0	45.00% 0.00%
	of which: SME	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Items associated with particularly high risk		-	0	-			0.00%	0	0	0		0	0	0.00%	0		0 0			0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Collective investments undertakings (CIU) Equity	0		0			0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Securitisation		<u> </u>	Ü		, i	_			Ü	Ů		Ĭ					ı .	<u> </u>	· ·	Ů	
	Other exposures Standardised Total		1 0	0		0	0	0.00% 43.72%	9	0	0	-	0		0.00%	0	<b>.</b>	0	0	0	0	0.00% 43.70%
					31/12/2023							Adverse Scenari 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	L				Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks				exposure	exposure	exposure	0.00%				exposure	expense	exposure	0.00%				exposure	exposure A	exposure o	0.00%
	Central governments			0		0		0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Regional governments or local authorities Public sector entities			0				0.00%	0	0	0	-	0	0	0.00%	0		0 0			0	0.00%
	Multilateral Development Banks	0	t	0	Č		0	0.00%	0	0	0		0	0	0.00%	0		0 0	0		0	0.00%
	International Organisations Institutions			0				0.00%	0	0			0	0	0.00%	0		0 0			0	0.00%
	Corporates	0 0	Č	0			0	0.00%	0	0	0 0		0		0.00%	0		0 0	0	0	0	0.00%
	of which: SME			0				0.00%	0	0			0	0	0.00%	0		0 0			0	0.00%
JERSEY	Retail of which: SME	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Items associated with particularly high risk	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Equity	٥		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Securitisation Other exposures			0				0.00%	0	0	0			0	0.00%	0		0 0			0	0.00%
	Standardised Total	0	0	0		0	0	0.00%	0	0			0		0.00%	0		0	0	0	0	0.00%
												Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks			0	exposure	exposure 0	exposure 0	0.00%	0	0		exposure	exposure 0	exposure	0.00%	0		0	exposure 0	exposure 0	exposure 0	0.00%
	Central governments Regional governments or local authorities	0		0		0		0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Public sector entities			0			0	0.00%	0	0	0		0	0	0.00%	0		0 0			0	0.00%
	Multilateral Development Banks International Organisations	23		0		0	0	45.00%	23	0	0		0	0	45.00%	23		0 0	0	0	0	45.00%
	Institutions	0		0			0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Corporates			0		0	0	0.00%	0	0	0	- 0	0		0.00%	0		0 0	0	0	0	0.00%
	of which: SME Retail		1 - 8	0	1 - 8			0.00% 44.99%	0	0				0	0.00%	0		0 0			0	0.00% 44.99%
FRANCE	of which: SME	0		0		0	0	0.01%	0	0	0		0	0	0.15%	0		0 0	0	0	0	0.29%
	Secured by mortpages on immovable property of which: SME	0		0			0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Items associated with particularly high risk			0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0		0		0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Collective investments undertakings (CIU)	0		0		0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	Ö	0	0	0.00%
	Equity	0	1 0	0		0		0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%

<sup>\*</sup> State 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

## 2023 EU-wide Stress Test: Credit risk COVID-19 IRB Nordea Bank Abp

								A-155	ntees - Actual						
								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk exposi	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-198		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	355	- 4	267	5	300	229	41	32	19	13	- 1	- 1	17	88%
	Composites - Of Whirly Sparialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		l-
	Corporates - Of Which: SME	139		76	- 1	109	83	26	21	- 5	4	0	1		60.97%
	Retail	13		5	0	10		3				0	0		38,40%
	Retail - Secured on real estate property		0	0	0	1	1	0	0	0	0	0	0		
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME			0	0	1						0	0		
Nordea barik Abp	Retail - Secured on real estate property - Of Which: non-			0	0	0	0	0	0			0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail	12		5	0	9	7	3	2		0	0	0		38.40%
	Retail - Other Retail - Of Which: SME	11	٥	- 5	0	9	7	3	2		0	0	0		38,40%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		-
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	368	- 6	273	5	310	237	45	34	19	13			17	87.63%

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	176	0	162	0	165	122	9	7	2	1	0	0	1	44%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	- 1		0		1	0		0			0	0	0	
	Retail - Secured on real estate property														
SWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-	0		0		0	0		0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	107		71	1	87	66	20	16			1	1		30%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	- 11		5	0	8	7		2	0	0	0	0		38%
	Retail - Secured on real estate property														
FINLAND	Retail - Secured on real estate property - Of Which: SME														
TINDAND	Retail - Secured on real estate property - Of Which: non-			0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	119	- 1	76	1	96	73	23	18		- 1	1	1	- 0	32%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	33	٥	16	0	18	14	- 4	3	16	- 11	0	0	14	88%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
DEIVINA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRB TOTAL	38		16	0	18	14	4	3	16	11		0	14	88%

### EBA BURGOFAN

						No	rdea Bank	Abp							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB		FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	34	0	17	0	27	24	7	- 6	0	0	0	0		
	Corposites - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail		0	0	0			0		0	0	0	0		
	Retail - Secured on real estate property														
NORWAY	Retail - Secured on real estate property - Of Which: SME														
HORWAI	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0		0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit oblination assets														
	IR8 TOTAL	35		18		28	25	7	- 6		- 0				

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assernments														
	Institutions														
	Corporates	0		0	0	0			0		0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														Į l
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-			0	0	0						0	0		
	Retail - Qualifying Revolving														
	Betail - Other Betail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Ensity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-SRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														1
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														1
LOXEIIDOUNG	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL		0		0			•					0	0	

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0		0	0		0			0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0		0	0		0			0	0		
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-			0		0	0		0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														Į.
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL			0								0	0		

### EBA BURGOFAN

MVIIIIIIA						No	rdea Bank A	Abp							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		٥	0	0						0	0			
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥	٥	0	0						0	0			
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
OHETED HEHODOIT	Retail - Secured on real estate property - Of Which: non-	٥		0		0		0	0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets			_			_						_		
	TOR TOTAL	0			0	0			0		0	0		0	

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														1
	Central governments														
	Institutions														
	Corporates			0		0				٥	٥	0	0	0	+
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0		0				٥	٥	0	0	0	+
	Retail - Secured on real estate property														
JERSEY	Retail - Secured on real estate property - Of Which: SME														
JEROET	Retail - Secured on real estate property - Of Which: non-			0		0				0	٥	0	0	0	+
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	Equity														
	Securitisation														1
	Other non-credit obligation assets														1
	TOR TOTAL		0	0	0	0			0	0		0	0	0	l-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			0					0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail				0					0	0	0	0		
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
1100162	Retail - Secured on real estate property - Of Which: non-				0					0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TERTOTAL														

MINITED AND THE PARTY OF THE PA														Nor	dea Bank Abp														
														P	ublic guarantees - Base	ne Scenario													
			Stage 1	Sta		1/12/2023 Stage 3						Stage 1		Stage 2	31/12/2024	age 3					Stage 1		Stage 2	31/13	2/2025 Stage 3				
		Stage 1 exposure	exposure, of which	Stage 2 expos	ure, of Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exp	sure, of provisio	of Stock	t of Stock of ns for provisions for e 2 Stage 3 sure exposure	Coverage Ratio Stage 3	Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exp	ige Ratio - age 3
	(min BJR, %)	b)	guaranteed amount	exposure guara	enteed ount	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount	ân	ranteed step rount expos	re expo	ure exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure exp	posure
	Central sovernments Institutions																												
	Corporates Corporates - Of Whish- Specialized Lendon	25	8 179	38	34	24 1	3 0	2	18	78%	293	180	39	29	27	16	0	1	19 70%	290	178	39	28	31	19	0	2	20	63%
	Corcovates - Of Which: SME Retail Retail - Secured on real estate property		7 8	4	2	1		0	0	20%	5	- 6	5	3	2	1	0		0 16%	. 6	- 4	4	4	3	1				24%
Nordea Bank Ab	P Retail - Secured on real estate property - Of Which: SME Betail - Secured on real estate property - Of Which: pro-																												
	Retail - Oualfyins Revolvins Retail - Other Retail Retail - Other Retail - Of Which: SME																												
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME Equility																												
	Securitisation Other non-credit obligation assets																												
	IRB TOTAL	24	7 187	46	35	18 1	3 0	2	14	76.74%	245	185	43	33	24	17	0	2	16 64.93%	241	183	43	32	28	20		2	16	57.78%
														Pi.	ablic guarantees - Base														
			Stage 1	Sta	oe 2	1/12/2023 Stage 3						Stage 1		Stage 2	31/12/2024						Stage 1		Stage 2		2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 expos exposure wit	sure, of Stage 3 nich exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	werage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exp	age 3 Stock sure, of provisio hich Stage	of Stock s for provision 1 Step	ns for provisions for e 2 Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ige Ratio - age 3
	Central banks	6)	amount	goars	ount	amount	exposure	exposure	exposure	exposure		amount		amount	0.0	nount expos	re expo	ure exposure	esposure		amount		amount		amount	exposure	exposure	exposure	posure
	Central governments Institutions																												
	Corporates Corporates - Of Which: Socialised Landing Corporates - Of Which: State	16	2 113	11	- 6	3		0	-1	40%	161	111	11	7	3	2	0		1 33%	160	111	- 11	2	4	2		٥	1	30%
	Retail - Secured on real estate property		1 0		0			0	0	9%	1	0	0	0	۰	0			0 99	1	۰	0	0	0		0	0		9%
SWEDEN	Ratal - Secured on real estate property - Of Which: SME		0 0	6	0	0		0	0 -		0	0	0		0	0	0	0	0 -	0	0	0	0	0	0	0	0		
	Retail - Oualfyins Revolvins Retail - Other Retail Retail - Other Retail - Of Which: SME																												
	Rotal - Other Rotal - Of Which: non-SME  Equip.  Equip.																												
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FINLAND	Control Market  Control Market  Control Market  Control Market  Control Control  Con	Stage 1 separate	Stoge 1 exposure, of statement	\$10pp 2 separate sepa	ge 2 core, of Stage 3 ge 2 core, of Stage 2 stage 3 st	Dispril a seponery of the house	provisions for Bage 1 exposure 1 exposure 1 exposure 1 exposure 2	peovisions for Stage 2 exposure	provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	recept Ratio Step 3 exposure 26% 26% 26% 26% 15% 15% 15%	Stage 1 exposure  1 53 53 53 53 55 55 55 55 55 55 55 55 55	Stage 1 exposers, of guaranteed emount  47  51  Stage 1 exposers, of	Steps 2 exposure 2 20 20 20 20 20 20 20 20 20 20 20 20 2	Stage 2 supposers, of guaranteed amount  13 13 10 10 10 10 10 10 10 10 10 10 10 10 10	31/12/202-  Singe 3	app 3 Social Provision State of State o	o o	ns for provisions for 2 2 2sq. 2 2 2sq. 2 2 2sq. 2	Skepe 3 exposure  1 21% 0 36%	Steps 1 exposure 11 15 0 0 Steps 2	Sage 1 exposure, of exposure, of exposure amount continued continu	21 4 4 0 0	exposure, of which which gueranteed aerount 14	Stage 3	Steps 3 seposers, of which surround amount 3 1 1 0 0 5 22/2025	provisions for stage 1 exposure 0	provisions for Stage Z exposure	provides for Supply Sup	20% 3 20% 3
FINLAND	Control States  Control Control  Control Control  Control	Stage 1	Stoge 1 exposure, of statement	\$10pp 2 separate sepa	ge 2 core, of Stage 3 ge 2 core, of Stage 2 stage 3 st	Dispril a seponery of the house	provisions for Bage 1 exposure 1 exposure 1 exposure 1 exposure 2	peovisions for Stage 2 exposure	provisions for Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	recept Ratio Step 3 exposure 26% 26% 26% 26% 15% 15% 15%	Stage 1 exposure  1 53 53 53 53 55 55 55 55 55 55 55 55 55	Stage 1 exposers, of guaranteed emount  47  51  Stage 1 exposers, of	Steps 2 exposure 2 20 20 20 20 20 20 20 20 20 20 20 20 2	Stage 2 supposers, of guaranteed amount  13 13 10 10 10 10 10 10 10 10 10 10 10 10 10	31/12/202-  Singe 3	app 3 Social Provision State of State o	o o	ns for provisions for 2 2 2sq. 2 2 2sq. 2 2 2sq. 2	Skepe 3 exposure  1 21% 0 36%	Steps 1 exposure 11 15 0 0 Steps 2	Sage 1 exposure, of exposure, of exposure amount continued continu	21 4 4 0 0	exposure, of which which gueranteed aerount 14	Stage 3	Steps 3 seposers, of which surround amount 3 1 1 0 0 5 22/2025	provisions for stage 1 exposure 0	provisions for Stage Z exposure	provides for Supply Sup	20% 3 20% 3
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	(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure expos	Stage 1 3 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Overage Ratio - Stage 3 exposure
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			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Coverage	tatio -	Stage 1		Stage 2		Stanu 1	Stock of Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		5tage 3	Stock of	Stock of	Stock of C	Coverage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 3 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
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UNITED STATES	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: ren-	0	0	6	0	0	٥	٥	٥	0 -		0 0		0	٥	0		0		٥		0	0	0	0	0	0	0 -	
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					exposure, of					Coverage	tatio - Stage 1 3 exposure	exposure, of	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for	Coverage Ratio -	Stage 1	exposure, of				exposure, of	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 expos	re exposure	guaranteed	exposure	guaranteed		guaranteed	Scape 1 Scape 2	Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	guaranteed	Stage 1	Stage 2		
	Central banks Central banks	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	re exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure	exposure	
	Central banks Cintral governments Institutions Corporates	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure expos	se exposure	guaranteed amount	exposure	guaranteed amount	0	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure	exposure 0	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure 0 -	
	Central banks Central governments Institutions Corporates Corporat	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure exposure	re exposuri	guaranteed amount	0 exposure	guaranteed amount	0	guaranteed amount	O C C C C C C C C C C C C C C C C C C C	Stage 3 exposure	Stage 3 exposure	ехрозите 0	which guaranteed amount	Stage 2 exposure	exposure, or which guaranteed amount	Stage 3 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure 0 -	
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LUXEMBOURG	Control leaves Compression Com	Stage 1 exposure  0	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stape 3 Stape 3 Stape 3 exposure control of	exposure	which guaranteed amount	d d	guaranteed amount 0	0	guaranteed amount  0	0 0 0 0	Stage 3 exposure	Stage 3 exposure	0 0	which guaranteed amount	5:spe 2 exposure	exposure, or which guaranteed amount	Stage 3 exposure  0	which guaranteed amount 0	Stage 1 exposure  0 0	Stage 2 exposure	0 - 0 -	
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E DA ALTHOSTY												20.	23 EU-	wide 5	tress I	rdea Bank	Abp		ID-19 I	IKB											
						31/1	2/2023										s - Baseline Scenar 12/2024	rio								31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates Corporat		0	0	0	0	0	0	0	0		0	0	9		0	0	0	0				0	0	0	0	0	0		0	
UNITED KINGDOM	Corcorates - Of Which: SME Retail Retail - Secured on real estate procenty		0	0	0	0		0	0	0		0	0	9		0	0	0	0			9	0	0	0	0	0	0		0	
	Rebail - Opatifying Revolving  Rebail - Other Rebail  Robail - Other Rebail  Robail - Other Rebail - Of Which: SME  Robail - Other Rebail - Of Which: SME  Robail - Other Rebail - Of Which: con-SME  Essiltr																														
	Securitation Other non-credit obligation assets IRRA TOTAL	,	0	0	•	0	0	0	0	0		0	0	0	0	0	0	0	0	·	-	0	0		0	0	0	0		0	
						31/1	2/2023										s - Baseline Scenai 12/2024	rio								31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of	Coverage Ratio -
	(min BJR, %)	exposure	which guaranteed amount	exposure scede 7	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments																														
	Institutions Corporates Corporates - Of Which: Socialised Lending			0		0	۰		0	0		0	0													0	0	0			
	Corporates - Of Which: SME Retail			0	0	0	٥	٥	0	0		0	0					0	0					0	0	0	0	0	0	0	
JERSEY	Retail - Secured on real estate property  Ratail - Secured on real estate property - Of Which: SME Ratail - Secured on real estate property - Of Which: pro-	,							0											,											
	Retail - Qualifying Revolving Retail - Other Retail			Š	Ť	Š	Ť			Ů		Š	· ·				Ů	Ĭ	Ĭ	· ·			Ĭ	Ů	Š		· ·	Š		Ĭ	
	Rutel - Other Rutel - Of Which: SME Rutel - Other Rutel - Of Which: non-SME Emille																														
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						21/1	2/2023										s - Baseline Scenas 12/2024	rio								91/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stege 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central covernments		BINGSHIL		annun		amount						announc		amoun		anount .						anoon		amount		Billouit				
	Institutions Corporates Corporates - Of Which: Specialised Lending		0		٥		٥	٥	٥	٥			0			٥		0	0	-			٥			٥	0		0	٥	
	Corporates - Of Which: SME Retail			0	0	0	0	0	0	0		0	0				0	0	0					0	0	0	0	0	0		
FRANCE	Retail - Secured on real estate property  Retail - Secured on real state property - Of Which: SME  Retail - Secured on real state property - Of Which: por-																														
	Retail - Oualifying Revolving Retail - Other Retail	,							U	U			U							,						0	U			Ů	
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME Faulte																														
	Securitisation Other non-credit obligation assets																														
	IRB TOTAL	(	0			۰			0		-	۰			0		0				ŀ							۰			

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			Stage 1		Stage 2	31/12/:	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		1/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments	2	amount		amount		amount	exposure	ехрозоге	exposure			amount		amount		amount	exposure	exposite	exposite			amount		amount		amount	Expulsive	Строиле	exposure	
	Institutions Corporates	26	0 179	50	34	29	13		3	20	67%	229	169		36	40	21		3	22	54%	172	137	136	61	51	26	1	8	24	46%
	Committee - Of Which: Stanishard Landon Committee - Of Which: SME																														
Nordea Bank Ab	P Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: ron-		8	- 3		1	°	•	0		19%	4		· ·	1	2	- 1				15%	3	3	۰	- 3	3				°	24%
Norgea Bank Ab	P Rutal - Secund on real estate processy - Of Which: non- Retail - Obsert Retail - Other Rutal - Of Which: SME Retail - Other Rutal - Of Which: SME																														
	Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SMF																														
	Equity Securitisation																														
	Other non-credit obligation assets IRB TOTAL	24	7 187	46	35	18	13		2	14	76.74%	229	174	53	3 40	30	22	0	3	17	56.77%	184	140	87	66	40	30		3	19	46.63%
																Public guarantees	- Adverse Scenari	0													
						31/12/											2/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BUR, %)	exposure )	guaranteed amount	ехроиле	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure Stage 3	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure Stage 1	exposure	exposure	exposure
	Central barries Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending	16	1 113	11	6	4	1	۰	0		32%	116	110	5	2 7	- 7	2	1	- 1	2	25%	69	80	94	35	12	- 5		5	3	22%
	Corporates - Of Which: SME Retail		1 0	0	0	0			ó	0	9%	0	0				0	0	0	0	9%	0	0	0	0	0			0		9%
SWEDEN	Retail - Secured on real estate property  Matel - Secured on real estate property - Of Which: SME  Ratel - Secured on real estate property - Of Which: pro-		0 0						0	0		0					0			0					0	0	,		0	0.	
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Securitisation Other non-credit obligation assets																														
	198 TOTAL																														
	IRS TOTAL	15	3 114	8	6	2	1	0	0	0	18%	149	111	10	7	4	3	0		1	21%	108	80	48	35	,		1 0	1		27%
	IRE TOTAL		3 114	8	6	2	1	0	0	0	18%	149	111	16	, ,	4 Public guarantees		0		1	21%	108	80	48	35	,		• •	1		278
	TRESTOTAL	19	Stage 1	8	Stage 2	31/12/:	Stage 3	Stock of	Stock of	Stock of			Stage 1	10	States 2	31/1:	2/2024 Stage 3	Stock of	Stock of	Stock of	21%	108	Stage 1	48	Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1	Stage 2 exposure		31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	21% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUL), Nij	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure			Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -			Stage 2 exposure	States 2	31/1:	2/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control banks (note 15%, %) Control banks (note 15%, %) Control banks (note 15%, %)	Stage 1 exposure	Stage 1 exposure, of which guaranted amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control levels (nth SSE, N)	Stage 1 exposure	Stage 1 exposure, of white puranteed emount 7 46	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central Statistics  Central Statistics  Central Statistics  Central Central Statistics	2	Singe 1 exposure, of exposure, of guaranteed amount  7 46 5 7	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21% Coverage Ratio - Stage 3 exposure 19% 15%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount.	5tage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central Sealest  Contral Contr	2	Stage 1 exposure, of which guaranteed amount  7 46 5 7	Stage 2 exposure 26	Stage 2 exposure, of which guaranteed amount		Stage 3	Deck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Shock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Steps 2 exposure	Stock of provisions for Stage 3 exposure	21% Coverage Ratio - Stage 3 exposure 15%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stops I exposure	Stock of provisions for Stage 2 exposure 3	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central Sealest  Contral Contr	2	Stope 1 exposure, of which guaranteed amount 7 46 5 7	Steps 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21%  Coverage Ratio - Stage 3 exposure  19%	Stage 1 exposure	Stage 1 exposure, of which gueranteed amount 37	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provides for Supplemental Supplemen	Coverage Ratto - Stage 3 exposure
FINLAND	Central Sealest  Contral Contr	2	Steps 1 steps 1 steps 1 steps 2 steps 2 steps 3 steps 1 steps 2 steps 2 steps 2 steps 3 steps 2 steps 3 steps	Stape 2 exposure	Stage 2 deposars, of which guaranteed amount		Stage 3	Disck of provisions for Stage 1 exposure of the stage 2 of the stage 3 of the stage 3 of the stage 4 of the sta	Stock of provisions for Stage 2 exposure	Stock of provisions for Stopps 3 desposars	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Stage 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for steps 3 exposure	21% Coverage Ratio - Stage 3 exposure - 19%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 37	Stage 2 exposure	Stage 2 exposure, of which gueranteed amount 19		Stage 3	Stock of precision for the stock of precision for the stock of the sto	Stock of provisions for Stage 2 express a spread of the stage	Stock of provides for Surges 3 exposure 2	Coverage Ratio - Stage 3 exposure
FINLAND	Central Sealest  Contral Contr	2	Stage 1   Stage 1   Stage 2   Stage 3   Stag	\$ \$1000 2	Stage 2 seponent, of which guaranteed amount 155		Stage 3	O Deck of provisions for Department of the Control of C	Stock of provisions for Stops a cappaints	Stock of provisions for Stock of exposure exposure of the stock of exposure of the stock of the	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Singe 2 exposure	State 2	31/1:	2/2024 Stage 3	Stock of	Stock of provisions for Stope 2 expressive 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Steps 3 supposers	216.  Coverage Ratios Stage 3 exposure  19% 15%	Stage 1 exposure	Steps 1 steps 1 steps 2 steps 2 steps 2 steps 2 steps 3 steps 3 steps 3 steps 4 steps	32 Stage 2 expressive	Stage 2 exposure, of which guaranteed emount		Stage 3	Stock of properties for a properties of the prop	Stock of provisions for Stage 1. 44 provision for Stage 1. 44 provision for Online 1. 44 provision for	Stock of provisions for Stops 3 explosive 3	Coverage Babb. Shape 3 supposure
FINLAND	Central Sealest  Contral Contr	2	Stage 1   Stag	8 Steps 2 87500078 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stage 2 Stage		Stage 3	Stock of provisions for Supp 1 exposure	Steak of products	Stock of provisions for Stock of provisions for Stop 3 aspoints	Coverage Ratio- Stage 3 exposure 22%	Stage 1 exposure	Stage 1	Stage 2 exposure	Stage 2 exposure, of guaranteed amount  15 15	31/1: Stage 3 exposure  9  0	Stage 3 Stage	Stock of provisions for Stope 1 exposure	Stock of provisions for Stope 2 exponers	Stock of provisions for Steps 3 explanate	216. Coverage Ratio Stage 3 exposure 19%	Stage 1 exposure	Stage 1 Stage 1 exposure, of exposure, of our exposure, of our exposure of our exposure of our exposure our e	32 Stage 2 expansive	35 Steps 2 separate of which guaranteed annount 19		Stage 3	Stock of previous for Stock of previous for Stock of a stock of St	Stock of provisions for Stage 2 exposure 3 3 0 0	Stock of provisions for Stops 3 styles and Stops 3	27% Coverage Bobs Sages 5 exposure 125% 125%
FINLAND	Central Sealest  Contral Contr	2	exposure, of which guaranteed emount 77 46 5 7 0 0 0 53	36	exposure, of which which which which sendented armount 253		Steps 3 exposure, of which government of which government of amount 1 1 0 0	Stock of provisions for Supp 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stop 3 aspoints	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Steps 1 exposers, of evicin guaranteed amount 41 4	2	Stage 2 expount, of guinesteed amount 15	31/11 Stage 3 exposure  9 2 2 Public guarantees 31/11	2004 Stops 3 S	Stock of provisions for Stope 1 exposure	Stock of previous for Stops 2 exposures	Stock of provision for Steps 3 exposure	216  Coverage Ratio Stage 3 expressive 19%	54eg 1 exposure 64	exposure, of which gue naticed aeroport.	31 5 0	exposure, of working or an area of the control of t	\$200 3 400 500 500 500 500 500 500 500 500 500	Stope 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure 1 exposure 1 o 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27% Coverage Ratio - Steps 2 exposure - 12% - 12
FINLAND	Central Sealest  Contral Contr	2	exposure, of which guaranteed amount 77 46	26	exposure, of which which which which arrows and arrows at 15 2 2 0 0 0 11 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 expensive	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 27% - 10% - 10%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Steps 1 exposers, of evicin guaranteed amount 41 4	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	Julia Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Steps 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of working or an area of the control of t	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28% 24% 24% 25%
FINLAND	Central Sealest  Contral Contr	y y y y y y y y y y y y y y y y y y y	exposure, of which guaranteed emount 77 46 5 7 0 0 0 53	25. S 22. Stape 2	exposure, of which which which which arrows and arrows at 15 2 2 0 0 0 11 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1	Coverage Ratio- Stage 3 exposure	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1	2	Stage 2 exposure, of guaranteed amount  15 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of previousn for Stage 1 exposure	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provisions of tags of	216. Coverage Ratio Steps 3 exposure 15% 15% Coverage Ratio Days Aspensa	64 3 0	sport of the sport	31 5 0	35 steps 2 separate of the sep	14 10 110 110 110 110 110 110 110 110 11	Stope 3 exposure, of which guaranteed amount	provisions for Stage I exposure 0	Stock of provisions for exposure 2	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - String
FINLAND	Central Sealer  Security Secur	y y y y y y y y y y y y y y y y y y y	exposure, of which guaranteed amount 77 46	25. S 22. Stape 2	exposers of which which which which which which will be a sense of the	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 27% - 10% - 10%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1 exposure, of guaranteed amount 41 42  Stage 1  Stage 1  Stage 1	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Steps 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of white parameters of the parameter of the par	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28% 24% 24% 25%
FINLAND	Control based Control based Control based Control based Control based Control	y y y y y y y y y y y y y y y y y y y	exposure, of which guaranteed amount 77 46	25. S 22. Stape 2	exposers of which which which which which which will be a sense of the	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 27% - 10% - 10%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1 exposure, of guaranteed amount 41 42  Stage 1  Stage 1  Stage 1	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Steps 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of white parameters of the parameter of the par	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28% 24% 24% 25%
FINLAND	Control State 1.  Control State 2.  Control State 2.  Control State 3.  Control Control Control State 3.  Control Control Control State 3.  Control Control Control State 3.  East State 3	y y y y y y y y y y y y y y y y y y y	exposure, of which guaranteed amount 77 46	25. S 22. Stape 2	exposers of which which which which which which will be a sense of the	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 27% - 10% - 10%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1 exposure, of guaranteed amount 41 40 0 Stage 1 Stage 1 Stage 1	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision for Steps 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of white parameters of the parameter of the par	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28% 24% 24% 25%
FINLAND DENMARK	Control lambs.  See See See See See See See See See Se	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which guaranteed amount 77 46	25. S S S S S S S S S S S S S S S S S S S	exposers of which which which which which which will be a sense of the	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Slage 3 expessor 22% 19% 19% Coverage Ratio Slage 3 expessor 19% 19% 19% 19% 19% 19% 19% 19% 19% 19%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1 exposure, of guaranteed amount 41 40 0 Stage 1 Stage 1 Stage 1	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision of Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of white parameters of the parameter of the par	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28% 24% 24% 25%
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	Central lands (central lands)  Control lands (central lands)  Facility (central lands)  Control lands)  Control lands  Facility (central lands)	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which guaranteed amount 77 46	25. S S S S S S S S S S S S S S S S S S S	exposers of which which which which which which will be a sense of the	Stage 3 exposure	Seps 3 separate, of which guiranteed amount amount 1 1 0 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Steps 1 exposure 0	provisions for Stage 2 exposure 11	provisions for Stage 3 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Slage 3 expessor 22% 19% 19% Coverage Ratio Slage 3 expessor 19% 19% 19% 19% 19% 19% 19% 19% 19% 19%	50-pg 1 80-pm/s 20-pm/s 20-pm/s 3 3	Stage 1 exposure, of guaranteed amount 41 40 0 Stage 1 Stage 1 Stage 1	21	Stage 2 expount, of guinesteed amount 15	31/1: Stage 3 exposure  9 2 2 Public guarantees	July 2 Stage 3	20ck of provisions for Stage 1 exposure 0	provisions for Stope 2 exposure 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provision of Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19% 15%	64 3 0	exposure, of which gue naticed aeroport.	31 5 0	exposure, of white parameters of the parameter of the par	14 10 110 110 110 110 110 110 110 110 11	Stops 3 exposure, of which guaranteed amount  2 2 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 exposure 2 2	28% 24% 24% 25%

EBA SAUTHOSTY												20:	23 EU-	wide S	Stress T	est: Cro	edit ris	k COV	ID-19 I	RB											
						31/12	/2023									Public guarantees 31/12		•								31/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of which		Stage 3 exposure, of which oueranteed	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	F2444.2	Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -	form 1	Stage 1 exposure, of		Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of Co	werage Ratio -
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sverage Ratio - Stage 3 exposure
	Central banks Central covernments		annount.		amount		annount.						announc		allouin		anoant						HINNIK		Billogite		amount				
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	Corporates - Of Which: Socialised Lendins Corporates - Of Which: SME					0					18%						0			0	1946									0	22%
NORWAY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																														
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						31/12											/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sverage Ratio - Stage 3 exposure
	(min BJR, %)	exposure )	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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UNITED STATE			0 0		0	0	0		0	0		0	0			0	0	0	0	0				0	0	0		0 0	0	0.	
	Retail - Qualifying Revolving  Retail - Other Betail  Retail - Of Which: SME																														
	Rates - Other Rates - Of Which: non-SME  Rates - Other Rates - Of Which: non-SME  Femilie																														
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						31/12	/2023									Public guarantees 31/12	- Adverse Scenari /2024	•								31/1	2/2025				
		Dam 1	Stage 1 exposure, of		Stage 2 exposure, of			Stock of	Stock of	Stock of	Coverage Ratio -	form 1	Stage 1 exposure, of	F1-1-2		31/12	/2024		Stock of	Stock of	Coverage Ratio -	61-m1	Stage 1 exposure, of	Burn 3	Stage 2 exposure, of			Stock of	Stock of	Stock of Co	overage Ratio -
	(min EUR, No.)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount		2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control brins (refs Ed. N. Control brins (refs Ed. N. Control personnents	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for objects of exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Singe 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
LIVEMPOUND	Central branch Central governments Institutions Corporate : Of White: Sponshied Lending Corporate : Of White: Sponshied Lending Retal Retal - Second on real makes properly Retal - Second on real makes properly	Stage 1 exposure	Stage 1 exposure, of which guaranteed encount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio- Stage 3 exposure
LUXEMBOURG	Central panish Central proximents Comparish Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount  0 0 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I esposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stape 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
LUXEMBOURG	Control backs Control governments Comparison	Stage 1 exposure	Stage 1 exposed of exposed of guaranteed guaranteed guaranteed amount  0 0 0	Stage 2 exposure 0	Stage 2 exposure, of which which guaranteed amount			Stock of provisions for Stage I exposure	Steck of provisions for Sugge 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio 5tage 3 supposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stepe 2 exposure	Stock of provisions for Steps 3 exposure	overage Ratio- Stage 3 exposure
LUXEMBOURG	Control leaves Comparison Compari	Stage 1 exposure	Steps 1 exposes, of exposes, of which guaranteed emecant	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed emount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure exposure	Stock of provisions for Stage 3 Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of exposure, of exposure, of exposure, of exposure of ex	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 stopped of the stop	Coverage Ratio - Steps 3 exposure	Stage 1 exposure	Stage 1 supported of supported of which gu wanted amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Steps 1 exposure	Stock of provisions for Stegs 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio- Stage 3 exposure
LUXEMBOURG	Control backs Control governments Comparison	Stage 1 exposure	Stage 1 exposure, of which guaranteed essenti	Stage 2 exposure	Stage 2 espenant of which guaranteed amount			Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 a exposure a exposure a constitution of the cons	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Ozaga 1 exponers, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for provisions for stopped to the provision of the pro	Stock of provisions for Stage 3 a exposure	Coverage Basis - Steps 3 exposure	Stage 1 exposure	Stage 1 separate of the separa	Starge 2 exposure 0	Stage 2 expansit, of expansit, of expansit, of expansit, of expansit of expans			Stock of provisions for Steps 1 exposure	Stock of provisions for Stogs 2 expanse 0	Stack of provisions for Stage 3 exposure	verage Ratio - Sage a sepokure expokure
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LUXEMBOURG	Control backs Control governments Comparison	Stage 1 exposure	enticunt	9	amount 0		Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	Coverage Ratio - Steps 3 exposure exposure	Stage 1 exposure	amount 0	Sings 2 exposure	Stage 2 or expulsed of the stage of the stag	31/12	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	neerage Ratio. Stage 3 exposure
LUXEMBOURG	Control backs Control governments Comparison		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
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LUXEMBOURG	Control leads Control of the Control		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
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LUXEMBOURG	Control leads Control of the Control		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
LUXEMBOURG GERMANY	Control leads Control of the Control		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
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	Control looks Control		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
	Control basis  Control of the Contro		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	
	Control basis  Control of the Contro		enticunt	9	amount 0	Steps 3 expours 0 0 0 0	Stope 3 exposure, of which guaranteed amount	0	0	0 0 0	-	0	amount 0		Stage 2 or expulsed of the stage of the stag	Stage 3 expensive  0 0 0 0 Stage 3 expensive	2024 Stage 3 S	Stock of provisions for Bage 1 exposure	0	0		0	amoust	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, which guaranteed amount	0 0 0	0	0 -	

EBA AUTHORITY												20	23 EU-	wide S	tress T	ordea Bank	Abp		ID-19 I	IRB											
						31/12	:/2023									Public guarantees 31/1	s - Adverse Scenari 2/2024	rio								31/1	2/2025				
	(min BJR. %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corocrates		amount.		annount.		A						anion.		annount.		amount o						Allosain		a nozne		Amount				
	Coronites - Of Which: Socialised Lending Coronites - Of Which: SME Retail Retail Retail			0	0	0	٠		0	0		0	0									۰	٠	0	0	0	0	0		۰	
UNITED KINGDOM		,	0	0	0	0	۰	٥	0	0	-	0	٥		۰	٥	0	0	0	0		٥	٥	0	0	0	٥	٥		٥	
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME Equity Securities ton																														
	Other non-credit oblication assets TRR YOYAL		•	6	0	0	0	0	0	0	-	0	0	0	•	0	0		0	0		0	0	0	0	0	0	0		0	
						31/12	:/2023									Public guarantees	s - Adverse Scenari 2/2024	rio								31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions		amount		amount		amount						ameunt		amount		amount						amount		amount		amount				
	Corporates  Corporates - Of Which: Socialised Lending  Corporates - Of Which: SME	·	0	0	0	0	٥	٥	0	0		0	0			٥	0		0	0		٥	٥	0	0	0	0	0	0	٥	
JERSEY	Retail  Retail - Secured on real estate property  Butal - Secured on real estate property - Of Which: SME  Rutal - Secured on real estate property - Of Which: con-	· ·		0	0	0	•	•	0	0		0	0				0				•			0	0		0	0		0	
	Retail - Oualifono Revolvino Retail - Other Retail Batal - Other Retail - Of Which: SME		Š	·				Ĭ					·			·			·	·		Ĭ	•				·	·			
	Sutal - Other Batal - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																														
	IDR TOTAL					0	٠	٥			b 1	٠				Public guarantees		0			1	0	۰			٥				0	
			Stage 1		Stage 2	31/12	:/2023 Stage 3						Stage 1		Stage 2		2/2024 Stage 3						Sans 1		Stage 2	31/1	2/2025 Stage 3				
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Conversites																														
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME Retail								0	0		0	0												0		0	0			
FRANCE	Retail - Secured on real estate property  Ratail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		0	0	0	0	٥	0	0	0		0	0	9		0	0		0	0		٥	0	0	0	0	0	0		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Coulty Securitisation Oracle obligation assets ERS TOTAL									0						0	0					0		0	0	0					
			-		-										-	-	-	-	-	-			-	-		-					

EBA SUPERING SALVENCE

## 2023 EU-wide Stress Test: Credit risk COVID-19 STA Nordea Bank Abp

							Public guaras						
							Public guaran						
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	C
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central covernments Regional governments or local authorities												
	Regional governments or local authorities  Public sector entities												
	Public sector entities  Multisteral Development Banks  International Organisations												
	Institutions Corporates					0							
	A short GM Retail		0	0		0	0				0		
Nordea Bank Abp	of which: SME Servined by mortinance on immovable property		0			0	0			0			
	of which non-SNE Sterns associated with particularly blob risk	ě				0	0						
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	664		594	440	50	50						0%
	·						Public guaran						
							31/12						
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %	)			guaranteed		guaranteed		guaranteed	ехровите	exposure	exposure	exposure
	Central banks Central covernments												
	Repland covernments or local authorities Soldie sector antities Multilarrai Development Banks												
	Multilateral Development Sanks Enternational Grossisations												
	Enstitutions Corporates				,								
	of which: SPE		0			0	0						
SWEDEN	Retail of which: SPE		0	0	0 0	0	0			0	0		
	Secured by mortosces on immovable property of which; non-SME		0			0	0	- 0		0		0	
	Stems associated with particularly high risk												
	Claims on institutions and concorates with a ST credit assessment Collection investments undertaking (CIII)												
	Faulty												
	Securitisation Dibas emoures												
	Standardised Total	260	0	243	182	17	13	0	0	0		0	0%
								ntees - Actual					
					- There I		31/12						
		Francisco	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12	/2022	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELE, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Cechni banks Cechni overments Serious overments Public sector entities Public sector entities Multilatural Development Banks		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central documentals Busined Joseph Sander Sa		Risk exposure amounts	Stage 1 exposure	Stage I exposers, of which guaranteed	Stage 2 exposure	31/12	/2022		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Statis Control Statis Control Statis Residual Assessments or for al authorities Residual Assessments or for all authorities Residual Construction Multilatural Doublement Earlan Multilatural Doublement Mu		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 Stage	Stock of provisions for 2age 2 supposure	Stock of provisions for Stage 1 supersure	Coverage Ratio Stage 3 exposure
FINLAND	Central desires Contral description of the Contral desires Public retrievements Public retrievements Publication of the Contral desires Publication of Contral desires Publication of Contral desires Facilitation of Contral		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	/2022		Stock of provisions for Stage 1 Stage	Stock of provisions for page 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 3 stage	Coverage Ratio Stage 3 exposure
FINLAND	Central states  Carried consensation of the states and		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed  0 0 0 0 0	Stage 2 exposure	31/12	/2022		Stock of provisions for Stops I exposure	Stock of provisions for Stops 2 exposurs	Stock of provisions for Stope 3 exposures	Coverage Ratio Stage 3 exposure
FINLAND	Central parties  Carlot of memorana and an administration  Raddo contraction  Raddo contr		Risk exposure amounts  0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed  0 0 0 0	Stage 2 exposure 0 0 0	31/12	/2022		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 5 exposure	Coverage Ratio Stage 3 exposure
FINLAND	Control basis  Control as services and selection of the control of		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaran	Stage 2 exposure	31/12	/2022		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure
FINLAND	Central parties  Carlot of memorana and an administration  Raddo contraction  Raddo contr		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which gur acted 0 0 0 0 0	Stage 2 exposure	31/12	/2022		Stock of provisions for Stage 1 exposure	Dock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure exposure
FINLAND	Control Mental Contro	0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	31/12 Stage 2 exposure, of which against and guaranteed guaranteed guaranteed guaranteed guaranteed guaranteed		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	Stock of provisions for steps 3 explanars	
FINLAND	Control Association of the Control Association o		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	31/12 Stage 2 supposer, of which of the parameters of the paramete	Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FINLAND	Control Mental Contro	0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	31/12 supply of	Stage 3 exposure  3 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FINLAND	Control Mental Contro	0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	31/12 Stope 2 Stope 3 Stope 4	Stage 3 exposure  5 ag 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9%
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	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	Corporates of which: SME	0	0	0	0	0	0	0 0	0	0	0	0	
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	Corporates of shift SPE		0	0		0	0			0	0		
UNITED STATES	of which: SPE Secured by mortoaces on immovable property		0	0		0	0	0		0	0		
	of which: non-CAP.  Items associated with particularly blob risk	0	0	0	0	0	0	٥	0	0	0	0	-
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		Exposure values	Risk exposure	Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of		Stage 3 exposure, of which ownerfeed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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	Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of	/2022	Stage 3 exposure, of which guaranted	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Repolani covernments or local authorities Oublic serior archites	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of	/2022	Stage 3 exposure, of which gow arrived	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
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### EBA SAUCHE AUTHORITY

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						dea bank	Public guara	ntees - Actual					
					Stage 1		31/12 Stage 2	/2022	Stage 3				
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
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UNITED KINGDOM	Retail of white CAP				0	0		9	0	0			
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	Covered bonds Claims on invitations and connectes with a ST credit assessment												
	Collective investments undertakings (CIU)												
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	Other exposures Standardized Total												
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					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(min ELIR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments												
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	Corporates	0	0		0				0	0			
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	Collective investments undertakings (CIU) Equity Securitisation												
	Securitization Other exposures												
	Standardised Total	0	0	0		0	0	0	0	0	0	0	
							Public guara	tees - Actual					
							31/1	/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
		Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Central governments Residual covernments or local authorities Bublic seator entities												
	Multilateral Development Banks												
	International Organisations												
	Corporates of which 'Off'	0				0	0	0		0		0	
	Retail of which: SE		0	0	0	0		0	0	0	0		
FRANCE	Secured by mortosoes on immovable property		0		0	0	0			0 0	0	0 0	
	of which: non-SME Stems associated with particularly blob risk	۰	0				0		ő	0	ō	- o	
	Covered bonds												
	Claims on institutions and concorates with a ST credit assessment Collection investments undertakings (CIII)												
	Securitization												
	Other exposures												
	Standardised Total		0							0			

## 2023 EU-wide Stress Test: Credit risk COVID-19 STA Nordea Bank Abp

															Noru	dea Bank Ab	ענ														
															Pub	blic guarantees - E	Saseline Scenario	•													
						31/12	/2023									31/12/2										31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stone 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 cposure, of	State 1	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Sans 1	Stage 1 exposure, of which guaranteed	Stans 2	Stage 2 exposure, of which guaranteed	Oans 1	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio -
	(min EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	speame, of which sugranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3	overage Ratio - Stage 3 exposure
	Central banks																emercal.		,												
	Central governments Regional governments or local authorities																														
	Public sector entities Multisteral Development Banks										-																				
	International Organisations Institutions																														
	Corporates			۰		0		0	0			0					0	0				0	0	0	0					0 -	
Nordea Bank Abp	Retail	۰				0	0	0	0			0					0	0	0	0		0	0	0	0	0	0			0 -	
Noruea bank Aup	Serviced by mortonies on immovable requesty					0	0	0	0	0		0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
	of which non-DME Thems associated with particularly Noh risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment										-		-		-	-															
	Collective investments undertakings (CIU)																														
	Securitisation																														
	Standardised Total	531	399	133	101	0	0	0	0	0	0.00%	521	391	143	109		0	0	0	0	7,65%	504	378	160	122	0			0	0	7,68%
															Pub	blic guarantees - E	Baseline Scenario	•													
						31/12	/2023									31/12/2										31/1	2/2025				
			Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio -		Stage 1 exposure, of which guaranteed		Stage 2 sposure, of which suggested		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio -		Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	oversos Ratio -
		Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	overage Ratio - Stage 3 exposure
	(min EUR, %)		amount .		arriva and		arrows)	exposure	exposure	exposure			amount				amount .	exposure	exposure	exposure			arrows)		amount			exposure	exposure	exposure	
	Central governments																														
	Dublic sector antities																														
	International Organisations																														
	Institutions Corporates				0	0	0		0			0		0	0	0	0	0				0	0	0	0	0	0		0	0 -	
	of which: 1945					0			0			0						0						0	0	0			0		
SWEDEN	of which: SHE Secured by mortogoes on immovable property																														
	of which non-SVE		Ů	· ·	·	ů	,	·		,			ů		·	,	ů					°	ů	ů	۰				,		
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment										-		-		-	-															
	Enuity																														
	Other errorsers																														
	Standardized Total	243	182	17	15	0			0	0	0.00%	743	182	17	13	0			0		44 92%	243	182	17	13	0					44.85%
	Standardised Total	243	182	17	13	0	0	0	0	o	0.00%	243	182	17	13		۰	٥	0	0	44.92%	243	392	17	13	0	٥		0	۰	44,85%
	Standardised Total	245	182	27	15	31/12	/2023	0	0	0		243	182	27	13 Pub	Dic guarantees - E	0 Baseline Scenario 2024	0	0	0			352	27	13	31/1	0	0	0	3	44.85%
	Standardised Total	243	182 Stage 1	17	13 Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of		243	162 Stage 1	17	Pub Stage 2	0 blc guarantees - E 31/12/2	0 Baseline Scenario 2024 Stage 3	Stock of	Stock of	Stock of			352 Stage 1	17	13 Stage 2	31/1:	0 2/2025 Stage 3	0 Stock of	Stock of	Stock of	
	Standarfised Total	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	/2023 Stage 3 exposure, of which	Stock of provisions for Stock 1	Stock of provisions for Stars 2	Stock of provisions for State 3		Stage 1	Stage 1 exposure, of which	5tage 2	Pub Stage 2 sposure, of which	0 bic guarantem - 2 31/12/2 Stage 3 suppliers	Daseline Scenario 2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stace 2	Stock of provisions for State 3			Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	2/2025 Stage 3 exposure, of which	Stock of provisions for State 1	Stock of provisions for States 2	Stock of provisions for Stage 3	
	Standardinal Total  (eds EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pub Stage 2 openies, of which warenteed	0 blic guarantees - E 31/12/2 Stage 3 exposure	Saseline Scenario 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Bandardead Field  Control South Control South Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 posture, of which wars need	0 DEc guarantees - E 31/12/2 Stage 3 exposure	Daseline Scenario 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pub Stage 2 sposure, of which unranheed	0 bic guarantees - E 31/12/3 Stage 3 exposure	Consider Scenarion 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Renderhead Total  General banks  Gen	Stage 1 exposure	Stage 1 exposure, of white guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		243 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 operars, of which waterhead	Obic guarantees - 5 31/12/2 Stage 3 exposure	O Daseline Scenark 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 1 exposure, of exposure, of guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which garanteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 posure, of which warsheed	Oblic guarantees - 6 31/12/2 Stage 3 exposure	0 Disseline Scenark 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 sapposure, of which gustanteed	31/1: Stage 3 exposure	2/2025 Stage 3 supposers, of which guaranteed	Stock of provisions for Stock of provisions for Stock of exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposurs	
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guranteed	Stage 2 sappaure	Stage 2 exposure, of which guaranteed	31/12 \$2age 3 exposure	2223 Stage 3 exposure, of which control of which control of contro	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranted	Stage 2 exposure (	Stage 2 possure, of which warranced	Oblic guarantees - 5 31/12/2 Stage 3 exposure	Dasseline Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of			Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which gustanteed	Stage 3 exposure	0 2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
FINLAND	Control should  Control deveragement of the state of the	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 \$tage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Deck of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure (	Stage 2 possure, of which warranced	Obic guarantees - 5 31/12/2 Stage 3 exposure	Dasseline Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for 22 gg 3 exposure			Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposum, of which guaranted	Stage 3 exposure	0 2/2025 Stage 3 saposers, of which garanteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 supplement	Stock of provisions for Stage 3 exposure	
FINLAND	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Sage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	0 2323 23 2529 3 25292 3 2520000 3 252000 3 252000 3 252000 3 252000 3 252000 3 2520000 3 2520000 3 2520000 3 2520000 3 2520000 3 2520000 3 2520000 3 2520000000000	Stock of provisions for Stage 1 exposure	2 Stack of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stopy 1 exposure, of which guaranteed	Stage 2 exposure 0	Stage 2 posure, of which control of the control of	Obic guarantees - 1 31/12/3 Stage 3 exposure	Dasseline Scenario 2024 Stage 3 serposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	0 2/2025 Stage 3 exposure, of which garanteed	Stock of portubuse for Stock of portubuse for Stock of St	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of Stock	
FINLAND	Control should  Control deveragement of the state of the	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which which guaranteed	21/12 Stage 3 exposure  0 0	0 2023 Stage 3 seposure, of which which guaranteed	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Secck of provisions for Stage Personne expansive		2G Stage 1 exposure	Stopy 1 supposers, of which guaranteed	Stage 2 exposure c	Pub Stage 2 posture, of which sustrained	Obte quarantees - E 31/12/2 Stage 3 exporters	O Deseite Scenario 2024 Steps 3 Steps 3 Supprise Steps 3 Supprise Steps 3 Supprise S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 expansive			Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 expensive, of which guaranteed	0 31/1: Stage 3 exposure	2/2021 Stage 7 exposure, of which guaranteed	Stock of provisions for Sings I exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stops 3 expensive	
FINLAND	Control should  Control deveragement of the state of the	Stoge 1 exposure	Stage 1 exposure, of exposure, of guaranteed guaranteed	22 Stage 2 exposure	Stage 2 separate, of white stage 2 separates of white stage 2 separates of stage 2 separates	0 31/52 Stage 3 exposure 0 0 0 0 0 0	2 Stage 3 Stag	Stock of provisions for Stops I exposure a composure a	Stock of provision for Stage 2 exposure	Stock of provisions for Stage 3 expanses		Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed guaranteed	Stage 2 exposure (	Pub Stage 2 sphates, of which warenfeed	O Dic guarantess - E 31/12/7 Stage 3 exposure	Caseline Scenarios 2024 Stage 3 experience of white guaranteed 3 3 3 9	Stock of provisions for Stage 1 supporter in the supporte	Stock of provisions for Stope 2 exposure	Deck of provisions for Days 3 expanse			Stage 1 expours, of which guaranteed guaranteed assessment	Stage 2 exposure	Stage 2 exposum, of white the control of the contro	0 31/12 Stage 3 expoture	0 2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Steps 1 exposures	Stock of provisions for Stage 2 exposure	Stack of provisions for Staps 3 expansion	
FINLAND	Control should  Control deveragement of the state of the	Stoge 1 exposure	Stage 1 exposure, of exposure, of particular contents of the c	Stage 2 exposure  0 0	Stage 2 separate, of which will be a separate of the which which which which will be a separate of the whi	0 0 31/12 Stage 3 exposure	0 25apr 3 espoure, of white the control of c	Stock of provisions for Stock of provisions for Stock of a supposure supposure of the suppo	Stock of provisions for charge of the charge	Stock of providings for providings for appearance of appea		Stage 1 exposure	Schap 1 Schap 1 Schap 2 Schap	Stage 2 expression (	Pub Stage 2 speakers, of which waterchard	O Dicquarentees - I SI/II/2 Stage 3 exposure exp	Caseline Scenarios 2024 Stage 3 Stage	Stock of provisions to stock of provisions to stock of provisions to stock of the s	20ck of positions for Stape 2 exposure	Deck of provision for Rapo 1 exposure e			Stage I exposure, of exposure, of guaranteed guaranteed	Stage 2 exposure	Stage 2 espesses, of guaranteed guaranteed	0 31/1: Stage 3 exposure	0 Stage 3 exposure, of parameters grammaters 0 0 0	Stock of provision for exposure of a control of the	Stock of provisions for Stage 2 exposure	Stacker  Stacker  prostrier for Co  Stage 3  exposure	
FINLAND	Control should  Control deveragement of the state of the	243 Stange 1 exposure	Sept.	22 Steps 2 stpburs	Stage 3 Stage 3 Stage 4 Stage	0 0 31/12 Stape 3 exposem	2/2023 Stayn 3 stayn 3 stayn 4	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stock of provisions of provisions of a stock of provisions of a stock of a st	Stock of providing for expanses of a spinuse		243 Stage 1 St	Sings 1	Stage 2 expérieure	Pub	O Discourantees F 1/12/2	Consider Street Stage 2 Consider Stage 2	Stock of provisions for Stock of provisions for Stock of a supplement of stock of st	20 ck of position of a supplemental of the sup	Dack of provision for Zaga 3 expanse			202 Shape 3 esponence of which guaranteed gu	Steps 2 supposes	13 Stage 2 expression, of which of the control of t	0 331/1 Stage 3 exposure	C/2025 Stop 3 stopons, of second seco	Stock of Stock of Positions for Stock of Stock o	Stock of Stock of provision for provision for Stock of St	Stock of Co	
FINLAND	Control should  Control deveragement of the state of the	Singe 1 sayours	Steps 1. segment of substantial segment se	Stage 2 supplement	Stage 2 deputed of special stage 2 deputed of sp	31/12 Steps 3 exposure	C Sept 3	Stock of provision for Stock of provision for Stock of a suppose of a	Stack of providing for stage of stage o	Stack of provisions for Sage 3 separate	Coverage Ratio - Stage 3 exposers	Stage 1 exposure	Steps 1  Steps 1  exposure, of which are a series of the s	37  Бара 2  верения  (	Pub Stage 2 or prevent of the stage 2 or stage 3 or stage 3 or stage 4 or sta	O Dit guarantees 5 1/12/2 Sings 3 exposure  O O O O O O O O O O O O O O O O O O O	Casaline Scientific Stage 3 exposure, of exposure, of gravatiend  2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stock of provisions for Stock of	20 Ck of provisions for Caspan Servision for Caspan	Dock of provision for Steps 3 expenses of Steps 3 expenses of Steps 3 expenses of Steps 3 expenses of Steps 4 expenses of Step	Coverage Ratio - Stage 3 exposure		252 Segra 1 Segrators of segrat	Stage 2 exponent	13 Steps 2 separation, of experience, of guaranteed gua	Stage 3 Stage 3 Stage 3 exposure	C/2025 Step2 3 Sepan A of with A or and a sepan A of a sepan A or a se	State of Particles of English of State	Stock of Stock of provisions for Stock of August 2 stock of August	Stock of provisions for Co Step 3 expenses	
FINLAND	Control should  Control deveragement of the state of the	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Control should  Control deveragement of the state of the	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure exposure 6.00%
FINLAND	Control Parties Control Partie	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Control should  Control deveragement of the state of the	0 0 0	0 0	Steps 2  Augustus  Grant	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	Stage 1  sponsor of sponsor of guernshead gu	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pub Stage 2 St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	Dock of provision for 2 apr 2 apparate	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of process of the second	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Control (March 2004)  A contro	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Control (March 2004)  A contro	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Control from Control C	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
FINLAND	Country I was a second or to the country of the cou	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure
	Country I was a second or to the country of the cou	0 0 0	0 0	0 0 0	0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0	3 3	Coverage Ratio Stops 3 exposers	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0	9 9	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure exposure 6.00%
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Part	Cor Cor In Section of	(min ELR, %)					31/12	2023								,	ublic guarantees -	- Baseline Scenari	•													
Part	CC CC Sec Sec Sec Sec Sec Sec Sec Sec Sec Sec	(min EUR, %)		floor 1													31/12	/2024									31/12	/2025				
Part	Col Col Pari Pari Pari Dana Col Col	(min BUR, %)	Stage 1	exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for p	Stock of rovisions for	Stock of provisions for C	Coverage Ratio - Steen 3
Property state	Ca Bail Pail Tab Tab Car	Central banks	exposure	guaranteed	esposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure Stage 1	exposure	exposure scage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure scept 2	exposure Stage 3	exposure
Property state	Md. Inti Inti Cor	Central governments  Socianal novernments or local authorities  Dublic sector politics																														
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Property state	<u> </u>	instructions Corporates of which SME	0	0	0	۰	0			0	0		0	۰	0	0	0	0		0	0		0	٥	0	0	0	0	0	0	0 -	
Property of the property of	NORWAY 500	Ratel of which; there Secured by mortosoes on immovable property			0		0	0		0	0		0				0	0			0			0	0	0		0		0	0 -	
Part	no Co	of which non-SME Brown sensoristed with martisularly block risk Covered bands																														
Property of the property of	os os	Claims on inabilitions and corrorates with a ST credit assessment Collective investments undertakings (CIU) Equity																														
Part	Sec Oct	Securiti sation Other exposures Securiti sation	13	12	2	2	0						13	12	2	2				0		35.09%	13	12	2	1		0			0	35.09%
Part				·								·		·		P	ublic guarantees -	- Baseline Scenari	•									·				
Maria   Mari				Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	1/2025 Stage 3	Stock of	Stock of	Stock of _	
Maria		(min EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for p Stage 1 exposure	rovisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
Maria	Or Or	Central banks Central governments																														
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Maria		incernation is urbanisations Eastitutions Corporates	0	0	0		0	0		0	0		0		0	0	0	0	0	0	0		0	0	0	0	0	0		0		
This color   Thi	UNITED STATES	or whore sale Batail of which: SAE	0	0	0	۰	0			0	0		0	۰	0	0	0	0	۰	0	0		0	٥	0	0	0	0	0	0	0 -	
This is a section of the late of the lat	Sec In	Secured by mortososs on immovable croperty of white over-ONP Thems associated with particularly high risk	°	٥		•	٥	٥	°	٥	۰		٥	•	°	۰	٥	۰		٥	°		٥	°		٥	۰	0	ů	°		
This is a section of the late of the lat	Co. Co.	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
This is a section of the late of the lat	Ent. Set Oct	Touthy Securitisation Other exposures																														
Part	Sta	Standardised Total	0	0	o.	0	0	0	0	0	0		0	0	0	0	Public guarantees -	- Baseline Scenari	0	0	٥		0	0	0	0	0	0	0	0	0	
Marie				See 1		5 1	31/12	2023									31/12	/2024						a			31/12	/2025				
Marie			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for p Stage 1	Stock of rovisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
First   Firs	Coc Coc	Central banks Central ovvernments		arrount		amoust.		errount	EQUISIT	exposite	eapteur.			amount		anous)		amount	EQUIDE	exposure	expinate			smount		anough		amount	exposure	exposite	exposore	
First   Firs	and the second s	Rookeral coverements or local authorities Subtir surfuc pritises Multilatural Development Banks																														
First   Firs	Into See Co	International Organisations Tashindras Concorstes							0						0		0											0				
First   Firs	LUXEMBOURG	of which: SME Retwill of which: SME	0	0			0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0		0		
1	Sec	Secured by mortoses on immovable property of which non-SMS Harm associated with particularly high risk	0	0	٥		0	۰	۰	0	٥		0	۰	0	0		٥		0	۰		0	۰	٥				0		9 -	
1	Con Con Con	Covered bonds Claims on institutions and corporates with a ST credit assessment Claims on institutions and corporates with a ST credit assessment																														
1	50 50	Equity Security ation																														
1	Sta	Standardised Total	126	50	34	10	0	0	0	0	0		114	51	26	19	0	0	۰	0	0	11.64%	101	71	39	26	0	0	0	0	0	11.64%
Column   C				Sans 1		Stans 2	31/12	2023 State 1						State 1		Stans 2								Own 1		State 2	31/12	1/2025 Stane 3				
Column   C			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which ouaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which ourranteed	Stock of provisions for p Stage 1	Stock of rovisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure
GENAMY  GENAMY	Car Car	(min EUR, %) Central bants Central dovernments							exposure	exposure	exposure					******			exposure	esposere	exposure								exposure	exposure	expende	
FERMANY    CERMANY   Company   Compa	Rec Put Mo	Roolonal coverements or local authorities Public sector entities Multilateral Development Banks																														
GERMANY    GERMANY   GERMA	500 500 500	Teternational Ponantsatines Testitutions Commission					0																									
SUCURIN 1 SECTION 1 SECTIO	CERMANY	of which GSF Betail		0		۰		٥	·								0			0			0			٥		0				
	GERMANT	of which non-OME	0	0	0	۰	0	۰		0	0		0	۰	0	0	0	0	۰	0	٥		0	٥	0	0	0	٥	۰	0	0 -	
	The Co.	stems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Coll Stor	Collective investments undertakings (CIU) Boulty Sannalisating																														
Overeign	Ott	Other exposures  Franchised Total	0	0	0	0	0	0	0	0			0		0	0	0		0	0	0		0	0	0	0	0	0	0	0	0 -	

EBA MITHORITY												20:	23 EU-	wide S		rdea Bank	Abp		ID-19 :	STA											
						*1//	2/2023									Public guarantees	- Baseline Scenar 2/2024	10								21/1	1/2025				/
	(min l	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Cointil banks Central coverments Recional recomments for loral authorities Public sector centriles Multitatural Development Banks International Coverments International Coverments International Coverments International																														
UNITED KINGDOM	of which: SAE		0	0		0	0	0	0	0		5	0		0 0	0	0	0	0			0	0	9	0	0	0	0	0	0	
	Fisher on institutions and consoled with a T-routh assessment Fisher on institutions and consoled with a T-routh assessment Fisher of the fisher of the fisher of COU Security allow Security allow Standardized Total		0	0		0	0	0	0			c			0 0	0	0	0		0	-	0	0		0	0	0	0	o	o	
						31/1	2/2023					<u> </u>				Public guarantees 31/1:	- Baseline Scenar 2/2024	to .									1/2025				
	(min	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Service Control Converments Socional Soc		0	0		0	0		0						0 0	0						0	0		0	0	0	0	0	0	
JERSEY	of which SIC Refail of which SIC Refail of which SIC Refail of which SIC Refail of which send since which send since which send SIC Refail of which send SIC Refail of the settlement of which send bonds Covered bonds Covered bonds on institutions and consonates with a SIC credit assessment		0	0	0 0	0	0	0	0	0	-		0		0 0	0	0	0	0	0		0	0		0	0	0	0	0	0	
	Collective Investments undertablinas (CIU) Equity Equity Equity Excurits atles Other excourse Standardised Total		0	0	0 0	0	0	0	0	0			0		0 0	0	0	0		0		0	0		0	0	0	0	0	0	
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	(min	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Contral banks Contral covernments Repairs of overnments Repairs of overnments Repairs overnments Repairs overnments Repairs overnments Repairs Repairs overnments Repairs Repa																														
FRANCE	Correction of which SMC Setall of which SMC Setall of which SMC Secured by montaness on immovable economy of which smc/SMC Dama associated with perticularly high mix		0	0	0 0	0	0	0	0	0		0	0		0 0	0	0	0	0	0		0	0	6	0	0	0	0	0	0	
	arms assecuted with particulary from the Covered bonds.  Chains on inclinations and comprehe with a ST credit assessment Chains on inclinations and comprehe with a ST credit assessment fourth.  South State of the ST credit assessment South State of ST credit assessment State of ST credit assessment State of ST credit assessment ST credit ST credit assessment ST credit ST c																														
	Standardines fotal		*1	e1							1:				vj 0							0							0	9	

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						31/12/	/2023									31/12	/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2	stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central governments																														
	Regional governments or local authorities Public sector entities																														
	Multisteral Development Banks International Organisations																														
	Institutions Corporates						0	0	0	0		0				0	0	0	0					0							
	Water Str							0	0				0			0						0						0 0			
Nordea Bank Abp	of which: S45 Secured by mortones on immovable reposity				0 0	0	0		0	٥		0					0		0									0 0			
	of which: non-SME Items associated with particularly Noh risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other exposures																														
	Standardised Total	53	399	132	3 101						0.00%	490	355	174	132						7,65%	410	305	254	192	•		0 0			7,68%
						31/12/	/2023								Pu	ablic guarantees - 31/12	- Adverse Scenario /2024	<u> </u>								31/1	2/2025				
			Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central hanks		amount		arrane)		arround .	exposure	exposure	exposure	exposite		*mount		amound		amount .	exposure	ехровите	exposure	exposure		smount		amound		amount	exposure	ехрозите	exposure	exposition
	Central governments Regional governments or local authorities																														
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	International Organisations Institutions																														
	Corporates  of which 1985	-			0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0		0	0	-	0 0		0	
SWEDEN	Ratell of which: SHE	-	0		0 0	0		0	0	٥		0		0		0	٥		0			0						0 0		۰	_
	Secured by mortosoes on immovable property			2 0	0 0	0			0	0			0				0					0						0 0			
	Stems associated with particularly high risk																														
	Claims on institutions and corporates with a ST credit assessment																														
	Touty Securitation																														
	Other errorssress																														
	Standardised Total	24	182	1	7 13	0	0	0	0	0	0.00%	243	182	17	13	0	0	0	0	0	44,92%	181	135	79	59	0		0 0	0	0	44,85%
	Standardised Total	24	182	1	7 13	0	0	0	0	0	0.00%	243	182	17	13 Pu	0 ublic guarantees -	Adverse Scenario	0	0	0	44.92%	181	135	79	59	۰		0 0			44.85%
	Standardised Total	26	182	1	7 13	31/12/	/2023	0	0	d)	0.00%	243	182	17	23 Po	o ublic guarantees - 31/12,	0 - Adverse Scenario /2024	0	0	0	44.92%	181	135	79	59	31/1	2/2025		0	0	44.85%
	Standardised Total	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/ Stage 3	/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	243 Stage 1	Stage 1 exposure, of	Stage 2	Pu Stage 2 exposure, of which	o ublic guarantees - 31/12, Stage 3	Adverse Scenario /2024 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	64.92% Coverage Ratio -	Stage 1	Stage 1 exposure, of which	79 Stage 2	Stage 2 exposure, of	31/1: Stage 3	2/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Governge Ratio -
	Boxed at Class T Cotal  (min EUR, To)	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed	o ubic guarantees - 31/12, Stage 3 exposure	Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.92% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Blanderines Total  Control bank Control bank	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 Exposure, of which guaranteed	o sbic guarantees - 31/12 Stage 3 exposure	Adverse Scenario 2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.92% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Panel archard Total  Carried horiz  Carried horiz  Carried archard or local archarding  Resident archard or local archarding  Resident archarding	Stage 1 exposure	Stage 1 expoure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed	0 Jubic guarantees - 31/12, Stage 3 exposure	Adverse Scenario  /2024 Stage 3 exposure, of white guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.92% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.55% Coverage Ratio - Stage 3 exposure
	Penderford Total  (nth SSE, %)  control totals  (nth SSE, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	31/12/ Stage 3 exposure	(2023 Stage 3 exposure, of which quaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Pur Stage 2 supposure, of which guaranteed	c) sblc gurantes 31/12, Stoge 3 exposure	Adverse Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	44.92% Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 exposum, of which gustanteed	31/L Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	04.55%
	Control facility  Control faci	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Shape 3 seporare, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Pu Stage 2 sappears, of which guaranteed	C stage 3 exposure	Adverse Scenaric /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposurs	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	44,92% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.5%. Coverage Ratio - Stage 3 exposure
EINI AND	Description (and Disk, %)  Control States  Control Control  Control Control  Control Control  Control Control  Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 exposure, of which guaranteed	21/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pu Stage 2 sapposure, of which guaranteed	gublic guarantees - 31/12; Stage 3 exposure	Adverse Scenaric  Joseph J  Stage J  sexposure, of  which  guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Seck of provisions for Stage 3 exposure	44,926  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which gussented	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 expensive	44.5%. Coverage Ratio - Stage 3 exposure
FINLAND	Control hands  (refs Ed. %)  Control hands  Control ha	Stage 1 exposure	Stage I sayouurs, of which guaranteed	Stage 2 exposure	Sings 2 separate, of which guaranteed	21/12/ Stage 3 exposure 0	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 1 supposers, of which which guaranteed	Stage 2 exposure	Pu Stage 2 supposure, of which guaranteed G	gublic guarantees - 31/12; Stage 3 exposure  0	Adverse Scenaric  2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Speck of provisions for Sings 3 exposure	44.92% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stops 3 expensive	44.5%
FINLAND	America from Total  Control house Control transmit Control Con	Stage 1 exposure	Stage I sayouurs, of which guaranteed	Stage 2 exposure	Stage 2  Stage 2  exposure, of white the control of	0 31/12/ Stage 2 exposure	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage: exposure	Stage 1 supposers, of which which guaranteed	Stage 2 exposure	Pu Stage 2 separature, of which grantened  O  Q	Dable gumanhes - 31/12; Steps 3 exposure	Adverse Scenario (2024 Stape 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	44.32%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 espeams, of which guaranteed	0 31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stops 2 exposure	Stock of provisions for Stage 3 exposurs	04.53%. Coverage Ratio - Stage 3 exposure
FINLAND	Control hands  Contro	Stage 1 exposure	Stage 1 Stage 1 supposers, of which guaranteed	Stage 2 exposure	Stage 2  Stage 2  exposure, of which guaranteed	0 31/12/ Stage 2 exposure	2023 Stage 3 exposure, of exposure, of guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 1 superiors, of which which superiors of which superiors of which superiors of superiors o	Stage 2 exposure	Pu Stage 2 specially of special specia	O public guarantess - 31/12/ Stage 3 exposure	O Adverse Science Scie	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 expenses	44.92% Coverage Ratio Stage 3 exposure	Mage 1 exposure	Stage 1 exposure, of which guaranteed guaran	Stage 2 exposure	Stage 2  Stage 2  exposure, of which ad guessehed guesse	0 31/E Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposurs	44,85%. Coverage Rato - Stage 3 exposure
FINLAND	Control hastes  Control hastes	Singe 1 exposure	Steps 1 segrenary, of which guaranteed guaranteed to 0 o o o o o o o o o o o o o o o o o	Sage 2 saposure	Sings 2  Sings 2  Exposure, of which guaranteed guarant	0 31/12/ Stops 3 stpones	2 /2023 Stage 3 exposure, of white of the control of co	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stage 3 expessure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Shape 1. Shape 1. supplement of which guaranteed guaranteed	Stage 2 seppeare	Pu Stage 2 supsister, of which gransvirted supsister of the supsister of t	Date guarantees 31/22 Stoge 3 exposure exposure 0 0 0	O CONTROL OF CONTROL O	Stock of provisions for Stock of provisions for Stock of exposure	Stock of provisions of 28 graphs of 28 graph	Stock of provisions of the stock of provisions of Stock of provisions of Stock of St	44.02%	281 2Rage 1 exposure	22 Sage 1 expount of which of the sage of	75 Singe 2 exposure	Stage 2 exposure, of exposure, of guaranteed  0 0	0 31/1/2 22ege 3 exposure	Stage 3 exposure, of which guaranteed	Stock of protects	Stock of provision for Stage 2 exposure	Stock of province for province	04.85%
FINLAND	Secretary Total  Secretary	Stage 1 exposure	Story 1. Story 2. Sto	Stage 2 supplement of the control of	2 steps 2 september 2 septembe	31/12/ 31/2/ 20:p0 13 400:m1	2 Stap 3 Sept 3	Stock of Stock of provident for provident for stock of st	Stock of provisions for Stock of provisions for Stock of exposure for Stock of exposure for stock of the following for t	Stock of provides for Sage 3 exposure 4 exposure 4 exposure 4 exposure 4 exposure 4 exposure 4 exposure 5 exposure 5 exposure 6 expo	Coverage Ratio - Stage 3 exposure exposure	243 Stage i exposure exposure 0 0	Step 1 St	Singe 2 expenses	Pu Stage 2 appears, of which grant refered and the stage of the stage	Dible guerantees 31/12 Stope 3 exposure 0 0 0 0	Adverse Scenario Adverse Scenario Estap 2 exposers, el ex	Stock of providing for providing for stock of providing for supplemental stock of the supplement	Stock of provisions for provisions for several	Stock of provisions for Stock of provisions for Stock of supplies for Stock of Stock	46.02% Coverage Batto - Steps 3 Steps 3 exposure	281 Sage 1 separate	State 1  State 1  Exposure, of which guaranteed guarant	75 Sitege 2 exposure	Stage 2 aspount of awich quarried quarried	0 31/1 31/1 28eg 3 exposure	Stage 3 exposers, of which which guaranteed	Stock of provisions for provisions for supprison for suppr	Stock of Stock of Provident for Association fo	Stock of Stock of Province Stock of Sto	04.57% Coverage Ratio - Stage 3 exposure
FINLAND	Constitution of Total  Constitution of Constit	Stage 1 exposure	Steps 1 expressing of which purchased	Stage 2 supplement of the control of	7 13 13 15 15 15 15 15 15 15 15 15 15 15 15 15	11/12/ Stage 3 Exposent	2 Stag 3 Segue and Segue a	Stack of provisions for Staps 1 expressions of the Staps 1 expressions of the Staps 1 expression	Stock of provisions for Stock of provisions for Stock of exposure for Stock of exposure for stock of the first of the firs	Stock of provident for Stock of provident for Stage 3 exposes	Coverage Ratio Coverage Ratio Step 3 exposure	243 Stage 1 exposure 0 0 122	Siege 1 exposure, of white the parameter of the parameter	Stage 2 separation 0	Stage 2 special of a special of	O 21/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario	Stock of provisions for Stock of provisions for Stock of exposure of exposure of the stock of th	Stock of previous for previous for several sev	Stock of provisions for Stock of provisions for Stock of superiors of Stock	44.02% Coverage Batto - Steps 3 Rege 3 exposure	281 Stage 1 separate 0 0 0 0 0 117	Stage 1  Sta	Stage 2 septembre	Stage 2 espoure, of which of the control of the con	0 31/1: Stage 3 superiors	Styles St	Stock of providions for Stops 1 exposure	Stock of Stock of Providing Stock of St	Stock of previous for Steps 2 appears	04.57% Coverage Ratio - Stage 3 exposure exposure
FINLAND	Control Nation  Control Nation	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
FINLAND	Control hands  (min contro	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
FINLAND	Quantity has been provided to the provided to	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	COVID CONVERGE Ratio CONV	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
FINLAND	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
FINLAND	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
FINLAND	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
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FINLAND DENMARK	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
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	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%
	Control Parties Control Partie	13	0 0 0	5 5	2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	9 9 9	0 0 0	0 0 0	3 3 3	0.00%	0 0 0	9 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	9	6.97%	0 0 0	92	0 2 2 2	0 0 0	0 0	\$	0 0 0	0	9	6,99%

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						31/12/2023								Public guarantees 31/1	- Adverse Scenari 2/2024					<u> </u>				31/1:	2/2025			
			Stage 1 exposure, of which guaranteed	Stage 2 exp exposure gu	tage 2	Stage 3 exposure, o	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	Stage 2 exposure, o		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3 exposure
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	Central banks Central governments																											
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NODWAY	of which: 1945 Retail				0	0					0			0 0	0			0			0	0		0	0		0	
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		F	Stage 1 exposure, of which guaranteed	Stage 2 exp exposure gu	tage 2	Stage 3 exposure, o	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of 5 which ex- guaranteed	ge 2 exposure, of which guaranteed		Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio -		Stage 1 exposure, of which guaranteed	e1	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3 exposure
	(rein EUR, %)	Stage 1 exposure	which guaranteed	exposure gu	which exposu	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which ex-	ge 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3 Stage 3
	Central banks		*mount		manet.	***************************************	Exposure	exposure	eapside			amount	aroust		amount	exposure	exposite	expense			-mount		*******		amount)	exposure	exposite	exposure
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		Shore 1	Stage 1 exposure, of	Same 2 exp		31/12/2023 Stage 3 exposure, o	Stock of	Stock of	Stock of arrelations for	Coverage Ratio -	Sans 1	Stage 1 exposure, of	Stage 2 exposure, o	Public guarantees 31/1:	- Adverse Scenar 2/2024 Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Same 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of			Stock of convisions for	Stock of amount for	Stock of Coverage Ratio -
	(min ILR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Sage 2 exposure gu	tage 2 sture, of which Stage wanteed exposu	31/12/2023 Stage 3 exposure, o which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed ex	Stage 2 exposure, or which guaranteed	Public guarantees 31/1: Stage 3 exposure	- Adverse Scenari 2/2024 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
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LUXEMBOURG	Control shocks Control convenients Resistant incorrements or local authorities Resistant incorrements Resistant in	Stage 1 exposure	Stage 1 exposure, of shirt which which will be shirt and	Stage 2 espetum gg		31/12/2023 Stage 3 exposers, o which guaranteed annound	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 expount, of which gueranted st waters 1	Stage 2 systems, or systems of stage 2 systems, or systems or syst	Public guarantees 31/1: Shape 3 exposure  0 0 0 0	- Adverse Scenar 2/2024 Stage 3 suposers, of which gurranted suposers of gurranted	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 1 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed serviced	Stage 2 exposure	Stage 2 exposure, of which quaranteed executed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Shok of property of the proper
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# **2023 EU-wide Stress Test: Securitisations**

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	7,157						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	7,157						
	SEC-IRBA	1,195	1,282	1,403	1,552	1,291	1,501	1,813
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	1,195	1,282	1,403	1,552	1,291	1,501	1,813
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# **2023 EU-wide Stress Test: Risk exposure amounts**

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	113,198	113,437	113,709	114,004	124,148	129,321	134,482
Risk exposure amount for securitisations and re-securitisations	1,195	1,282	1,403	1,552	1,291	1,501	1,813
Risk exposure amount other credit risk	112,003	112,155	112,306	112,452	122,857	127,820	132,669
Risk exposure amount for market risk	5,425	4,990	4,990	4,990	6,844	6,847	6,996
Risk exposure amount for operational risk	15,025	15,025	15,025	15,025	15,025	15,025	15,025
Other risk exposure amounts	11,693	11,496	11,084	11,057	12,571	11,545	11,434
Total risk exposure amount	145,341	144,948	144,808	145,076	158,588	162,738	167,937
Total Risk exposure amount (transitional)	145,341	144,948	144,808	145,076	158,588	162,738	167,937
Total Risk exposure amount (fully loaded)	145,341	144,948	144,808	145,076	158,588	162,738	167,937



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
А	OWN FUNDS		30,213	31,564	32,717	33,429	26,977	28,068	28,386
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		23,873	25,224	26,376	27,088	20,636	21,728	22,045
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,969	3,969	3,969	3,969	3,969	3,969	3,969
A.1.1.	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		22,865	24,037	25,115	26,160	21,389	21,878	22,448
A.1.3	Accumulated other comprehensive income		-155	-155	-155	-155	-1,156	-1,156	-1,156
A.1.3.	Arising from full revaluation, cash flow hedge and liquidity reserves		36	36	36	36	-775	-775	-775
A.1.3.	OCI Impact of defined benefit pension plans [gain or (-) loss]		-98	-98	-98	-98	-288	-288	-288
A.1.3.	Other OCI contributions		-93	-93	-93	-93	-93	-93	-93
A.1.4	Other Reserves		1,080	1,080	1,080	1,080	1,080	1,080	1,080
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-428	-428	-428	-428	-788	-788	-788
A.1.7.	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-263	-263	-263	-263	-624	-624	-624
A.1.7.	Cash flow hedge reserve		-64	-64	-64	-64	-64	-64	-64
A.1.7.	Other adjustments		-101	-101	-101	-101	-101	-101	-101
A.1.8	(-) Intangible assets (including Goodwill)		-2,776	-2,530	-2,267	-1,991	-2,530	-2,267	-1,991
A.1.8.	of which: Goodwill (-)		-1,786	-1,786	-1,786	-1,786	-1,786	-1,786	-1,786
A.1.8.	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.	of which: Other intangible assets (-)		-990	-744	-481	-205	-744	-481	-205
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-4	-4	-4	-4	-636	-113	-4
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-126	-126	-126	-126	-72	-72	-72
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-25	-93	-281	-890	-93	-277	-914
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-527	-527	-527	-527	-527	-527	-527
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,282	3,282	3,282	3,282	3,282	3,282	3,282
	A.2.1	Additional Tier 1 Capital instruments		3,307	3,307	3,307	3,307	3,307	3,307	3,307
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-25	-25	-25	-25	-25	-25	-25
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		27,154	28,505	29,658	30,370	23,918	25,010	25,327
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,059	3,059	3,059	3,059	3,059	3,059	3,059
	A.4.1	Tier 2 Capital instruments		3,231	3,231	3,231	3,231	3,231	3,231	3,231
	A.4.2	Other Tier 2 Capital components and deductions		-172	-172	-172	-172	-172	-172	-172
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		145,341	144,948	144,808	145,076	158,588	162,738	167,937
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		16.43%	17.40%	18.21%	18.67%	13.01%	13.35%	13.13%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.68%	19.67%	20.48%	20.93%	15.08%	15.37%	15.08%
	C.3	Total Capital ratio		20.79%	21.78%	22.59%	23.04%	17.01%	17.25%	16.90%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		23,873	25,224	26,376	27,088	20,636	21,728	22,045
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		27,154	28,505	29,658	30,370	23,918	25,010	25,327
	D.3	TOTAL CAPITAL (fully loaded)		30,213	31,564	32,717	33,429	26,977	28,068	28,386



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		16.43%	17.40%	18.21%	18.67%	13.01%	13.35%	13.13%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.68%	19.67%	20.48%	20.93%	15.08%	15.37%	15.08%
	E.3	Total Capital ratio		20.79%	21.78%	22.59%	23.04%	17.01%	17.25%	16.90%
	H.1	Total leverage ratio exposures (transitional)		549,761	549,761	549761	549761	549761	549761	549761
	H.2	Total leverage ratio exposures (fully loaded)		549,761	549,761	549761	549761	549761	549761	549761
Leverage ratios (%)	H.3	Leverage ratio (transitional)		4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
	H.4	Leverage ratio (fully loaded)		4.94%	5.19%	5.39%	5.52%	4.35%	4.55%	4.61%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.10%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
Transitional combined	P.3	O-SII buffer		2.00%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		5.60%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%
	R.1	Pillar 2 capital requirement		1.75%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%
	R.1.1	of which: CET1		0.98%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
	R.1.2	of which: AT1		1.31%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%
	R.2.1	of which: CET1		5.48%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.35%	16.18%	16.18%	16.18%	16.18%	16.18%	16.18%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.08%	11.98%	11.98%	11.98%	11.98%	11.98%	11.98%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		23,313						
Memorandum items	5.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			24,664	25,816	26,528	20,076	21,168	21,485
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		143,941						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			143,548	143,408	143,676	157,188	161,338	166,537
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		16.20%	17.18%	18.00%	18.46%	12.77%	13.12%	12.90%



# 2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	5,756	7,261	6,279	6,115	5,736	5,716	5,701
Interest income	9,734	16,659	16,253	15,672	21,333	21,194	19,889
Interest expense	-3,978	-9,397	-9,974	-9,557	-13,705	-14,418	-13,711
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	2,962	2,849	2,791	2,772	2,060	2,060	2,059
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,073	1,121	1,121	1,121	-72	701	701
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,065		
Other operating income not listed above, net	-1,356	43	43	43	-4	39	39
Total operating income, net	9,435	11,274	10,233	10,050	6,656	8,515	8,499
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-100	-1,054	-491	-375	-2,740	-1,621	-1,173
Other income and expenses not listed above, net	-4,622	-4,636	-4,610	-4,700	-6,023	-5,149	-5,289
Profit or (-) loss before tax from continuing operations	4,713	5,584	5,132	4,976	-2,108	1,746	2,036
Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-1,116 0	-1,675	-1,540	-1,493	632	-524	-611
Profit or (-) loss for the year	3,598	3,909	3,592	3,483	-1,475	1,222	1,426
Amount of dividends paid and minority interests after MDA-related adjustments	2,887	2,736	2,515	2,438	0	733	855
Attributable to owners of the parent net of estimated dividends	711	1,173	1,078	1,045	-1,475	489	570
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



# **2023 EU-wide Stress Test: Major capital measures and realised losses**

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (1)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

ised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0