



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Nordea Bank Abp

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	24,311	24,421	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,311	24,421	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	27,466	27,518	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	27,466	27,518	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	31,409	31,236	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,409	31,236	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	156,349	150,215	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	156,349	150,215	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.55%	16.26%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.55%	16.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.57%	18.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.57%	18.32%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.09%	20.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.09%	20.79%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	544,942	522,094	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.04%	5.27%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,466	27,518	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	27,466	27,518	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	544,942	522,094	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	544,942	522,094	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.3%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	31,409	31,236	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,311	24,421	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,130	5,111	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,954	24,056	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-885	-726	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-361	-273	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,366	-3,451	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-136	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-117	-130	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-44	-30	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,155	3,098	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,182	3,117	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	-27	-20	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,466	27,518	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,943	3,717	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,789	4,559	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-846	-841	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	156,349	150,215	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.55%	16.26%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.57%	18.32%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.09%	20.79%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,311	24,421	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.55%	16.26%	D3/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	114,370	110,295	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	13,325	13,453	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	9,876	10,558	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	88,471	83,325	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	8,633	6,199	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	844	795	C 02.00 (R640, c010)
Settlement risk	2	4	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,467	874	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,257	4,934	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	951	808	C 02.00 (R530, c010)
Of which IMA	3,306	4,126	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	300	355	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	15,698	15,698	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	15,698	15,698	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	11,079	11,417	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	156,349	150,215	

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P&L
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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	6,327	8,416
Of which debt securities income	338	424
Of which loans and advances income	5,461	7,290
Interest expenses	3,096	4,069
(Of which deposits expenses)	639	844
(Of which debt securities issued expenses)	2,428	3,149
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	2,006	2,703
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	131	133
Gains or (-) losses on financial assets and liabilities held for trading, net	429	746
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	155	-71
Gains or (-) losses from hedge accounting, net	9	18
Exchange differences [gain or (-) loss], net	-41	87
Net other operating income /(expenses)	95	235
TOTAL OPERATING INCOME, NET	6,013	8,198
(Administrative expenses)	3,232	4,193
(Depreciation)	427	556
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	378	398
(Commitments and guarantees given)	45	32
(Other provisions)	333	366
Of which pending legal issues and tax litigation ¹		4
Of which restructuring ¹		246
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	389	504
(Financial assets at fair value through other comprehensive income)	0	-1
(Financial assets at amortised cost)	389	505
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	741	773
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	394	387
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,241	2,160
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	988	1,658
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	988	1,658
Of which attributable to owners of the parent	988	1,658

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	37,573				41,656				IAS 1.54 (i)	
Financial assets held for trading	113,716	8,926	102,522	2,268	92,977	4,645	86,135	2,197	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	81,694	11,252	70,215	227	79,627	10,380	68,915	332	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	26,175	8,394	17,625	155	29,779	8,727	20,897	155	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	251,403				252,085				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,506	0	3,505	1	2,327	0	2,325	2	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	372				217				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	26,875				10,417					
TOTAL ASSETS	541,314				509,084				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	26,176	0	0	-2	0	0	29,780	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	272	0	0	0	0	0	238	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	237,663	10,989	4,677	-160	-336	-1,702	238,672	10,749	4,610	-153	-343	-1,686	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	95,261	68,178	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	62,954	62,930	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	329,688	335,488	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,261	1,749	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,248	2,018	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,442	1,109	IAS 37.10; IAS 1.54(l)
Tax liabilities	913	1,098	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15,638	5,711	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	511,405	478,281	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		53,781	42,101	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	329	202	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	14,743	8,910	Annex V.Part 1.31
Deposits	Central banks	20,475	15,971	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,017	509	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,213	8,707	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,841	2,750	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	25,711	22,468	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,737	3,835	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,779	20,064	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,824	8,871	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	65,871	61,614	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,972	51,103	ECB/2013/33 Annex 2.Part 2.9.1
	Households	85,888	78,030	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	68,840	69,051	Annex V.Part 1.42(f), 44(c)
Debt securities issued		201,214	204,011	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		9,905	9,819	Annex V.Part 1.37
Other financial liabilities		1,159	6,266	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		490,164	468,345	



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Market Risk
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	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019													
Traded Debt Instruments	568	369	79	18	260	72							82	24	354	121									
Of which: General risk	0	0	58	13	172	41							63	20	223	84									
Of which: Specific risk	568	369	21	5	87	31							19	4	130	37									
Equities	295	393	13	9	54	18							21	6	48	13									
Of which: General risk	64	107	0	0	0	0							0	0	0	0									
Of which: Specific risk	127	165	13	9	54	18							21	6	48	13									
Foreign exchange risk	0	0	9	2	19	3							10	2	19	4									
Commodities risk	88	46	0	0	0	0							0	0	0	0									
Total	951	808	54	15	155	41	28	32	24	22	17	3,306	63	21	187	67	32	52	28	15	19	4,126			

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	69,770	72,638	970		68,650	71,304	980	
	Regional governments or local authorities	10,322	6,643	79		10,518	7,407	67	
	Public sector entities	100	50	0		100	50	0	
	Multilateral Development Banks	1,265	1,272	0		1,369	1,371	0	
	International Organisations	226	226	0		201	201	0	
	Institutions	3,523	3,524	201		1,574	1,575	119	
	Corporates	2,440	1,699	1,680		2,456	1,647	1,629	
	of which: SME	1,979	1,332	1,313		2,052	1,321	1,303	
	Retail	6,180	5,042	3,724		5,162	5,015	3,704	
	of which: SME	851	721	483		869	743	499	
	Secured by mortgages on immovable property	4,665	4,182	1,470		4,654	4,141	1,459	
	of which: SME	70	69	25		74	73	30	
	Exposures in default	143	86	111	54	155	90	117	61
	Items associated with particularly high risk	871	649	973		829	625	938	
	Covered bonds	386	386	39		384	384	38	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	407	290	290		430	312	312	
Equity	1,562	1,562	3,378		1,697	1,697	3,515		
Other exposures	885	884	697		942	940	751		
Standardised Total²	102,746	99,132	13,611	92	100,121	96,760	13,628	88	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
DENMARK	Central governments or central banks	9,749	9,978	164		9,359	9,582	0	
	Regional governments or local authorities	2,415	1,735	0		2,780	2,186	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,944	1,247	1,229		1,955	1,201	1,183	
	of which: SME	1,699	1,095	1,076		1,769	1,093	1,075	
	Retail	1,407	969	723		1,422	969	723	
	of which: SME	109	88	61		110	89	62	
	Secured by mortgages on immovable property	93	93	40		108	108	48	
	of which: SME	54	54	21		69	69	29	
	Exposures in default	14	5	5	10	15	5	5	11
	Items associated with particularly high risk	86	71	106		77	68	101	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		7	7	7		
Other exposures	37	37	37		54	54	54		
Standardised Total²	16	16	16	16	14	14	14	14	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWEDEN	Central governments or central banks	11,558	11,575	74		8,433	8,433	33	
	Regional governments or local authorities	6,259	2,936	0		6,296	3,108	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	194	194	4		135	135	3	
	Corporates	6	6	6		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	2,270	1,789	1,307		2,313	1,820	1,330	
	of which: SME	469	421	281		479	435	291	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	5	8	0	7	6	9	0
	Items associated with particularly high risk	53	43	65		57	47	71	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	128	128	128		135	135	135		
Other exposures	162	161	149		87	87	73		
Standardised Total²	1	1	1	1	1	1	1	1	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FINLAND	Central governments or central banks	19,565	22,174	561		26,025	28,638	448	
	Regional governments or local authorities	1,139	1,469	0		980	1,670	0	
	Public sector entities	100	50	0		100	50	0	
	Multilateral Development Banks	108	108	0		185	185	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	3	1		1	3	1	
	Corporates	3	3	3		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	157	82	122		169	88	131	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	50	25	25		69	35	35	
Equity	981	981	2,301		1,095	1,095	2,422		
Other exposures	47	47	41		49	49	43		
Standardised Total²	0	0	0	0	0	0	0	0	

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

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Nordea Bank Abp

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NORWAY	Central governments or central banks	3,608	3,676	5		3,454	3,435	366	
	Regional governments or local authorities	427	421	75		380	362	63	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	9		20	20	6	
	Corporates	284	242	242		288	234	234	
	of which: SME	280	237	237		283	228	228	
	Retail	2,426	2,261	1,677		2,359	2,212	1,640	
	of which: SME	215	205	135		221	211	139	
	Secured by mortgages on immovable property	4,446	3,964	1,388		4,537	4,024	1,409	
	of which: SME	5	5	2		5	4	1	
	Exposures in default	121	76	97	44	131	79	102	50
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	386	386	39		384	384	38	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	71	71	71		86	86	86		
Other exposures	597	597	428		630	630	460		
Standardised Total ²				65				71	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	19,745	19,745	0		15,885	15,885	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	3	8	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	1		7	2	1	
	of which: SME	4	1	1		6	1	1	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	148	112	167		98	69	104	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	149	118	118		180	148	148		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	2,982	2,959	0		3,555	3,527	0	
	Regional governments or local authorities	75	75	0		75	75	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	380	380	8		397	397	8	
	Corporates	5	5	5		10	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	2		5	2	2	
	of which: SME	4	2	1		5	2	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	5	5	5		5	5	5		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	410	423	0		37	50	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	587	587	92		254	254	47	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	1		6	2	1	
	of which: SME	4	1	1		4	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	215	179	269		196	164	246	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	62	39	39		61	45	45		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	96	226	1		45	187	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,153	1,156	0		1,184	1,187	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	191	191	38		181	181	36	
	Corporates	175	173	173		174	174	174	
	of which: SME	0	0	0		0	0	0	
	Retail	10	0	0		0	0	0	
	of which: SME	1	1	7		0	0	0	
	Secured by mortgages on immovable property	116	116	40		0	0	0	
	of which: SME	11	11	3		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	80	49	73		96	70	105	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	85	69	69		58	44	44		
Equity	48	48	55		39	39	39		
Other exposures	6	5	5		13	13	13		
Standardised Total ²				6				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JERSEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	104	86	129		108	93	139	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	22	16	16		20	13	13		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	138	138	0		135	135	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,098	2,098	42		547	547	11	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

Credit Risk - IRB Approach
Nordea Bank Abp

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted					
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	31,319	0	29,355	5,507	0	0	36,856	0	34,794	6,135	0	0
	Corporates	181,692	4,263	147,913	74,949	3,204	1,749	178,643	4,018	144,313	67,479	3,001	1,694
	Corporates - Of Which: Specialised Lending	254	13	180	94	10	1	222	13	158	85	13	1
	Corporates - Of Which: SME	56,638	1,648	54,503	23,919	1,378	657	56,781	1,537	55,162	22,217	1,445	609
	Retail	189,525	2,130	177,687	26,203	4,633	521	191,343	2,079	179,624	26,248	4,560	547
	Retail - Secured on real estate property	148,787	1,214	146,381	17,291	2,101	50	150,317	1,167	148,036	17,329	2,018	52
	Retail - Secured on real estate property - Of Which: SME	1,214	25	1,130	225	51	2	1,200	23	1,117	218	47	2
	Retail - Secured on real estate property - Of Which: non-SME	147,574	1,189	145,251	17,067	2,050	49	149,118	1,144	146,919	17,111	1,971	50
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	40,738	915	31,306	8,912	2,533	471	41,026	912	31,587	8,919	2,542	495
	Retail - Other Retail - Of Which: non-SME	1,992	137	1,645	852	358	35	1,980	135	1,618	829	345	36
	Equity	38,746	778	29,661	8,060	2,175	436	39,046	777	29,970	8,090	2,197	459
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²				109,357						102,821			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted					
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,950	0	10,799	1,414	0	0	14,175	0	14,019	1,561	0	0
	Corporates	43,927	1,354	37,576	16,278	1,112	581	41,329	1,201	34,526	14,758	1,076	501
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,993	996	17,312	6,718	885	357	16,910	866	16,492	6,441	858	292
	Retail	52,094	732	50,694	8,645	1,322	283	52,014	694	50,642	8,653	1,270	285
	Retail - Secured on real estate property	42,362	477	42,247	6,332	750	25	42,532	447	42,396	6,353	701	26
	Retail - Secured on real estate property - Of Which: SME	113	2	107	23	2	0	110	2	105	22	2	0
	Retail - Secured on real estate property - Of Which: non-SME	42,250	475	42,140	6,309	748	25	42,422	445	42,291	6,330	699	26
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,732	255	8,448	2,313	571	258	9,482	247	8,245	2,300	569	258
	Retail - Other Retail - Of Which: SME	205	15	170	63	21	11	222	15	185	66	21	10
	Retail - Other Retail - Of Which: non-SME	9,527	240	8,277	2,250	550	247	9,260	233	8,060	2,234	549	248
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted					
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,712	0	6,403	864	0	0	8,970	0	8,660	1,176	0	0
	Corporates	39,170	313	31,538	15,136	190	155	39,805	276	31,752	13,178	221	181
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,412	78	12,564	4,132	56	48	12,757	94	12,849	3,702	110	60
	Retail	53,314	135	52,916	2,718	360	48	54,817	133	54,374	2,758	362	68
	Retail - Secured on real estate property	47,936	67	47,888	1,605	85	6	49,252	63	49,207	1,634	80	6
	Retail - Secured on real estate property - Of Which: SME	111	1	107	20	1	0	109	1	105	20	1	0
	Retail - Secured on real estate property - Of Which: non-SME	47,825	66	47,781	1,584	84	6	49,143	63	49,101	1,614	79	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,378	68	5,028	1,113	274	42	5,565	70	5,167	1,123	282	62
	Retail - Other Retail - Of Which: SME	356	4	273	112	15	4	345	3	260	105	13	4
	Retail - Other Retail - Of Which: non-SME	5,022	65	4,755	1,001	260	37	5,220	66	4,907	1,018	269	58
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted					
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	156	0	132	74	0	0	185	0	149	88	0	0
	Corporates	33,972	603	26,596	11,999	332	294	34,118	590	26,918	11,786	335	302
	Corporates - Of Which: Specialised Lending	123	0	70	32	0	0	94	0	46	22	0	0
	Corporates - Of Which: SME	13,031	413	11,341	4,864	293	182	12,537	412	10,986	4,640	292	190
	Retail	46,368	1,098	40,167	7,524	2,574	153	46,544	1,089	40,377	7,476	2,548	156
	Retail - Secured on real estate property	28,941	565	28,784	3,499	1,034	10	29,022	558	28,871	3,473	1,020	11
	Retail - Secured on real estate property - Of Which: SME	930	21	858	165	44	1	916	20	845	158	41	1
	Retail - Secured on real estate property - Of Which: non-SME	28,012	544	27,926	3,335	989	9	28,107	539	28,025	3,315	979	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,427	532	11,383	4,024	1,540	143	17,521	531	11,506	4,003	1,528	145
	Retail - Other Retail - Of Which: SME	1,081	112	953	555	298	18	1,070	111	935	542	288	20
	Retail - Other Retail - Of Which: non-SME	16,346	420	10,430	3,469	1,243	125	16,451	420	10,571	3,461	1,240	125
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted					
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,251	0	5,275	345	0	0	5,677	0	5,705	356	0	0
	Corporates	34,040	759	28,069	17,570	416	333	34,280	917	28,685	15,261	628	335
	Corporates - Of Which: Specialised Lending	61	13	48	33	10	1	61	13	52	35	13	1
	Corporates - Of Which: SME	11,161	154	10,498	6,814	124	62	11,998	156	11,664	6,095	154	61
	Retail	35,971	136	32,303	7,079	318	30	36,113	132	32,563	7,111	317	30
	Retail - Secured on real estate property	28,325	93	26,243	5,741	211	8	28,244	87	26,302	5,751	196	7
	Retail - Secured on real estate property - Of Which: SME	60	1	58	16	4	0	64	1	61	16	3	0
	Retail - Secured on real estate property - Of Which: non-SME	28,264	92	26,185	5,724	207	8	28,180	86	26,241	5,735	194	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,647	43	6,060	1,338	108	22	7,869	46	6,260	1,359	121	23
	Retail - Other Retail - Of Which: SME	244	6	204	101	24	2	232	6	192	96	23	2
	Retail - Other Retail - Of Which: non-SME	7,403	37	5,856	1,237	84	20	7,636	40	6,068	1,263	97	21
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Nordea Bank Abp

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	631	0	376	130	0	611	0	353	125	0	0	
	Corporates	4,234	2	2,428	849	10	2	4,463	4	2,484	826	13	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42	2	41	19	8	1	38	2	38	18	7	1
	Retail	204	3	192	25	7	1	216	4	205	27	7	1
	Retail - Secured on real estate property	159	1	159	14	3	0	170	1	169	15	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	159	1	159	14	3	0	170	1	169	15	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	45	2	33	11	4	0	46	2	35	12	5	1
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	41	2	32	11	4	0	42	2	33	11	5	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	626	0	607	379	0	560	0	542	365	0	0	
	Corporates	1,621	4	967	514	11	2	1,997	9	873	456	21	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	67	3	62	49	11	1	55	2	63	46	5	1
	Retail	145	3	124	22	7	1	164	4	140	28	12	1
	Retail - Secured on real estate property	93	1	93	9	2	0	100	1	100	11	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	93	1	93	9	2	0	100	1	100	11	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52	2	32	13	5	1	64	3	40	18	9	1
	Retail - Other Retail - Of Which: SME	15	0	6	3	0	0	17	0	4	2	0	0
	Retail - Other Retail - Of Which: non-SME	37	2	26	10	5	1	47	3	36	16	9	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,026	0	1,968	778	0	0	1,497	0	1,427	540	0	0
	Corporates	2,387	158	1,738	993	132	35	2,207	103	1,724	857	78	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	188	2	282	108	0	0	480	1	620	179	1	0
	Retail	251	2	225	28	4	1	259	2	230	28	4	1
	Retail - Secured on real estate property	179	1	178	14	1	0	181	1	180	15	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	179	1	178	14	1	0	181	1	180	15	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	73	1	47	13	3	1	79	1	50	14	3	1
	Retail - Other Retail - Of Which: SME	9	0	4	2	0	0	9	0	4	2	0	0
	Retail - Other Retail - Of Which: non-SME	64	1	43	11	3	1	70	1	46	12	3	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	212	0	149	63	0	0	398	0	338	136	0	0
	Corporates	1,975	0	1,700	730	0	1	1,921	0	1,735	712	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	341	0	320	112	0	0	316	0	313	112	0	0
	Retail	49	0	46	5	0	0	52	0	49	6	0	0
	Retail - Secured on real estate property	0	0	37	3	0	0	37	0	37	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	0	37	3	0	0	37	0	37	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	0	9	2	0	0	15	0	12	3	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	8	2	0	0	13	0	10	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
JERSEY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3,054	0	2,881	891	0	3	2,239	0	2,173	732	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	533	0	531	105	0	2	482	0	463	90	0	2
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	667	0	665	281	0	0	789	0	788	274	0	0
	Corporates	408	0	272	209	0	1	415	3	294	193	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	5	1	0	0	2	0	19	11	0	0
	Retail	71	1	61	9	1	1	72	1	63	9	1	1
	Retail - Secured on real estate property	46	0	46	5	1	0	47	0	47	5	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46	0	46	5	1	0	47	0	47	5	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25	1	15	4	0	1	25	1	16	4	0	1
	Retail - Other Retail - Of Which: SME	7	0	2	1	0	0	7	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	18	1	13	3	0	1	18	1	13	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

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

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2019

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures
Carrying amount	Notional amount			Carrying amount	Notional amount	Nominal	Provisions								
[0 - 3M [Finland	24,995	24,994	0	0	0	0	24,881	59	0	3	0	226	0	458
[3M - 1Y [		24	24	4	0	0	0	21	21	0	115	0	101	0
[1Y - 2Y [		53	53	0	0	0	0	53	74	0	119	0	3	0
[2Y - 3Y [		262	262	0	0	0	0	75	42	0	9	0	0	0
[3Y - 5Y [		197	197	0	0	0	0	183	274	0	716	0	53	0
[5Y - 10Y [		472	472	202	0	0	0	155	834	0	1,347	0	72	0
[10Y - more		98	98	3	0	0	0	95	456	0	135	0	12	0	
Total	26,103	26,102	224	0	0	0	25,464	1,761	0	2,443	0	467	0		
[0 - 3M [France	67	67	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		28	28	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		10	10	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	107	107	39	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Germany	768	768	0	0	0	0	0	0	0	0	0	100	0	0
[3M - 1Y [		295	295	2	0	0	0	3	0	0	0	0	0	0
[1Y - 2Y [		810	810	19	0	0	0	298	0	0	0	0	0	0
[2Y - 3Y [		161	161	8	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,002	1,002	13	0	0	0	516	0	0	0	0	0	0
[5Y - 10Y [		1,080	1,080	6	0	0	0	715	0	0	12	0	0	0
[10Y - more		65	65	0	0	0	0	0	0	0	0	0	0	0	
Total	4,180	4,180	113	0	0	0	1,531	0	0	12	0	100	0		
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		57	57	0	0	0	0	6	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	57	57	0	0	0	0	6	0	0	0	0	0	0		
[0 - 3M [Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		102	102	0	0	0	0	51	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		208	208	0	0	0	0	105	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	311	311	0	0	0	0	156	0	0	0	0	0	0		
[0 - 3M [Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		

(mln EUR)

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	2	0	0	0	0	0	0	0	0	0	0	0	0	0	20
[3M - 1Y [		2	2	0	0	2	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		6	6	0	0	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		31	31	0	0	31	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		180	180	0	0	180	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		222	219	0	0	219	0	0	0	0	0	0	0	0	20	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	13	0	26
[3M - 1Y [		11	11	0	0	11	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		8	8	0	0	8	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		23	23	0	0	23	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		42	42	0	0	42	0	0	0	0	0	0	0	5	0
[5Y - 10Y [		40	40	0	0	40	0	0	0	0	0	0	0	1	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		123	123	0	0	123	0	0	0	0	0	0	19	0	26	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	51,033	0	0	0	2	0	0	52,246	0	0	0	1	0	0
Central banks	5,147	0	0	0	0	0	0	1,954	0	0	0	0	0	0
General governments	17,395	0	0	0	0	0	0	15,841	0	0	0	0	0	0
Credit institutions	25,650	0	0	0	1	0	0	32,823	0	0	0	1	0	0
Other financial corporations	894	0	0	0	0	0	0	1,024	0	0	0	0	0	0
Non-financial corporations	1,947	0	0	0	0	0	0	604	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	344,826	525	5,593	5,593	567	1,716	3,747	349,692	586	5,329	5,329	496	1,769	3,549
Central banks	38,239	0	0	0	0	0	0	40,972	0	0	0	0	0	0
General governments	3,383	3	1	1	3	0	1	4,124	2	0	0	1	0	0
Credit institutions	7,746	2	7	7	1	7	0	5,571	14	0	0	2	0	0
Other financial corporations	5,902	8	110	110	15	87	3	5,730	7	93	93	17	77	5
Non-financial corporations	123,791	171	3,728	3,728	281	1,290	2,329	125,044	214	3,505	3,505	271	1,290	2,216
of which: small and medium-sized enterprises at amortised cost	37,320	106	1,083	1,083	86	507	577	39,215	147	935	935	77	473	462
Households	165,765	342	1,746	1,746	267	332	1,414	168,252	350	1,731	1,731	204	403	1,328
DEBT INSTRUMENTS other than HFT	395,859	525	5,593	5,593	569	1,716	3,747	401,938	586	5,329	5,329	498	1,769	3,549
OFF-BALANCE SHEET EXPOSURES	99,453		644	644	97	61	64	99,060		704	704	102	41	20

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2019					As of 31/12/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,296	2,354	653	633	718	2,993	1,984	679	664	693	693
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	87	72	53	53	0	83	71	45	45	0	0
Non-financial corporations	2,667	2,123	545	533	392	2,536	1,792	602	591	507	507
of which: small and medium-sized enterprises at amortised cost	499	302	181	178	240	652	296	205	201	337	337
Households	543	160	54	47	325	373	122	32	28	185	185
DEBT INSTRUMENTS other than HFT	3,296	2,354	653	633	718	2,993	1,984	679	664	693	693
Loan commitments given	59	15	1	0	18	68	37	1	0	23	23

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Nordea Bank Abp

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	8,269	687	3,435	194	30	8,146	702	3,193	172	30
B Mining and quarrying	2,456	458	2,452	208	0	2,334	435	2,330	194	0
C Manufacturing	11,967	728	11,056	289	0	11,641	505	11,299	244	0
D Electricity, gas, steam and air conditioning supply	3,985	4	3,378	3	0	3,681	3	3,150	2	0
E Water supply	796	39	671	3	0	806	37	684	15	0
F Construction	5,367	102	4,762	63	0	5,442	98	4,828	77	0
G Wholesale and retail trade	9,058	193	8,273	140	0	8,517	187	7,722	121	0
H Transport and storage	10,791	755	10,535	284	0	10,665	566	10,352	130	0
I Accommodation and food service activities	1,107	13	597	6	0	1,198	12	685	6	0
J Information and communication	2,828	37	2,345	27	0	2,938	30	2,451	30	0
K Financial and insurance activities	8,590	34	8,552	23	0	7,904	56	7,580	26	0
L Real estate activities	41,867	257	33,502	115	0	43,059	155	35,409	84	0
M Professional, scientific and technical activities	8,283	219	7,305	83	0	8,574	270	7,489	47	0
N Administrative and support service activities	3,935	112	3,650	64	0	3,769	95	3,463	161	0
O Public administration and defence, compulsory social security	265	0	72	1	0	15	0	12	0	0
P Education	367	4	238	3	0	389	3	256	3	0
Q Human health services and social work activities	1,128	5	692	4	0	1,321	5	866	4	0
R Arts, entertainment and recreation	813	17	628	7	0	815	17	611	7	0
S Other services	1,919	62	1,919	23	0	3,832	329	2,918	209	0
Loans and advances	123,791	3,728	104,063	1,541	30	125,044	3,505	105,300	1,531	30

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.