



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Nordea Bank Abp

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	24,482	24,134	23,771	23,653	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	24,482	24,134	23,771	23,653	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	27,318	26,984	27,762	27,602	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	27,318	26,984	27,762	27,602	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	31,731	31,028	31,698	31,625	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	31,731	31,028	31,698	31,625	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	120,826	155,889	163,007	159,731	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	120,826	155,889	163,007	159,731	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	20.26%	15.48%	14.58%	14.81%	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	20.26%	15.48%	14.58%	14.81%	(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	22.61%	17.31%	17.03%	17.28%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.61%	17.31%	17.03%	17.28%	(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	26.26%	19.90%	19.45%	19.80%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.26%	19.90%	19.45%	19.80%	(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	554,553	528,163	567,731	552,727	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	4.93%	5.11%	4.89%	4.99%	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 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	27,318	26,984	27,762	27,602	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	27,318	26,984	27,762	27,602	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	554,553	528,163	567,731	552,727	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	554,553	528,163	567,731	552,727	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.1%	4.9%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.1%	4.9%	5.0%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	31,731	31,028	31,698	31,625	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,482	24,134	23,771	23,653	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,126	5,121	5,106	5,106	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,338	23,937	24,011	23,995	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-437	-541	-645	-723	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-265	-273	-269	-303	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,997	-3,885	-4,167	-4,170	C 01.00 (300,010) + C 01.00 (340,010)	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	0	0	0	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-12	-76	-96	-90	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-191	-116	-148	-137	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2)(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	0	0	C 01.00 (460,010)	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	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-80	-32	-20	-25	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,836	2,849	3,991	3,948	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,858	2,860	4,002	3,957	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-11	-12	-9	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	27,318	26,984	27,762	27,602	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,413	4,045	3,936	4,023	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	5,095	4,960	4,801	4,906	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-855	-916	-865	-883	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	173	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	120,826	155,889	163,007	159,731	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.26%	15.48%	14.58%	14.81%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.61%	17.31%	17.03%	17.28%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	26.26%	19.90%	19.45%	19.80%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,482	24,134	23,771	23,653	[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)	20.26%	15.48%	14.58%	14.81%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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

Nordea Bank Abp

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	92,526	112,650	119,385	118,154	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	11,927	13,039	15,979	14,512	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	12,046	10,846	10,865	10,772	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	66,178	86,579	88,034	89,400	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	5,675	6,671	7,548	8,160	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	728	931	1,099	728	C 02.00 (R640, c010)
Settlement risk	0	16	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	840	1,648	1,239	834	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,811	6,051	7,253	5,165	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,092	1,663	2,463	1,472	C 02.00 (R530, c010)
Of which IMA	2,719	4,388	4,790	3,693	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	424	425	478	516	Q3 2018: 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 from Q4 2018: 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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	16,487	16,487	15,698	15,698	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	16,487	16,487	15,698	15,698	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	759	11,435	10,785	10,993	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	120,826	155,889	163,007	159,731	

2019 EU-wide Transparency Exercise

P&L Nordea Bank Abp

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	7,738	11,032	2,743	4,257
Of which debt securities income	340	458	135	202
Of which loans and advances income	5,342	7,218	1,824	3,689
Interest expenses	4,434	6,535	1,644	2,117
(Of which deposits expenses)	575	801	283	435
(Of which debt securities issued expenses)	2,119	2,886	820	1,648
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	0
Net Fee and commission income	2,050	2,721	673	1,329
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	52	67	57	103
Gains or (-) losses on financial assets and liabilities held for trading, net	742	718	307	266
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	131	204	-93	125
Gains or (-) losses from hedge accounting, net	-56	-39	14	8
Exchange differences [gain or (-) loss], net	-50	5	-47	-23
Net other operating income /(expenses)	128	210	39	75
TOTAL OPERATING INCOME, NET	6,302	8,385	2,049	4,025
(Administrative expenses)	3,204	4,307	1,323	2,189
(Depreciation)	218	305	140	278
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	51	94	13	124
(Commitments and guarantees given)	18	0	12	15
(Other provisions)	33	93	1	109
Of which pending legal issues and tax litigation ¹		3		
Of which restructuring ¹		91		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	122	176	29	88
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	122	175	29	88
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	180	0	9
(of which Goodwill)	0	141	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	318	321	373	398
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,016	3,645	917	1,736
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,396	2,782	748	1,381
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,396	2,782	748	1,381
Of which attributable to owners of the parent	2,396	2,782	748	1,381

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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ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		50,259				47,556				52,187				46,049									IAS 1.54 (i)
Financial assets held for trading		89,471	9,119	78,652	1,700	74,788	6,934	66,123	1,730	102,591	13,237	87,377	1,977	103,773	9,073	92,515	2,185						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		77,746	11,496	65,892	358	78,691	14,074	64,355	261	77,118	13,304	63,640	174	79,886	9,412	70,244	230						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		73	42	30	0	78	47	32	0	76	52	24	0	0	0	0	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		34,728	9,099	25,474	155	33,569	7,882	25,529	158	30,489	8,434	21,895	160	26,400	7,762	18,482	155						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		250,206				251,528				254,457				248,422									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		2,308	0	2,308	0	3,110	9	3,100	0	2,100	3	2,095	1	2,899	3	2,896	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		131				169				212				316									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		28,037				25,313				31,937				31,875									
TOTAL ASSETS		532,959				514,801				551,167				539,620									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"

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	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	34,726	0	0	-2	0	0	33,567	0	0	-2	0	0	30,486	0	0	-2	0	0	26,402	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	130	0	0	0	0	0	264	0	0	0	0	0	290	0	0	0	0	0	265	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	232,340	15,095	4,878	-164	-334	-1,740	233,088	15,391	4,932	-154	-313	-1,681	236,627	14,843	4,850	-156	-323	-1,674	231,406	14,231	4,493	-137	-311	-1,526	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk
Nordea Bank Abp

	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 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	661	652	58	19	187	53							77	25	254	85								
Of which: General risk	0	0	46	16	125	37							63	19	170	62								
Of which: Specific risk	661	652	12	3	63	16							14	6	84	23								
Equities	415	371	8	4	36	18							7	2	48	14								
Of which: General risk	125	120	0	0	0	0							0	0	0	0								
Of which: Specific risk	180	159	8	4	36	18							7	2	48	14								
Foreign exchange risk	0	609	11	2	22	3							11	2	21	4								
Commodities risk	16	32	0	0	0	0							0	0	0	0								
Total	1,092	1,663	42	16	118	37	23	23	34	27	26	2,719	58	19	174	62	79	85	34	28	33	4,388		
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	678	714	87	27	312	84							68	18	222	54								
Of which: General risk	0	0	69	22	255	71							50	15	175	45								
Of which: Specific risk	678	709	18	5	57	13							18	3	46	10								
Equities	346	319	9	3	42	13							9	3	36	9								
Of which: General risk	89	87	0	0	0	0							0	0	0	0								
Of which: Specific risk	148	141	9	3	42	13							9	3	36	9								
Foreign exchange risk	1,418	423	13	1	26	4							10	3	21	7								
Commodities risk	20	16	0	0	0	0							0	0	0	0								
Total	2,463	1,472	62	19	228	65	55	37	38	27	28	4,790	47	15	163	38	40	44	41	25	20	3,693		

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 30/09/2018				As of 31/12/2018			
		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	2,178	2,202	122		77,893	80,772	601	
	Regional governments or local authorities	116	114	8		9,763	6,115	86	
	Public sector entities	22	35	3		105	67	2	
	Multilateral Development Banks	0	0	0		2,096	2,105	0	
	International Organisations	0	0	0		322	322	0	
	Institutions	3,336	3,317	170		2,439	2,424	197	
	Corporates	5,614	3,189	3,138		5,271	3,974	3,904	
	of which: SME	975	849	799		2,615	1,889	1,819	
	Retail	6,956	4,624	3,291		6,175	4,559	3,243	
	of which: SME	1,578	1,375	854		1,590	1,382	860	
	Secured by mortgages on immovable property	3,132	3,006	1,051		2,810	2,791	984	
	of which: SME	16	15	4		72	71	26	
	Exposures in default	468	326	407	136	412	279	344	125
	Items associated with particularly high risk	548	535	803		550	541	811	
	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	1,079	1,077	2,499		1,124	1,124	2,472		
Other exposures	959	958	627		1,031	1,030	640		
Standardised Total²	24,410	19,383	12,117	190	109,993	106,104	13,283	176	

⁽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 unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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	9	22		6,121	6,391	14	
	Regional governments or local authorities	0	0	0		2,379	1,618	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	3	3	1		3	3	1	
	Corporates	149	89	88		1,774	1,111	1,092	
	of which: SME	4	4	3		3	3	993	
	Retail	1,280	919	686		1,601	1,012	920	
	of which: SME	85	79	56		1,300	920	685	
	Secured by mortgages on immovable property	1	1	0		97	89	62	
	of which: SME	0	0	0		96	96	42	
	Exposures in default	11	3	3	8	10	3	3	7
	Items associated with particularly high risk	65	65	98		64	64	96	
	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	38	38	48		50	50	62		
Other exposures	37	37	37		35	35	35		
Standardised Total²				12				11	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ 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 30/09/2018				As of 31/12/2018			
		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	54	54	74		10,276	10,280	16	
	Regional governments or local authorities	0	0	0		5,988	2,821	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	413	409	9		189	188	4	
	Corporates	35	37	37		28	30	30	
	of which: SME	0	0	0		0	0	0	
	Retail	2,358	1,362	986		2,355	1,380	999	
	of which: SME	469	419	279		477	444	296	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	6	0	7	5	8	0
	Items associated with particularly high risk	25	25	37		24	24	36	
	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	756	756	1,913		17	17	25		
Other exposures	48	47	39		120	119	53		
Standardised Total²				3				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 30/09/2018				As of 31/12/2018			
		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	19	20		28,474	31,014	330	
	Regional governments or local authorities	0	0	0		825	1,130	0	
	Public sector entities	0	0	0		100	50	0	
	Multilateral Development Banks	0	0	0		234	234	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	3	1	
	Corporates	12	6	6		10	4	3	
	of which: SME	2	0	0		2	0	0	
	Retail	4	3	2		3	2	2	
	of which: SME	2	1	1		1	1	0	
	Secured by mortgages on immovable property	7	7	3		7	7	3	
	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	4	4	6		4	4	6	
	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	22	22	22		716	716	1,803		
Other exposures	33	33	33		46	46	40		
Standardised Total²				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 30/09/2018				As of 31/12/2018			
		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	0	0	0		2,755	2,962	0	
	Regional governments or local authorities	0	0	0		413	389	78	
	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	68	68	19		67	67	21	
	Corporates	2	3	3		5	6	6	
	of which: SME	0	1	1		0	1	1	
	Retail	1,091	1,079	790		1,051	1,043	763	
	of which: SME	202	197	128		201	197	128	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	7	8	8	17	9	10	9
	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	219	218	472		241	241	482		
Other exposures	487	487	302		503	503	312		
Standardised Total ²				15				11	

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

⁽²⁾ 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 30/09/2018				As of 31/12/2018			
		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	0	0	0		21,954	21,954	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		5	10	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		5	1	1	
	of which: SME	4	1	1		4	1	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	122	122	183		129	128	193	
	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	4	4	4		4	4	4		
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 30/09/2018				As of 31/12/2018			
		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	0	0	0		295	309	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	1,836	1,836	99		990	990	83	
	Corporates	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	2	1		5	2	1	
	of which: SME	3	1	1		3	1	0	
	Secured by mortgages on immovable property	0	0	0		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	132	132	198		137	137	206	
	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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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	0	0	0		4,510	4,439	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		214	214	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	163	162	3		254	254	5	
	Corporates	5	5	5		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	5	3	2		5	2	2	
	of which: SME	2	2	2		4	2	1	
	Secured by mortgages on immovable property	2	2	1		2	2	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	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		6	6	6		
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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank Abp

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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, %)									
FRANCE	Central governments or central banks	0	8	0		197	206	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	551	538	11		447	434	9	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	1	0	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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, %)									
LUXEMBOURG	Central governments or central banks	796	796	0		426	524	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		1,644	1,647	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	33	7		319	317	63	
	Corporates	2,332	485	485		273	185	185	
	of which: SME	0	0	0		0	0	0	
	Retail	793	33	25		49	18	14	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	549	437	153		135	129	45	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	10	10	0	2	2	2	0
	Items associated with particularly high risk	48	48	72		46	46	69	
	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	27	27	27		84	84	84		
Other exposures	79	79	42		63	63	35		
Standardised Total ²				4				8	

⁽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 30/09/2018				As of 31/12/2018			
		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, %)									
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	85	85	128		84	84	126	
	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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	78,552	81,358	447		73,443	76,207	477	
	Regional governments or local authorities	10,353	6,616	85		10,114	6,562	78	
	Public sector entities	117	64	4		100	50	0	
	Multilateral Development Banks	2,132	2,139	0		1,443	1,451	0	
	International Organisations	476	476	0		313	313	0	
	Institutions	3,977	3,972	257		5,013	5,014	297	
	Corporates	5,079	3,936	3,896		2,226	1,602	1,585	
	of which: SME	2,542	1,880	1,840		1,945	1,267	1,249	
	Retail	7,811	6,454	4,634		6,181	5,058	3,735	
	of which: SME	1,774	1,554	963		858	745	500	
	Secured by mortgages on immovable property	7,256	6,766	2,381		4,628	4,142	1,459	
	of which: SME	99	96	35		67	66	26	
	Exposures in default	479	334	411	131	128	73	94	54
	Items associated with particularly high risk	555	547	820		800	591	886	
	Covered bonds	416	416	42		417	417	42	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		436	299	299	
Equity	1,209	1,209	2,594		2,312	2,312	5,251		
Other exposures	1,063	1,061	723		905	904	675		
Standardised Total ²	119,474	115,346	16,293	202	108,460	104,996	14,877	81	

(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 unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	8,609	8,828	14		8,070	8,363	14	
	Regional governments or local authorities	2,745	1,598	0		2,255	1,718	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	3	3	1		0	0	0	
	Corporates	1,723	1,124	1,104		1,685	1,107	1,089	
	of which: SME	1,571	1,033	1,014		1,557	1,021	1,004	
	Retail	1,353	939	699		1,376	962	717	
	of which: SME	117	91	63		114	92	64	
	Secured by mortgages on immovable property	99	99	43		100	100	45	
	of which: SME	60	60	24		61	61	24	
	Exposures in default	11	3	3	8	13	3	3	9
	Items associated with particularly high risk	69	69	104		86	68	97	
	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	12	12	19		0	0	0		
Other exposures	46	46	46		36	36	36		
Standardised Total ²				12				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 31/03/2019				As of 30/06/2019			
		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	7,505	7,524	14		7,919	7,948	15	
	Regional governments or local authorities	6,108	3,211	0		6,290	2,971	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	294	294	6		265	265	9	
	Corporates	33	36	36		29	28	28	
	of which: SME	0	0	0		0	0	0	
	Retail	2,315	1,817	1,328		2,285	1,809	1,322	
	of which: SME	470	440	295		471	441	296	
	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	4	6	0	5	4	6	0
	Items associated with particularly high risk	28	28	42		47	37	55	
	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	97	97	105		124	124	124		
Other exposures	175	174	136		190	189	152		
Standardised Total ²				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 31/03/2019				As of 30/06/2019			
		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	28,361	30,888	205		23,890	26,369	221	
	Regional governments or local authorities	910	1,224	0		1,030	1,341	0	
	Public sector entities	100	50	0		100	50	0	
	Multilateral Development Banks	222	222	0		265	265	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	6	1		1	3	1	
	Corporates	10	8	8		3	3	3	
	of which: SME	2	0	0		0	0	0	
	Retail	16	15	6		2	1	1	
	of which: SME	2	1	1		1	1	1	
	Secured by mortgages on immovable property	113	113	32		0	4	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	5	5	8		123	59	94	
	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		77	38	38	
Equity	702	702	1,805		1,779	1,779	4,470		
Other exposures	47	47	41		45	45	39		
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 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
NORWAY	Central governments or central banks	2,224	2,308	5		2,782	2,825	5	
	Regional governments or local authorities	429	423	76		437	431	77	
	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	110	109	32		27	27	9	
	Corporates	298	249	249		292	250	250	
	of which: SME	23	20	20		288	246	246	
	Retail	2,471	2,271	1,685		2,449	2,270	1,684	
	of which: SME	212	202	133		214	204	134	
	Secured by mortgages on immovable property	4,305	3,841	1,344		4,397	3,912	1,369	
	of which: SME	6	5	2		6	5	2	
	Exposures in default	91	57	73	34	109	65	84	44
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	416	416	42		417	417	42	
	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	281	281	548		287	287	536		
Other exposures	579	579	379		597	597	410		
Standardised Total ²				51				62	

(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 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	24,387	24,387	0		24,239	24,239	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	8	0		3	8	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	6	2	1		6	2	1	
	of which: SME	5	1	1		5	1	1	
	Secured by mortgages on immovable property	2	2	1		2	2	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	130	130	195		118	99	148	
	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		144	103	103		
Equity	4	4	4		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 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	552	567	0		752	766	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	862	862	128		1,049	1,049	176	
	Corporates	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	2		5	2	1	
	of which: SME	5	1	1		4	1	0	
	Secured by mortgages on immovable property	8	7	3		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	136	136	204		228	182	273	
	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		53	37	37		
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 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
GERMANY	Central governments or central banks	3,333	3,313	0		3,703	3,679	0	
	Regional governments or local authorities	0	0	0		100	100	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	170	170	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	403	402	8		240	240	5	
	Corporates	7	7	7		6	6	6	
	of which: SME	1	1	1		0	0	0	
	Retail	5	3	2		6	3	2	
	of which: SME	5	2	2		6	3	2	
	Secured by mortgages on immovable property	3	3	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	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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nordea Bank Abp

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
FRANCE	Central governments or central banks	156	156	0		133	133	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	2,103	2,102	44		3,234	3,234	65	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		0	0	0	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	245	354	0		97	225	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,735	1,738	0		1,175	1,178	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	141	140	28		157	157	31	
	Corporates	222	202	202		191	190	190	
	of which: SME	0	0	0		0	0	0	
	Retail	26	6	5		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	129	125	57		119	115	40	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	1	1	0
	Items associated with particularly high risk	46	46	70		60	28	42	
	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		99	79	79		
Equity	102	102	102		103	103	103		
Other exposures	13	13	13		5	5	5		
Standardised Total ²				6				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 31/03/2019				As of 30/06/2019			
		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
(m€ 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	80	80	121		114	95	142	
	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		22	16	16		
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.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		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			
Consolidated data	Central banks and central governments	87,440	0	85,089	2,071	0	5	0	0	0	0	0	0
	Institutions	45,719	0	44,238	6,137	0	13	42,822	0	41,309	5,953	0	2
	Corporates	175,551	4,593	142,924	53,612	4,752	1,717	172,479	4,482	140,365	71,868	3,743	1,646
	Corporates - Of Which: Specialised Lending	382	34	283	212	40	4	362	28	265	203	15	6
	Corporates - Of Which: SME	58,615	1,911	56,374	17,527	2,015	739	55,565	1,914	54,165	24,291	1,805	697
	Retail	190,377	2,227	181,024	21,851	4,735	506	187,753	2,166	177,527	25,979	4,564	697
	Retail - Secured on real estate property	150,976	1,315	147,184	12,405	2,266	102	149,220	1,272	145,827	17,118	2,201	112
	Retail - Secured on real estate property - Of Which: SME	1,253	31	1,165	248	63	3	1,227	30	1,142	240	62	4
	Retail - Secured on real estate property - Of Which: non-SME	149,723	1,284	146,020	12,157	2,203	99	147,994	1,242	144,685	16,878	2,139	108
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	39,401	913	33,840	9,447	2,469	404	38,533	894	31,625	8,861	2,363	406
	Retail - Other Retail - Of Which: SME	2,052	126	1,782	903	348	33	2,054	125	1,693	824	315	34
	Retail - Other Retail - Of Which: non-SME	37,349	787	32,058	8,544	2,121	370	36,478	769	29,932	8,037	2,049	372
	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 ²				86,046						105,987			

(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 unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		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			
DENMARK	Central banks and central governments	10,367	0	9,526	266	0	2	0	0	0	0	0	0
	Institutions	18,259	0	18,128	1,681	0	1	18,862	0	18,730	1,842	0	1
	Corporates	43,148	1,660	37,638	14,058	1,954	589	41,003	1,616	35,985	15,583	1,405	608
	Corporates - Of Which: Specialised Lending	8	0	8	0	0	0	8	0	8	3	0	0
	Corporates - Of Which: SME	19,901	1,259	20,016	6,898	1,438	397	17,461	1,223	17,899	7,280	1,192	374
	Retail	52,958	854	51,416	7,323	1,474	266	52,217	802	50,820	8,625	1,374	259
	Retail - Secured on real estate property	41,697	551	41,579	4,786	874	32	41,671	516	41,550	6,220	815	29
	Retail - Secured on real estate property - Of Which: SME	100	3	95	19	3	1	100	2	95	19	3	1
	Retail - Secured on real estate property - Of Which: non-SME	41,597	549	41,485	4,768	871	31	41,572	514	41,455	6,202	812	29
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,261	303	9,836	2,537	601	235	10,545	285	9,270	2,404	559	229
	Retail - Other Retail - Of Which: SME	857	17	223	77	24	13	237	16	197	67	20	12
	Retail - Other Retail - Of Which: non-SME	11,055	286	9,614	2,460	576	222	10,309	269	9,074	2,337	538	217
	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 30/09/2018					As of 31/12/2018						
		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			
SWEDEN	Central banks and central governments	14,614	0	11,810	433	0	0	0	0	0	0	0	0
	Institutions	10,976	0	10,371	1,026	0	11	10,404	0	9,788	1,081	0	0
	Corporates	37,839	205	30,286	9,613	235	150	37,406	183	29,928	14,344	249	52
	Corporates - Of Which: Specialised Lending	11	0	11	0	0	0	11	0	11	0	0	0
	Corporates - Of Which: SME	11,774	40	11,680	2,513	71	21	11,947	52	11,909	3,773	70	24
	Retail	54,625	136	54,236	2,824	377	25	54,636	139	54,236	2,787	373	28
	Retail - Secured on real estate property	48,968	62	48,918	1,626	80	5	49,027	68	48,980	1,619	87	6
	Retail - Secured on real estate property - Of Which: SME	118	1	113	24	1	0	113	1	109	23	2	0
	Retail - Secured on real estate property - Of Which: non-SME	48,850	62	48,804	1,603	79	5	48,914	67	48,871	1,595	85	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,657	74	5,319	1,198	297	20	5,609	71	5,256	1,168	286	22
	Retail - Other Retail - Of Which: SME	364	5	282	114	17	2	356	4	270	109	15	2
	Retail - Other Retail - Of Which: non-SME	5,293	69	5,037	1,084	281	17	5,254	67	4,986	1,059	271	20
	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 30/09/2018					As of 31/12/2018						
		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			
FINLAND	Central banks and central governments	25,373	0	26,573	375	0	2	0	0	0	0	0	0
	Institutions	195	0	188	42	0	0	308	0	264	130	0	0
	Corporates	31,103	581	24,547	8,912	341	306	31,552	558	25,165	11,515	326	277
	Corporates - Of Which: Specialised Lending	195	0	115	50	0	0	194	0	118	70	0	0
	Corporates - Of Which: SME	12,874	359	11,380	3,646	289	190	12,542	370	11,173	4,935	279	173
	Retail	44,754	1,064	41,556	7,955	2,498	191	44,531	1,061	39,887	7,512	2,450	197
	Retail - Secured on real estate property	28,911	584	28,743	3,603	1,058	59	28,581	575	28,423	3,542	1,051	66
	Retail - Secured on real estate property - Of Which: SME	985	26	909	191	56	3	962	24	890	182	52	3
	Retail - Secured on real estate property - Of Which: non-SME	27,925	558	27,835	3,412	1,002	56	27,619	551	27,533	3,360	999	64
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,943	480	12,813	4,352	1,440	132	15,950	486	11,464	3,970	1,398	131
	Retail - Other Retail - Of Which: SME	1,051	97	1,000	383	283	17	1,076	99	952	523	257	18
	Retail - Other Retail - Of Which: non-SME	14,792	383	11,813	3,769	1,157	115	14,875	387	10,513	3,448	1,141	113
	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 30/09/2018					As of 31/12/2018						
		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			
NORWAY	Central banks and central governments	2,252	0	2,500	96	0	0	0	0	0	0	0	0
	Institutions	6,340	0	6,351	439	0	0	5,829	0	5,849	325	0	0
	Corporates	34,360	992	27,609	11,035	1,031	333	32,772	924	26,308	16,636	748	303
	Corporates - Of Which: Specialised Lending	51	26	39	58	40	1	32	20	20	24	12	1
	Corporates - Of Which: SME	11,517	204	10,572	3,551	178	106	11,183	258	10,351	6,768	232	122
	Retail	36,159	137	32,075	3,481	314	21	34,545	130	30,862	6,797	300	26
	Retail - Secured on real estate property	30,128	99	26,679	2,273	224	7	28,689	96	25,629	5,608	218	8
	Retail - Secured on real estate property - Of Which: SME	50	2	48	14	4	0	51	2	48	15	5	0
	Retail - Secured on real estate property - Of Which: non-SME	30,077	97	26,631	2,259	220	7	28,638	93	25,581	5,593	212	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,031	39	5,397	1,208	90	14	5,856	35	5,233	1,189	83	17
	Retail - Other Retail - Of Which: SME	265	6	224	103	24	1	273	6	228	103	22	2
	Retail - Other Retail - Of Which: non-SME	5,766	33	5,172	1,105	66	13	5,583	29	5,005	1,085	61	15
	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

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		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
UNITED STATES	Central banks and central governments	26,844	0	26,842	464	0	0	0	0	0	
	Institutions	1,402	0	1,318	416	0	0	636	0	561	
	Corporates	3,471	4	2,074	602	16	9	4,105	4	2,248	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	40	3	54	30	14	0	41	3	51	
	Retail	222	6	210	31	11	0	214	5	201	
	Retail - Secured on real estate property	166	4	166	17	6	0	168	3	168	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	166	4	166	17	6	0	168	3	168	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	56	2	44	15	5	0	46	2	33	
	Retail - Other Retail - Of Which: SME	5	0	2	1	0	0	4	1	1	
	Retail - Other Retail - Of Which: non-SME	50	2	42	14	5	0	42	2	32	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
UNITED KINGDOM	Central banks and central governments	626	0	641	5	0	0	0	0	0	
	Institutions	2,591	0	2,527	771	0	0	2,232	0	2,174	
	Corporates	2,476	166	1,881	677	137	59	2,342	168	1,608	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	135	2	221	61	7	0	89	2	163	
	Retail	272	4	256	36	8	0	260	3	233	
	Retail - Secured on real estate property	194	2	193	16	4	0	185	2	184	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	194	2	193	16	4	0	185	2	184	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	78	2	63	19	4	0	76	1	49	
	Retail - Other Retail - Of Which: SME	11	0	4	2	0	0	10	0	3	
	Retail - Other Retail - Of Which: non-SME	67	2	59	17	4	0	66	1	46	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
GERMANY	Central banks and central governments	3,710	0	3,640	136	0	0	0	0	0	
	Institutions	817	0	803	369	0	0	624	0	616	
	Corporates	1,609	5	948	402	12	1	1,646	5	949	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	84	3	74	44	11	0	85	3	75	
	Retail	159	2	142	23	4	0	155	2	132	
	Retail - Secured on real estate property	104	1	104	9	1	0	101	1	101	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	104	1	104	9	1	0	101	1	101	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	55	1	38	14	3	0	53	1	32	
	Retail - Other Retail - Of Which: SME	15	0	6	3	0	0	15	0	4	
	Retail - Other Retail - Of Which: non-SME	39	1	32	11	3	0	38	1	28	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
FRANCE	Central banks and central governments	194	0	194	7	0	0	0	0	0	
	Institutions	856	0	854	192	0	0	1,010	0	1,008	
	Corporates	354	7	217	110	0	4	387	7	243	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	0	
	Retail	78	1	70	9	1	0	75	1	65	
	Retail - Secured on real estate property	51	1	51	4	1	0	48	1	48	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	51	1	51	4	1	0	48	1	48	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	26	1	19	5	0	0	27	1	17	
	Retail - Other Retail - Of Which: SME	7	0	2	1	0	0	8	0	3	
	Retail - Other Retail - Of Which: non-SME	19	1	17	4	0	0	18	1	15	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
LUXEMBOURG	Central banks and central governments	1,653	0	1,738	57	0	0	0	0	0	
	Institutions	269	0	266	79	0	0	82	0	78	
	Corporates	1,554	0	1,371	424	0	0	1,801	0	1,568	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	293	0	286	71	0	0	268	0	262	
	Retail	52	1	53	7	2	0	52	1	49	
	Retail - Secured on real estate property	39	0	39	3	0	0	39	0	39	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	39	0	39	3	0	0	39	0	39	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	13	0	11	4	1	0	13	0	10	
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	1	
	Retail - Other Retail - Of Which: non-SME	12	0	10	3	1	0	11	0	9	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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			
JERSEY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	5	0	5	8	0	0	0	0	0	
	Corporates	2,446	0	2,224	415	0	0	2,626	0	2,435	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	544	0	511	75	0	0	526	0	499	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

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		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	39,070	0	37,566	6,130	0	38,216	0	36,453
	Corporates	178,221	4,364	145,105	73,978	3,526	1,612	181,061	4,345
	Corporates - Of Which: Specialised Lending	315	14	215	122	8	0	274	13
	Corporates - Of Which: SME	55,576	1,830	54,901	24,115	1,536	688	55,861	1,706
	Retail	187,229	2,165	176,118	26,004	4,603	544	189,607	2,172
	Retail - Secured on real estate property	146,923	1,260	144,194	17,136	2,179	101	148,263	1,235
	Retail - Secured on real estate property - Of Which: SME	1,238	28	1,156	236	57	2	1,223	25
	Retail - Secured on real estate property - Of Which: non-SME	145,685	1,232	143,038	16,900	2,122	98	147,040	1,210
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	40,306	905	31,924	8,867	2,424	444	41,344	937
	Retail - Other Retail - Of Which: SME	2,008	130	1,663	833	332	33	2,007	132
	Retail - Other Retail - Of Which: non-SME	38,298	774	30,261	8,034	2,092	410	39,338	805
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	4,508	0	0	0	3,470
IRB Total ²				110,619				111,405	

(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 unlike in the previous Transparency exercises' results.

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	13,800	0	13,663	1,564	0	14,647	0	14,482
	Corporates	43,197	1,498	37,401	16,063	1,272	551	44,004	1,398
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,191	1,141	17,848	7,011	1,022	355	16,442	1,052
	Retail	51,687	762	50,390	8,559	1,335	258	51,857	742
	Retail - Secured on real estate property	42,048	491	41,929	6,281	771	25	42,035	476
	Retail - Secured on real estate property - Of Which: SME	114	2	109	23	2	0	113	2
	Retail - Secured on real estate property - Of Which: non-SME	41,935	489	41,821	6,258	769	25	41,922	474
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,639	271	8,461	2,278	564	232	9,822	266
	Retail - Other Retail - Of Which: SME	216	16	180	68	23	12	211	15
	Retail - Other Retail - Of Which: non-SME	9,423	255	8,281	2,210	541	220	9,611	251
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	10,536	0	10,147	1,310	0	7,805	0	7,505
	Corporates	38,499	170	31,278	15,143	270	55	39,132	267
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,130	40	12,619	4,039	46	33	12,611	40
	Retail	52,295	150	51,903	2,729	391	36	53,216	142
	Retail - Secured on real estate property	46,860	77	46,815	1,592	102	6	47,819	72
	Retail - Secured on real estate property - Of Which: SME	111	1	107	22	2	0	113	1
	Retail - Secured on real estate property - Of Which: non-SME	46,749	76	46,708	1,570	101	6	47,706	71
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,435	73	5,088	1,137	289	30	5,397	71
	Retail - Other Retail - Of Which: SME	350	5	269	112	18	3	350	4
	Retail - Other Retail - Of Which: non-SME	5,084	68	4,818	1,025	271	27	5,047	67
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	285	0	240	118	0	329	0	271
	Corporates	31,719	574	25,098	11,411	293	300	32,630	596
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,441	376	11,004	4,705	247	183	12,941	410
	Retail	45,085	1,081	39,815	7,460	2,492	214	45,792	1,119
	Retail - Secured on real estate property	28,863	583	28,704	3,555	1,064	60	28,894	582
	Retail - Secured on real estate property - Of Which: SME	955	23	885	174	48	2	940	21
	Retail - Secured on real estate property - Of Which: non-SME	27,908	560	27,820	3,380	1,016	58	27,954	560
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,221	498	11,111	3,906	1,428	155	16,897	537
	Retail - Other Retail - Of Which: SME	1,074	104	951	528	269	16	1,091	108
	Retail - Other Retail - Of Which: non-SME	15,147	395	10,159	3,378	1,159	138	15,807	430
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 31/03/2019				As of 30/06/2019			
		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
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	6,368	0	6,368	463	0	5,785	0	5,801
	Corporates	34,238	942	27,776	17,605	728	301	34,593	819
	Corporates - Of Which: Specialised Lending	62	14	43	32	8	0	62	13
	Corporates - Of Which: SME	11,397	264	10,715	6,947	192	112	11,364	194
	Retail	36,336	140	32,363	6,997	321	27	36,952	139
	Retail - Secured on real estate property	27,910	94	25,509	5,582	214	9	28,280	92
	Retail - Secured on real estate property - Of Which: SME	58	2	55	17	5	0	57	1
	Retail - Secured on real estate property - Of Which: non-SME	27,852	92	25,453	5,565	209	8	28,223	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,426	46	6,854	1,415	107	19	8,672	47
	Retail - Other Retail - Of Which: SME	255	6	213	102	22	2	248	6
	Retail - Other Retail - Of Which: non-SME	8,171	41	6,641	1,313	84	17	8,424	41
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 31/03/2019				As of 30/06/2019			
		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	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,124	0	874	301	0	0	831	245
	Corporates	3,958	4	2,043	736	17	1	3,785	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	3	52	34	15	0	53	3
	Retail	214	5	199	29	10	1	215	4
	Retail - Secured on real estate property	167	3	167	18	5	0	164	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	167	3	167	18	5	0	164	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	47	2	33	11	5	1	51	2
	Retail - Other Retail - Of Which: SME	5	0	2	1	0	0	4	1
	Retail - Other Retail - Of Which: non-SME	42	2	31	11	5	1	47	2
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,285	0	2,229	715	0	0	2,064	751
	Corporates	2,668	163	1,990	1,002	125	48	2,564	161
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	94	1	160	51	0	0	89	2
	Retail	260	3	234	34	6	1	253	3
	Retail - Secured on real estate property	179	2	179	16	3	0	180	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	179	2	179	16	3	0	180	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	81	1	55	18	3	1	73	1
	Retail - Other Retail - Of Which: SME	9	0	3	2	0	0	10	0
	Retail - Other Retail - Of Which: non-SME	72	1	52	16	3	1	63	1
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	905	0	887	414	0	0	782	401
	Corporates	1,656	5	1,005	551	13	1	1,671	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	83	3	74	50	12	0	77	3
	Retail	153	2	132	23	5	1	151	2
	Retail - Secured on real estate property	96	1	96	10	2	0	99	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	96	1	96	10	2	0	99	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	1	36	13	3	1	53	1
	Retail - Other Retail - Of Which: SME	15	0	6	3	0	0	15	0
	Retail - Other Retail - Of Which: non-SME	41	1	30	10	3	1	38	1
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	867	0	866	246	0	0	805	271
	Corporates	441	7	308	229	4	4	434	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	2	0
	Retail	76	1	66	10	1	1	72	1
	Retail - Secured on real estate property	49	0	49	5	1	0	47	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49	0	49	5	1	0	47	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	1	18	5	0	1	25	1
	Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	7	0
	Retail - Other Retail - Of Which: non-SME	19	1	15	4	0	1	18	1
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	164	0	163	31	0	0	167	31
	Corporates	1,690	0	1,483	595	0	0	1,930	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	277	0	258	85	0	0	278	0
	Retail	52	0	49	7	1	0	48	6
	Retail - Secured on real estate property	39	0	38	3	0	0	37	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	0	38	3	0	0	37	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	0	11	4	1	0	11	3
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0
	Retail - Other Retail - Of Which: non-SME	12	0	9	3	1	0	9	3
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		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	
JERSEY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	3,052	0	2,785	962	0	0	3,395	945
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	538	0	533	90	0	0	538	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2018

		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	415	0	0	0
[3M - 1Y [		3	3	3	0	0	0	6	0	-63	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	23	0	-52	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	2	0	-12	0	0	0	0	0
[3Y - 5Y [		3	3	3	0	0	0	9	0	-7	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	3	0	-25	0	38	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		8	8	8	0	0	0	43	0	-159	453	0	0	0	0
[0 - 3M [	Belgium	1	1	1	0	0	0	4	59	-20	66	0	0	0	0
[3M - 1Y [		1	1	1	0	0	0	4	0	-9	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	21	0	-8	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	19	0	-10	0	0	0	0	0
[3Y - 5Y [		11	11	11	0	0	0	70	700	-49	700	0	0	0	0
[5Y - 10Y [		1	1	1	0	0	0	19	50	-21	175	0	0	0	0
[10Y - more		10	10	10	0	0	0	166	201	-55	0	0	0	0	0
Total		24	24	24	0	0	303	1,011	-173	941	0	0	0	0	0
[0 - 3M [	Bulgaria														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	1	0	-1	0	0	0	0	0
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	-3	0	0	0	0	0
[0 - 3M [	Denmark	23,368	23,368	17,333	0	3,989	0	562	310	-302	63	501	0	0	0
[3M - 1Y [		2,431	2,431	2,418	0	13	0	280	100	-280	210	480	0	0	0
[1Y - 2Y [		1,686	1,686	1,673	0	12	0	188	0	-340	124	0	0	0	0
[2Y - 3Y [		1,023	1,023	1,023	0	3	0	314	223	-352	336	18	0	0	0
[3Y - 5Y [		4,121	4,121	4,121	0	0	0	99	0	-3,882	206	0	0	0	0
[5Y - 10Y [		863	863	861	0	0	0	1,036	0	-1,497	309	0	0	0	0
[10Y - more		612	612	592	0	3	0	2,302	0	-4,174	0	0	0	0	0
Total		34,103	34,103	27,969	0	4,021	4,780	633	-10,826	1,247	999	0	0	20	
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	2	0	-3	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	2	0	-1	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	17	0	0	0	0	0	0	0
Total		0	0	0	0	0	27	0	-5	0	0	0	0	0	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	677	677	356	0	0	0	321	128	918	-127	322	229	0			
[3M - 1Y [		506	506	117	0	0	0	280	66	1,041	-109	2,022	101	0		
[1Y - 2Y [		547	547	193	0	0	0	74	153	1,016	-200	2,993	25	0		
[2Y - 3Y [		87	87	34	0	0	0	32	179	1,812	-217	2,196	1	0		
[3Y - 5Y [		692	692	250	0	0	0	39	335	2,318	-349	5,713	46	0		
[5Y - 10Y [		313	313	67	0	0	0	246	731	10,059	-1,464	11,816	70	0		
[10Y - more		46	46	0	0	0	0	46	436	3,865	-191	2,394	2	0				
Total		2,870	2,870	1,017	0	0	0	1,038	2,029	21,028	-2,657	27,455	474	0	0	0	348	
[0 - 3M [France	1,673	1,673	1,629	0	0	0	0	208	0	-226	0	0	0			
[3M - 1Y [40	40	19	0	0	0	0	188	0	-177	0	0	0			
[1Y - 2Y [	150		150	85	0	0	0	0	196	0	-160	0	0	0			
[2Y - 3Y [	57		57	57	0	0	0	0	256	0	-187	0	0	0			
[3Y - 5Y [	0		0	0	0	0	0	0	191	0	-254	0	0	0			
[5Y - 10Y [	14		14	14	0	0	0	0	398	0	-625	0	0	0			
[10Y - more	0	0	0	0	0	0	0	1,135	0	-2,101	0	0	0					
Total	1,934	1,934	1,803	0	0	0	0	2,574	0	-3,730	0	0	0	0	0	0		
[0 - 3M [	Germany	2,879	2,879	1,484	0	0	0	3	153	0	-85	0	100	0			
[3M - 1Y [		486	486	167	0	0	0	0	123	0	-291	0	0	0		
[1Y - 2Y [		560	560	25	0	0	0	0	350	0	-328	0	0	0		
[2Y - 3Y [		341	341	0	0	0	0	0	175	0	-302	0	0	0		
[3Y - 5Y [		513	513	0	0	0	0	0	444	0	-326	0	0	0		
[5Y - 10Y [		241	241	88	0	0	0	0	492	0	-368	200	0	0		
[10Y - more	0	0	0	0	0	0	0	1,218	0	-1,228	0	0	0					
Total	5,018	5,018	1,765	0	0	0	3	2,954	0	-2,927	200	100	0	0	0	0		
[0 - 3M [	Croatia	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	0	0		
[0 - 3M [	Greece	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 [		3	3	3	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	3	3	3	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			
[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	0	0		
[0 - 3M [	Ireland	0	0	0	0	0	0	0	5	0	-6	0	0	0			
[3M - 1Y [		0	0	0	0	0	0	0	0	0	-6	0	0	0		
[1Y - 2Y [		1	1	1	0	0	0	0	7	0	-1	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	3	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		1	1	1	0	0	0	0	2	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	1	1	1	0	0	0	0	17	0	-14	0	0	0	0	0	0		
[0 - 3M [	Italy	1	0	1	0	0	0	0	6	0	-6	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	23	0	-38	0	0	0		
[3Y - 5Y [		2	2	2	0	0	0	0	76	0	-59	0	0	0		
[5Y - 10Y [		1	1	1	0	0	0	0	47	0	-21	0	0	0		
[10Y - more	0	0	0	0	0	0	0	173	0	-225	0	0	0					
Total	4	3	4	0	0	0	0	325	0	-350	0	0	0	0	0	0		
[0 - 3M [	Latvia	0	0	0	0	0	0	0	1	0	-3	120	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	2	0	-18	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	1	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	8	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	13	0	-23	120	0	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2018

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 [		0	0	0	0	0	0	0	-5	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	10	60	-3	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	4	0	-10	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	20	50	-1	0	0	0	0	
[3Y - 5Y [		3	3	0	0	0	15	0	-15	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	52	0	-35	0	0	0	0	
[10Y - more		1	1	0	0	0	94	0	-86	0	0	0	0	
Total		4	3	4	0	0	216	111	-155	0	0	0	0	4
[0 - 3M [	Sweden	7,837	7,837	1,881	0	0	4,454	574	4,248	-906	9,343	3,012	0	
[3M - 1Y [		750	750	196	0	0	175	246	12,407	-985	13,668	630	0	
[1Y - 2Y [		2,325	2,325	750	37	0	147	297	817	-252	1,556	190	0	
[2Y - 3Y [		880	880	456	0	0	190	281	873	-528	469	75	0	
[3Y - 5Y [		1,722	1,722	134	99	0	154	520	1,980	-423	872	195	0	
[5Y - 10Y [		306	306	0	0	0	41	712	2,704	-510	1,149	0	0	
[10Y - more	76	76	63	0	0	13	166	1,015	-108	308	0	0		
Total		13,895	13,895	3,479	136	5,175	2,796	24,044	-3,712	27,364	4,101	0	32	
[0 - 3M [	United Kingdom	1,765	1,765	190	0	0	1,638	3,049	-1,688	803	0	0	0	
[3M - 1Y [		190	190	0	0	0	911	481	-1,199	254	0	0	0	
[1Y - 2Y [		41	41	0	0	0	874	125	-705	0	0	0	0	
[2Y - 3Y [		10	10	0	0	0	761	128	-778	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	1,068	128	0	1,996	0	0	0	
[5Y - 10Y [		0	0	0	0	0	1,826	0	-1,408	0	0	0	0	
[10Y - more	5	5	0	0	0	5	5,513	-3,305	0	0	0	0		
Total		2,011	2,011	2,011	0	0	12,590	3,910	-7,087	1,057	0	0	0	
[0 - 3M [	Iceland	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	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	5	0	0	0	0	0	-2	0	0	0	
[3Y - 5Y [		8	8	8	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total		15	15	15	0	0	2	0	-2	0	0	0	0	
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	-2	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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		
Total		0	0	0	0	0	0	0	-2	0	0	0	0	
[0 - 3M [	Norway	455	455	441	0	0	14	1,067	1,678	-562	498	53	0	
[3M - 1Y [		461	461	222	0	0	14	264	516	-341	508	30	0	
[1Y - 2Y [		417	417	412	0	0	5	143	580	-528	290	1	0	
[2Y - 3Y [		453	453	176	0	0	5	233	848	-633	476	0	0	
[3Y - 5Y [		473	473	417	0	0	4	199	811	-368	314	0	0	
[5Y - 10Y [		458	458	175	0	0	1	389	1,362	-386	270	1	0	
[10Y - more	79	79	76	0	0	0	372	682	-72	12	0	0		
Total		2,797	2,797	1,920	0	45	2,667	6,478	-2,910	2,368	85	0	86	
[0 - 3M [	Australia	0	0	0	0	0	19	0	-11	0	0	0	0	
[3M - 1Y [		31	31	31	0	0	0	3	0	-4	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	10	0	-1	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	3	0	-4	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	5	0	-3	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	9	0	-5	0	0	0	
[10Y - more	0	0	0	0	0	0	5	0	-6	0	0	0		
Total		31	31	31	0	0	55	0	-33	0	0	0	0	
[0 - 3M [	Canada	19	19	15	0	0	0	45	0	-56	0	0	0	
[3M - 1Y [		15	15	15	0	0	0	10	0	-5	0	0	0	
[1Y - 2Y [		22	22	0	0	0	0	3	0	-4	0	0	0	
[2Y - 3Y [		59	59	0	0	0	0	0	0	-2	0	0	0	
[3Y - 5Y [		22	22	1	0	0	0	4	0	-2	0	0	0	
[5Y - 10Y [		42	42	0	0	0	0	5	0	-8	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	-14	0	0	0		
Total		180	180	16	0	0	67	0	-92	0	0	0	0	
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	-4	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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		
Total		1	1	1	0	0	10	0	-9	0	0	0	0	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [Japan	0	0	0	0	0	0	4	0	-3	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	1	0	0	0	4	0	-4	0	0	0	0	0	0	
[0 - 3M [	U.S.	3,460	3,459	0	0	0	0	16	0	-24	0	0	0	0	0
[3M - 1Y [		652	652	4	0	0	0	27	0	-26	0	0	0	0	0
[1Y - 2Y [		1,776	1,776	5	0	0	0	57	0	-54	0	0	0	0	0
[2Y - 3Y [		868	868	9	0	0	0	22	0	-23	0	0	0	0	0
[3Y - 5Y [		4,237	4,223	111	0	0	0	317	0	-439	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	6	6	6	0	0	0	0	0	0	0	0	0	0	0		
Total	10,999	10,985	135	0	0	0	1,077	0	-1,082	0	0	0	0	0	0	
[0 - 3M [	China	23	23	18	0	0	0	1,516	0	-1,647	0	311	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	1,796	-7	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	23	23	18	0	0	0	1,516	0	-1,647	0	311	0	0	0	3	
[0 - 3M [	Switzerland	0	0	0	0	0	0	193	0	-169	0	10	0	0	0
[3M - 1Y [		0	0	0	0	0	0	29	0	-69	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	11	0	-30	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	16	0	-7	0	0	0	0	0
[3Y - 5Y [		27	26	27	0	0	0	27	0	-3	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	5	0	-4	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	-16	0	0	0	0	0		
Total	28	27	28	0	0	0	281	0	-299	0	10	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	418	418	0	0	0	418	15	0	-25	0	7	0	0	0
[3M - 1Y [		103	103	0	0	0	103	4	0	-7	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	1	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	521	521	1	0	0	521	22	0	-34	0	7	0	0	0	105	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	25	1,171	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	25	1,171	0	0	0	0	0	0	37	
[0 - 3M [	Latin America and the Caribbean	41	41	41	0	0	0	2	0	-1	0	1	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	5	0	-19	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	6	0	-1	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	2	0	-2	0	0	0	0	0		
Total	43	43	43	0	0	0	18	0	-24	0	2	0	0	0	1	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 31/12/2018

		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)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [6	6	0	0	0	6	0	0	0	0	0	0	0	
[2Y - 3Y [4	4	0	0	0	4	0	0	0	0	0	0	0	
[3Y - 5Y [24	24	0	0	0	23	0	0	0	0	0	0	0	
[5Y - 10Y [178	177	0	0	0	177	3	0	-10	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	17	0	0		
Total		212	212	0	0	0	211	3	0	-20	0	17	0	70	
[0 - 3M [	Others	17	17	16	0	0	2	17	0	-2	0	1	0	
[3M - 1Y [		1	1	0	0	0	1	10	0	-3	0	0	0	
[1Y - 2Y [		37	37	16	0	0	21	12	0	-4	0	0	0	
[2Y - 3Y [		17	17	5	0	0	12	28	0	-7	0	0	0	
[3Y - 5Y [		46	46	10	0	0	36	9	0	-9	0	0	0	
[5Y - 10Y [		69	69	4	0	0	69	16	0	-2	0	28	0	
[10Y - more	5	5	0	0	0	0	12	0	-1	0	12	0			
Total		192	192	51	0	0	141	103	0	-27	0	41	0	18	

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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2019

		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 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 [	Austria	3	3	3	0	0	0	8	0	8	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	9	0	31	0	0	0	0	0
[1Y - 2Y [		1	1	1	0	0	0	18	0	17	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	9	0	5	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	7	0	12	0	0	0	0	0
[5Y - 10Y [		1	1	1	0	0	0	0	0	10	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	4	0	23	0	0	0	0	0
Total	5	5	5	0	0	0	56	0	105	0	0	0	0	0	
[0 - 3M [	Belgium	0	0	0	0	0	0	7	0	8	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	9	0	5	0	0	0	0	0
[1Y - 2Y [		168	168	168	0	0	0	24	0	3	0	0	0	0	0
[2Y - 3Y [		2	2	2	0	0	0	9	0	5	0	0	0	0	0
[3Y - 5Y [		6	6	6	0	0	0	65	0	51	0	0	0	0	0
[5Y - 10Y [		3	3	3	0	0	0	33	0	24	0	0	0	0	0
[10Y - more		2	2	2	0	0	0	186	0	74	0	0	0	0	0
Total	182	182	182	0	0	0	332	0	169	0	0	0	0	0	
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Denmark	27,445	27,445	18,675	0	0	5,783	346	0	383	0	589	0	0	0
[3M - 1Y [		6,021	6,021	5,896	0	0	125	270	0	330	0	103	0	0	0
[1Y - 2Y [		3,093	3,093	2,986	0	0	107	324	0	388	0	44	0	0	0
[2Y - 3Y [		7,643	7,643	7,643	0	0	1	300	0	612	0	0	0	0	0
[3Y - 5Y [		3,369	3,369	2,706	0	0	664	616	0	695	0	0	0	0	0
[5Y - 10Y [		815	815	233	0	0	580	1,786	0	1,908	0	0	0	0	0
[10Y - more		2,675	2,675	2,614	0	0	0	5,919	0	7,103	0	0	0	0	0
Total	51,061	51,060	40,751	0	0	7,260	9,558	0	11,419	0	737	0	0	18	
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	3	0	1	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	3	0	8	0	0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	1	0	1	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	4	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	20	0	0	0	0	0	0	0
Total	1	1	1	0	0	0	33	0	11	0	0	0	0	0	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	23,076	23,076	366	0	0	22,603	53	0	158	0	220	0			
[3M - 1Y [		1,035	1,035	741	0	0	27	146	0	150	0	123	0	
[1Y - 2Y [		231	231	181	0	0	50	148	0	221	0	0	0	
[2Y - 3Y [		598	598	309	0	0	80	127	0	69	0	0	0	
[3Y - 5Y [		260	259	122	0	0	126	460	0	896	0	63	0	
[5Y - 10Y [		630	630	273	0	0	144	1,289	0	1,584	0	68	0	
[10Y - more		469	469	158	0	0	100	753	0	279	0	2	0			
Total		26,299	26,298	2,151	0	0	23,130	2,976	0	3,356	0	478	0		231	
[0 - 3M [France	8,483	8,483	8,483	0	0	0	195	0	215	0	0		0	
[3M - 1Y [2,013	2,013	1,946	0	0	0	168	0	166	0	0		0	
[1Y - 2Y [	2		2	2	0	0	0	227	0	178	0	0	0		
[2Y - 3Y [	428		428	428	0	0	0	229	0	104	0	0	0		
[3Y - 5Y [	6		6	6	0	0	0	273	0	273	0	0	0		
[5Y - 10Y [	21		21	21	0	0	0	493	0	691	0	0	0		
[10Y - more	12		12	12	0	0	0	1,446	0	2,028	0	0	0			
Total	10,963		10,963	10,897	0	0	0	3,032	0	3,656	0	0	0	0		
[0 - 3M [Germany		1,191	1,191	34	0	0	5	72	0	127	0	100	0		
[3M - 1Y [406	406	0	0	0	0	202	0	216	0	0	0		
[1Y - 2Y [		249	249	30	0	0	0	313	0	321	0	0	0	
[2Y - 3Y [		505	505	21	0	0	0	277	0	364	0	0	0	
[3Y - 5Y [		1,719	1,719	3	0	0	1,238	352	0	327	0	0	0	
[5Y - 10Y [		175	175	18	0	0	0	546	0	420	0	0	0	
[10Y - more		30	30	30	0	0	0	1,622	0	1,533	0	0	0			
Total		4,276	4,276	181	0	0	1,242	3,384	0	3,308	0	100	0	0		
[0 - 3M [Croatia	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		
[1Y - 2Y [	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		
[3Y - 5Y [	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		
[10Y - more	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		
[3M - 1Y [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	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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			
Total		3	3	3	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		
[3M - 1Y [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		
[2Y - 3Y [	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		
[5Y - 10Y [	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			
Total	0		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Ireland		1	1	1	0	0	0	2	0	4	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	1	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	8	0	1	0	0	0	
[2Y - 3Y [		42	42	37	0	0	5	0	0	0	0	0	0	
[3Y - 5Y [		102	102	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	2	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		144	144	38	0	0	5	20	0	13	0	0	0	21		
[0 - 3M [Italy	1	1	1	0	0	0	1	0	1	0	0	0		
[3M - 1Y [2	2	2	0	0	0	15	0	9	0	0	0		
[1Y - 2Y [	0		0	0	0	0	0	16	0	27	0	0	0		
[2Y - 3Y [	2		2	2	0	0	0	21	0	27	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	40	0	22	0	0	0		
[5Y - 10Y [	52		52	1	0	0	0	52	0	14	0	0	0		
[10Y - more	0		0	0	0	0	0	214	0	288	0	0	0			
Total	57		57	7	0	0	0	359	0	389	0	0	0	25		
[0 - 3M [Latvia		0	0	0	0	0	0	1	0	1	0	0	0		
[3M - 1Y [0	0	0	0	0	0	2	0	2	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	1	0	22	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	5	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	5	0	0	0	0	0	
[5Y - 10Y [		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			
Total		0	0	0	0	0	0	14	0	23	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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]	Spain	0	0	0	0	0	0	4	0	6	0	0	0	0	0	20
[3M - 1Y]		0	0	0	0	0	0	6	0	8	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	13	0	2	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	6	0	3	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	22	0	22	0	0	0	0	0	
[5Y - 10Y]		137	137	0	0	0	45	89	0	37	0	0	0	0	0	
[10Y - more]	1	1	1	0	0	0	94	0	113	0	0	0	0	0		
Total		148	148	10	0	45	233	0	191	0	0	0	0	0		
[0 - 3M]	Sweden	10,736	10,736	5,421	0	2,980	422	0	740	0	372	0	0	0	61	
[3M - 1Y]		1,283	1,283	389	0	489	376	0	715	0	3,470	0	0	0		
[1Y - 2Y]		5,732	5,732	4,263	0	309	309	0	513	0	111	0	0	0		
[2Y - 3Y]		1,602	1,602	18	0	486	371	0	339	0	194	0	0	0		
[3Y - 5Y]		4,765	4,765	3,435	0	310	560	0	707	0	213	0	0	0		
[5Y - 10Y]		4,018	4,018	3,147	0	247	1,016	0	659	0	0	0	0	0		
[10Y - more]	123	123	99	0	25	265	0	194	0	0	0	0	0			
Total		28,258	28,258	16,771	0	4,846	3,321	0	3,866	0	4,360	0	0			
[0 - 3M]	United Kingdom	491	491	0	0	0	1,181	0	1,207	0	0	0	0	0	0	
[3M - 1Y]		29	29	29	0	0	780	0	943	0	0	0	0	0		
[1Y - 2Y]		114	114	114	0	0	800	0	741	0	0	0	0	0		
[2Y - 3Y]		12	12	12	0	0	119	0	169	0	0	0	0	0		
[3Y - 5Y]		3	3	3	0	0	0	0	1,824	0	1,382	0	0	0		
[5Y - 10Y]		6	6	6	0	0	0	0	1,658	0	1,645	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	3,540	0	6	0	0	0			
Total		5,012	5,012	4,899	0	0	9,903	0	10,262	0	0	0	0			
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		16	16	16	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		1	1	1	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		21	21	21	0	0	7	0	2	0	0	0	0			
[0 - 3M]	Liechtenstein	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 - 3M]	Norway	1,989	1,989	911	0	1,079	481	0	361	0	0	0	0	0	89	
[3M - 1Y]		1,142	1,142	14	0	14	187	0	515	0	113	0	0	0		
[1Y - 2Y]		966	966	482	0	7	196	0	328	0	1	0	0	0		
[2Y - 3Y]		219	219	213	0	6	163	0	340	0	0	0	0	0		
[3Y - 5Y]		645	645	302	0	5	178	0	325	0	0	0	0	0		
[5Y - 10Y]		210	210	209	0	2	411	0	435	0	1	0	0	0		
[10Y - more]	125	125	53	0	14	125	0	104	0	0	0	0	0			
Total		5,297	5,297	3,297	0	1,127	2,044	0	2,407	0	116	0	0			
[0 - 3M]	Australia	0	0	0	0	0	13	0	2	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	4	0	7	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	9	0	35	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	3	0	1	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	4	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	11	0	14	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	42	0	63	0	0	0	0			
[0 - 3M]	Canada	22	22	0	0	0	41	0	7	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	6	0	5	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	1	0	1	0	0	0	0	0		
[2Y - 3Y]		37	37	1	0	0	0	0	2	0	0	0	0	0		
[3Y - 5Y]		8	8	8	0	0	0	0	2	0	0	0	0	0		
[5Y - 10Y]		44	44	0	0	0	0	2	0	14	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	2	0	15	0	0	0	0			
Total		111	111	9	0	0	55	0	46	0	0	0	0			
[0 - 3M]	Hong Kong	0	0	0	0	0	11	0	5	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	2	0	1	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	1	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	14	0	7	0	0	0	0			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [	Japan	0	0	0	0	0	0	2	0	7	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	2	0	7	0	0	0	0	0	0	
[0 - 3M [	U.S.	17,726	17,726	0	0	0	17,726	0	0	0	0	0	0	0	0	0
[3M - 1Y [		439	439	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		573	573	0	0	0	152	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		554	554	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		3,171	3,171	0	0	0	448	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		690	690	0	0	0	458	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	23,153	23,153	0	0	0	18,784	0	0	0	0	0	0	0	0	0	
[0 - 3M [	China	1,716	1,716	1,712	0	0	4	0	0	38	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		39	39	39	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,755	1,755	1,751	0	0	4	0	0	38	0	0	0	0	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	80	0	0	145	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	40	0	0	46	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	13	0	0	0	0	0	0
[2Y - 3Y [		16	16	16	0	0	0	0	0	24	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	3	0	0	0	0	0	0
[5Y - 10Y [		1	1	1	0	0	0	0	0	11	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	
Total	17	17	17	0	0	0	208	0	236	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	485	485	0	0	0	485	3	0	5	0	0	2	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	5	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		24	24	24	0	0	0	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	1	0	1	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	510	510	24	0	0	485	12	0	11	0	0	2	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	227	227	226	0	0	1	0	0	0	0	0	1	0	0	0
[3M - 1Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
[2Y - 3Y [		318	318	318	0	0	0	0	0	9	0	0	0	0	0	0
[3Y - 5Y [		1	1	1	0	0	0	0	0	52	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	4	0	5	0	0	0	0	0	0	
Total	547	547	546	0	0	1	15	0	67	0	0	1	0	0	1	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nordea Bank Abp

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [Africa	1	0	0	0	0	0	0	0	0	0	0	5	0	24
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [7	0	0	0	0	0	7	0	0	0	0	0	0	
[2Y - 3Y [0	0	0	0	0	0	0	1	0	1	0	0	0	
[3Y - 5Y [21	21	0	0	0	21	1	0	5	0	0	0	0	
[5Y - 10Y [168	168	0	0	0	168	8	0	1	0	0	0	0	
[10Y - more		17	17	0	0	0	17	0	0	0	0	0	0	0	
Total	213	213	0	0	0	213	9	0	7	0	5	0	0		
[0 - 3M [Others	30	30	29	0	0	1	11	0	1	0	0	0	0	15
[3M - 1Y [		18	18	18	0	0	1	5	0	1	0	0	0
[1Y - 2Y [		21	21	4	0	0	17	34	0	1	0	0	0
[2Y - 3Y [		13	13	3	0	0	10	9	0	0	0	0	0
[3Y - 5Y [		57	57	4	0	0	53	24	0	5	0	5	0
[5Y - 10Y [		46	46	0	0	0	46	28	0	3	0	18	0
[10Y - more		11	11	3	0	0	8	17	0	0	0	5	0		
Total	196	196	62	0	0	135	128	0	12	0	28	0	0		

Notes and definitions

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

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

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

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

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

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

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

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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	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	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				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	59,489	0	0	0	2	0	0	59,438	0	0	0	2	0	0
Central banks	2,724	0	0	0	0	0	0	1,425	0	0	0	0	0	0
General governments	16,131	0	0	0	0	0	0	18,613	0	0	0	0	0	0
Credit institutions	38,191	0	0	0	2	0	0	37,327	0	0	0	2	0	0
Other financial corporations	1,652	0	0	0	0	0	0	1,311	0	0	0	0	0	0
Non-financial corporations	791	0	0	0	0	0	0	762	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	355,342	626	6,570	6,493	676	1,666	4,198	353,707	567	6,431	6,297	554	1,695	4,189
Central banks	50,046	0	0	0	0	0	0	49,457	0	0	0	0	0	0
General governments	3,179	3	3	1	2	0	2	4,053	3	1	1	1	0	0
Credit institutions	7,714	1	5	0	1	0	0	7,793	5	0	0	0	0	0
Other financial corporations	5,547	5	202	197	5	99	29	5,659	6	210	190	6	160	5
Non-financial corporations	127,527	250	4,259	4,240	442	1,225	2,650	125,915	190	4,311	4,213	328	1,209	2,687
of which: small and medium-sized enterprises at amortised cost	40,493	158	1,377	1,347	193	683	633	40,473	110	1,907	1,416	84	577	1,103
Households	161,329	366	2,101	2,055	227	343	1,517	160,831	362	1,908	1,892	218	326	1,497
DEBT INSTRUMENTS other than HFT	414,831	626	6,570	6,493	678	1,666	4,198	413,145	567	6,431	6,297	556	1,695	4,189
OFF-BALANCE SHEET EXPOSURES	99,489		806	7	67	88	12	95,101		553	6	62	62	15

⁽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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Nordea Bank Abp

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	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: defaulted		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	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	53,903	0	0	0	2	0	0	52,340	0	0	0	2	0	0
Central banks	1,789	0	0	0	0	0	0	2,621	0	0	0	0	0	0
General governments	16,865	0	0	0	0	0	0	17,401	0	0	0	0	0	0
Credit institutions	33,311	0	0	0	2	0	0	30,603	0	0	0	2	0	0
Other financial corporations	1,251	0	0	0	0	0	0	1,044	0	0	0	0	0	0
Non-financial corporations	688	0	0	0	0	0	0	671	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	362,056	696	6,253	6,097	535	1,714	3,297	349,910	572	5,962	5,637	506	1,553	3,983
Central banks	50,624	0	0	0	0	0	0	45,483	0	0	0	0	0	0
General governments	5,081	1	2	2	2	0	0	3,498	1	3	3	1	0	1
Credit institutions	5,290	7	0	0	1	0	0	5,288	6	0	0	1	0	0
Other financial corporations	5,866	20	239	147	8	145	4	5,854	5	109	108	8	105	3
Non-financial corporations	128,193	262	4,124	4,107	262	1,218	2,074	124,186	218	3,935	3,660	301	1,050	2,556
of which: small and medium-sized enterprises at amortised cost	38,963	159	1,593	1,581	120	525	1,055	38,199	126	1,635	1,619	132	589	1,046
Households	167,002	406	1,889	1,841	263	351	1,219	165,602	341	1,915	1,866	196	397	1,423
DEBT INSTRUMENTS other than HFT	415,959	696	6,253	6,097	537	1,714	3,297	402,250	572	5,962	5,637	508	1,553	3,983
OFF-BALANCE SHEET EXPOSURES	95,083		676	9	67	64	11	98,891		661	661	63	67	12

(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) Insitutions 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) Insitutions 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 30/09/2018					As of 31/12/2018					
	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)	4,015	2,550	758	737	879	3,695	2,375	748	727	961	961
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	2	0	0	0	0	0
Other financial corporations	67	62	57	57	1	108	64	56	56	1	1
Non-financial corporations	3,349	2,280	662	650	614	3,000	2,098	655	642	678	678
of which: small and medium-sized enterprises at amortised cost	742	470	304	303	383	700	437	278	273	337	337
Households	598	207	39	30	264	585	213	37	29	282	282
DEBT INSTRUMENTS other than HFT	4,015	2,550	758	737	879	3,695	2,375	748	727	961	961
Loan commitments given	264	109	1	0	19	92	50	1	0	30	30

⁽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.

2019 EU-wide Transparency Exercise

Forborne exposures

Nordea Bank Abp

	As of 31/03/2019					As of 30/06/2019					
	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)	3,366	2,325	770	746	804	3,213	2,068	654	635	760	760
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	83	69	62	57	0	42	39	24	24	0	0
Non-financial corporations	2,721	2,084	673	661	527	2,582	1,857	596	585	425	425
of which: small and medium-sized enterprises at amortised cost	681	468	323	320	309	581	390	250	248	266	266
Households	561	171	35	27	277	588	172	33	26	335	335
DEBT INSTRUMENTS other than HFT	3,366	2,325	770	746	804	3,213	2,068	654	635	760	760
Loan commitments given	137	61	1	0	18	97	27	0	0	18	18

(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.