

# **2016 EU-wide Stress Test**

Bank Name	Nordea Bank - group
LEI Code	6SCPQ280AIY8EP3XFW53
Country Code	SE



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		14,152.50	10,629.23
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		3,406.00	1,682.39
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,127.70	-5,633.66
Cumulative 3y: Profit or (-) loss for the year		7,783.49	126.23
Coverage ratio - Default stock	32.63%	29.58%	38.48%
Common Equity Tier 1 capital	23,575.28	26,662.26	22,652.69
Total Risk exposure amount	143,294.03	143,310.46	160,723.80
Common Equity Tier 1 ratio, %	16.5%	18.6%	14.1%
Fully loaded Common Equity Tier 1 ratio, %	16.5%	18.6%	14.1%
Tier 1 capital	26,515.91	29,268.00	25,258.43
Total leverage ratio exposures	576,317.25	576,317.25	576,317.25
Leverage ratio, %	4.6%	5.1%	4.4%
Fully loaded leverage ratio, %	4.5%	5.0%	4.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock (	of provisions		
		A-II	88	Fil	IRB	A-1	RB	F-IRB		A-	IRB	F-	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	(min EUR, %)													
	Central banks and central governments Institutions	0	0	0 43,783	0 4	0	0	0 8,526	0	0	0	0	0	0.0
	Corporates	138.695	4.115	29.247	645	50.305	5.907	14.160	0	185	1.697	32	133	38.49
	Corporates - Of Which: Specialised Lending	590	30	108	0	312	44	84	0	0	5	0	0	16.49
	Corporates - Of Which: SME	49.548	2.468	6.118	265	12.773	3.273	2.828	0	58	833	4	37	31.89
	Retail	169.915	2.491	0	0	18.070	4.450	0	0	70	502	0	0	20.2
	Retail - Secured on real estate property	138,324	1,536	0	0	10,652	2,050	0	0	4	71	0	0	4.69
	Retail - Secured on real estate property - Of Which: SME	1.185	32	0	0	232	50	0	0	0	5	0	0	16.49
Nordea Bank - group	Retail - Secured on real estate property - Of Which: non-SME	137,138	1,503	0	0	10,421	2,000	0	0	4	66	0	0	4.4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	)
	Retail - Other Retail	31,591	956	0	0	7,418	2,400	0	0	66	431	0	0	45.19
	Retail - Other Retail - Of Which: SME	1.665	101	0	0	629	263	0	0	6	45	0	0	44.8
	Retail - Other Retail - Of Which: non-SME	29,925	855	0	0	6,789	2,136	0	0	60	386	0	0	45.2
	Equity	0	0	0	0	0	0	0	0	0	0		0	)
	Securitisation													
	Other non-credit obligation assets	0		2,297	3	0	0	2,297	3		. 0	2	2	62.1
	IRB TOTAL	308,609	6,607	75,327	652	68,375	10,356	24,982	3	255	2,199	35	135	32.29

Ī	Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

								31/12/2015						
			Exposure				Risk expo	sure amounts			Stock	of provisions		
		A-IRI	В	F-I	RB	A-I	RB	F-IR	В	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Denmark	Control banks and central overaments Institutions Cornorates Cornorates - Of Which Sercalised Lendino Retal - Secured on real estate proserty - Of Which SME Betal - Secured on real estate proserty - Of Which SME Betal - Secured on real estate proserty - Of Which son-SME Retal - Oscillation Revolves Retal - Oscillation Revolves Retal - Oscillation Services Retal - Oscillation Services Retal - Oscillation Services	0 0 36,493 0 17,638 49,839 39,799 100 39,699 0 10,040	0 0 2,388 15 1,885 1,258 774 4 770 0 484 23	0 15.229 4,689 0 1.378 0 0 0 0 0	0 0 162 0 111 0 0 0 0	0 0 12,123 0 4,737 6,948 4,251 21 4,229 0 2,697 104	0 0 3,288 12 2,489 2,094 1.041 5 1,037 0 1,053	0 1.492 2,034 0 669 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 48 0 35 20 2 2 0 0 17 1	0 0 855 2 581 350 48 1 1 47 0 302 20	0 2 2 0 1 1 0 0 0 0		33.8% 9.9% 4 29.3% 5 27.8% 6.2% 24.4% 6.1% 6.1% 6.1%
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation Other non-credit oblication assets	9,738 0 0	461 0	0 0 446	0	2,593 0 0	1,021 0	0 0 446	0	17 0	282 0	0	(	0 61.2%
	IRB TOTAL	86,332	3,646	20,364	162	19,071	5,382	3,972	0	68	1,205	2		31.8%

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-I	RB	F-IRB		A-I	IRB	F-	IRB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions	0	0	0 8.298	0	0	0	0	0	0	0	0	0	-
	Corporates	32,717	401	5,819	40	10,781	640	2,732	0	46	143	5	10	34.8%
	Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME Retail	18 11,946 53.817	74 151	1,413	28	2,644 3.115	61 333	629	0	7	26	0	10	35.8% 15.4%
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	46.941 112	88	0	0	1.722	100	0	0	0	23	0	0	2.4% 21.6%
Sweden	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	46.828	87	0	0	1.708	99	0	0	0	2	0	i a	2.2%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	6.876 321	63	0	0	1.393	233	0	0	13	21	ő	i i	33.5%
	Retail - Other Retail - Of Which: non-SME	6,555	57	0	0	1,301	223	0	0	12	18	0	0	45.5% 32.3%
	Securitisation	Ü		Ů	0	Ü				Ů	Ü			
	Other non-credit obligation assets	0	0	1,372	0	0		1,372	0	0		1		0.0%
	IRB TOTAL	86,533	552	15,489	41	13,896	973	4,975	0	59	166	6	10	29.8%

								31/12/2015						
			Exposure	values				sure amounts			Stock	of provisions		
		A-IRI	В	F-I	RB	A-I	₹B	F-IR	3	A-I	RB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	546	0	0	0	136	0	0	0	0	0	-
	Corporates	22.608	574	3.783	104	7.281	678	1.807	0	14	388	0	15	59.5%
	Corporates - Of Which: Specialised Lending	37	0	9	0	19	0	5	0	0	0	0	0	-
	Corporates - Of Which: SME	8.637	345	1.583	68	2.184	399	770	0	8	185	0	11	47.4%
	Retail	38,964	922	0	0	4,560	1,642	0	0	29	105	0	0	11.4%
	Retail - Secured on real estate property	28,211	562	0	0	2,042	655	0	0	0	19	0	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	868	25	0	0	161	37	0	0	0	4	0	0	15.3%
Finland	Retail - Secured on real estate property - Of Which: non-SME	27,343	537	0	0	1,881	618	0	0	0	15	0	0	2.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	10,753	360	0	0	2,518	987	0	0	29	86	0	0	23.9%
	Retail - Other Retail - Of Which: SME	784	61	0	0	305	188	0	0	4	18	0	0	29.9%
	Retail - Other Retail - Of Which: non-SME	9,969	298	0	0	2,213	799	0	0	25	67	0	0	22.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0		114	2	0	0	114	2	0	0	0		23.4%
	IRB TOTAL	61,571	1,495	4,443	106	11,840	2,320	2,057	2	43	493	1	16	31.8%



Nordea Bank - group

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-I	RB	A-I	RB	F-IRI	3	A-I	RB	F-I	RB .	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Default Stock <sup>1</sup>
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	4.618	0	0	0	407	0	0	0	0	0	-
	Corporates	24,243	346	4,545	82	9,956	507	2,625	0	53	184	3	15	46.6%
	Corporates - Of Which: Specialised Lending	287	9	30	0	130	13	22	0	0	3	0	0	36.1%
	Corporates - Of Which: SME	9,962	84	1,240	37	2,803	142	552	0	8	28	2	3	25.4%
	Retail	27.259	160	0	0	3.430	381	0	0	9	25	0	0	15.3%
	Retail - Secured on real estate property	23.373	112	0	0	2.638	253	0	0	2	2	0	0	1.9%
	Retail - Secured on real estate property - Of Which: SME	104	3	0	0	35	7	0	0	0	0	0	0	13.3%
Norway	Retail - Secured on real estate property - Of Which: non-SME	23.269	109	0	0	2.602	247	0	0	2	2	0	0	1.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3.887	48	0	0	792	127	0	0	7	22	0	0	46.6%
	Retail - Other Retail - Of Which: SME	223	10	0	0	110	34	0	0	1	5	0	0	44.1%
	Retail - Other Retail - Of Which: non-SME	3.664	38	0	0	682	93	0	0	6	18	0	0	47.3%
	Equity	0		0		0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	320		0	0	320		0	0	1	1	269.3%
	IRB TOTAL	51,502	506	9,484	83	13,386	888	3,352	0	62	209	4	16	38.3%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	88	F-I	IRB	A-l	IRB	F-IRE	3	A-	IRB	F-	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Default St										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	(	0
	Institutions	0		2.022	0	0	0	703	0	0	0	0	6	0
	Corporates	2,277	5	97	0	736	15	40	0	2	1	0		0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	36	4	0	0	12	7	0	0	0	1	0	(	0
	Retail	3		0	0	1	0	0	0	0	0	0	(	0
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0
United Character	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0		ů.
United States	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0	9	0	0	0	0	0	0	0	0	0	9	0
	Retail - Qualifying Revolving  Retail - Other Retail	0		0	0	U	0	0	0	0				3
	Retail - Other Retail - Of Which: SME	2			0	1 ;	0	0	0	0				3
	Retail - Other Retail - Of Which: non-SME	2		0	0	1		0	0					
	Equity			0	0	0		0	0					
	Securitisation	· ·				0		٥				۰		-
	Other non-credit obligation assets	0		1	0	0	0	1	0	0	0	0		0
	IRB TOTAL	2,279	5	2.121	0	737	15	744	0	2	1	0		0

| Exposure values | Rais exposure mounts | Stock of provisions | Stock of provisions | Stock of provisions | Full | Stock of provisions | Stock of provisions | Full | Stock of provisions | Stock of provisions | Full | S

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-IR	В	F-II	88	A-II	₹B	F-IRI	3	A-I	IRB	F-I	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	)
	Institutions	0	0	985	0	0	0	368	0	0	0	0	(	)
	Corporates	1,299	6	454	0	516	24	224	0	0	0	0	(	1
	Cornorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(	)
	Corporates - Of Which: SME	161	2	11	0	71	7	4	0	0	0	0	(	)
	Retail	3		0	0	1	0	0		0	0	0		)
	Retail - Secured on real estate property	0	U	0	0	0	0	0	u u	0	0	0	,	1
Cormonia	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	U	U	U	0	U	U	u	U	U		,	31
Germany			U	U	U	U		U		U	U			1
	Retail - Oualifying Revolving	0	U	0	U	U	U	0	U	U	U	U	,	31
	Retail - Other Retail Retail - Other Retail - Of Which: SME	3	U	U	U	1	U	U	u	U	U		,	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3		0	U	1	0	0		0	0		,	2
	Fauity	0		0	0	0		0		0	0	o o	,	31
	Securitisation	U		٥		Ů		٥			0		,	1
	Other non-credit obligation assets	0	0	1	0	0	0	1	0	0	0	0	(	)
	IRB TOTAL	1,302	6	1.440	ō	518	24	593	0	ō	0	0		) (



								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-II	RB	F-	RB	A-1	IRB	F-IRE		A-l	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions	0	0	0 3.023 290	0	0	0	0 1.115	0	0	0	0	(	
	Corporates	2,361	0	290	0	808	0	164	0	11	0	0		0.0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	45		6	0	12	0	3	0	0	0		1	0.0
	Retail	4	0	0	0	2	0	0	0	0	0	0		100.0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		9
	Retail - Oualifying Revolving Retail - Other Retail	4	0	0	0	2	0	0	0	0	0	0		100.0
	Retail - Other Retail - Of Which: SME	4	0	0	0	2	0	0	0	0	0	0		100.0
	Retail - Other Retail - Of Which: non-SME Equity	0		0	0	0	0	0	0	Ö	0	Ö		5
	Securitisation													
	Other non-credit obligation assets IRB TOTAL	2,365	0	3,314	0	810	0	1,280	0	0 11	0	0		99.99

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	RB	F	RB	A-	IRB	F-IRI	3	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central hanks and central povernments Institutions Corporates Corporates - Of Which: Specialised Lendino	0 0 1,348 0	0	0 130 2,879 0	0 0 12 0	0 0 597	0	0 145 1,379 0	0 0 0	0 0 0	0	0 0 21	9	77.49
Russian Federation	Cornorates - Of Which: SME  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Outsiffying Revolving	0 0 0 0	0 0 0	0	0 0 0 0	0 0 0 0 0 0	0 0 0	0	0 0 0 0	0 0 0	0 0	0 0	0	98.29
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0 0	0	0	0	0	0	0	0	98.29 98.29
	Securitisation	Ü		Ů		Ü	· ·	ŭ	, i	Ü			,	
	Other non-credit obligation assets	0	0		. 0	. 0	0	0		0	0			)
	IRB TOTAL  / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	1,348	. 0	3,009	12	597		1,525	0	. 0	. 0	21	9	77.5%

		31/12/2015												
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	В	F-)	RB	A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	(	-
	Institutions	0		4,094	0	0	0	1,727	0	0	0	0	(	-
	Cornorates	56	9	16	0	20	0	11	0	0	0	0	(	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME Retail	31		2	U	10	0	1	U		0		,	
	Retail - Secured on real estate property	2		0	0	1	0	0	U		0		,	1
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0		0			0	, o	,	3
Poland	Retail - Secured on real estate property - Of Which: non-SME	0			0	0		0			0		,	3
roland	Retail - Qualifying Revolving	0	,	0	0	0	0	0	0	i i	0	ő	,	1
	Retail - Other Retail	2	č	0	0	1	n n	o o	0	ŏ	0	ő	ì	
	Retail - Other Retail - Of Which: SME	2	č	ő	ő	î	l ő	ŏ	ŏ	ĭ	ı ö	ŏ	ì	il -
	Retail - Other Retail - Of Which: non-SMF	0	· ·	0	Ó	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	(	
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		
	IRB TOTAL	57		4,109	- 0	21	0	1,739	- 0	0	0	0		1 -



		Baseline Scenario									
			31/12/20	16		31/12/20	17	31/12/2018			
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
	Central banks and central governments		0		-	0		-	0		
	Institutions	0.0%	18	32.5%	0.0%	34	33.7%	0.0%	48	34.2%	
	Corporates	0.2%	2,407	36.7%	0.2%	2,749	35.5%	0.2%	3,093	34.7%	
	Corporates - Of Which: Specialised Lending	0.6%	9	21.1%	0.3%	11	22.8%	0.3%	13	24.0%	
	Corporates - Of Which: SME	0.2%	1,057	30.8%	0.2%	1,174	30.1%	0.2%	1,298	29.6%	
	Retail	0.2%	849	20.6%		1,099	20.8%	0.1%	1,326	20.99	
	Retail - Secured on real estate property	0.1%	169	7.6%	0.1%	257	9.1%	0.1%	340	10.19	
Mandan Banka anno	Retail - Secured on real estate property - Of Which: SME	0.3%	8	17.7%		11	18.4%	0.2%	14	18.89	
Nordea Bank - group	Retail - Secured on real estate property - Of Which: non-SME	0.1%	161	7.4%	0.1%	246	8.9%	0.1%	326	9.9%	
	Retail - Qualifying Revolving Retail - Other Retail	0.6%	680	38.4%	0.5%	0 841	35.8%	0.5%	986	34.5%	
	Retail - Other Retail - Of Which: SME	1.2%	72	38.4% 41.0%	1.2%	90	39.5%	1.1%	107	34.5%	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.2%	608	41.0%	1.2% 0.5%	90 751	39.5% 35.4%	1.1%	107 879	38.6%	
	Equity	0.316	000	30.170	0.316	731	33.470	0.496	0/9	34.0%	
	Securitisation			-	-	Ů			ů		
	Other non-credit obligation assets	0.0%	4	62.1%	0.0%	4	62.1%	0.0%	4	62.1%	
	IRB TOTAL	0.2%	3,278	30.5%	0.2%	3,885	29.6%	0,2%	4,472	29.0%	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17		31/12/20	18		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Stock <sup>1</sup> rate Provisions				
	0	-		0	-		0			
0.1%	25	34.8%	0.1%	58	37.0%	0.1%	86	37.3		
0.7%	3,479	41.6%	0.7%	4,961	44.1%	0.5%	6,059	45.4		
1.7%	19	30.8%	1.6%	32	36.6%	0.9%	40	39.0		
0.7%	1,501	37.1%	0.8%	2,113	40.4%	0.6%	2,559	42.2		
0.2%	984	23.4%	0.2%	1,398	24.7%	0.2%	1,751	25.0		
0.1%	259	11.3%	0.1%	444	14.5%	0.1%	602	15.		
0.3%	10	20.4%	0.4%	15	22.2%	0.3%	18	22.		
0.1%	249	11.1%	0.1%	430	14.3%	0.1%	584	15.		
-	0	-	-	0	-	-	0			
0.7%	725	39.8%	0.7%	954	38.0%	0.6%	1,149	36.		
1.4%	76	42.3%	1.5%	101	41.2%	1.4%	123	40.		
0.6%	649	39.5%	0.7%	853	37.6%	0.6%	1,026	36.		
	0			0			. 0			
0.0%	4	62.1%	0.0%	4	62.1%	0.0%	4	62.		
0.4%	4,492	35.5%	0.4%	6,421	37.6%	0.3%	7,900	38.4		

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	5	31.1%	0.0%	9	31.1%	0.0%	13	31.1%
	Corporates	0.2%	999	32.8%	0.2%	1,086	32.1%	0.2%	1,176	31.5%
	Corporates - Of Which: Specialised Lending	-	2	10.0%	-	2	10.1%	-	2	10.4%
	Corporates - Of Which: SME	0.3%	674	28.8%	0.3%	724	28.4%	0.3%	775	28.0%
	Retail	0.2%	459	26.7%	0.2%	541	26.1%	0.2%	617	25.7%
	Retail - Secured on real estate property	0.1%	90	8.6%	0.1%	127	9.9%	0.1%	162	10.8%
	Retail - Secured on real estate property - Of Which: SME	0.2%	1	22.2%	0.2%	1	21.0%	0.2%	2	20.3%
Denmark	Retail - Secured on real estate property - Of Which: non-SME	0.1%	89	8.5%	0.1%	126	9.8%	0.1%	160	10.7%
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail	0.5%	369	57.0%	0.5%	414	54.0%	0.4%	455	51.9%
	Retail - Other Retail - Of Which: SMF	0.8%	23	69.6%	0.8%	25	61.9%	0.7%	27	57.1%
	Retail - Other Retail - Of Which: non-SME	0.5%	347	56.4%	0.4%	389	53.5%	0.4%	428	51.6%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	IRB TOTAL	0.2%	1,464	30.6%	0.2%	1,636	29.8%	0.2%	1,806	29.2%

				Adverse Scen	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>			
	0			0			0				
0.1%	8	33.2%	0.1%	20	34.6%	0.1%	30	34.6			
0.7%	1,376	39.4%	0.8%	1,862	42.6%	0.6%	2,201	44.6			
-	3	22.4%	-	4	29.1%	-	5	31.6			
0.9%	952	36.0%	1.2%	1.292	39.8%	0.9%	1.529	42.1			
0.2%	514	28.9%	0.3%	660	28.9%	0.3%	786	28.4			
0.1%	131	12.0%	0.2%	210	14.8%	0.2%	277	15.8			
0.3%	1	24.9%	0.4%	2	24.6%	0.4%	2	23.8			
0.1%	129	11.9%	0.2%	209	14.7%	0.2%	274	15.3			
-	0		-	0		-					
0.6%	383	57.2%	0.7%	450	53.7%	0.6%	510	51.3			
1.0%	24	69.3%	1.2%	27	60.5%	1.1%	30	55.3			
0.6%	359	56.6%	0.6%	423	53.3%	0.6%	479	51.			
-	0			0		-	0				
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0			
0.4%	1.898	35.8%	0.5%	2.541	37.9%	0.4%	3.017	38.7			

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(mln EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0	-		0	
	Institutions	0.0%	2	36.9%	0.0%	4	36.9%	0.0%	6	37.09
	Corporates	0.1%	232	33.8%	0.1%	263	33.0%	0.1%	295	
	Corporates - Of Which: Specialised Lending	0.2%	0	32.9%	0.1%	0	32.7%	0.2%	0	32.39
	Corporates - Of Which: SME	0.1%	54	33.0%	0.1%	65	31.4%	0.1%	76	30.39
	Retail	0.1%	67	17.1%	0.1%	95	17.5%	0.0%	121	17.69
	Retail - Secured on real estate property	0.0%	12	6.5%	0.0%	21	7.7%	0.0%	30	8.39
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	16.3%	0.1%	1	14.8%	0.1%	1	14.19
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0.0%	12	6.3%	0.0%	21	7.6%	0.0%	29	8.29
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.3%	55	31.5%	0.3%	74	31.0%	0.3%	91	30.89
	Retail - Other Retail - Of Which: SME	0.6%	5	32.6%	0.6%	7	29.5%	0.5%	9	28.29
	Retail - Other Retail - Of Which: non-SME	0.3%	50	31.3%	0.3%	67	31.1%	0.2%	82	31.19
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	0.0%	1	0.0%	0.0%	1	0.0%		1	0.09
	IRB TOTAL	0.1%	303	27.6%	0.1%	362	26.6%	0.1%	422	26.0°

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
0.0%	3	39.2%	0.0%	7	40.6%	0.0%	11	40.5%
0.2%	319	39.7%	0.4%	493	43.0%	0.4%	662	44.0%
0.4%	0	37.5%	1.7%	1	39.7%	1.9%	1	40.7%
0.2%	84	39.1%	0.4%	150	41.7%	0.5%	216	42.4%
0.1%	81	21.6%	0.1%	136	24.7%	0.1%	197	25.6%
0.0%	23	12.8%	0.0%	51	17.5%	0.1%	80	19.0%
0.2%	1	22.8%	0.3%	1	24.4%	0.4%	1	24.3%
0.0%	23	12.6%	0.0%	50	17.4%	0.1%	79	18.9%
-	0	-	-	0	-	-	0	
0.3%	58	33.8%	0.4%	86	34.7%	0.5%	117	34.9%
0.7%	6	36.8%	0.9%	9	35.3%	1.1%	13	34.0%
0.3%	52	33.4%	0.4%	77	34.6%	0.4%	104	35.1%
-	0	-	-	0	-	-	0	
0.0%	1	0.0%	0.0%	1	0.0%	0.0%	1	0.0%
0.1%	404	34.0%	0.2%	637	37.1%	0.2%	871	37.8%

						Baseline Sce	nario			
		31/12/2016				31/12/20	17	31/12/2018		
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	-
	Institutions	0.0%	0	35.8%	0.0%	1	35.9%	0.0%	1	35.9%
	Corporates	0.2%	482	52.5%	0.2%	546	48.4%	0.2%	608	45.8%
	Corporates - Of Which: Specialised Lending	0.1%	0	36.6%	0.1%	0	36.7%	0.1%	0	36.7%
	Corporates - Of Which: SME	0.3%	237	42.6%	0.3%	266	39.9%	0.3%	293	38.1%
	Retail	0.3%	247	14.9%	0.3%	346	16.4%	0.2%	435	17.1%
	Retail - Secured on real estate property	0.1%	37	5.1%	0.1%	53	6.2%	0.1%	69	6.9%
	Retail - Secured on real estate property - Of Which: SME	0.2%	6	17.2%	0.2%	8	18.2%	0.2%	10	18.9%
Finland	Retail - Secured on real estate property - Of Which: non-SME	0.1%	31	4.5%	0.1%	45	5.6%	0.1%	59	6.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.9%	210	24.2%	0.8%	293	24.3%	0.7%	366	24.4%
	Retail - Other Retail - Of Which: SME	1.6%	35	32.7%	1.5%	46	33.9%	1.5%	57	34.6%
	Retail - Other Retail - Of Which: non-SME	0.8%	175	23.0%	0.7%	247	23.1%	0.7%	309	23.2%
	Equity	-	0		-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	0.0%	1	23.4%	0.0%	1	23.4%	0.0%	1	23.4%
	IRB TOTAL	0.3%	729	29.1%	0.3%	893	27.9%	0.2%	1,044	27.3%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0	-		0	-	-	0	-
0.0%	0	38.0%	0.1%	1	39.3%	0.1%	1	39.3%
0.5%	599	55.4%	0.7%	813	53.4%	0.6%	975	52.3%
0.2%	0	40.2%	0.2%	0	42.9%	0.1%	0	43.8%
0.6%	294	46.9%	0.9%	403	46.7%	0.7%	480	46.6%
0.4%	298	17.9%	0.3%	447	20.5%	0.3%	552	21.2%
0.1%	63	8.8%	0.1%	100	11.2%	0.1%	121	11.9%
0.3%	7	19.7%	0.3%	10	21.7%	0.2%	12	22.3%
0.1%	57	8.2%	0.1%	90	10.7%	0.1%	110	11.3%
	0	-	-	0	-	-	0	-
1.1%	234	26.5%	1.0%	347	27.7%	0.8%	430	27.8%
1.8%	37	34.0%	1.9%	52	35.9%	1.6%	63	36.6%
1.0%	197	25.4%	1.0%	296	26.6%	0.8%	367	26.7%
	0	-	-	0	-	-	0	-
0.0%	1	23.4%	0.0%	1	23.4%	0.0%	1	23.4%
0.4%	898	33.4%	0.5%	1,261	34.4%	0.4%	1,528	34.5%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	1	29.9%	0.0%	1	29.9%	0.0%	2	29.8%
	Corporates	0.4%	362	39.3%	0.3%	453	36.9%	0.3%	534	35.6%
	Corporates - Of Which: Specialised Lending	0.7%	6	33.3%	0.4%	7	32.3%		7	31.7%
	Corporates - Of Which: SME	0.2%	67	25.8%	0.2%	88	26.0%	0.2%	107	26.1%
	Retail	0.2%	76	19.1%	0.1%	116	20.2%	0.1%	153	20.7%
	Retail - Secured on real estate property	0.1%	30	11.5%	0.1%	56	14.2%	0.1%	80	15.4%
	Retail - Secured on real estate property - Of Which: SME	0.6%	1	17.3%	0.5%	2	18.7%	0.5%	2	19.3%
Norway	Retail - Secured on real estate property - Of Which: non-SME	0.1%	29	11.4%	0.1%	54	14.1%	0.1%	78	15.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.4%	45	38.8%	0.4%	60	36.3%	0.4%	73	35.2%
	Retail - Other Retail - Of Which: SME	1.2%	8	42.1%	1.2%	11	41.3%	1.2%	13	40.9%
	Retail - Other Retail - Of Which: non-SME	0.3%	37	38.1%	0.3%	49	35.3%	0.3%	60	34.0%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	2	269.3%	0.0%	2	269.3%	0.0%	2	269.3%
	IRB TOTAL	0.2%	441	33.1%	0.2%	572	31.5%	0.2%	692	30.6%

				Adverse Scen	sario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0			0	
0.0%	1	32.0%	0.0%	2	33.4%	0.0%	3	33.3%
1.2%	607	40.5%	0.8%	886	42.7%	0.5%	1,074	44.1%
2.5%	12	36.1%	2.5%	20	39.8%	1.2%	25	41.6%
0.8%	132	31.6%	0.6%	212	36.1%	0.4%	268	38.5%
0.2%	91	21.5%	0.2%	154	23.6%	0.2%	215	24.3%
0.2%	41	14.5%	0.2%	84	18.4%	0.2%	124	19.8%
0.7%	1	19.7%	0.8%	2	22.1%	0.8%	3	22.9%
0.1%	40	14.4%	0.2%	82	18.3%	0.2%	121	19.89
-	0	-	-	0	-	-	0	
0.5%	49	39.4%	0.5%	70	37.4%	0.5%	90	36.4%
1.5%	9	42.4%	1.6%	12	41.7%	1.6%	16	41.3%
0.4%	40	38.8%	0.5%	58	36.6%	0.5%	75	35.5%
-	0	-	-	0	-	-	0	
0.0%	2	269.3%	0.0%	2	269.3%	0.0%	2	269.3%
0.6%	700	36.4%	0.5%	1,043	38.2%	0.4%	1,293	38.8%

		Baseline Scenario									
			31/12/20:	16		31/12/20:	17		31/12/20:	.8	
		Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
	Central banks and central governments	-	0		-	0	-	-	0	-	
	Institutions	0.0%	0	30.7%	0.0%	1	30.7%	0.0%	1	30.7%	
	Corporates	0.1%	6	27.7%	0.1%	9	29.7%	0.2%	13	30.5%	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	
	Corporates - Of Which: SME	0.1%	1	21.5%	0.1%	1	21.6%	0.1%	1	21.8%	
	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	-	
United States	Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0		-	0	-	
	Retail - Qualifying Revolving	-	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	-	
	Equity	-	0		-	0		-	0	-	
	Securitisation										
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0		
	IRB TOTAL	0.1%	6	28.0%	0.1%	10	29.8%	0.1%	14	30.5%	
Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)										

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>							
	0			0			0								
0.0%	1	32.9%	0.0%	1	34.2%	0.0%	2	34.2%							
0.3%	10	34.9%	0.4%	19	40.0%	0.3%	28	42.0%							
-	0	-	-	0	-	-	0	-							
0.2%	1	27.3%	0.2%	1	31.0%	0.1%	1	32.9%							
0.0%	0	-	0.0%	0	-	0.0%	0	-							
0.0%	0	-	0.0%	0	-	0.0%	0	-							
0.0%	0	-	0.0%	0	-	0.0%	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
0.0%	0	-	0.0%	0	-	0.0%	0	-							
0.0%	0	-	0.0%	0	-	0.0%	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
0.0%	0		0.0%	0		0.0%	0								
0.2%	10	34.7%	0.2%	21	39.5%	0.2%	30	41.3%							

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	29.4%	0.0%	0	29.4%	0.0%	0	29.4%
	Corporates	0.1%	1	11.5%	0.1%	2	17.3%	0.1%	3	20.7%
	Corporates - Of Which: Specialised Lending	-	0	0.0%	-	0	0.0%	-	0	0.0%
	Corporates - Of Which: SME	0.1%	0	30.2%	0.1%	0	30.2%	0.1%	0	30.3%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
_	Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Other Retail - Of Which: SMF	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-		0		-	0	
	Securitisation									
	Other non-credit obligation assets		0	-		0		-	0	
	IRB TOTAL	0.1%	1	11.7%	0.1%	2	17.4%	0.1%	3	20.8%
1 Computed as: Stock of provisions for defaulted stock										

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate				Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
-	0	-	-	0		,	0	
0.0%	0	31.4%	0.0%	0	32.7%	0.0%	0	32.7
0.5%	4	28.4%	0.8%	11	38.4%	1.4%	23	43.1
-	0	5.7%	-	0	8.8%	-	1	10.0
0.2%	0	34.8%	0.2%	1	38.7%	0.1%	1	40.8
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	0	_	-	0	_	_	0	
-	ō		-	o o	-	-	ō	
-	0			0			0	
0.4%	4	28,5%	0.7%	11	38,3%	1.2%	23	43.19

		Baseline Scenario								
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	25.9%		1	25.9%	0.0%	1	25.9%
	Corporates	0.2%	3	17.8%	0.2%	6	21.7%	0.2%	9	23.7%
	Cornorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.7%	1	15.0%	0.6%	2	17.2%	0.6%	3	18.1%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SMF	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving		0			0			0	
	Retail - Other Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Other Retail - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Other Retail - Of Which: non-SME	-	U		-	U		-	0	-
	Fauity		U			0		-	U	
	Securitisation	0.0%	0		0.0%	0		0.0%		
	Other non-credit obligation assets IRB TOTAL	0.1%	3	18.3%		- 0	22.0%		9	23,9%
	lefault stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.1%	3	18.3%	0.1%		22.0%	0.1%	9	23.9%

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>							
0.1%	0	27.6%	0.1%	0 2	28.8%	0.1%	0 2	28.8%							
0.6%	11 0	29.7%	0.7%	24	35.9%	0.5%	34 0	39.1%							
3.3%	6	26.8% 0.0%	3.2% 0.0%	12	31.1% 0.0%	1.5% 0.0%	14	33.2% 0.0%							
-	0	0.070	-	0	-	-	0	0.074							
-	0	-	-	0	-	-	0	-							
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%							
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%							
	0	-	-	0	-	-	0								
0.0%	0	-	0.0%	0		0.0%	0								
0.4%	12	29.6%	0.5%	26	35.4%	0.3%	36	38.3%							



						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -		Stock of		Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	1	29.5%	0.0%	2	29.5%	0.0%	3	29.5%
	Corporates	0.2%	17	36.1%	0.2%	22	36.2%	0.2%	29	36.2%
	Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.2%	0	27.8%	0.1%	0	27.6%	0.2%	0	27.3%
	Retail	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Officea rangaom	Retail - Qualifying Revolving	-	0	-	-	0		-	0	
	Retail - Other Retail	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Other Retail - Of Which: SME	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Other Retail - Of Which; non-SME	-	0	-	-	0	-	-	0	-
	Equity		0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	
	IRB TOTAL	0.1%	18	35.3%	0.1%	24	35.3%	0.1%	31	35.3%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0	-		0	
0.0%	1	31.4%	0.1%	3	32.7%	0.0%	4	32.7%
0.6%	27	40.6%	0.7%	46	43.6%	0.6%	62	44.9%
-	0	-	-	0	-	-	0	-
1.3%	1	34.6%	1.0%	1	38.4%	0.3%	1	40.4%
0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	-	0.0%	0	-	0.0%	0	-
0.3%	29	39.9%	0.3%	49	42.6%	0.3%	67	43.7%

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/201	.8
		Impairment	Stock of		Impairment		Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.2%	0	30.5%	0.2%	1	30.5%	0.2%	1	30.4%
	Corporates	0.1%	35	56.5%	0.1%	39	49.0%	0.1%	43	45.3%
	Corporates - Of Which: Specialised Lending		0		-	0			0	
	Corporates - Of Which: SME	0.0%	ň	23.8%	0.0%	0	23.8%	0.0%	o o	23.8%
	Retail	0.0%		98.2%	0.0%		98.2%	0.0%		98.2%
				98.2%			98.2%			98.2%
	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	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	-
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	-
	Retail - Other Retail	0.0%	0	98.2%	0.0%	0	98.2%	0.0%	0	98.2%
	Retail - Other Retail - Of Which: SME	0.0%	0	98.2%	0.0%	0	98.2%	0.0%	0	98.2%
	Retail - Other Retail - Of Which: non-SME		0		-	0		-	ō	
	Fauity									
	Securitisation				_					
	Other non-credit obligation assets		- 0			0			- 0	
	IRB TOTAL	0.1%	35	55.6%	0.1%	39	48.2%	0.1%	43	44.6%
1 Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>							
-	0			0	-		0								
0.3%	0	32.6%	0.5%	1	34.0%	0.4%	2	34.0							
0.2%	38	52.7%	0.2%	48	47.0%	0.2%	57	45.6							
-	0	-	-	0	-	-	0								
0.0%	0	27.8%	0.0%	0	30.3%	0.0%	0	31.3							
0.0%	0	98.2%	0.0%	0	98.2%	0.0%	0	98.2							
0.0%	0		0.0%	0	_	0.0%	0								
0.0%	ō	-	0.0%	ō	-	0.0%	ō								
	0		-	0	_	_	0								
	n n		-	0	_	_	ō								
0.0%	0	98.2%	0.0%	0	98.2%	0.0%	n n	98.2							
0.0%	i i	98.2%	0.0%	0	98.2%	0.0%		98.2							
0.070	0	30.270	0.070	0	30.2.70	0.070	n n	30.2							
	ı .			0			0								
	0	-	-	0	-		0								
0.2%	38	51.9%	0.2%	49	46.2%	0.2%	58	44.9							

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment		Coverage Ratio -	Impairment					Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	3	43.9%	0.1%	6	43.9%	0.1%	8	43.9%
	Comprates	0.3%	0	56.9%	0.3%	0	56.7%	0.3%	1	56.4%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.1%	0	34.7%	0.1%	0	34.8%	0.1%	0	34.8%
	Retail	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	-
Poland	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	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-SMF	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.1%	3	44.6%	0.1%	6	44.6%	0.1%	9	44.6%
10	the first transfer of transfer of transfer of transfer of transfer									

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20:	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
-	0			0			0	-						
0.1%	3	46.9%	0.1%	6	48.6%	0.1%	10	48.7%						
0.7%	0	65.8%	0.7%	1	70.4%	0.6%	1	71.8%						
	0	-	-	0	-	-	0							
0.4%	0	41.5%	0.4%	0	45.3%	0.4%	0	47.6%						
0.0%	0		0.0%	0	-	0.0%	0							
-	0		-	0	-	-	0							
-	0	-	-	0	-	-	0							
	0		-	0	_		0							
	n n		-	ō	_		0							
0.0%	n n		0.0%	ō		0.0%	0							
0.0%	n n		0.0%	ů ů		0.0%	0							
0.070			0.070	0		0.070	0							
-				0			0							
	U			U	-									
	0			0			0							
0.10%		40 00/-	0.10/-		EO 90/-	0.10/-		50.8%						
0.1%	3	48.8%	0.1%	7	50.8%	0.1%	11	50.						



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	73,499	0	504	0	0	0	0.0%
	Regional governments or local authorities	9,326	0	237	0	0	0	0.0%
	Public sector entities	1,444	0	32	0	0	0	0.0%
	Multilateral Development Banks	2,128	0	0	0	0	0	0.0%
	International Organisations	645	0	0	0	0	0	0.0%
	Institutions	4,382	0	264	. 0	0	0	0.0%
	Corporates	2,111	15	2,109	18	11	2	13.4% 0.4%
	of which: SME Retail	116 4.288	66	111 3,137	77	20	0	
	of which: SME	4,288 1,097	11		15		90	99.1% 35.8%
Nordea Bank - group	Secured by mortgages on immovable property	4,849	24		24	14	1	2.7%
3 1	of which: SME	67	1	18	0	اً أ	1 1	0.0%
	Items associated with particularly high risk	494	0	741	, o	ı ö	l ő	0.0%
	Covered bonds		0	0	0	l ő	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	i i	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	ō	ō	Ō	l ō	0.0%
	Equity	1,186	0	2,617	0	0	0	0.0%
	Securitisation							
	Other exposures	1,962	0	596	0	0	0	0.0%
	Standardised Total	106,315	105	13,124	119	39	68	65.2%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
_		Non-defaulted Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	9,845	0	19	0	0	0	0.0%
	Regional governments or local authorities	1,863	0	0	0	0	0	0.0%
	Public sector entities	12	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	91	0	91	0	0	0	0.0%
	of which: SME	55	0	55	0	0	0	0.0%
	Retail	863	6	643	6	3	5	85.3%
Denmark	of which: SME	89	2	63	2	1	1	46.4%
Delillark	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	86	0	130	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	48	0	104	0	0	0	0.0%
	Securitisation							
	Other exposures	544		69	0	0		0.0%
	Standardised Total	13,352	6	1,058	6	3	5	85.3%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	7,848	0	114	0	0	0	0.0%
	Regional governments or local authorities	4,921	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	582	0	12	0	0	0	0.0%
	Corporates	15	0	15	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1,391	8	998	12	0	0	1.4%
Sweden	of which: SME	412	4	264	5	0	0	1.9%
Sweden	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	32	0	48	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	758	0	1,848	0	0	0	0.0%
	Securitisation							
	Other exposures	265	0	117		0	0	0.0%
	Standardised Total	15,812	8	3,153	12	0	0	1.4%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Nordea Bank - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	10,611	0	17	0	0	0	0.0%
	Regional governments or local authorities	1,403	0	0	0	0	0	0.0%
	Public sector entities	215	0	28	0	0	0	0.0%
	Multilateral Development Banks	439	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
· · · · · · · · · · · · · · · · · · ·	Institutions	0	0	0	0	0	0	0.0%
	Corporates	4	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
Finland	of which: SME	1	0	1	0	0	0	0.0%
Finana	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	2	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
· · · · · · · · · · · · · · · · · · ·	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	53	0	63	0	0	0	0.0%
	Securitisation							
	Other exposures	580	0	138	0	0	0	0.0%
	Standardised Total	13,308	0	254	0	0	0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	2,012	0	36		0	0	0.0%
	Regional governments or local authorities	966	0	193	0	0	0	0.0%
	Public sector entities	10	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	11	0	2	0	0	0	0.0%
	Corporates	6	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	894	5	643	6	2	7	138.3%
Norway	of which: SME	188	2	113	2	1	2	143.4%
Hornay	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0		0	0	0	0.0%
	Equity	242	0	516	0	0	0	0.0%
	Securitisation					_	_	
	Other exposures	365	0	211	0	0	0	0.0%
	Standardised Total	4,505	5	1,609	6	2	7	138.3%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	33,961	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	55	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2	0	1	0	0	0	0.0%
United States	of which: SME	2	0	1	0	0	0	0.0%
Officed States	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	143	0	215	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	U	0	U		U	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							0.00/
	Other exposures	24 162	0	218	0	0	0	0.0%
1	Standardised Total	34,163	0	218		0	. 0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



Nordea Bank - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
_		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted		Default Stock <sup>1</sup>
	Central governments or central banks	746	0	0	0	0	0	0.0%
	Regional governments or local authorities	17	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	1,464	0	0	0	0	0	0.0%
	International Organisations	25	0	0	0	0	0	0.0%
	Institutions	55	0	11	0	0	0	0.0%
	Corporates	928	7	927	7	0	0	0.0%
	of which: SME	9	0	6	0	0	0	0.0%
	Retail	95	19	70	19	0	6	32.8%
Luxembourg	of which: SME	23	0	9	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	456	0	154	0	2	0	0.0%
	of which: SME	63	0	17	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	70	0	70	0	0	0	0.0%
	Securitisation							
	Other exposures	43	0	42	0	0	0	0.0%
	Standardised Total	3,900	26	1,275	26	2	6	24.4%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	3,432	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	165	0	0	0	0	0	0.0%
	Multilateral Development Banks	169	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,491	0	30	0	0	0	0.0%
	Corporates	3	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	0	0	0.0%
Germany	of which: SME	3	0	2	0	0	0	0.0%
Certificity	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1	0	1	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	5,264	0	36	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted Defaulted Non-default		Non-defaulted	Defaulted	Default Stock <sup>1</sup>		
	Central governments or central banks	189	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,190	0	181	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	0	0	0.0%
United Kingdom	of which: SME	3	0	2	0	0	0	0.0%
Officea Hingaom	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	70	0	105	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							0.00/
	Other exposures	0	0	0	0	0		0.0%
	Standardised Total	2,452	0	289	0	. 0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Nordea Bank - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted		Default Stock <sup>1</sup>
	Central governments or central banks	210	0	210	0	0	0	0.0%
	Regional governments or local authorities	24	0	24	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	26	0	26	0	0	0	0.0%
	Corporates	33	0	33	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	15	4	11	5	0	1	25.1%
Russian Federation	of which: SME	1	0	1	0	0	0	243.4%
Russiali Tederadori	Secured by mortgages on immovable property	247	5	87	5	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	105	0	7	0	0	0	0.0%
	Standardised Total	660	8	398	10	0	1	11.2%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Poland	of which: SME	0	0	0	0	0	0	0.0%
i olaria	Secured by mortgages on immovable property	1,833	0	1,833	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	3	0	3	0	0	0	0.0%
	Standardised Total	1,839	0	1,837	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/2016			31/12/20	17	31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	13		0.0%	26		0.0%		39.5%
	Regional governments or local authorities	0.0%	1	28.5%		2	28.6%	0.0%		28.6%
	Public sector entities	0.0%	0	39.5%		0	39.5%	0.0%		39.5%
	Multilateral Development Banks	0.0%	0	40.1%	0.0%	0	40.1%	0.0%		40.1%
	International Organisations	0.0%	0	32.5%	0.0%	0	32.5%	0.0%		32.5%
	Institutions	0.0%	1	30.7%	0.0%	3	30.8%	0.0%		30.8%
	Corporates	0.7%	27	30.7%	0.6%	40	33.2%	0.5%		34.1%
	of which: SME	0.2%	0	12.9%	0.2%	0	15.9%	0.2%		17.6%
	Retail	0.9%	126	72.3%	0.9%	166	64.6%	0.9%		61.0%
Nordea Bank - group	of which: SME	0.8%	26	39.8%	0.8%	35	40.6%	0.8%		40.9%
Noruea barik - group	Secured by mortgages on immovable property	0.5%	36	22.4%	0.5%	61	24.5%			25.3%
	of which: SME	0.8%	1	36.1%	0.8%	1	38.7%			39.7%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0		-	0	-
	Equity	0.0%	0	-	0.0%	0		0.0%	0	-
	Securitisation									
	Other exposures	0.0%	0	2.0%	0.0%	1	2.0%	0.0%		1.9%
	Standardised Total	0.1%	205	43.8%	0.1%	298	40.5%	0.1%	388	39.1%

	31/12/20	16	31/12/2017			31/12/2018		
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
0.0%	23	40.8%	0.0%	47	40.8%	0.0%	66	40.7
0.0%	1	29.5%	0.0%	2	29.8%	0.0%	3	29.3
0.0%	0	39.5%	0.0%	0	39.5%	0.0%	0	39.5
0.0%	0	40.1%	0.0%	0	40.1%	0.0%	1	40.:
0.0%	0	23.8%	0.0%	0	23.0%	0.0%	0	23.5
0.1%		32.7%	0.1%	6	34.0%	0.1%	8	34.
1.2%	38	35.7%	1.4%	68	39.9%	1.0%	89	41.4
0.6%	1	19.8%	1.0%	2	23.4%	0.9%	3	24.
1.0%	127	72.9%	1.0%	169	65.3%	1.0%	209	61.
0.8%	27	40.5%	0.9%	36	41.5%	0.9%	45	41.
0.5%	36	22.4%	0.5%	62	24.6%	0.5%	87	25.
0.8%	1	36.4%	0.8%	1	39.1%	0.8%	2	40.
0.0%	0	-	0.0%	0	-	0.0%	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	1	2.8%	0.0%	2	4.1%	0.0%	3	4.
0.1%	228	43,7%	0.1%	355	41.1%	0.1%	466	40.2

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	19.1%	0.0%	1	19.1%	0.0%	1	19.1%
	Regional governments or local authorities	0.0%	0	38.2%	0.0%	0	38.2%		1	38.2%
	Public sector entities	0.0%	0		0.0%	0	-	0.0%	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	. 0	-
	International Organisations	-	0	-	-	0	-	-	. 0	
	Institutions	0.0%	0	30.4%	0.0%	0	30.4%		0	30.4%
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.8%	14	52.1%	0.8%	21	47.5%			45.7%
Denmark	of which: SME	1.0%	2	48.8%	1.0%	3	49.6%	1.0%	4	50.0%
Delilliaik	Secured by mortgages on immovable property	-	0		-	0		-	. 0	
	of which: SME	-	0	-	-	0	-	-	. 0	
	Items associated with particularly high risk	0.0%	0		0.0%	0		0.0%	. 0	
	Covered bonds	-	0	-	-	0	-	-	. 0	
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0		-	. 0	
	Collective investments undertakings (CIU)	-	0		-	0		-	. 0	
	Equity	0.0%	0	-	0.0%	0	-	0.0%	. 0	-
	Securitisation									
	Other exposures	0.0%	0	0.1%	0.0%	0	0.1%			0.1%
	Standardised Total	0.1%	15	42.4%	0.1%	23	38.0%	0.1%	30	36.3%

				Adverse Sce	nario						
	31/12/20:	16		31/12/20	17		31/12/20	18			
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>			
0.0%	0	19.1%	0.0%	1	19.1%	0.0%	1	19.1%			
0.0%	0	38.2%	0.0%	0	38.2%	0.0%	1	38.2%			
0.0%	0		0.0%	0	-	0.0%	0	-			
-	0		-	0			0				
-	0	-	-	0	-	-	0	-			
0.1%	0	32.5%	0.1%	0	33.8%	0.1%	0	33.8%			
0.0%	0		0.0%	0		0.0%	0				
0.0%	0		0.0%	0		0.0%	0				
0.8%	15	52.7%	0.8%	22	48.3%	0.8%	29	46.5%			
1.1%	2	49.5%	1.1%	3	50.5%	1.1%	4	50.9%			
-	0	-	-	0	-	-	0				
-	0		-	0			0				
0.0%	Ó	-	0.0%	0	-	0.0%	0				
-	Ö	-	-	0	-	-	0				
-	Ó	-	-	0	-		0	-			
-	0		-	0			0				
0.0%	Ó	-	0.0%	0	-	0.0%	0	-			
			0.0.0			0.010					
0.0%	0	0.1%	0.0%	0	0.5%	0.0%	0	0.4%			
0.1%	15	42.7%	0.1%	23	38.5%	0.1%	31	36.8%			

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of			Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
			Provisions			Provisions		rate	Provisions	
	Central governments or central banks	0.0%	1	37.7%	0.0%	1	37.7%		2	37.7%
	Regional governments or local authorities	0.0%	0	21.7%	0.0%	1	21.9%	0.0%	1	21.9%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	31.6%	0.0%	0	31.6%	0.0%	0	31.6%
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.7%	10	31.5%	0.7%	20	35.6%	0.7%	29	37.2%
Sweden	of which: SME	0.8%	3	29.7%	0.8%	7	34.7%	0.8%	10	36.8%
Sweden	Secured by mortgages on immovable property	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Standardised Total	0.1%	11	31.4%	0.1%	22	34.9%	0.1%	33	36.3%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	1	37.7%	0.0%	1	37.7%	0.0%	2	37.7%
0.0%	0	21.7%	0.0%	1	21.9%	0.0%	1	21.9%
-	0	-	-	0			0	
-	0	-	-	0			0	
-	0	-	-	0			0	
0.0%	0	33.6%	0.0%	0	34.8%	0.0%	1	34.8%
0.0%	0	0.0%	0.0%	0	1.1%	0.0%	0	1.5%
-	0	-	-	0			0	
0.7%	10	32.5%	0.8%	21	37.1%	0.8%	31	38.9%
0.8%	4	30.7%	0.9%	7	36.3%	0.9%	11	38.6%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0			0	
0.0%	0	-	0.0%	0		0.0%	0	-
-	0	-	-	0			0	
	0	-	-	0			0	
-	0	-	-	0	-	-	0	
0.0%	0	-	0.0%	0	-	0.0%	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.1%	12	32.1%	0.1%	23	36.2%	0.1%	35	37.7%



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions			Provisions	Default Stock <sup>1</sup>	rate		Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	1	41.6%	0.0%	2	41.6%	0.0%		41.6%
	Regional governments or local authorities	0.0%	0	24.0%	0.0%	0	24.0%			24.0%
	Public sector entities	0.0%	0	39.5%		0	39.5%			39.5%
	Multilateral Development Banks	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	40.7%
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	31.2%	0.0%	0	31.2%	0.0%	0	31.2%
	Corporates	0.0%	0	1.2%	0.0%	0	1.2%	0.0%	0	1.2%
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.0%	0	-	0.0%	0		0.0%		-
Finland	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
i ii iiai iu	Secured by mortgages on immovable property		0	-	-	0	-	-	0	-
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0		-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	
	Securitisation									
	Other exposures	0.0%	0		0.0%	0	-	0.0%		
	Standardised Total	0.0%	1	39.3%	0.0%	3	39.3%	0.0%	4	39.3%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	1	41.6%	0.0%	2	41.6%	0.0%	3	41.6
0.0%	0	24.0%	0.0%	0	24.0%	0.0%	0	24.0
0.0%	0	39.5%	0.0%	0	39.5%	0.0%	0	39.5
0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	40.7
-	0		-	0	-	-	0	
0.0%	0	33.1%	0.1%	0	34.3%	0.0%	0	34.3
0.0%	0	1.3%	0.0%	0	2.4%	0.0%	0	2.9
-	0		-	0	-	-	0	
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-		0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	1	39.2%	0.0%	3	39.2%	0.0%	4	39.3

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological no	1 Con	nputed as: Stock of	provisions for defa	ulted stock / defa	ault stock (as	defined in paragra	phs 59 and 6	of the Methodological note
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						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	38.3%	0.0%	0	38.3%	0.0%	1	38.3%
	Regional governments or local authorities	0.0%	0	41.6%	0.0%	0	41.6%	0.0%	0	41.6%
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.5%	0.0%	0	30.5%	0.0%	0	30.4%
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.7%	16	63.2%		22	53.4%	0.7%	28	49.6%
Norway	of which: SME	0.8%	5	70.3%	0.8%	6	58.0%	0.8%	8	52.9%
1401 Way	Secured by mortgages on immovable property		0		-	0		-	0	-
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0		0.0%	0		0.0%	0	
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	
	Standardised Total	0.2%	16	62.4%	0.1%	23	52.9%	0.1%	29	49.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20			31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	38.3%	0.0%	0	38.3%	0.0%	1	38.3%
0.0%	0	41.6%	0.0%	0	41.6%	0.0%	0	41.6%
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-		0	
-	0		-	0	-		0	-
0.0%	0	32.7%	0.0%	0	34.0%	0.0%	0	34.0%
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-		0	-
0.8%	16	63.1%	0.8%	23	53.6%	0.8%	30	49.9%
0.9%	5	70.2%	0.9%	6	58.1%	0.9%	8	53.1%
-	0		-	0	-		0	
-	0		-	0	-		0	-
-	0		-	0	-		0	-
-	0	-	-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
0.0%	0		0.0%	0	-	0.0%	0	-
0.0%	0		0.0%	0	-	0.0%	0	
0.2%	16	62.3%	0.2%	23	53.1%	0.2%	31	49.5%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	3	40.0%	0.0%	7	40.0%	0.0%	10	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.0%	0	30.7%	0.0%		30.6%	0.0%	0	30.6%
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	
	of which: SME		0	-	-	0	-	-	0	
	Retail	0.3%	0	13.3%	0.3%		13.3%	0.3%	0	13.3%
United States	of which: SME	0.3%	0	13.3%	0.3%	0	13.3%	0.3%	0	13.3%
Officed States	Secured by mortgages on immovable property		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures	-	0			0		-	0	
	Standardised Total	0.0%	3	39.9%	0.0%	7	39.9%	0.0%	10	39.9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	3	40.0%	0.0%	7	40.0%	0.0%	10	40.09
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
-	0	-	-	0	-	-	0	
0.0%	0	32.8%	0.0%	0	34.1%	0.0%	0	34.19
0.0%	0		0.0%	0	-	0.0%	0	
-	0	-	-	0	-	-	0	
0.3%	0	13.5%	0.3%	0	13.7%	0.3%	0	13.79
0.3%	0	13.5%	0.3%	0	13.7%	0.3%	0	13.79
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0		0.0%	0	-	0.0%	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
0.0%	3	39.9%	0.0%	7	39.9%	0.0%	10	39.9%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	Central governments or central banks	rate	Provisions	Default Stock <sup>1</sup> 7.0%	rate 0.0%	Provisions		rate 0.0%	Provisions	
		0.0%	0	7.0%		U	7.0%		U	7.0%
	Regional governments or local authorities	0.0%			0.0%	0		0.0%	U	
	Public sector entities	0.0%	0		0.0%	0		0.0%	0	
	Multilateral Development Banks	0.0%	0	39.9%		0	39.9%	0.0%	0	39.9%
	International Organisations	0.2%	0	638.3%		0	638.3%	0.2%	0	638.3%
	Institutions	0.0%	0	30.3%		0	30.3%	0.0%	0	30.3%
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	
	Retail	0.0%	6	32.8%	0.0%	6	32.8%	0.0%	6	32.8%
Luxembourg	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Luxcilibourg	Secured by mortgages on immovable property	0.0%	2	-	0.0%	2	-	0.0%	2	
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	
	Items associated with particularly high risk		0	-	-	0	-		0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-		0	
	Collective investments undertakings (CIU)		0	-	-	0	-		0	
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	
	Standardised Total	0.0%	9	24.7%	0.0%	9	24.9%	0.0%	9	25.1%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	7.0%	0.0%	0	7.0%	0.0%	0	7.0%
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	0	-	0.0%	0	-	0.0%	0	
0.0%	0	39.9%	0.0%	0	39.9%	0.0%	0	39.9%
0.2%	0	638.3%	0.2%	0	638.3%	0.2%	0	638.3%
0.0%	0	32.4%	0.0%	0	33.8%	0.0%	0	33.8%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0		0.0%	0		0.0%	0	
0.0%	6	32.8%	0.0%	6	32.8%	0.0%	6	32.8%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	2	-	0.0%	2	-	0.0%	2	
0.0%	0		0.0%	0		0.0%	0	
-	0	-	-	0	-		0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	9	24.7%	0.0%	9	24.9%	0.0%	9	25.1%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -					Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	46.4%	0.0%	1	46.4%	0.0%	1	46.4%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	-	0		-	0	-	-	0	-
	Institutions	0.0%	1	30.6%	0.0%	1	30.6%		1	30.6%
	Corporates	0.0%	0		0.0%	0	-	0.0%	0	-
	of which: SME	-	0		-	0	-	-	0	
	Retail	1.4%	0	67.8%	1.4%	0	67.8%		0	67.8%
Germany	of which: SME	1.4%	0	67.9%	1.4%	0	67.9%	1.4%	0	67.9%
Germany	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0		-	0	-	-	0	
	Items associated with particularly high risk	-	0		-	0		-	0	
	Covered bonds	-	0		-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0		-	0	-	-	0	
	Equity	0.0%	0		0.0%	0	-	0.0%	0	-
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	
	Standardised Total	0.0%	1	36.5%	0.0%	2	36.9%	0.0%	3	37.3%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	46.4%	0.0%	1	46.4%	0.0%	1	46.4%
-	0	-	-	0	-	-	0	-
0.0%	0		0.0%	0		0.0%	0	-
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0		-	0	-
0.1%	1	32.6%	0.1%	3	33.9%	0.1%	4	33.9%
0.0%	0		0.0%	0		0.0%	0	-
-	0		-	0		-	0	-
1.4%	0	68.9%	1.4%	0	69.2%	1.4%	0	69.3%
1.4%	0	68.9%	1.4%	0	69.3%	1.4%	0	69.3%
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0		0.0%	0		0.0%	0	-
0.0%	0		0.0%	0		0.0%	0	-
0.0%	2	35.9%	0.0%	4	36.5%	0.0%	5	36.6%

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	30.7%	0.0%	1	30.7%	0.0%	2	30.7%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.5%	0	24.6%	0.5%	0	24.6%		0	24.6%
United Kingdom	of which: SME	0.5%	0	24.0%	0.5%	0	24.0%	0.5%	0	24.0%
Officed Kingdoff	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0			0	-
	Equity		0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0		0.0%	0	-	0.0%	0	
	Standardised Total	0.0%	1	30.7%	0.0%	1	30.7%	0.0%	2	30.7%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
-	0	-	-	0			0	
-	0	-	-	0			0	
0.0%	0	-	0.0%	0	-	0.0%	0	
	0	-	-	0			0	
0.0%	1	32.7%	0.1%	2	34.0%	0.1%	3	34.09
	0		-	0			0	
	0		-	0			0	
0.5%	0	25.0%	0.5%	0	25.2%	0.5%	0	25.29
0.5%	0	24.4%	0.5%	0	24.6%	0.5%	0	24.69
	0		-	0			0	
-	0	-	-	0			0	
0.0%	0	-	0.0%	0		0.0%	0	
-	0	-	-	0			0	
	0	-	-	0			0	
-	0	-	-	0			0	
	0	-	-	0		-	0	
0.0%	0	-	0.0%	0		0.0%	0	
0.0%	- 1	32.6%	0.1%	2	33.9%	0.0%	3	33 9%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.2%	Provisions	39,2%		Provisions	39,2%	0.2%		39.2%
	Regional governments or local authorities	0.2%	۱ ،	40.0%		أ أ	40.0%	0.2%		40.0%
	Public sector entities	0.270	ا ،	10.070	0.1.70	ا ،	10.070	0.2.70		10.070
	Multilateral Development Banks		ا ،			ا ،				
	International Organisations		ا ،			ا ،				
	Institutions	0.2%	ا ،	30.5%	0.2%	ا ،	30.5%	0.2%		30,5%
	Corporates	0.0%	ا ،	20.6%		0	20.6%	0.0%	i i	20.6%
	of which: SME		0		-	0	-			
	Retail	1.0%	1 1	27.0%	1.0%	l i	28.6%	1.0%	1	30.0%
Dunning Endounting	of which: SME	1.0%		47.8%		0	47.7%	1.0%		47.6%
Russian Federation	Secured by mortgages on immovable property	0.8%	2	21.2%		4	27.8%	0.8%		31.0%
	of which: SME	0.070	ا آ	21.270	0.070		27.070	0.070		)
	Items associated with particularly high risk		0			0				
	Covered bonds		0			0				
	Claims on institutions and corporates with a ST credit assessment		l ō		-	l ö	-		i c	
	Collective investments undertakings (CIU)		l o		-	i o	-			-
	Equity		l o		-	l o	-			
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%		
	Standardised Total	0.4%	4	24.4%	0.4%	6	29.3%	0.4%	9	31.9%

			iario	Adverse Scer				
18	31/12/20:		17	31/12/20:		16	31/12/201	
Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
39.29	3	0.5%	39.2%	2	0.6%	39.2%	1	0.5%
40.09	0	0.5%	40.0%	0	0.6%	40.0%	0	0.5%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
34.19	0	0.4%	34.0%	0	0.6%	32.7%	0	0.3%
20.6	0	0.0%	20.6%	0	0.0%	20.6%	0	0.0%
	0	-	-	0	-	-	0	-
30.0	1	1.0%	28.6%	1	1.0%	27.0%	1	1.0%
47.6	0	1.0%	47.7%	0	1.0%	47.8%	0	1.0%
31.0	6	0.8%	27.8%	4	0.8%	21.2%	2	0.8%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0			0			0	
	0	0.0%		0	0.0%		0	0.0%
33.29	11	0.5%	31.0%	8	0.6%	26.1%	4	0.5%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	0.7%	0.0%	0	0.7%	0.0%	0	0.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.3%		0	30.3%	0.0%	0	30.3%
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME		0	-	-	0	-	-	0	
	Retail	0.0%	0	-	0.0%	0	-	0.0%	0	-
Poland	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
rolariu	Secured by mortgages on immovable property	0.0%	0	-	0.0%	0	-	0.0%	0	
	of which: SME	-	0		-	0	-	-	0	
	Items associated with particularly high risk		0		-	0		-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0		0.0%	0	-	0.0%	0	
	Standardised Total	0.0%	0	29.7%	0.0%	0	29.7%	0.0%	0	29.7%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	0.7%	0.0%	0	0.7%	0.0%	0	0.79
-	0		-	0			0	
-	0	-	-	0	-	-	0	
-	0		-	0			0	
-	0		-	0			0	
0.1%	0	32.4%	0.1%	0	33.8%	0.1%	0	33.8%
0.0%	0		0.0%	0		0.0%	0	
-	0	-	-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	0		0.0%	0		0.0%	0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0	-	-	0	
-	0		-	0			0	
-	0		-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	0	31.0%	0.0%	0	32.2%	0.0%	0	32.3%



## **2016 EU-wide Stress Test: Securitisations**

		24/42/2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	0						
	Total	Ö						
Risk exposure amounts	STA IRB	0 0	0 0	0 0	0 0	0 0	0	0 0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 171 223 12 0 0 0 405	0 171 223 12 0 0 0	0 0 54 0 0 0 0	0 0 0 0 0	0 171 0 0 0 0 0	0 0 169 12 0 0	0 0 0 0 0	0 259 0 0 0 0 0 0	0 50 0 0 0 0 0	0 440 200 0 0 0 38 678	0 -7 -13 0 0 0 -8 -29	0 9 0 0 0 0	0 0 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	57 240 374 236 244 0 0	57 240 374 236 244 0 0	0 29 351 218 244 0 0	0 0 0 0 0 0	0 181 0 6 0 0 0	57 31 23 13 0 0 0	0 0 0 0 0	0 0 0 600 0 700 319 <b>1,619</b>	0 0 23 0 77 77	0 0 929 0 700 0	0 0 -27 0 -46 0	9 14 2 0 0 0 0 0	0 0 0 0 0 0	9 14 2 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0
[ 0 - 3M [	Denmark	2.106 644 76 96 154 291 0 <b>3,368</b>	2.106 644 76 96 154 291 0 3,368	0 0 0 49 28 0	0 0 0 0 0	0 345 0 27 0 0 0	602 299 74 17 112 291 0	1.504 1 3 2 14 0 0	535 1,253 135 414 376 1,074 1,215 <b>5,003</b>	24 27 18 18 32 119 202 <b>439</b>	145 1,029 382 216 688 301 152 2,913	-3 -20 -29 -3 -113 -54 -10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Estonia	39 0 2 2 2 14 46 0	39 0 2 2 2 14 46 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	32 0 0 0 0 0 0 0 0	7 0 2 2 14 46 0	0 5 8 0 0 7 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	184 81 698 599 960 1,375 32	184 81 698 599 960 1,375 32 <b>3,929</b>	0 0 0 0 593 969 0	0 0 0 0 0 0	0 0 69 376 91 0 0	0 13 79 79 112 277 0 <b>560</b>	184 68 550 145 164 129 32 <b>1,271</b>	1,023 229 1,059 515 1,945 7,847 3,486 <b>16,104</b>	13 7 67 63 214 902 181 <b>1,447</b>	3,469 15 5,464 1,411 3,578 13,043 6,476 <b>33,456</b>	-154 -1 -285 -220 -503 -1,387 -733 -3,283	0 0 0 0 5 0 5	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	France	94 809 503 391 529 292 0 <b>2,618</b>	94 809 503 391 529 292 0 <b>2,618</b>	0 60 259 331 509 289 0	0 0 0 0 0	0 300 103 0 0 0 0 403	94 448 141 59 20 3 0 <b>766</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	5 10 57 0 0 0 0	0 0 0 0 0	0 7 57 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Germany	312 427 565 458 455 420 38 <b>2,676</b>	312 427 565 458 455 420 38 <b>2,676</b>	0 116 150 117 344 132 0 859	0 0 0 0 0	0 0 31 30 0 0 0	312 312 385 311 111 288 38	0 0 0 0 0	240 12 2,105 130 470 380 1,140 <b>4,478</b>	8 0 62 14 23 9 156 <b>273</b>	150 557 513 0 0 2.055 420 <b>3,694</b>	-8 -111 -86 0 0 -111 -147 <b>-463</b>	5 0 32 0 46 0 83	0 0 0 0 0	0 5 32 0 23 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	76 68 0 0 0 0	4 1 0 0 0 0	200 93 0 0 0 0	-2 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
10t   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)						31/12/2015									
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	gross of provisions)  1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 30 0 25 0 0	0 30 0 25 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 30 0 25 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9 21 46 0 23 0 0	0 0 0 0 0 0	23 7 46 0 23 0 0	0 0 0 0 0 0 0
[ 0 - 3M [	Latvia	3 0 0 2 0 6 0	3 0 0 2 0 6 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 0 0 0	2 0 0 1 0 6 0	81 0 0 0 0 0 0 81	1 0 0 0 0 0 0	65 0 0 0 0 0 0 0	-1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Lithuania	1 0 38 8 10 9 0	1 0 38 8 10 9 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 38 8 10 9 0	0 0 0 0 0 0	0 0 0 0 0	0 0 587 0 348 111 0	0 0 -95 0 -88 -19 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Luxembourg	79 0 65 124 358 80 0	79 0 65 124 358 80 0 <b>706</b>	0 0 37 73 338 80 0 528	0 0 0 0 0	0 0 28 0 0 0	79 0 0 51 20 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	74 142 437 29 141 331 0	74 142 437 29 141 331 0	0 0 26 0 141 271 0 438	0 0 0 0 0 0	0 0 143 0 0 60 0	74 142 269 29 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 4 3 0 0 0 0	0 4 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 4 3 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0-3M「 [3M-1Y「 [1Y-2Y「 [2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Tot	Spain	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 51 0 0 0 5	0 0 0 0 0	0 0 51 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	6,387 1.037 516 385 628 106 136 <b>9,196</b>	6,387 1,037 516 385 628 106 136 <b>9,196</b>	0 135 64 115 320 36 0	0 0 0 0 0 0	0 464 176 26 100 10 0	172 1 74 28 113 55 135	6,215 437 203 217 95 6 1	5,705 829 330 361 1,318 2,842 178	133 29 15 25 93 253 23	561 699 916 614 1,393 1,127 88 <b>5,398</b>	-9 -26 -96 -77 -181 -105 -19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	18 55 0 0 23 0 0	0 0 0 0 0 1	28 46 0 0 23 0	0 0 0 0 0 -1 0 -1



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)		(accounting value gross of provisions) (1)					Derivatives with positive fair value Derivatives with negative fair value			Derivatives with	Derivatives with positive fair value Derivatives with no		negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Norway	277 14 187 22 180 443 0	277 14 187 22 180 443 0	0 0 0 0 32 434 0	0 0 0 0 0	0 0 178 0 129 0 0	270 11 3 15 5 6 0 <b>311</b>	6 3 6 6 14 3 0	751 1,173 1,589 863 1,726 2,453 697 <b>9,252</b>	12 20 60 49 146 254 210 <b>751</b>	6,069 748 2,300 923 1,880 1.390 409	-164 -16 -83 -75 -168 -143 -69 -718	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Canada	0 0 55 120 43 58 0	0 0 55 120 43 58 0	0 0 46 120 43 58 0	0 0 0 0 0	0 0 9 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)				gioss of provisions)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	U.S.	0 589 2,387 1,794 1,216 108 0 6,094	0 589 2,387 1,794 1,216 108 0 <b>6,094</b>	0 0 605 1,127 467 108 0	0 0 0 0 0 0	0 588 1,774 660 727 0 0 3,749	0 1 8 7 23 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	299 0 0 0 0 0 0 0 2 <b>99</b>	8 0 0 0 0 0 0	1,748 0 0 0 0 0 33 0 1,780	-43 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 10 12 0 2 0 2	0 10 12 0 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 10 12 0 2 0 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	687 229 0 0 0 0 0	10 4 0 0 0 0	229 0 0 0 0 0 0	-1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	-1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



Nordea Bank - group

GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)  Residual Maturity  Country / Region		DIRECT SOVER		ES IN DERIVATIVES (1)  Derivatives with negat				ES (3) (on and off b	
of provisions) (1)		Derivatives with positive	ve fair value	Derivatives with negat	ative fair value	Derivatives with p	positive fair value	Derivatives with n	egative fair value
Residual Maturity Country / Region									
of which: FVO (designated at fair value through profit&loss)		Notional value Fai	Fair-value (+)	Notional value F	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
TO - 3M	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
10 - 3M   2	0 2 0 3 0 8 0 112 0 240 0 0 368	879 865 161 486 936 625 704 <b>4,657</b>	11 30 2 40 79 62 117 <b>342</b>	1,563 1,727 2.503 1,285 3.315 1,303 735 12,430	-158 -414 -394 -274 -544 -287 -163 -2,232	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

#### Notes, definitions and regions:

Notes, definitions and regions:

(1) The exonsivers reported cover only exocurses to central, regional and local oovernments on immediate borrower basis, and do not include exonsures to other counternants with full or partial oovernment ouarantees. Exonsures to central banks should not be included here.

(2) For positions in HFT this should include cross exonsures from a facility of the should receive of the counternanties only where there is a maturity matching.

(3) The exonsures reported include the positions towards counternants (or their than sovereign) on sovereign credit risk (i.e. COS) booked in all the accounting portfolio (gnorif balance sheet). Irrespective of the denomination and or accounting dassification of the positions.

Other advanced none EEA. Israels, Korea. New Zeeland. Sam Marino. Sinoanore Taiwan and Russia

Other CEE none EEA. Albania. Bosonia and Hezerosovinia. Asconus, CPR Macedonia. Morteneon. Serbia. and Turkey.

Middle East: Yemen. United Arab Emirates Sovian Suida Arabia. Qutar. Oman Mauritaria. Libva Lebanon. Kuwait Jordan. Iran. Dilibouti and Bahrain.

Lath America. Venezuela Unitures. Vincented and Services. Vincent and the Grenadines St. Lucia St. Kitts and Nevis Peru. Paraousey. Panama. Nicaraoua. Mexico. Jamaica. Honduras. Halti, Giuvana. Guatemala. Grenada. El Salvador. Ecuador. Dominica. Costa Rica. Colombia. Chile. Brazil. Bolivia and Belize.

Africa: South Africa. Tunisia. Morocco. Evort and Aloeria.



## **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario		Adverse scenario			
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Risk exposure amount for credit risk	116,978	116,978	116,978	116,978	126,690	132,452	131,420	
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount other credit risk	116,978	116,978	116,978	116,978	126,690	132,452	131,420	
Risk exposure amount for market risk	8,285	8,285	8,285	8,302	10,210	10,743	11,273	
Risk exposure amount for operational risk	17,031	17,031	17,031	17,031	17,031	17,031	17,031	
Other risk exposure amounts	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Total risk exposure amount	143,294	143,294	143,294	143,310	154,932	161,226	160,724	



## 2016 EU-wide Stress Test - P&L

			Baseline Scenario		Adverse Scenario			
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Net interest income (1)	5,092	4,740	4,666	4,747	3,868	3,447	3,314	
Interest income	8,697	10,096	10,370	10,901	10,833	11,301	11,427	
(Interest expense)	-3,605	-5,357	-5,704	-6,154	-6,965	-7,854	-8,112	
Dividend income	166	166	166	166	83	83	83	
Net fee and commission income	2,681	2,681	2,681	2,681	2,122	2,122	2,122	
Gains or (-) losses on financial assets and liabilities held for trading, net	1,285	1,135	1,135	1,135	-21	852	852	
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-50				0			
Other operating income not listed above, net	289	93	93	93	189	93	93	
Total operating income, net	9,463	8,815	8,742	8,822	6,241	6,596	6,464	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-423	-751	-700	-677	-1,988	-2,056	-1,590	
Other income and expenses not listed above, net	-4,744	-4,330	-4,346	-4,455	-4,709	-4,389	-4,389	
Profit or (-) loss before tax from continuing operations	4,296	3,734	3,695	3,690	-457	152	485	
(Tax expenses or (-) income related to profit or loss from continuing operations)	-985	-1,120	-1,109	-1,107	137	-46	-145	
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0	
Profit or (-) loss for the year (2)	3,311	2,614	2,587	2,583	-320	106	339	
Attributable to owners of the parent	3,311	2,614	2,587	2,583	-320	106	339	
Amount of dividends paid	2,584	1,581	1,565	1,562	0	0	0	
Attributable to owners of the parent net of estimated dividends	727	1,033	1,022	1,021	-320	106	339	

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

<sup>(2)</sup> Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €158mln; 2017 Baseline €105mln; 2018 Baseline €0mln; 2016 Adverse €105mln; 2017 Adverse €105mln; 2018 Adverse €0mln



### 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	30,900	31,514	31,190	31,476	29,390	27,961	27,467
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,575	24,564	25,616	26,662	22,440	22,387	22,653
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,123	5,123	5,123	5,123	5,123	5,123	5,123
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	22,316	23,349	24,371	25,392	21,997	22,103	22,443
	A.1.3	Accumulated other comprehensive income	-64	-74	-74	-74	-757	-757	-757
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-2	-2	-2	-2	-443	-443	-443
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-8	-8	-8	-8	-120	-120	-120
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-284	-284	-284	-284	-284	-284	-284
	A.1.8	(-) Intangible assets (including Goodwill)	-2,866	-2,866	-2,866	-2,866	-2,866	-2,866	-2,866
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-297	-331	-301	-275	-597	-668	-653
	A.1.11	(-) Defined benefit pension fund assets	-296	-296	-296	-296	-296	-296	-296
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-58	-58	-58	-58	-58	-58	-58
	A.1.21	Transitional adjustments	0	1	0	0	177	89	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- )	0	1	0	0	177	89	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,941	2,941	2,941	2,606	2,941	2,941	2,606
	A.2.1	Additional Tier 1 Capital instruments	2,239	2,239	2,239	2,239	2,239	2,239	2,239
	A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-28	-28	-28	-28	-28	-28	-28
	A.2.4	Additional Tier 1 transitional adjustments	729	729	729	394	729	729	394
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26,516 4,384	27,505	28,557 2,633	29,268	25,380	25,328 2,633	25,258
	A.4 A.4.1	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		<b>4,009</b> 5,489		2,208	<b>4,009</b> 5,489		2,208 3.688
	A.4.1 A.4.2	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions	5,864	,	4,113 -1,556	3,688	,	4,113	
		Other Tier 2 Capital components and deductions	-1,556	-1,556	-1,556	-1,556	-1,556	-1,556	-1,556 76
	A.4.3 B	Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT	76 143,294	76 143,294	143,294	76 143,310	76 154,932	76 161,226	160,724
TOTAL RISK EXPOSURE AMOUNT	B.1	TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included	143,294	143,294	143,294	143,310	154,932	161,226	160,/24
	C.1	Or Wilson: Transluorial adjustments incuded  Common Equity Tier 1 Capital ratio	16.45%	17.14%	17.88%	18.60%	14.48%	13.89%	14.09%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	18.50%	19.19%	19.93%	20.42%	16.38%	15.71%	15.72%
Transitional period	C.3	Total Capital ratio	21.56%	21.99%	21.77%	21.96%	18.97%	17.34%	17.09%
	D.1	Common Equity Tier 1 Capital ratio (1)	16.45%	17.14%	17.88%	18.60%	14.37%	13.83%	14.09%
CAPITAL RATIOS (%)	D.2	Tier 1 Capital ratio (2)	18.00%	18.69%	19.42%	20.15%	15.80%	15.20%	15.47%
Fully loaded	D.3	Total Capital ratio (3)	21.00%	21.43%	21.20%	21.64%	18.34%	16.79%	16.80%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	0	0	0	0	0	0	0
	F	(cumulative conversions) (4)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into				,	0	0	0
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	576,317	576,317	576,317	576,317	576,317	576,317	576,317
	G.2	Total leverage ratio exposures (fully loaded)	575,588	575,588	575,588	575,588	575,588	575,588	575,588
	G.3	Leverage ratio (transitional)	4.60%	4.77%	4.96%	5.08%	4.40%	4.39%	4.38%
	G.4	Leverage ratio (fully loaded)	4.48%	4.65%	4.83%	5.02%	4.25%	4.26%	4.32%
(1) Fully loaded CET1 capital ration		.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)]/[B-B.1]					1		·



### **2016 EU-wide Stress Test**

### Information on performing and non-performing exposures<sup>1</sup>

				31/12/	2015			
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial	
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	34,880	0	0	0	0	0	0	
Central banks	709							
General governments	10,160							
Credit institutions	22,014							
Other financial corporations	1,253							
Non-financial corporations	744							
Loans and advances(including at amortised cost and fair value)	357,693	637	7,125	7,125	540	2,124	5,069	
Central banks	42,940							
General governments	5,473	1	1	1				
Credit institutions	6,163	1			2			
Other financial corporations	6,098	1	4	4		1	40	
Non-financial corporations	136,057	225	4,624	4,624	342	1,648	3,296	
Households	160,962	409	2,496	2,496	196	475	1,732	
DEBT INSTRUMENTS other than HFT	392,573	637	7,125	7,125	540	2,124	5,069	
OFF-BALANCE SHEET EXPOSURES	109,695		772	772		65	11	

<sup>&</sup>lt;sup>1</sup> 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

<sup>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred 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)

<sup>&</sup>lt;sup>3</sup> 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)



### **2016 EU-wide Stress Test**

### Information on forborne exposures<sup>1</sup>

			31/12/2015		
		Gross carrying amount of exposures changes in fair and provisions forbearance measures forbearance me			Collateral and financial guarantees received on
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	3	0	0	0	0
Central banks					
General governments					
Credit institutions	3				
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	5,566	2,466	1,050	1,038	1,822
Central banks					
General governments					
Credit institutions					
Other financial corporations	66	2	1	1	27
Non-financial corporations	3,665	2,082	990	978	1,229
Households	1,835	382	59	59	566
DEBT INSTRUMENTS other than HFT	5,569	2,466	1,050	1,038	1,822
Loan commitments given	2	1			

<sup>1</sup> 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