



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

Nordea Bank Abp

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	4,604	4,012	4,012	4,077	3,828	3,778	3,719
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	507	626	626	626	-1,139	470	470
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-799	-1,176	-592	-456	-2,597	-1,495	-1,156
4	<b>Profit or (-) loss for the year</b>	<b>2,288</b>	<b>1,158</b>	<b>1,521</b>	<b>1,606</b>	<b>-2,944</b>	<b>-2</b>	<b>169</b>
5	Coverage ratio: non-performing exposure (%)	47.28%	45.21%	40.60%	37.46%	42.30%	37.41%	35.39%
6	Common Equity Tier 1 capital	26,553	27,094	27,924	28,417	21,884	22,159	21,677
7	Total Risk exposure amount (all transitional adjustments included)	155,441	155,616	155,808	155,990	159,989	160,642	161,884
8	<b>Common Equity Tier 1 ratio, %</b>	<b>17.08%</b>	<b>17.41%</b>	<b>17.92%</b>	<b>18.22%</b>	<b>13.68%</b>	<b>13.79%</b>	<b>13.39%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>17.08%</b>	<b>17.41%</b>	<b>17.92%</b>	<b>18.22%</b>	<b>13.68%</b>	<b>13.79%</b>	<b>13.39%</b>
10	Tier 1 capital	29,141	29,682	30,511	31,005	24,471	24,747	24,265
11	Total leverage ratio exposures	493,641	493,641	493,641	493,641	493,641	493,641	493,641
12	<b>Leverage ratio, %</b>	<b>5.90%</b>	<b>6.01%</b>	<b>6.18%</b>	<b>6.28%</b>	<b>4.96%</b>	<b>5.01%</b>	<b>4.92%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>5.90%</b>	<b>6.01%</b>	<b>6.18%</b>	<b>6.28%</b>	<b>4.96%</b>	<b>5.01%</b>	<b>4.92%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	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	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
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18	<b>New definition of default?</b>	0
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2021 EU-wide Stress Test: Credit risk IRB  
Nordea Bank Abp

Table for NORWAY showing IRB exposure values and risk exposure amounts for 2020. Rows include Central banks, Central governments, Institutions, Corporates, Retail, Equity, and IRB TOTAL. Columns show non-defaulted and defaulted exposures across stages 1-3 and coverage ratios.

Table for UNITED STATES showing IRB exposure values and risk exposure amounts for 2020. Rows include Central banks, Central governments, Institutions, Corporates, Retail, Equity, and IRB TOTAL. Columns show non-defaulted and defaulted exposures across stages 1-3 and coverage ratios.

Table for GERMANY showing IRB exposure values and risk exposure amounts for 2020. Rows include Central banks, Central governments, Institutions, Corporates, Retail, Equity, and IRB TOTAL. Columns show non-defaulted and defaulted exposures across stages 1-3 and coverage ratios.

Table for LUXEMBOURG showing IRB exposure values and risk exposure amounts for 2020. Rows include Central banks, Central governments, Institutions, Corporates, Retail, Equity, and IRB TOTAL. Columns show non-defaulted and defaulted exposures across stages 1-3 and coverage ratios.





2021 EU-wide Stress Test: Credit risk IRB

Nordea Bank Abp

Table for Nordea Bank Abp showing IRB metrics across various stages and scenarios (31/12/2021, 31/12/2022, 31/12/2023) for categories like Central banks, Corporates, Retail, Equity, and Securitisation.

Table for SWEDEN showing IRB metrics across various stages and scenarios (31/12/2021, 31/12/2022, 31/12/2023) for categories like Central banks, Corporates, Retail, Equity, and Securitisation.

Table for DENMARK showing IRB metrics across various stages and scenarios (31/12/2021, 31/12/2022, 31/12/2023) for categories like Central banks, Corporates, Retail, Equity, and Securitisation.

Table for FINLAND showing IRB metrics across various stages and scenarios (31/12/2021, 31/12/2022, 31/12/2023) for categories like Central banks, Corporates, Retail, Equity, and Securitisation.





























2021 EU-wide Stress Test: Credit risk STA  
Nordea Bank Abp

Table for Nordea Bank Abp showing credit risk STA results for 31/12/2021, 31/12/2022, and 31/12/2023. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (m EUR, %).

Table for SWEDEN showing credit risk STA results for 31/12/2021, 31/12/2022, and 31/12/2023. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (m EUR, %).

Table for DENMARK showing credit risk STA results for 31/12/2021, 31/12/2022, and 31/12/2023. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (m EUR, %).

Table for FINLAND showing credit risk STA results for 31/12/2021, 31/12/2022, and 31/12/2023. Columns include Stage 1-3 exposure, Stock of provisions, Coverage Ratio, and Standardised Total. Values are in (m EUR, %).





2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nordea Bank Abp

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
2		Central banks													
3		Central governments													
4		Institutions													
5		Corporates - Of Which: Specialised Lending													
6		Corporates - Of Which: SME													
7		Retail													
8		Retail - Secured on real estate property													
9		Retail - Secured on real estate property - Of Which: SME													
10		Retail - Secured on real estate property - Of Which: non-SME													
11		Retail - Qualifying Revolving													
12		Retail - Other Retail													
13		Retail - Other Retail - Of Which: SME													
14		Retail - Other Retail - Of Which: non-SME													
15		Equity													
16		Securitisation													
17		Other non-credit obligation assets													
18		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
20		Central banks													
21		Central governments													
22		Institutions													
23		Corporates - Of Which: Specialised Lending													
24		Corporates - Of Which: SME													
25		Retail													
26		Retail - Secured on real estate property													
27		Retail - Secured on real estate property - Of Which: SME													
28		Retail - Secured on real estate property - Of Which: non-SME													
29		Retail - Qualifying Revolving													
30		Retail - Other Retail													
31		Retail - Other Retail - Of Which: SME													
32		Retail - Other Retail - Of Which: non-SME													
33		Equity													
34		Securitisation													
35		Other non-credit obligation assets													
36		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
38		Central banks													
39		Central governments													
40		Institutions													
41		Corporates - Of Which: Specialised Lending													
42		Corporates - Of Which: SME													
43		Retail													
44		Retail - Secured on real estate property													
45		Retail - Secured on real estate property - Of Which: SME													
46		Retail - Secured on real estate property - Of Which: non-SME													
47		Retail - Qualifying Revolving													
48		Retail - Other Retail													
49		Retail - Other Retail - Of Which: SME													
50		Retail - Other Retail - Of Which: non-SME													
51		Equity													
52		Securitisation													
53		Other non-credit obligation assets													
54		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
56		Central banks													
57		Central governments													
58		Institutions													
59		Corporates - Of Which: Specialised Lending													
60		Corporates - Of Which: SME													
61		Retail													
62		Retail - Secured on real estate property													
63		Retail - Secured on real estate property - Of Which: SME													
64		Retail - Secured on real estate property - Of Which: non-SME													
65		Retail - Qualifying Revolving													
66		Retail - Other Retail													
67		Retail - Other Retail - Of Which: SME													
68		Retail - Other Retail - Of Which: non-SME													
69		Equity													
70		Securitisation													
71		Other non-credit obligation assets													
72		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
74		Central banks													
75		Central governments													
76		Institutions													
77		Corporates - Of Which: Specialised Lending													
78		Corporates - Of Which: SME													
79		Retail													
80		Retail - Secured on real estate property													
81		Retail - Secured on real estate property - Of Which: SME													
82		Retail - Secured on real estate property - Of Which: non-SME													
83		Retail - Qualifying Revolving													
84		Retail - Other Retail													
85		Retail - Other Retail - Of Which: SME													
86		Retail - Other Retail - Of Which: non-SME													
87		Equity													
88		Securitisation													
89		Other non-credit obligation assets													
90		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
92		Central banks													
93		Central governments													
94		Institutions													
95		Corporates - Of Which: Specialised Lending													
96		Corporates - Of Which: SME													
97		Retail													
98		Retail - Secured on real estate property													
99		Retail - Secured on real estate property - Of Which: SME													
100		Retail - Secured on real estate property - Of Which: non-SME													
101		Retail - Qualifying Revolving													
102		Retail - Other Retail													
103		Retail - Other Retail - Of Which: SME													
104		Retail - Other Retail - Of Which: non-SME													
105		Equity													
106		Securitisation													
107		Other non-credit obligation assets													
108		IRB TOTAL													













2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nordea Bank Abp

Table for Nordea Bank Abp showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

Table for SWEDEN showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

Table for DENMARK showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

Table for FINLAND showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

Table for NORWAY showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

Table for UNITED STATES showing Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and various exposure and coverage metrics.

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nordea Bank Abp

Table for Germany showing IRB metrics (Stage 1-3 exposure, Stock of provisions, Coverage Ratio) for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for Luxembourg showing IRB metrics (Stage 1-3 exposure, Stock of provisions, Coverage Ratio) for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for United Kingdom showing IRB metrics (Stage 1-3 exposure, Stock of provisions, Coverage Ratio) for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for Jersey showing IRB metrics (Stage 1-3 exposure, Stock of provisions, Coverage Ratio) for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for France showing IRB metrics (Stage 1-3 exposure, Stock of provisions, Coverage Ratio) for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nordea Bank Abp

Table for Nordea Bank Abp showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for SWEDEN showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for DENMARK showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for FINLAND showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for NORWAY showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.

Table for UNITED STATES showing credit risk metrics for 2021 and 2022. Columns include Stage 1, 2, 3 exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail.











2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nordea Bank Abp

Table for Nordea Bank Abp (31/12/2020) with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for Public guarantees - Actual (31/12/2020) for Nordea Bank Abp with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for SWEDEN (31/12/2020) with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for Public guarantees - Actual (31/12/2020) for SWEDEN with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for DENMARK (31/12/2020) with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for Public guarantees - Actual (31/12/2020) for DENMARK with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for FINLAND (31/12/2020) with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for Public guarantees - Actual (31/12/2020) for FINLAND with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for NORWAY (31/12/2020) with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.

Table for Public guarantees - Actual (31/12/2020) for NORWAY with columns for Exposure value, Risk exposure amounts, Stage 1-3 exposures, and Stock of provisions.





2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nordea Bank Abp

Table for United States with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

Table for Germany with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

Table for Luxembourg with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

Table for United Kingdom with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

Table for Jersey with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

Table for France with columns for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, etc.

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nordea Bank Abp

Table for Nordea Bank Abp showing Stage 1, Stage 2, Stage 3 exposures and provisions for 31/12/2021 and 31/12/2022. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with particularly high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Standardised Total.

Table for SWEDEN showing Stage 1, Stage 2, Stage 3 exposures and provisions for 31/12/2021 and 31/12/2022. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with particularly high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Standardised Total.

Table for DENMARK showing Stage 1, Stage 2, Stage 3 exposures and provisions for 31/12/2021 and 31/12/2022. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with particularly high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Standardised Total.

Table for FINLAND showing Stage 1, Stage 2, Stage 3 exposures and provisions for 31/12/2021 and 31/12/2022. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with particularly high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Standardised Total.

Table for NORWAY showing Stage 1, Stage 2, Stage 3 exposures and provisions for 31/12/2021 and 31/12/2022. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with particularly high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Standardised Total.





2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nordea Bank Abp

Table for UNITED STATES. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table for GERMANY. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table for LUXEMBOURG. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table for UNITED KINGDOM. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table for JERSEY. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table for FRANCE. Columns: Row Num, (min EUR, %), 31/12/2021 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2022 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure), 31/12/2023 (Stage 1-3 exposure, Stock of provisions for Stage 1-3 exposure, Coverage Ratio - Stage 3 exposure). Rows include Central banks, Regional governments or local authorities, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.







# 2021 EU-wide Stress Test: Securitisations

Nordea Bank Abp

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	5,100						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>5,100</b>						
6	REA	SEC-IRBA	880	905	937	963	2,446	2,816	3,856
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>880</b>	<b>905</b>	<b>937</b>	<b>963</b>	<b>2,446</b>	<b>2,816</b>	<b>3,856</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2021 EU-wide Stress Test: Risk exposure amounts

Nordea Bank Abp

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	133,211	133,386	133,578	133,760	134,942	135,613	136,685
2	Risk exposure amount for securitisations and re-securitisations	880	905	937	963	2,446	2,816	3,856
3	Risk exposure amount other credit risk	132,331	132,481	132,641	132,797	132,496	132,797	132,829
4	Risk exposure amount for market risk	7,263	7,263	7,263	7,263	10,082	10,063	10,234
5	Risk exposure amount for operational risk	14,701	14,701	14,701	14,701	14,701	14,701	14,701
6	Other risk exposure amounts	265	265	265	265	265	265	265
7	<b>Total risk exposure amount</b>	<b>155,441</b>	<b>155,616</b>	<b>155,808</b>	<b>155,990</b>	<b>159,989</b>	<b>160,642</b>	<b>161,884</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>155,441</b>	<b>155,616</b>	<b>155,808</b>	<b>155,990</b>	<b>159,989</b>	<b>160,642</b>	<b>161,884</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>155,441</b>	<b>155,616</b>	<b>155,808</b>	<b>155,990</b>	<b>159,989</b>	<b>160,642</b>	<b>161,884</b>





# 2021 EU-wide Stress Test: P&L

Nordea Bank Abp

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	4,604	4,012	4,012	4,077	3,828	3,778	3,719
2	Interest income	7,136	6,325	6,207	6,251	6,378	6,220	6,062
3	Interest expense	-2,532	-2,313	-2,195	-2,174	-2,541	-2,428	-2,322
4	<b>Dividend income</b>	0	0	0	0	0	0	0
5	<b>Net fee and commission income</b>	2,630	2,630	2,630	2,630	2,104	2,103	2,103
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	507	626	626	626	-1,139	470	470
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-1,014		
8	<b>Other operating income not listed above, net</b>	422	83	83	83	80	83	83
9	<b>Total operating income, net</b>	8,162	7,351	7,352	7,417	3,859	6,434	6,376
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-799	-1,176	-592	-456	-2,597	-1,495	-1,156
11	<b>Other income and expenses not listed above, net</b>	-4,433	-4,521	-4,587	-4,667	-5,468	-4,942	-4,978
12	<b>Profit or (-) loss before tax from continuing operations</b>	2,930	1,654	2,173	2,294	-4,205	-3	241
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-643	-496	-652	-688	1,262	1	-72
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>2,288</b>	<b>1,158</b>	<b>1,521</b>	<b>1,606</b>	<b>-2,944</b>	<b>-2</b>	<b>169</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	1,585	811	1,065	1,124	0	0	118
17	<b>Attributable to owners of the parent net of estimated dividends</b>	702	347	456	482	-2,944	-2	51
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Nordea Bank Abp

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0