

2021 EU-wide Stress Test

Bank Name	Nordea Bank Abp
LEI Code	5299000DI3047E2LIV03
Country Code	FI



2021 EU-wide Stress Test: Summary

Nordea Bank Abp

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Rov Nur	(mln EUR, %)	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	Profit or (-) loss for the year	2,288	1,158	1,521	1,606	-2,944	-2	169
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	Common Equity Tier 1 ratio, %	17.08%	17.41%	17.92%	18.22%	13.68%	13.79%	13.39%
9	Fully loaded Common Equity Tier 1 ratio, %	17.08%	17.41%	17.92%	18.22%	13.68%	13.79%	13.39%
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	Leverage ratio, %	5.90%	6.01%	6.18%	6.28%	4.96%	5.01%	4.92%
13	Fully loaded leverage ratio, %	5.90%	6.01%	6.18%	6.28%	4.96%	5.01%	4.92%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR							
15	provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

17 IFRS 9 transitional arrangements?	No
18 New definition of default?	0



		Nordea Bank Abp																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	e values			Risk exposu	ire amounts								
				A-IR	В	F-IRB		A-I	RB	F-I	RB	Channel annual	Starra 2 avenue	Chara 2 arms arms	Stock of	Stock of	Stock of	Coverage Ratio -
RowN				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 average
4		Control banks	(mln EUR, %)	0	0	0			0	0		0	0					
1		Central banks		0	0	0	0	0	0	0		0 0	0 (0		0 -
2		Central governments		0	0	22.624	0	0	0	4.720		0 (0 () (0	0	(0 -
3		Institutions		125.020	2 101	32,624	164	0	0	4,738		0 15,861 0 122,206	1 246	-	1 1 10	. 1	1 220	57.250/
4		Corporates		135,030	2,481	15,862	164	55,270	2,408	9,862				2,160	149	263	1,238	57.35% 4.09% 9 68.84% 4 31.76% 6 6.74% 3 18.08% 6 6.41%
5		Corporates - Of Which: Specialised Lending		100	1 020	4.075	0.4	45	1 220	2.670		0 100	0 0)	(1	0	400	4.09%
6		Corporates - Of Which: SME		53,405	1,038 1,793	4,975	84	16,657	1,230	2,670		0 43,042 0 142,587	2 3,204	726	61	. 132	495	08.84%
/		Retail		189,419			0	36,478 30,388	3,469	0		0 142,587	2 3,20 ⁴ 7 6,92 ⁵ 2 3,38 ¹	1,399	65	256	444	31./6%
8		Retail - Secured on real estate property		158,610	1,041	0	0		1,146	0		0 115,872 0 895	2 3,381		10	19	46	6./4%
9	Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME		1,084	20	0	0	179	41	0					10	1	3	18.08%
10		Retail - Secured on real estate property - Of Which: non-SME		157,525	1,020	0	0	30,208	1,105	0		0 114,977	7 3,263	666	10	1/	43	6.41%
11		Retail - Qualifying Revolving		20,000	752	0	0	0 000	2 224	0		0 26.71	0 ()	,	0	200	0 - 55.740/
12		Retail - Other Retail		30,809	/53	0	0	6,090	2,324	0		0 26,714			55	238	398	55.74%
13		Retail - Other Retail - Of Which: SME		1,386	109	0	0	482	367	0		0 1,016 0 25,698	5 354	103	5	19	54	58.48% 55.25%
14		Retail - Other Retail - Of Which: non-SME		29,423	644	0	0	5,608	1,956	0		0 25,698	3,189	605	50	219	334	55.25%
15		Equity		0	0			0	0				U (0	C	0		J -
16		Securitisation		4.004	_			1000				2.22		_				0.2424
17		Other non-credit obligation assets		4,831	5	40.405	404	4,326	4	44.600		3,830		5	3	3	(8.21% 47.23%
18		IRB TOTAL		329,279	4,280	48,486	164	96,073	5,881	14,600		0 284,484	13,293	3,564	217	522	1,683	47.23%

											Actual							
											31/12/2020							
					Exposui	e values			Risk exposı	ure amounts								
				A-1	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Change 2 annual annual
19		Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21		Institutions		0	0	8,547	0	0	0	1,070	0	3,695	12	0	0	0	0	-
22		Corporates		36,549	144	4,173	25	13,273	164	2,774	0	37,489	1,677	148	20	32	110	74.25%
23		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Corporates - Of Which: SME		15,933	91	1,294	8	3,723	110	698	0	16,291	697	93	7	15	71	76.38%
25		Retail		61,402	143	0	0	14,902	305	0	0	60,387	974	142	10	29	54	38.09%
26		Retail - Secured on real estate property		55,862	74	0	0	13,966	18	0	0	55,215	619	73	2	3	5	6.91%
27	CWEDEN	Retail - Secured on real estate property - Of Which: SME		97	1	0	0	24	0	0	0	80	17	1	0	0	0	24.18%
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		55,765	72	0	0	13,941	18	0	0	55,135	602	71	2	2	5	6.63%
29		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Retail - Other Retail		5,540	70	0	0	937	287	0	0	5,172	355	70	8	26	49	70.53%
31		Retail - Other Retail - Of Which: SME		210	5	0	0	87	24	0	0	145	59	5	2	6	5	100.00%
32		Retail - Other Retail - Of Which: non-SME		5,330	64	0	0	850	264	0	0	5,027	296	64	7	21	44	68.06%
33		Equity		0	0			0	0			0	0	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		871	0			855	0			536	5	0	0	0	0	2.15%
36		IRB TOTAL		98,822	288	12,721	25	29,030	469	3,844	0	102,107	2,669	290	31	61	164	56.50%

											Actual						
											31/12/2020						
					Exposu	re values			Risk exposi	ure amounts							
				A-1	RB	F-1	IRB	A-1	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 expecure
37		Central banks		0	(0	(0	0	()	0 0	0	0	0	0	, –
38		Central governments		0	C	0		0	0	()	0	0	0	0	0	-
39		Institutions		0	C	13,706		0	0	1,504	ŀ	0 8,561	0	0	0	0	-
40		Corporates		31,845	694	2,918	3!	5 11,490	834	1,738	3	0 16,434	820 32	3 27	108	267	81.57%
41		Corporates - Of Which: Specialised Lending		0	C	0		0	0	()	0 0	0	0	0	0	, -
42		Corporates - Of Which: SME		15,428	577	707	3:	1 4,456	704	391		0 4,587	390 26	2 9	39	208	79.47%
43		Retail		52,610	590	0	(0 7,810	1,186	()	0 12,365	709 20	32	139	138	68.04% 31.07%
44		Retail - Secured on real estate property		44,205	376	0		0 6,069	606	()	0 5,030	143 2	5	. 9	8	31.07%
45	DENMARK	Retail - Secured on real estate property - Of Which: SME		98	2	2 0	(0 19	1	()	0 23	4	0	0	0	58.95%
46	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		44,107	374	0	(0 6,050	605	()	0 5,007	138 2	5	. 9	8	30.55%
47		Retail - Qualifying Revolving		0	C	0		0	0	()	0 0	0	0	0	0	/ -
48		Retail - Other Retail		8,405	214	0	(0 1,742	579	()	0 7,335	567 17	3 28	130	131	73.24%
49		Retail - Other Retail - Of Which: SME		137	11	. 0		0 37	16	(0 114	20 1	1 1	. 2	. 7	66.00%
50		Retail - Other Retail - Of Which: non-SME		8,268	204	0		0 1,705	563	(0 7,221	547 16	7 28	128	123	73.71%
51		Equity		0	(0	0			0	0	0	0	0	, -
52		Securitisation															
53		Other non-credit obligation assets		1,240	C)		940	0			944	0	0 (0	0	0.00% 76.39%
54		IRB TOTAL		85,695	1,284	16,623	35	5 20,241	2,019	3,242		0 38,303	1,530 53:	L 59	248	406	76.39%

										Actual							
										31/12/2020							
				Exposu	re values			Risk exposi	ure amounts								
			A-IR	RB	F-II	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	stage 3 exposure	Stage 3 exposure
55	Central banks		0	0	0		0	0	0		0 0	0) (0	0		0 -
56	Central governments		0	0	0		0 0	0	0		0 0	0)	0	0		δ -
57	Institutions		0	0	208		0	0	124		0 116	51	. (0	0		် -
58	Corporates		21,994	415	3,848	6	4 8,713	496	2,072		0 22,793	2,077	476	15	64	1 27	78 58.40%
59	Corporates - Of Which: Specialised Lending		35	0	0		0 14	0	0		0 35	G C)	0	0		<i>δ</i> -
60	Corporates - Of Which: SME		8,409	256	1,329	3:	3 2,893	319	781		0 8,293	1,300	288	3	44	17	7 61.63%
61	Retail		41,108	913	0		0 6,791	1,643	0		0 37,261	. 3,822	911	14	66	5 21	6 23.74%
62	Retail - Secured on real estate property		29,795	498	0		0 4,405	335	0		0 28,043	1,751	. 498	3	. 4	1 24	4 4.72%
63 ETNII A 1	Retail - Secured on real estate property - Of Which: SME		811	17	0		0 117	36	0		0 731	. 80	17	7 0	1	1	77 61.63% 66 23.74% 64 4.72% 3 15.47% 11 4.35%
FINLAI	Retail - Secured on real estate property - Of Which: non-SME		28,984	482	. 0		0 4,288	298	0		0 27,312	1,671	. 482	2	. 3	3	1 4.35%
65	Retail - Qualifying Revolving		0	0	0		0 0	0	0		0 0	0)	0	0)	0 -
66	Retail - Other Retail		11,313	414	0		0 2,387	1,308	0		0 9,217	2,070	412	2 12	. 62	2 19	3 46.74%
67	Retail - Other Retail - Of Which: SME		858	87	0		0 269	304	0		0 639	217	87	7	10	4	8 54.75%
68	Retail - Other Retail - Of Which: non-SME		10,456	327	0		0 2,118	1,004	0		0 8,578	1,854	325	10	52	2 14	46.74% 8 54.75% 5 44.60%
69	Equity		0	0			0	0			C	0		0	0		δ -
70	Securitisation																
71	Other non-credit obligation assets		2,312	5			2,229				2,050		,	5 0	1	1	0 9.12% 4 35.54%
72	IRB TOTAL		65,415	1,333	4,056	64	17,733	2,143	2,196		0 62,220	5,967	1,391	. 30	130	494	4 35.54%



		Nordea Bank Abp	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IF	RB	F-IF	RB	A-I	RB	F-IF	RB				Stock of	Stock of	Stock of	Coverage Ration
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposur	provisions for e Stage 3 exposure	Stage 2 evenes
73		Central banks		0	(0		0 0	(0		0 0		0	0 ()	0	0 -
74		Central governments		0	(0		0	(0		0 0	(0	0)	0 /	0 -
75		Institutions		0	(5,871		0	(374		0 1,806 0 27,727		5	0)	0 '	0 -
76		Corporates		27,170	571	2,724	4	0 12,852	450	1,889			829	9 55	1 65	5	3 24	49 45.2
77		Corporates - Of Which: Specialised Lending		58	<u> </u>	9 0		0 28	10	0		0 58		0	9)	0 '	0 4.0
78		Corporates - Of Which: SME		11,756 32,546 27,354	107	7 1,006	1.	2 4,965	82	580		0 11,852 0 31,207	492	,	6 3!	5	.7 4	40 52.3 29 25.5
79		Retail		32,546	112	2 0		0 6,751	271	. 0			1,30		2	7 2	.0 2	<u>29</u> 25.5
80		Retail - Secured on real estate property		27,354	77	7 0		0 5,822	173	0		0 26,505	818	8 7	7	2	3	9 11.7
81	NORWAY	Retail - Secured on real estate property - Of Which: SME		77	1	1 0		0 19	2	0		0 60	17	7	1)	0 '	9 11.7 0 35.9 9 11.4
82	NORWAT	Retail - Secured on real estate property - Of Which: non-SME		27,276	76	6		5,802	170	0		0 26,445	80:	1 7	6	2	3	9 11.4
83		Retail - Qualifying Revolving		0	(0		0	(0		0 0		0	0)	0 /	0 -
84		Retail - Other Retail		5,192	35	0		930	98	0		0 4,702	487	7 3	5	5	.7 <u>2</u> ′	20 56.0 3 61.1
85		Retail - Other Retail - Of Which: SME		143	ϵ	6		0 57	23	0		0 104	37	7	6		2	3 61.1
86		Retail - Other Retail - Of Which: non-SME		5,049	29	9 0		0 873	75	0		0 4,598	450	0 2	9 !	5 1	.5 1	16 55.1
87		Equity		0	(0	(0		0	0		0 /	0 -
88		Securitisation																
89		Other non-credit obligation assets		369	()		264	(262	33	3	0 2	2	1	0.0
90		IRB TOTAL		60,085	684	8,596	40	19,868	722	2,263		0 61,001	2,171	L 663	3 75	6	278	78 41.92

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-:	IRB	A-:	IRB	F-C	IRB]			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	C	0		0	(0	(0	C	0	0	0	0	-
92		Central governments		0	C	0	(0	(0	(0	C	0	0	0	0	-
93		Institutions		0	C	325	(0	(119	(139	2	2 0	0	0	0	-
94		Corporates		2,682	2	2 15	(939	9	9 8	(2,443	231	. 2	3	6	0	19.18%
95		Corporates - Of Which: Specialised Lending		0	0	0	(0	(0	(0	C	0	0	0	0	-
96		Corporates - Of Which: SME		371	2	2	. (0 114	7	7 1		0 159	204	2	0	5	0	19.51%
97		Retail		215	1	. 0	(0 23	3	2 0	(0 174	10	1	0	0	1	54.71%
98		Retail - Secured on real estate property		181	C	0)	0 15	1	1 0	(147	5	0	0	0	0	15.35%
99	UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	C	0)	0	(0	(0	C	0	0	0	0	-
100	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		181	C	0	(0 15	1	1 0	(0 147	5	0	0	0	0	15.35%
101		Retail - Qualifying Revolving		0	(0	(0	(0	(0	C	0	0	0	0	-
102		Retail - Other Retail		33	1	. 0	(0 8	3	2 0	(0 28	5	5 1	0	0	0	68.25%
103		Retail - Other Retail - Of Which: SME		1	C	0	(0 1	. (0	(0 1	C	0	0	0	0	43.35%
104		Retail - Other Retail - Of Which: non-SME		32	1	. 0)	7	2	2 0	(0 27	5	5 1	0	0	0	68.26%
105		Equity		0	C			0	(0		0	C	0	0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		29	C			29				29	C	0	0	0	0	-
108		IRB TOTAL		2,925	3	341		990	11	126		2,786	243	3	3	6	1	30.15%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-	IRB	F-	IRB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		C	(0		0		0 0)	0 ((0	C	0) -
110		Central governments		O	(0)	0		0		0 (0	C	0	<i>)</i> -
111		Institutions		C	(479)	0		0 217	,	0 22	2	2	0	C	0) -
112		Corporates		787	12	90)	379	4	1 38	3	0 843	10	12	. 1	1	9	77.93%
113		Corporates - Of Which: Specialised Lending		O	(0)	0		0)	0			0	C	0) -
114		Corporates - Of Which: SME		45	1	1	3	0 21		5 2	2	0 36	3	3	. 0	C	0	19.51%
115		Retail		135	3	3)	0 21		6 0)	0 107	'	3	. 0	C	1	1 29.48%
116		Retail - Secured on real estate property		105	2	2)	0 11		4 C)	0 84	2	2	. 0	C	0	10.86%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		O	(0)	0		0)	0			0	C	0) -
118	GLRMANT	Retail - Secured on real estate property - Of Which: non-SME		105	2	2)	0 11		4 0)	0 84	. 2	2	. 0	C	0	10.86%
119		Retail - Qualifying Revolving		C	(0		0		0 0)	0			0	C	0) -
120		Retail - Other Retail		30]	. 0		0 10		2 0)	0 23	8	5	. 0	C	0	58.07%
121		Retail - Other Retail - Of Which: SME		6	(0		0 5	5	0)	0 2	2	3	0	C	0	100.00%
122		Retail - Other Retail - Of Which: non-SME		24	1	. 0)	0 5	5	2 0)	0 21	. 3	3	. 0	C	0	58.07%
123		Equity		C	()		0		0		(0	C	0) -
124		Securitisation																
125		Other non-credit obligation assets		C	(0		0		((0	C	0) -
126		IRB TOTAL		922	15	570		400	47	7 254		0 973	20	14	. 1	1	10	70.37%

			1								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I		F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0		0 0	(0		0 0	0	0	0	0	C	J -
128		Central governments		0	(0		0	(0		0	0	0	0	0	0) -
129		Institutions		0		90		0 0	(60		0 87	0	0	0	0		<i>)</i> -
130		Corporates		1,916	(53		0 549	(20		0 1,913	4	0	1	0		<i>)</i> -
131		Corporates - Of Which: Specialised Lending		0	(0		0	(0		0	0	0	0	0)	J -
132		Corporates - Of Which: SME		112		2		0 30	(1		0 112	0	0	0	0		J -
133		Retail		50		0		0 6	(0		0 37	5	0	0	0		0 8.17% 0 0.78%
134		Retail - Secured on real estate property		42	(0		0 4	(0		0 30	4	0	0	0	0	0.78%
135	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0		0		0	(0		0	0	0	0	0		<i>)</i> -
136	LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		42		0		0 4	(0		0 30	4	0	0	0)	0.78%
137		Retail - Qualifying Revolving		0		0		0	(0		0	0	0	0	0)	<i>J</i> -
138		Retail - Other Retail		8		0		0 2	(0		0 7	1	. 0	0	0		21.67%
139		Retail - Other Retail - Of Which: SME		0		0		0	(0		0	0	0	0	0)	<i>)</i> -
140		Retail - Other Retail - Of Which: non-SME		8		0		0 2	(0		0 7	1	. 0	0	0		21.67%
141		Equity		0				0	(0	0	0	0	0	() -
142		Securitisation																
143		Other non-credit obligation assets		0				0	(0	0	0	0	0	() -
144		IRB TOTAL		1,966	(144		0 555	0	80		0 2,037	8	0	1	0	0	8.17%



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

		Nordea Bank Abp																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			1								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IR	RB	F-IF	RB	A-I	RB	F-IF	kB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagues
145		Central banks		0	(0		0	(0		0 0)	0	0	(0) -
146		Central governments		0	(0		0	(0		0 0)	0	0		0) -
147		Institutions		0	(1,187		0	(470		0 223	3	5	0		0) -
148		Corporates		1,442	30	142		0 639	7	7 131		0 1,343	3 2	7 30	3		1 21	70.18%
149		Corporates - Of Which: Specialised Lending		0		0		0 0	(0		0 0)	0	0		0) -
150		Corporates - Of Which: SME		504		3		0 164	(2		0 412	2	2	0		0	92.58%
151		Retail		250		0		0 27	2!	0		0 199	1	8	9 0		0 1	6.93%
152		Retail - Secured on real estate property		210		0		0 17	3	0		0 167	7 1	0	2 0		0	2.71%
153	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0		0		0	(0		0 0)	0	0		0) -
134	ONITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		210		0		0 17	3	0		0 167	7 1	0	2 0		0	2.71%
155		Retail - Qualifying Revolving		0		0		0	(0		0 0)	0	0		0) -
156		Retail - Other Retail		40		0		0 9	23	0		0 32	2	8	0		0 1	7.83%
157		Retail - Other Retail - Of Which: SME		3		0		0 2	(0		0 1	L	2	0		0	7.83% 99.88% 6.77%
158		Retail - Other Retail - Of Which: non-SME		38		0		0 7	23	0		0 31	L	6	0		0 1	6.77%
159		Equity		0				0	(0)	0	0		0) -
160		Securitisation																
161		Other non-credit obligation assets		5	(5	(5	<u> </u>	0	0		0 0) -
162		IRB TOTAL		1,698	40	1,329		671	33	601		0 1,771	. 5	0 40	3	:	L 22	55.13%

			I								Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IR	В	F-IR	RB	A-IF	RB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 e	xposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0		0 0		0 0	(0		0 0	0 (C	()	0 -
164		Central governments		0		0 0		0 0	(0		0 0	0 (C	()	0 -
165		Institutions		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
166		Corporates		2,059	(0 239		0 494	(237		0 2,055	4 (1	. ()	0 -
167		Corporates - Of Which: Specialised Lending		0		0 0		0 0	(0		0 0	0 (C	(0 -
168		Corporates - Of Which: SME		133		0 0		0 27	(0		0 133	0 (C	(0 -
169		Retail		0		0 0		0 0	(0		0 0	0 (C	(0 -
170		Retail - Secured on real estate property		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
171	1EDCEV	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0		0 0	0 (C	()	0 -
172	JERSEY	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
173		Retail - Qualifying Revolving		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
174		Retail - Other Retail		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
175		Retail - Other Retail - Of Which: SME		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
176		Retail - Other Retail - Of Which: non-SME		0	(0 0		0 0	(0		0 0	0 (C	()	0 -
177		Equity		0	(0		0	(0	0 (C	()	0 -
178		Securitisation															
179		Other non-credit obligation assets		0		0		0	(0	0 0	C			0 -
180		IRB TOTAL		2,059		239		0 494	C	237		0 2,055	4 0	1	C		0 -

											Actual						
											31/12/2020						
					Exposu	e values			Risk expos	ure amounts							
				A-:	IRB	F-I	RB	A-1	IRB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 oversours
181		Central banks		0	0	0	C	0	(0		0 0		0	0	C) -
182		Central governments		0	0	0	(0	(0		0 0) (0	0	C) -
183		Institutions		0	0	709	(0	(191		0 282) (0	0	C) -
184		Corporates		192	0	5	(128	() 4		0 196	1 () 1	0	C	100.00%
185		Corporates - Of Which: Specialised Lending		0	0	0	(0	(0		0 0) (0	0	C) -
186		Corporates - Of Which: SME		21	0	0	(3	(0		0 21) (0	0	C) -
187		Retail		62	1	0	(9	1	1 0		0 48	5 1	. 0	0	1	1 61.48%
188		Retail - Secured on real estate property		50	0	0	(5	(0		0 39	2 (0	0	C	2.37%
189	FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(0		0 0) (0	0	C) -
190	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		50	0	0	(5	(0		0 39	2 (0	0	C	2.37%
191		Retail - Qualifying Revolving		0	0	0	(0	(0		0 0) (0	0	C) -
192		Retail - Other Retail		12	1	0	(4	1	1 0		0 8	3 1	. 0	0	1	1 89.68%
193		Retail - Other Retail - Of Which: SME		3	0	0	(2	(0		0 1	1 (0	0	C	J -
194		Retail - Other Retail - Of Which: non-SME		9	1	0	(2	1	1 0		0 7	2 1	. 0	0	1	1 89.68%
195		Equity		0	0			0	(0) (0	0	C	J -
196		Securitisation															
197		Other non-credit obligation assets		0	0			0	(0		0	0	C) -
198		IRB TOTAL		254	1	714	C	137	1	195		525	5 1	. 2	0	1	T3.06%



1//////	VIIIII	Nordea Bank Abp																						
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			ı											Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks		C	0	C	0		0 0	-	0		0 (0	C	-	0	0	0	0	0	0	1-
2		Central governments		C	0	C	0		0 0	-	0		0 (0	0	C	-	0	0	0	0	0	0	-
3		Institutions		15,866	226	15	3	3	0 4	23.60%	6 15,851	. 22	25 30	3	0	7	23.52%	15,837	225	45	3	0	11	23.45%
4		Corporates		121,494	6,305	2,636	85	18	6 1,553	58.89%	6 121,059	6,22	3,152	92	231	1,694	53.75%	120,098	6,607	7 3,730	91	255	1,854	49.70%
5		Corporates - Of Which: Specialised Lending		100	0	g	0		0 3	29.43%	6 100		0 9	9 0	0	3	29.66%	99	0	10	0	0	3	29.90%
6		Corporates - Of Which: SME		42,714	3,279	978	38	10	639	65.31%	6 42,664	3,06	52 1,246	5 42	122	706	56.66%	42,274	3,156	1,542	41	127	780	50.62%
7		Retail		136,691	11,009	3,210	117	28	2 1,087	33.85%	6 136,940	9,68	4,286	5 134	334	1,296	30.24%	135,528	9,920	5,463	132	266	1,524	27.89%
8		Retail - Secured on real estate property		111,984	6,361	1,594	64	3	0 274	17.21%	6 112,148	5,56	58 2,222	2 77	35	365	16.40%	110,894	6,102	2,943	75	30	472	16.03%
9	Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME		810	190	33	1		1 9	28.31%	6 762	. 22	25 46	5 1	2	12	25.31%	773	202	2 58	1	2	14	23.65%
10	Nordea Dank Abp	Retail - Secured on real estate property - Of Which: non-SME		111,174	6,171	1,561	. 63	2	9 265	16.97%	6 111,387	5,34	2,177	7 76	32	353	16.22%	110,121	5,900	2,885	75	28	458	15.88%
11		Retail - Qualifying Revolving		C	0	(0		0	-	0		0	0	0	С	-	0	0	0	0	0	0	,-
12		Retail - Other Retail		24,708	4,648	1,616	54	25	1 812	50.27%	6 24,791	4,11	.7 2,063	57	299	932	45.15%	24,634	3,818	2,520	56	236	1,052	41.74%
13		Retail - Other Retail - Of Which: SME		871	451	157	5	1	7 104	65.86%	6 806	47	77 196	6	25	114	58.08%	835	413	232	2	18	124	53.28%
14		Retail - Other Retail - Of Which: non-SME		23,836	4,197	1,459	49	23	4 709	48.59%	6 23,985	3,64	1,867	7 53	274	818	43.79%	23,799	3,405	2,288	52	218	928	40.57%
15		Equity		C	0	(0		0	-	0		0	0	0	C	-	0	0	0	0	0	0	<u>,-</u>
16		Securitisation																						
17		Other non-credit obligation assets		3,852	32	ϵ	0		0 3	46.59%	3,846	3	37 6	5 0	0	3	49.90%	3,844	39	7	0	0	3	52.80%
18		IRB TOTAL		277,902	17,572	5,868	205	46	2,646	45.09%	277,696	16,17	7,474	229	566	3,001	40.15%	275,307	16,791	. 9,244	226	522	3,391	52.80% 36.68%

											Base	eline Scenario									
					31/12/2021						3:	1/12/2022						31/12/2023			
		(mln EUR, %)		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure pro	Stock of covisions for ge 1 exposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	STAME LEVINGUE	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 expos	or Stage 2 oversure
	Central banks		0	0	0	0 0	C) -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Central governments		0	0	0	0	C	-	0	0	0	0	0	0 -		0	0	0		0	0 -
	Institutions		3,697	7	3	1 0	1	28.78%	3,694	7	6	1	0	2 28.91%	3,69	1	8	9 1		0	3 29.00°
	Corporates		37,214	1,875 22	5 1	2 22	146	64.98%	37,084	1,934	296	16	28	165 55.85%	36,84	1 2,08	1 39	92 16	3	34	192 48.929
	Corporates - Of Which: Specialised Lending		0	0	0	0 0	C) -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Corporates - Of Which: SME		16,158	791 13	0	5 11	90	69.13%	16,140	773	167	6	15	99 59.60%	16,06	1 80	4 21	14 6	1	1 7	112 52.08%
	Retail		57,580	3,390 53	4 2	7 73	141	26.46%	58,053	2,573	878	25	69	193 21.99%	58,21	7 2,09	5 1,19	92 25	4	18	240 20.13°
	Retail - Secured on real estate property		53,159	2,383 36	5 1	6 9	43	11.64%	53,481	1,802	624	15	8	69 11.05%	53,58	1,46	1 86	53 15		5	93 10.83%
SWEDEN	Retail - Secured on real estate property - Of Which: SME		71	25	2	0	1	29.81%	70	25	3	0	0	1 24.42%	7	0 2	4	4 0		0	1 21.69°
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		53,088	2,357 36	3 1	6 9	42	11.54%	53,411	1,776	621	15	8	68 10.99%	53,51	1,43	7 85	59 15		5	93 10.779
	Retail - Qualifying Revolving		0	0	0	0	C	-	0	0	0	0	0	0 -		0	0	0		0	0 -
	Retail - Other Retail		4,421	1,007 16	8 1	1 64	. 99	58.64%	4,572	771	254	10	61	124 48.93%	4,63	4 63	4 32	29 10	4	1 3	146 44.579
	Retail - Other Retail - Of Which: SME		130	71	8	0 4	. 6	80.05%	135	64	11	0	5	7 67.58%	6 13	9 5	7 1	L4 0		3	8 60.219
	Retail - Other Retail - Of Which: non-SME		4,291	936 16	1 1	0 61	92	57.61%	4,437	707	243	9	57	117 48.12%	4,49	57	7 31	15 9	3	9رُ	138 43.909
	Equity		0	0	0	0 0	C	-	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Securitisation																				
	Other non-credit obligation assets		539	2	0	0 0	C	55.15%	538	2	0	0	0	0 63.47%	53	8	3	0		0	0 69.16%
	IRB TOTAL		99,030	5,275 763	2 4	0 95	288	37.84%	99,370	4,516	1,181	41	97	360 30.54%	99,28	4,18	6 1,59	3 41	8	,2	435 27.28%

											Baselin	e Scenario									
					31/12/2021						31/1	2/2022						31/12/2023			
	(ml	Stage 1 ex	posure Stage	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	Sto 3 exposure provis Stage 1	ock of sions for pro exposure Stag	Stock of ovisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions fo Stage 3 exposu	Coverage R Stage 3 exp
	Central banks		0	0 0)	0 0	() -	0	0	0	0	0	0 -	(0	0	0 0		0	0 -
	Central governments		0	0 0)	0 0	() -	0	0	0	0	0) -	(0	0	0 0		0	0 -
	Institutions		8,554	1 7	7	1 0		1 11.83%	8,546	2	14	1	0	11.84%	8,538	8	3 2	21 1		0	2
	Corporates		16,280	891 411	1	.5 83	322	78.51%	16,146	920	516	14	102 350	68.92%	16,018	8 94	-3 62	21 14	10	7	88
	Corporates - Of Which: Specialised Lending		0	0 0)	0 0	() -	0	0	0	0	0) -	(0	0	0 0		0	0 -
	Corporates - Of Which: SME		4,543	401 296	5	5 43	243	82.04%	4,500	403	336	4	49 25	75.87%	4,480	0 38	37	76 4	4	.9	67
	Retail		11,477	1,510 289	1	1 141	204	70.35%	11,320	1,595	362	9	190 220	62.53%	11,426	6 1,42	8 42	24 9	16	1	46
	Retail - Secured on real estate property		4,705	446 47	7	2 15	1!	32.85%	4,619	514	66	1	21 20	29.82%	4,665	5 45	52 8	31 1	1	8	23
DENMARK	Retail - Secured on real estate property - Of Which: SME		18	9 1		0 0		41.69%	21	6	1	0	0	33.47%	19	9	7	2 0		1	0
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		4,687	437 46	5	2 15	1!	32.69%	4,598	508	64	1	20 19	29.75%	4,645	5 44	5 8	30 1	1	8	23
	Retail - Qualifying Revolving		0	0 0)	0	() -	0	0	0	0	0	0 -	(0	0	0		0	0 -
	Retail - Other Retail		6,773	1,064 242	2	9 126	188	77.63%	6,702	1,082	296	7	170 203	7 69.76%	6,761	1 97	76 34	12 7	14	3	23
	Retail - Other Retail - Of Which: SME		90	42 13	3	0 3	9	69.77%	101	28	15	0	3 10	63.25%	90	0	8 1	.7 0		4	10
	Retail - Other Retail - Of Which: non-SME		6,683	1,022 230)	9 123	179	78.06%	6,601	1,053	281	7	167 193	70.11%	6,672	2 93	8 32	25 7	14	0	13
	Equity		0	0 0)	0	() -	0	0	0	0	0	0 -	(0	0	0		0	0 -
	Securitisation																				
	Other non-credit obligation assets		943	0 0)	0		97.77%	943	0	0	0	0	98.86%	943	3	0	0 0		0	0 9 37 5 9
	IRB TOTAL		37,254	2,403 707	2	7 224	527	74.51%	36,955	2.517	892	24	293 584	65.43%	36,925	5 2,37	4 1,06	6 24	26	8 6	37 <u>5</u> 9

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln	Stage 1 exposure 5	Stage 2 exposure Stage 3			Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 of	ck of ons for exposure	overage Ratio - cage 3 exposure	exposure Stage 2	exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	0	0	0	0	0	0	-	0		0 0	0	0	0 -		0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	-	0		0	0	0	0 -		0	0	0	0	0	0	1-
57		Institutions	126	41	0	0	0	0	32.18%	126	4	11 0	0	0	0	32.21%	126	41	0	0	0	0	32.21%
58		Corporates	23,044	1,709	593	13	3 44	374	63.10%	23,084	1,56	701	13	52	403	57.58%	22,910	1,619	817	13	55	435	53.26%
59		Corporates - Of Which: Specialised Lending	35	0	0	0	0	0	35.85%	35		0	0	0	0	35.85%	35	0	0	0	0	0	35.85%
60		Corporates - Of Which: SME	8,364	1,160	358	5	31	233	65.22%	8,415	1,04	421	6	36	249	59.29%	8,338	1,054	489	6	36	267	54.60%
61		Retail	35,479	4,480	2,034	40	53	633	31.11%	34,836	4,71	2,440	47	60	714	29.26%	34,375	4,663	2,955	47	46	816	27.60%
62		Retail - Secured on real estate property	26,801	2,504	989	18	3 4	171	17.27%	26,319	2,79	1,177	22	4	199	16.90%	25,956	2,903	1,434	22	3	237	16.54%
63	FINLAND	Retail - Secured on real estate property - Of Which: SME	672	128	28	1	1	8	27.09%	649	14	10 38	1	1	9	24.55%	637	143	48	1	1	11	23.12%
64	IINLAIND	Retail - Secured on real estate property - Of Which: non-SME	26,129	2,376	961	17	7 3	163	16.99%	25,669	2,65	57 1,139	21	3	190	16.64%	25,319	2,760	1,386	21	3	226	16.31%
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0		0	0	0	0 -		0	0	0	0	0	0	_
66		Retail - Other Retail	8,678	1,977	1,045	22	2 49	462	44.20%	8,518	1,91	1,263	25	56	515	40.79%	8,419	1,760	1,521	25	42	578	38.03%
67		Retail - Other Retail - Of Which: SME	543	274	127	3	9	82	64.43%	502	28	34 157	3	12	89	56.89%	495	263	185	3	10	96	52.24%
68		Retail - Other Retail - Of Which: non-SME	8,136	1,703	918	19	40	380	41.40%	8,016	1,63	36 1,106	23	43	426	38.50%	7,924	1,497	1,336	23	32	482	36.07%
69		Equity	0	0	0	0	0	0	-	0		0 0	0	0	0 -		0	0	0	0	0	0	
70		Securitisation																					
71		Other non-credit obligation assets	2,054	13	5	0	0	2	45.72%	2,052	1	L4 5	0	0	3	47.83%	2,052	15	5	0	0	3	$49.79\overline{\%}$
72		IRB TOTAL	60,703	6,243	2,632	52	97	1,009	38.34%	60,098	6,33	4 3,146	61	112	1,120	35.60%	59,463	6,337	3,778	60	101	1,254	33.18%



Nordea	Rank	۸hn
wordea	bank	ADD

	Horaca Barneris																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
													Baseline Scenario										
					31/	./12/2021							31/12/2022							31/12/2023			
		Sta	age 1 exposure Stage	e 2 exposure Stage 3	exposure prov	Stock of ovisions for e 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	r ure
	Central banks		0	0	0	0	0	C) -	0		0	0	0		0 -	C		0	0 0		0	0
	Central governments		0	0	0	0	0	C	 	0		0	0	0 ()	0 -	()	0	0 0		0	0
	Institutions		1,809	0	1	0	0	C	16.35%	1,808		1	1	0 ()	0 16.33%	1,808	3	1	2 0		0	0
	Corporates		27,276	1,122	709	36	27	320	45.15%	27,130	1,07	7 9	00 3	9 33	36	7 40.77%	26,813	1,18	31 1,11	13 38	4	-2 4	420
	Corporates - Of Which: Specialised Lending		58	0	9	0	0	3	29.40%	57		0	9	0 (3 29.59%	57	7	0	9 0		0	3
	Corporates - Of Which: SME		11,611	626	183	23	17	67	36.55%	11,559	55	3	07 2	4 19	9	5 30.90%	11,354	62	23 44	43 24	2	.3 1	126
	Retail		31,039	1,291	293	38	8	91	30.88%	31,552	54	5	24 5	2 7	14	0 26.69%	30,283	1,54	17 79	94 50		7 1	196
	Retail - Secured on real estate property		26,417	817	165	27	2	41	. 24.75%	26,792	29)2 3	15 3	8 1		22.45%	25,717	1,16	58 51	15 37		2 1	111
NORWAY	Retail - Secured on real estate property - Of Which: SME		48	28	2	0	0	1	. 38.19%	21	Ĺ	54	3	0 1		1 32.10%	46	5	28	4 0		0	1
NORWAT	Retail - Secured on real estate property - Of Which: non-SME		26,369	789	163	27	1	40	24.58%	26,771	23	38	12 3	8	7	22.35%	25,671	1,14	10 51	11 37		2 1	109
	Retail - Qualifying Revolving		0	0	0	0	0	C	-	0		0	0	0		0 -	()	0	0		0	0
	Retail - Other Retail		4,622	474	129	11	6	50	38.73%	4,760	25	55 2	09	4	6	9 33.09%	4,566	37	79 27	78 13		5	86
	Retail - Other Retail - Of Which: SME		94	44	9	1	1	6	71.39%	53		33	11	0		7 62.90%	93	3	10 1	14 0		1	8
	Retail - Other Retail - Of Which: non-SME		4,528	429	120	10	6	43	36.28%	4,707	17	['] 2 1	98 1	3	: (2 31.35%	4,473	33	39 26	54 13		4	77
	Equity		0	0	0	0	0	C	-	0		0	0	0		0 -	(0	0		0	0
	Securitisation																						
	Other non-credit obligation assets		277	17	0	0	0	C	39.97%	274		20	0	0 (0 43.46%	273	3	22	0 0		0	0
	IRB TOTAL		60,401	2,431	1,003	74	35	411	40.96%	60,765	1,64	5 1.42	26 90	40	50	7 35.57%	59,177	2,75	0 1.90	9 88	4	9 6	17د

												Baseline Scenario)									
					31/1	12/2021						31/12/2022							31/12/2023			
RowN um		Stage 1 ex	posure Stage 2 e	exposure Stage 3 exp	Sto posure provi Stage 1	ock of isions for 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 expo	for Stage 3 exposui	- Stage 1 exposu	re Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks		0	0	0	0	0	0 -		0	0 (0	0	0	0 -		0 (C	(C	(- ر
92	Central governments		0	0	0	0	0	0 -		0	0 (0	0	0	0 -		0	C	(C	(J -
93	Institutions		139	2	0	0	0	0 45.00	% 1	.39	2	0	0	0	0 45.00%	139	9		(C	(J 45.00%
94	Corporates		2,420	250	7	1	3	3 38.68	% 2,4	25	240 11	1	1 2	2	4 36.29%	2,38	4 277	15	1	3		35.18%
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	C	(C	(J -
96	Corporates - Of Which: SME		167	195	2	0	2	1 45.82	% 1	.75	186	3	0 1	1	1 43.00%	7o 173	2 188	(3)	(1	1	41.21%
97	Retail		146	36	4	0	1	1 33.01	% 1	51	28	6	0 1	1	2 28.33%	15	5 2:	8	(C	2	26.14%
98	Retail - Secured on real estate property		123	27	2	0	0	0 14.78	% 1	28	20	4	0	0	0 14.03%	133	2 15	5	(C	1	13.69%
99 UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0 (0	0	0	0 -		0	C	(C	(J -
100 UNITED STATES	Retail Secured of real estate property of Whieli. Hori Shie		123	27	2	0	0	0 14.78	% 1	.28	20	4	0	0	0 14.03%	6 13	2 15	5	(C	1	13.69%
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0 (0	0	0	0 -		0	C	(C	(J -
102	Retail - Other Retail		23	8	2	0	0	1 53.42	%	23	7	3	0	0	1 45.80%	26	4	4	. (C	2	42.54%
103	Retail - Other Retail - Of Which: SME		1	0	0	0	0	0 34.43	%	1	0 (0	0	0	0 34.59%	o l	1 (C	(C	(J 33.86%
104	Retail - Other Retail - Of Which: non-SME		22	8	2	0	0	1 53.57	%	23	7	3	0	0	1 45.94%	2	3	3	(C	1	42.68%
105	Equity		0	0	0	0	0	0 -		0	0 (0	0	0	0 -		0	C	(C	(J -
106	Securitisation																					
107	Other non-credit obligation assets		29	0	0	0	0	0 100.00	%	29	0	0	0	0	0 100.00%	20	9	C	(C	(0 99.99%
108	IRB TOTAL		2,733	287	11	1	3	4 36.619	6 2,74	44	270 18	8	1 3	3	33.51%	2,708	300	24	1	3	8	32.19%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks	, ,	0	0	0	(0) -	(0	C	0	0	0	-	C		0			0	0 -
110		Central governments		0	0	0	(0) -	(0	C	0	0 (0 0	-	C)	0 0		0	0 (0 -
111		Institutions		22	2	0	C	0) (45.00%	22	. 2	C	0	0 (0	45.00%	22		2 0	(0	0	0 45.00%
112		Corporates		841	11	13	C	0	12	87.27%	839	11	15	5	0 (12	82.36%	838	3 1	1 16	()	0 13	.3 78.23%
113		Corporates - Of Which: Specialised Lending		0	0	0	C	0	0) -	(0	C	0	0 (0	-	C)	0	() (0 (0 -
114		Corporates - Of Which: SME		36	3	2	(0) 1	. 48.47%	36	3	2	2	0 (0 1	46.14%	36	5	3 2	() (0	1 44.36%
115		Retail		80	33	4	C	1	. 2	36.27%	89	22	6	6	0	1 2	32.10%	93	1	7	(0	0	1 44.36% 2 29.91% 1 17.78%
116		Retail - Secured on real estate property		64	22	2	C	0	0	20.99%	71	. 14	3	3	0	0 1	19.01%	73	1	1 4	. (0	0	1 17.78%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	C	0	0) -	(0	C	0	0	0	-	C)	0	(0	0	ა -
118	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		64	22	2	(0	0	20.99%	71	. 14	3	3	0	0 1	19.01%	73	1	1 4	. (0	0	1 17.78%
119		Retail - Qualifying Revolving		0	0	0		0	0) -	(0	C	0	0	0	-	C)	0	(0	0	J -
120		Retail - Other Retail		16	11	2	(1	. 1	54.12%	19	8	3	3	0	1 1	46.11%	20)	6 3	(0	0	2 43.27%
121		Retail - Other Retail - Of Which: SME		2	3	0		0	C	29.45%	3	3	C	0	0 (0	29.14%	3	3	3 0	(0	0	0 29.82% 1 44.34%
122		Retail - Other Retail - Of Which: non-SME		14	8	2		0) 1	55.28%	16	6	3	3	0 (0 1	47.25%	17	7	4 3	(0	0	1 44.34%
123		Equity		0	0	0		0	0	-	(0	C	0	0 (0	-	С)	0 0	(0	0	J -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0	(0	0	100.00%	(0	0	0	0 (0	100.00%	0)	0	(0 (0 99.99% 5 63.20%
126		IRB TOTAL		943	46	18	0	1	. 13	75.13%	951	35	21	1	ם יי	ւ 14	68.06%	954	29	9 24) :	1 15	63.20%

											Baseline Scenario									
				31/12/20	21						31/12/2022						31/12/2023			
owN Im	(mln EU		re Stage 2 exposure Stage 3 expos	Stock of sure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage r Stage 3 ex	Ratio - cposure Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
27	Central banks		0 0	0	0	0 () –	0		0 (0 0	0	0 -		0	0 (O	0 () () -
28	Central governments		0 0	0	0	0 () -	0		0 (0 0	0	0 -		0	0 (0	0 () () -
29	Institutions		87 0	0	0	0 (45.00%	87		0 1	1 0	0	0	45.00%	36	0	1	0 ()	45.00%
30	Corporates	1,8	886 27	3	1	0	. 33.66%	1,884		26	7 1	0	2	33.49% 1,88	32	24 10	0	1)	33.47%
31	Corporates - Of Which: Specialised Lending		0 0	0	0	0	-	0		0	0	0	0 -		0	0	0	0	(-
32	Corporates - Of Which: SME	1	112 0	0	0	0	32.75%	112		0	0	0	0	32.76%	.2	0	0	0	(32.70%
33	Retail		22 18	2	0	0	19.04%	25		14 2	2 0	0	0	18.29%	28	11 3	3	0)	17.80%
34	Retail - Secured on real estate property		18 15	1	0	0	15.51%	21		11 2	2 0	0	0	15.23%	23	9	2	0)	15.08%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	-	0		0 (0	0	0 -		0	0 (0	0)) -
36 LOXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		18 15	1	0	0	15.51%	21		11 2	2 0	0	0	15.23%	23	9	2	0)	15.08%
37	Retail - Qualifying Revolving		0 0	0	0	0	-	0		0 (0	0	0 -		0	0	0	0)) -
38	Retail - Other Retail		4 3	1	0	0	25.69%	4		3 1	1 0	0	0	24.55%	5	2	1	0 ()	23.82%
39	Retail - Other Retail - Of Which: SME		0 0	0	0	0	31.74%	0		0 (0	0	0	31.73%	0	0 (0	0)	31.71%
40	Retail - Other Retail - Of Which: non-SME		4 3	1	0	0	25.69%	4		3 1	1 0	0	0	24.55%	5	2	1	0 ()	23.82%
41	Equity		0 0	0	0	0	-	0		0 (0	0	0 -		0	0	0	0)) -
42	Securitisation																			
43	Other non-credit obligation assets		0 0	0	0	0) -	0		0 (0 0	0	0 -		0	0 (0	0 ()) -
44	IRB TOTAL	1,9	95 46	5	1	0 2	29.88%	1,996	4	10 10	0 1	0	3	30.66% 1,99	5 3	6 15	5	1 () 5	31.14%



UNITED KINGDOM

Nordea Bank Abp																			
	16	17 18	19	20	21	22	23	24	25	26	27	28	29	30 31	32	33	34	35	36
										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(min EUR,		re Stage 2 exposure Stage 3 exposu	Stock of ire provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	70)	0 0	0		0 0	-	0		0	0 0) -	0	0	0 0	0) -
Central governments		0 0	0 (0 0	0) -	0)	0	0 0) () () -	0	0	0 0	O	<u> </u>	j -
Institutions	22	223 5	0	0 0	0	44.95%	223		5	1 () (44.95%	223	4	1 0	C	0	44.95%
Corporates	1,34	340 27	33	1 0	23	68.25%	1,338	2	6 3	36 1	1) 24	65.27%	1,331	29 4	0 1	0	ر 25	0 44.95% 6 62.43%
Corporates - Of Which: Specialised Lending		0 0	0 (0	0	-	0		0	0 0) () () -	0	0	0 0	0	0 و	<i>j</i> -
Corporates - Of Which: SME	4:	10 3	1	0	1	41.11%	409		3	2 0) 1	36.75%	408	3	4 0	0	1′	34.88%
Retail	17	.73 40	13	0 1	1 3	25.92%	177	3	4 1	.6)	. 4	24.63%	185	23 1	8 0	1	4	23.87%
Retail - Secured on real estate property	14	.46 29	4	0	1	16.05%	147	2	6	6) 1	15.03%	155	17	7 0	0	1′	14.53%
Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	-	0		0	0 0		0) -	0	0	0	0	0' ر	<i>/</i> -
Retail - Secured on real estate property - Of Which: non-SME	14	46 29	4	0	1	16.05%	147	2	6	6) 1	. 15.03%	155	17	7 0	0	1′	14.53%
Retail - Qualifying Revolving		0 0	0	0	0	-	0		0	0 0		0) -	0	0	0	0	0' ر	/-
Retail - Other Retail		27 11	9	0 1	1 3	30.21%	30		7 1	.0		3	30.00%	31	5 1	1 0	0	3′	29.88%
Retail - Other Retail - Of Which: SME		1 1	0	0	0	85.95%	2		0	0 0		0	75.90%	2	0	0	0	0' ر	64.47% 3 29.30%
Retail - Other Retail - Of Which: non-SME		26 10	9	0 1	1 3	29.54%	27		7 1	.0		3	29.38%	28	5 1	1 0	0	3′	29.30%
		_ 1	_		-1				_ 1		- 1	. 1		_	_			_ 1	. 1

														Baseline Scenario)									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0 (0 (د	-
164		Central governments		0	0	0		0	0	-	(0	(0	0	0	-	0		0	(0	0'	-
165		Institutions		0	0	0		0	0	0.90%	(0	(0	0	0	0.90%	0		0	(0	0′	0.90%
166		Corporates		2,057	0	2		1 0) 1	. 35.17%	2,055	0	2	1	1 (1	35.21%	2,052		1 6		1	2′	35.28%
167		Corporates - Of Which: Specialised Lending		0	0	0		0	0	-	(0	(0		0	-	0		0	(0	0' ر	1-
168		Corporates - Of Which: SME		133	0	0		0 0	0	29.88%	133	0	(0		0	30.09%	133		0	(0	'0	30.18%
169		Retail		0	0	0		0 0	0	39.49%	(0	(0		0	39.49%	0		0	(0	0' ر	39.48%
170		Retail - Secured on real estate property		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0	0′ ر	1-
171	JERSEY	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0 ('0	(-
172	JLKJLI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0	0′ ر	1-
173		Retail - Qualifying Revolving		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0	'0	-
174		Retail - Other Retail		0	0	0		0 0	0	39.49%	(0	(0		0	39.49%	0		0	(0 (0' ر	39.48%
175		Retail - Other Retail - Of Which: SME		0	0	0		0 0	0	38.20%	(0	(0		0	38.20%	0		0	(0 (0 '0	38.20%
176		Retail - Other Retail - Of Which: non-SME		0	0	0		0 0	0	39.50%	(0	(0		0	39.50%	0		0		0 ('0	39.50%
177		Equity		0	0	0		0 0	0	-	(0	(0		0	-	0		0	(0 (0 0	-
178		Securitisation																						
179		Other non-credit obligation assets		0	0	0		0 0	0	-	(0	(0		0	-	0		0 0	(0 (٥ (ر	/-
180		TRB TOTAL		2.057	0	2		1 0	1	35.17%	2.055	0	4	il 1	L C	1	35.21%	2.052	1	L 6	1	LÍ (ر 2	35.28%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
7N		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Ч	Central banks		C	0	0	0	C	0	-	0		0 0) (0 (0 () -	0			0	0	0	/
2	Central governments		C	0	0	0	C	0	-	0		0 0	(0	0 () -	0			0	0	0	<u>-</u>
3	Institutions		282	2 0	0	0	C	0	24.17%	282		0 0	(0	0 (24.17%	281			0	0	0	24.17%
1	Corporates		195	1	1	0	C	1	62.24%	195		0 1		0	0	54.67%	194		2	0	0	1	50.31%
5	Corporates - Of Which: Specialised Lending		C	0	0	0	C	0	-	0		0 0			0) -	0			0	0	0	/
5	Corporates - Of Which: SME		21	. 0	0	0	C	0	33.27%	21		0 0			0	33.35%	21			0	0	0	33.38%
7	Retail		40	12	2	. 0	C	1	43.12%	41	. 1	0 3	3	0	0	36.38%	43		7	0	0	1	33.05%
3	Retail - Secured on real estate property		33	8	1	0	C	0	14.66%	34		6 1			0	14.31%	34		5 2	0	0	0	14.41%
FRANCE	Retail - Secured on real estate property - Of Which: SME		C	0	0	0	C	0	-	0		0 0			0 () -	0			0	0	0	/
IRANCL	Retail - Secured on real estate property - Of Which: non-SME		33	8	1	0	C	0	14.66%	34		6 1		0	0	14.31%	34		5	0	0	0	14.41%
	Retail - Qualifying Revolving		C	0	0	0	C	0	-	0		0 0			0) -	0			0	0	0	/
2	Retail - Other Retail		7	4	1	0	C	1	65.63%	7	'	3 1		0	0	. 55.95%	9		2	0	0	1	51.27%
3	Retail - Other Retail - Of Which: SME		1	. 1	0	0	C	0	22.58%	1		1 0		0	0	23.13%	3			0	0	0	24.11%
1	Retail - Other Retail - Of Which: non-SME		ϵ	3	1	0	C	1	69.61%	6		2 1		0	0	60.10%	6		2	0	0	1	54.85%
5	Equity		C	0	0	0	C	0	-	0		0 0		0	0) -	0			0	0	0	/ -
5	Securitisation																						
7	Other non-credit obligation assets		C	0	0	0	C	0	-	0		0 0		0 (0 () -	0		0 (0	0	0	<u>- </u>
3	IRB TOTAL		517	12	3	0	0	1	48.39%	518	10	0 4	· C		1 2	41.45%	519		5	0	0	2	38.08%



	Nordea Bank Abp																					
			37	38	39 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/20	21						31/12/2022							31/12/2023			
RowN			Stage 1 exposure Stage	ge 2 exposure Stage 3	Stock o exposure provisions Stage 1 exp	f Stock of for provisions fo osure Stage 2 exposi	Stock of provisions for ure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	age 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um 1	Central banks	(mln EUR, 9	%)	0	0	0	0	0-	0	0	0	(0	0 -	0	0	0		0	0	n -
2	Central governments		0	0	0	0	0	0 -	0	0	0			0	0 -	0	0	0	, <u> </u>	a l ,	o l) -
3	Institutions		15.866	226	15	3	0	4 23.66%	% 15.850	225	31	3	3	0	7 23.33%	15.833	224	49	<u> </u>	3	0 1	1 22.79%
4	Corporates		113,655	12,588	4,192	424	328 2,13	32 50.85%	% 111,186	12,922	6,327	394	39!	5 2,92	6 46.24%	109,446	12,623	8,366	337	3 41'	0 3,69	4 44.16% 4 31.50% 2 40.68%
5	Corporates - Of Which: Specialised Lending		99	0	10	0	0	3 30.319	% 98	0	11	:	. (0	3 30.83%	91	5	13	٢	ر ر	J .	4 31.50%
6	Corporates - Of Which: SME		39,090	6,160	1,722	140	181 86	50.19%	% 37,783	6,506	2,683	119	209	9 1,16	7 43.51%	37,214	6,188	3,569	107	2 21	2 1,45	40.68%
7	Retail		133,359	13,784	3,768	277	326 1,22	20 32.39%	% 126,461	18,232	6,217	236	41:	1 1,71	5 27.58%	125,610	16,845	8,455	212	+ 297	2 2,16°	9 25.65%
8	Retail - Secured on real estate property		109,426	8,576	1,936	147	46 33	38 17.46%	% 104,172	12,279	3,487	123	58	8 57	8 16.58%	103,535	11,477	4,926	11.7	4 4	1 80/	5 16.37%
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME		760	234	38	2	2 1	10 26.94%	606	365	61	1		6 1	4 23.42%	582	366	85	,	<u>r</u>	<i>i</i> 1 ^c	21.79%
10 Nordea Bark Abp	Retail - Secured on real estate property - Of Which: non-SME		108,666	8,342	1,898	145	44 32	28 17.279	% 103,566	11,914	3,426	122	52	2 56	4 16.46%	102,953	11,112	4,841	112	<u>/</u> 3f	<i>i</i> 78 ⁵	16.27%
11	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0	(0	0 -	0	0	0		ر (ر	<u>)</u>	0 -
12	Retail - Other Retail		23,934	5,207	1,831	130	280 88	32 48.17%	% 22,289	5,953	2,730	113	353	3 1,13	7 41.63%	22,075	5,368	3,529	102	<u>/</u> 25!	1,36	2 38.61% 1 47.93%
13	Retail - Other Retail - Of Which: SME		779	528	173	8	25 10	08 62.43%	% 519	727	234	2	52	2 12	5 53.25%	504	682	293	Δ	t 4.7	<u>ا</u> کا	1 47.93%
14	Retail - Other Retail - Of Which: non-SME		23,155	4,680	1,658	122	255 77	74 46.689	% 21,770	5,226	2,497	109	30:	1,01	2 40.54%	21,571	4,686	3,236	98	<u>ک</u> 20۶	3 1,227	2 37.76%
15	Equity		0	0	0	0	0	0 -	0	0	0	()	0	0 -	0	0	0		<u>) </u>	<u>) </u>) -
16	Securitisation																					
17	Other non-credit obligation assets		3,828	56	6	0	0	3 46.80%		63	6	(0	3 50.05%	3,818	65	7		<u>) </u>	<u>1</u>	52.91% 7 34.83%
10	TDD TOTAL		266 708	26 652	7 021	7041 6	655 3 35	2 42 089	6 257 318	31 442	12 582	633	21 207	7 4 65	36 97%	254 708	20 758	16 876	550	41 70°	3 5 977	7I 34 830%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Row			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
19		Central banks		0	0	0	(0	C) -	0	0	0	0	0	0	-	0	C	0	0	0	0'	/ -
20		Central governments		0	0	0	(0	C) -	0	0	0	0	0	0	-	0	C	0	0	0	0	/-
21		Institutions		3,697	7	3		1 0	1	28.80%	3,694	7	6	5		2	28.80%	3,691	8	9	1	0	3	28.80%
22		Corporates		35,281	3,609	425	68	37	215	50.54%	35,288	3,264	763	56	41	. 326	42.75%	35,103	3,174	1,037	49	45	419	40.43%
23		Corporates - Of Which: Specialised Lending		0	0	0		0	C) -	0	0	0	0	0	0	-	0	C	0	0	0	0'	/ -
24		Corporates - Of Which: SME		15,487	1,405	188	14	17	105	55.84%	15,287	1,492	301	9	22	134	44.37%	15,243	1,455	382	9	23	154	4 40.46% 9 19.24% 4 14.46% L 18.90%
25		Retail		56,746	3,861	897	99	93	218	24.34%	55,300	4,247	1,957	7	97	396	20.25%	56,690	2,011	2,803	70	23	539	19.24%
26		Retail - Secured on real estate property		52,552	2,722	633	74	16	91	14.41%	51,243	3,138	1,525	57	15	220	14.39%	52,221	1,445	2,241	51	3	324	14.46%
27	SWEDEN	Retail - Secured on real estate property - Of Which: SME		47	49	3	(0	1	. 25.33%	49	44	5	5	0	1	20.47%	45	46	5 7	0	0	1′	18.90%
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		52,505	2,674	630	74	15	90	14.36%	51,194	3,094	1,520	57	15	218	14.37%	52,176	1,399	2,233	50	3	323	14.45%
29		Retail - Qualifying Revolving		0	0	0	(0	C) -	0	0	0	0	0	0	-	0	C	0	0	0	0	/-
30		Retail - Other Retail		4,194	1,139	264	- 25	5 77	127	48.17%	4,056	1,109	432	20	81	. 177	40.96%	4,469	566	562	20	20	215	38.26%
31		Retail - Other Retail - Of Which: SME		91	109	10		1 8	7	71.24%	97	97	15	5	8	9	57.85%	96	94	19	0	7	10	38.26% 52.44%
32		Retail - Other Retail - Of Which: non-SME		4,103	1,030	254	. 24	4 69	120	47.30%	3,959	1,011	417	19	73	168	40.36%	4,372	472	543	19	13	205	37.76%
33		Equity		0	0	0	(0	C) -	0	0	0	0	0	0	-	0	C	0	0	0	0	/ -
34		Securitisation																						
35		Other non-credit obligation assets		538	3	0	(0	C	55.59%	538	3	0	0	0	0	63.81%	537	3	0	0	0	0	69.42%
36		IRB TOTAL		96,262	7,480	1,325	168	130	434	32.76%	94,819	7,521	2,726	133	138	724	26.57%	96,021	5,196	3,849	120	68	961	24.98%

										Adve	rse Scenario									
				31/12/2021						31,	/12/2022						31/12/2023			
	(mln l	Stage 1 exposure S	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure Stage	S 3 exposure pro Stage	Stock of visions for pr e 1 exposure Stag	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks	0	0	0	0 0	(0 -	0	0	0	0	0 () -	(0	0	0	0	-
	Central governments	0	0	0	0 0	(0 -	0	0	0	0	0 () -	(0	0 0	0	0	-
	Institutions	8,554	1	7	1 0		1 11.83%	8,545	2	15	1	0 2	11.81%	8,535		3 2	4 1	0	3	
	Corporates	15,250	1,512 8	20 15	54 126	517	7 63.03%	14,598	1,497	1,487	148	131 812	54.57%	14,240	1,23	8 2,10	5 122	126	1,088	
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	(0 -	0	0	0	0	0 () -	(0	0 0	0	0	-
	Corporates - Of Which: SME	3,953	834 4	52 4	74	316	69.87%	3,715	784	741	44	75 439	59.28%	3,607	64	0 99	2 36	71	548	
	Retail	11,223	1,618 4	36 5	59 151	250	57.20%	10,584	1,916	777	56	181 356	45.75%	10,113	2,06	8 1,09	5 46	159	454	
	Retail - Secured on real estate property	4,619	493	35 1	.2 19	24	4 28.10%	4,324	694	180	12	26 45	25.01%	4,118	80	3 27	6 10	22	66	
DENMARK	Retail - Secured on real estate property - Of Which: SME	18	9	1	0 0	(32.99%	18	7	3	0	0 1	25.01%	16		8	4 0	1	1	
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	4,602	484	34 1	.2 19	24	4 28.03%	4,306	687	177	12	25 44	25.01%	4,102	. 79	5 27	3 10	22	66	
	Retail - Qualifying Revolving	0	0	0	0 0	(0 -	0	0	0	0	0 () -	(0	0	0	0	-
	Retail - Other Retail	6,603	1,125 3	51 4	132	. 226	64.26%	6,259	1,222	598	44	156 311	51.98%	5,995	1,26	5 81	9 36	137	387	
	Retail - Other Retail - Of Which: SME	87	42	15	1 3	10	0 62.73%	92	31	22	1	3 11	51.41%	75	4	1 2	8 1	4	13	
	Retail - Other Retail - Of Which: non-SME	6,516	1,083	36 4	128	210	64.32%	6,168	1,192	576	43	152 299	52.01%	5,920	1,22	4 79	1 36	133	375	
	Equity	0	0	0	0 0	(0 -	0	0	0	0	0 () -	(0	0 0	0	0	-
	Securitisation																			
	Other non-credit obligation assets	943	0	0	0 0	(97.77%	943	0	0	0	0 (98.86%	943		0	0	0	0	
	IRB TOTAL	35,970	3,132 1,20	3 21	4 277	767	60.73%	34,670	3,415	2.280	205	312 1.169	51.29%	33,831	3,30	3.22	169	284	1.545	4

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(ml	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for 8 exposure	Coverage Ratio - Stage 3 exposure	je 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks		0 0		0	0 0	0	-	0		0 0	0	0	0 -		0	0	0	(0	0	, –
56		Central governments		0		0	0 0	0	-	0		0 0	0	0	0 -		0	0	0	(0	0	/-
57		Institutions	12	6 41		0	0 0	0	32.18%	126	4	41 0	0	0	0	32.22%	126	41	0	(0	0	32.23%
58		Corporates	21,50	4 3,157	68	84	21 74	399	58.23%	21,454	2,97	76 916	17	87	460	50.20%	21,370	2,859	1,117	16	6 90	513	45.95%
59		Corporates - Of Which: Specialised Lending	3	5 0		0	0 0	0	35.85%	35		0	0	0	0	35.85%	35	0	0	(0	0	35.85%
60		Corporates - Of Which: SME	7,36	2,093	4.	20	9 51	249	59.33%	7,293	2,02	21 567	355	69	286	50.44%	7,264	1,927	691	ϵ	6 63	317	45.87%
61		Retail	35,00	4,939	2,0	50	87 58	637	31.07%	29,846	9,32	22 2,826	69	94	788	27.89%	27,907	10,480	3,606	60	0 88	937	26.00%
62		Retail - Secured on real estate property	26,45	5 2,836	1,0	02	45 4	174	17.33%	22,432	6,44	45 1,416	36	7	236	16.65%	20,865	7,557	1,871	31	1 10	304	16.26%
63	FINLAND	Retail - Secured on real estate property - Of Which: SME	65	0 146		31	2 1	. 8	26.25%	519	26	60 49	1	. 2	11	23.11%	497	262	69	1	1 3	15	21.57%
64	TINLAND	Retail - Secured on real estate property - Of Which: non-SME	25,80	5 2,690	9	71	43 3	165	17.04%	21,913	6,18	85 1,367	35	5 5	225	16.42%	20,368	7,295	1,802	30	0 7	290	16.06%
65		Retail - Qualifying Revolving		0		0	0 0	0	-	0		0 0	0	0	0 -		0	0	0	(0	0	-
66		Retail - Other Retail	8,54	9 2,103	1,0	48	42 54	463	44.20%	7,414	2,87	77 1,410	33	87	552	39.19%	7,042	2,923	1,735	29	9 78	633	36.50%
67		Retail - Other Retail - Of Which: SME	50	2 306	13	35	6 11	. 84	62.04%	266	49	97 180	3	31	96	53.12%	260	458	226	2	2 27	107	47.64%
68		Retail - Other Retail - Of Which: non-SME	8,04	7 1,797	9	13	36 43	379	41.56%	7,148	2,37	79 1,230	30	57	457	37.15%	6,783	2,465	1,509	27	7 51	. 526	34.84%
69		Equity		0 0		0	0 0	0	-	0		0 0	0	0	0 -		0	0	0	(0 0	0	<u> </u>
70		Securitisation																					
71		Other non-credit obligation assets	2,05	2 15		5	0 0) 2	45.88%	_,	2	22 5	0	0	3	47.99%	2,044	22	5	(0) 3	49.92%
72		IRB TOTAL	58,68	8,152	2,74	10 10	08 132	1,038	37.88%	53,471	12,36	3,747	86	182	1,251	33.37%	51,447	13,402	4,729	76	5 178	1,454	30.74%



	Norded Bank App																					
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 expos	sure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage F Stage 3 ex
	Central banks		0	0	0	0 0	() -		0 0		0	0	0 0) -	(0 0	(J	0	0 -
	Central governments		0	0	0	0 0	() -		0 0		0	0	0 () -	(O	0 0	(ر (0	0 -
	Institutions		1,809	0	1	0	(16.36%	1,80			1	0	0 (16.34%	1,808	3	1 2	() (0 ′	0 1
	Corporates	25	5,012 2,	.642 1,45	3 13	1 59	530	36.50%	23,53	3,399	2,16	9 11	6 8	6 743	34.25%	22,650	3,51	3 2,944	98	3 10°	₁ 1 98	30
	Corporates - Of Which: Specialised Lending		56	0 1	0	0	3	30.28%	5	55 0	1	1	1	0 3	30.77%	48	3	5 13	(رر	0	0 1 80 3 4 3 21 2
	Corporates - Of Which: SME	10	0,426	.347 64	7	8 34	187	7 28.92%	9,63	1,730	1,05	52	7 4	7 299	28.42%			1 1,475	49	5 _ 5	.3 42	21 2
	Retail	29	9,314 3,	.010 29	9	0 18	92	30.76%	29,72	2,366	53	30	3	0 143	27.01%	29,764	2,06	6 793	36	د 2۲	.0 20	J1 2
	Retail - Secured on real estate property	24	4,929 2,	.297 17	3	5 7	43	3 24.64%	25,37 ⁻	1,728	29	7 1	8	9 68	22.78%	25,436	5 1,51	5 449	2:	1 /	6 9) 9 2
NORWAY	Retail - Secured on real estate property - Of Which: SME		45	31	3	0 1	1	1 32.95%	2	.0 54	,	4	0	3 1	29.42%	23	5	0 6	(<u>)</u>	1	99 2 2 2 2 2
NORWAT	Retail - Secured on real estate property - Of Which: non-SME	24	4,884 2,	.267 17	0 1	5 6	42	24.50%	25,35 ⁻	1,674	29:	3 1	8	6	22.68%	25,413	1,46	5 443	2:	<u></u>	<u>5</u> 9.	<i>3</i> 7 2∶
	Retail - Qualifying Revolving		0	0	0	0	() -		0 0)	0	0	0 0) -	()	0	(٢ اد	0 ′	0 -
	Retail - Other Retail	4	4,386	713 12	5 1	5 11	49	39.23%	4,35	638	23:	3 1	6 2	1 75	32.41%	4,328	55	1 344	15	1⁄	4 10	.03 2 ² 9 5. 94 2 ²
	Retail - Other Retail - Of Which: SME		85	50 1	2	1 2	7	7 62.24%	4	9 84	1	5	0	8	56.48%	55	5 7	5 17	(<u>)</u>	5 ′	9 5
	Retail - Other Retail - Of Which: non-SME		4,301	663 11	4 1	4 10	42	2 36.86%	4,30	554	21	8 1	5 1	3 67	30.81%	4,273	3 47	6 327	15	٢ د	9 9	<i>3</i> 4 2
	Equity		0	0	0	0	() -		0 0)	0	0	0 () -	(0	(٢ر	0 ′	0 -
	Securitisation																					
	Other non-credit obligation assets		257	38	0	0	(40.58%	25	38	3	0	0	0	43.59%	255	5 4	0	(ر (ر	0 ′	0 46 81 31 .
	IRB TOTAL	56	,392 5,0	691 1,75	3 16	77	623	35.52%	55,330	0 5,805	2,70	1 14	9 110	886	32.82%	54,477	5,61	9 3,740	134	4 122	2 1,181	31.

											Adverse Scenario									
				31/	12/2021						31/12/2022						31/12/2023			
lowN um	(mln EU	Stage 1 exposure Stage R, %)	ge 2 exposure Stage	3 exposure prov	visions for p	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions fo Stage 1 exposure Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
91	Central banks	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0 (()	0	0	<u> </u>
92	Central governments	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0	()	0	0	4-
93	Institutions	139	2	0	0	0	0 45.00%	6 139	2	2 0	0	0	0 45.00%	139	9	()	0	0	45.009
94	Corporates	2,313	353	10	2	4	4 36.55%	6 2,215	443	19	9 2	4	7 34.46%	2,192	2 457	27	7	2 4	9	33.749
95	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0	(0	0	/ -
96	Corporates - Of Which: SME	83	278	3	0	3	1 43.76%	6 83	277	7 4	4 0	1	1 39.72%	81	1 278	2	ļ.	0 1	2	. 37.41%
97	Retail	141	37	7	0	1	2 27.61%	6 129	45	12	0	1	3 24.12%	149	9 2:	15	5	0	3	22.53%
98	Retail - Secured on real estate property	119	29	4	0	0	1 13.87%	6 111	34	7	7 0	0	1 13.50%	127	7 16	g)	0	1	13.33%
99 UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0	(0	0	<i>i</i> -
100 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	119	29	4	0	0	1 13.87%	6 111	34	7	7 0	0	1 13.50%	127	7 16	g)	0	1	13.33%
101	Retail - Qualifying Revolving	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0	(0	0	<u>/- </u>
102	Retail - Other Retail	22	8	3	0	0	1 44.65%	6 19	10	5	0	1	2 39.68%	22	2	ϵ	5	0	2	. 37.95%
103	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0 34.40%	6 1	0	0	0	0	0 33.94%		1 ((0	0	33.67%
104	Retail - Other Retail - Of Which: non-SME	21	8	3	0	0	1 44.71%	6 18	10	5	0	1	2 39.72%	21	1	6	5	0	2	. 38.00%
105	Equity	0	0	0	0	0	0 -	0	0	0	0	0	0 -	(0 ((0	0	/ -
106	Securitisation																			
107	Other non-credit obligation assets	29	0	0	0	0	0 100.00%	6 29	0	0	0	0	0 100.00%		9 ((0	C	99.99%
108	IRB TOTAL	2,623	392	17	3	4	6 32.90%	6 2,512	490	31	1 2	4	30.67%	2,509	481	42		2 4	13	29.86%

														Adverse Scenario										
						31/	/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stage	2 exposure Stage 3 e	Si	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)																					
109		Central banks		0	0	0	0	0	() -	(0 0	(0	0	0 0	-	(0 (0	0	0 -
110		Central governments		0	0	0	0	0	() -	(0 0	(0	0	0 0	-	()	0 (0	0	0 -
111		Institutions		22	2	0	0	0	(45.00%	22	2 2	(0	0	0 0	45.00%	22	2	2 (0	0	0 45.00%
112		Corporates		775	75	15	1	2	12	82.17%	774	4 73	18	8	0	2 13	74.89%	829	1	7 20		0	0 1	14 70.99%
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0	() -	(0	(0	0	0 0	-	(0		0	0	0 -
114		Corporates - Of Which: SME		33	6	2	0	0	1	46.30%	33	3 6	2	2	0	0 1	43.92%	33	3	6		0	0	1 42.60%
115		Retail		78	33	6	0	1	2	31.38%	78	8 30	<u>C</u>	9	0	1 3	27.55%	90	1	6 12		0	0	3 25.70%
116		Retail - Secured on real estate property		63	22	3	0	0	1	18.77%	62	2 20	Į.	5	0	0 1	16.83%	70	1	1 7		0	0	1 16.01%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	() -	(0	(0	0	0 0	-	(0 (0	0 ′	0 -
118	GLITIANI	Retail - Secured on real estate property - Of Which: non-SME		63	22	3	0	0	1	18.77%	62	2 20	Ĺ	5	0	0 1	16.83%	70	1	1		0	0	1 16.01%
119		Retail - Qualifying Revolving		0	0	0	0	0	() -	(0	(0	0	0 0	-	(0 (0	0 ′	0 -
120		Retail - Other Retail		15	11	3	0	1	1	45.54%	16	6 10	4	4	0	1 2	40.69%	20		5		0	0	2 39.12%
121		Retail - Other Retail - Of Which: SME		2	3	0	0	0	(29.16%	3	3 2	(0	0	0 0	29.34%	6		1 (0	0 ′	0 30.10%
122		Retail - Other Retail - Of Which: non-SME		13	8	3	0	0	1	46.16%	13	3 7	4	4	0	1 2	41.29%	16	5	3 5		0	0	2 39.68%
123		Equity		0	0	0	0	0	C) -	(0 0	(0	0	0 0	-	(0 (0	0 ′	0 -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0	0	0	(100.00%	(0 0	(0	0	0 0	100.00%	0		0 (0	0 ′	0 99.99% 53.89%
126		IRB TOTAL		876	110	21	1	3	14	67.33%	875	5 105	27	<u> </u>	1	3 16	58.44%	941	. 3	4 32		L	<u> </u>	7 53.89%

												Adverse Scenario									
					31/12/202	21						31/12/2022						31/12/2023			
vN n	(m	smln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stage 3 expos	Stock of ure provisions t Stage 1 expo	Stock of for provisions for sure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 exposure	k of ons for xposure	verage Ratio - ge 3 exposure	osure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7	Central banks		0	0	0	0	0	0 -	0		0 (0	0	0 -		0	0	0	0 ()) -
	Central governments		0	0	0	0	0	0 -	0		0 (0 0	0	0 -		0	0	0	0 () () -
	Institutions		87	0	0	0	0	45.00%	6 87		0	1 0	0	0	45.00%	86	0	1	0 ()	45.00%
0	Corporates		1,883	30	4	1	0	1 33.77%	6 1,879		28 10	0 1	1 0	3	33.53%	1,878	24 1	5	1	!	33.50%
1	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0	0	0 -		0	0	0	0)) -
2	Corporates - Of Which: SME		110	1	0	0	0	32.94%	6 110		1	1 0	0	0	32.94%	111	0	1	0	(32.66%
3	Retail		21	18	3	0	0	18.03%	6 20		17	4 0	0	1	17.52%	26	10	5	0 ()	17.21%
4	Retail - Secured on real estate property		17	15	2	0	0	15.34%	6 17		14	3 0	0	0	15.07%	20	9	4	0)	14.90%
5 LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0	0 -		0	0	0	0 ()) -
6 LOXLINDOONG	Retail - Secured on real estate property - Of Which: non-SME		17	15	2	0	0	15.34%	6 17		14	3 0	0	0	15.07%	20	9	4	0 ()	14.90%
7	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0	0	0	0 -		0	0	0	0 ()) -
8	Retail - Other Retail		4	4	1	0	0	23.79%	6 3		4	1 0	0	0	23.41%	6	1	1	0 ()	23.33%
9	Retail - Other Retail - Of Which: SME		0	0	0	0	0	31.75%	6 0		0	0	0	0	31.74%	0	0	0	0 ()	31.72%
0	Retail - Other Retail - Of Which: non-SME		4	4	1	0	0	23.79%	6 3		4	1 0	0	0	23.41%	6	1	1	0 ()	23.33%
1	Equity		0	0	0	0	0	0 -	0		0 (0	0	0 -		0	0	0	0 ()) -
2	Securitisation																				
3	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 (0	0	0 -		0	0	0	0 () -
4	IRB TOTAL		1,990	48	7	1	0	28.72%	1,986	•	45 15	1	ւլ 1	4	29.60%	1,991	34 2	1	1 (9	30.16%



Other non-credit obligation assets IRB TOTAL

Nordea Bank Abp Adverse Scenario 31/12/2022 31/12/2021 31/12/2023 Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage (mln EUR, %) Institutions 44.95% 44.95% 44.95% Corporates - Of Which: Specialised Lending 35.43% 22.84% 14.26% 34.14% 21.93% 13.97% Corporates - Of Which: SME 24.51% 15.04% Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME UNITED KINGDOM Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving 29.77% 71.90% 29.26% Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

			I										Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0	0	0	0 0) () -		0 0	(0 (0	0	-	C)	0 0	C	C	, C	J -
164		Central governments		0	0	0	0 0) () -		0 0	(0 (0	0	-	C)	0	C	0	<u>, </u>	<i>i</i> -
165		Institutions		0	0	0	0 0) (0.90%		0 0	(0 (0	0	0.90%	C)	0 0	C	0	<u>, </u>	0.90%
166		Corporates		2,056	0	3	1 0) 1	. 35.21%	2,04	4 9	(6 1	1 (2	35.30%	2,041		9	1	. 0	<u>/</u> 3	35.35%
167		Corporates - Of Which: Specialised Lending		0	0	0	0 0)) -		0	(0	0	0	-	C)	0	C	C	<u>, </u>	<i>)</i> -
168		Corporates - Of Which: SME		133	0	0	0 0)	30.66%	13	3 0	1	1		0	30.84%	132	2	0 1	C	0	<u>, </u>	30.98%
169		Retail		0	0	0	0 0	(39.49%		0	(0		0	39.49%	C)	0	C	0	<u>, </u>	39.49%
170		Retail - Secured on real estate property		0	0	0	0 0	(-		0	(0		0	-	C)	0	C	0	<u>, </u>	<i>)</i> -
171	JERSEY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0)) -		0	(0		0	-	C)	0	C	0	<u>, </u>	<i>)</i> -
172	JLKSLI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	(-		0	(0		0	-	C)	0	C	0	<u>, </u>	<i>)</i> -
173		Retail - Qualifying Revolving		0	0	0	0 0	(-		0	(0		0	-	C)	0	C	0	, c	<i>)</i> -
174		Retail - Other Retail		0	0	0	0 0)	39.49%		0	(0		0	39.49%	O)	0	C	0	ν <u> </u>	39.49%
175		Retail - Other Retail - Of Which: SME		0	0	0	0 0) (38.20%		0 0	(0 0		0	38.20%	C		0	C	0	, (38.20%
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0) (39.50%		0 0	(0 0		0	39.50%	C		0 0	0	0	, (39.50%
177		Equity		0	0	0	0 0		-		0 0	(0 (0	-	C		0 0	C	0	, C) -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0 0) () -		0 0	(0 (0	-	C)	0 0	C	0) C)-
180		IRB TOTAL		2,056	0	3	1 0	1	. 35.21%	2,044	4 9	6	6 1	LÍ	2	35.30%	2,041		9 9	1	0	7	35.35%

				Adverse Scenario																			
						31/12/2021							31/12/2022							31/12/2023			
V		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	(0	-	(0	0 0) (0) -	0		0	0	C	0	<i>J</i> -
	Central governments		0	0	0	0	(0	-	(0	0 0)	0	0) -	0		0	0	C	0	<u>/</u>
	Institutions		282	2 0	0	0	(0	24.17%	6 282	2	0 0	(0	0	24.17%	281		0	0	C	0	24.18%
	Corporates		195	1	1	0	(1	58.20%	6 125	5 7	0 2	2) 1	1	49.72%	194		0	2 0	C	1	1 46.95%
	Corporates - Of Which: Specialised Lending		0	0	0	0	(0	-		O	0 0		0) -	0		0	0	C	0	<i>y</i> -
	Corporates - Of Which: SME		21	. 0	0	0	(0	32.66%	6 21	1	0 0		0		32.53%	21		0	0	C	0	32.48%
	Retail		39	12	3	0	(1	35.23%	6 34	1	6	1) 1	1	. 29.38%	40		8	5 0	C	1	1 26.86%
	Retail - Secured on real estate property		32	2 8	1	0	(0	14.13%	6 27	7 1	2	2	0		14.02%	32		7	3 0	C	0	14.17%
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(0	-	(O	0 0		0) -	0		0	0	C	0	<i>y</i> -
TRANCL	Retail - Secured on real estate property - Of Which: non-SME		32	2 8	1	0	(0	14.13%	6 27	7 1	2 2	2 (0) (14.02%	32		7	3 0	C	0	14.17%
	Retail - Qualifying Revolving		0	0	0	0	(0	-		O	0 0		0) -	0		0	0	C	0	<i>y</i> -
	Retail - Other Retail		7	4	1	0	(1	56.04%	6	5	4 2	2	0) 1	48.92%	8		2	2 0	C	1	1 45.77%
	Retail - Other Retail - Of Which: SME		1	. 1	0	0	(0	21.94%	6	1	1 0) (0) (22.48%	3		0	0 0	C	0	23.50%
	Retail - Other Retail - Of Which: non-SME		6	2	1	0	(1	58.85%	6	5	3 2	2 (0) 1	51.84%	6		2	2 0	0	1	1 48.29%
	Equity		0	0	0	0	(0	-	()	0 0) (0) () -	0		0	0 0	C	0	J -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	(0	-	()	0 0) (0	0) -	0		0	0 0	C	0	<i>y</i> -
	IRB TOTAL		516	12	4	0	0	2	41.26%	o 440	80	6	6	1	. 2	35.16%	515	9	9	0	0	3	32.58%



		Horaca Barner Asp										
			1	2	3	4	5	6 7	8	9	10	11
								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	ire amounts			Shock of	Stock of	Stock of	
Rov	owN um	(rela EUD 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 expo		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	1	Central banks (mln EUR, %)	39,876	0	22	(38,840	778	0			0.00%
	2	Central governments	25,969	27	454		16,728		0	1 8		0.00%
	3	Regional governments or local authorities	7,465	1	85		4,523	,	0 .) 1		0.00%
	4	Public sector entities	150		03		150		0 (1 0	1	0.00%
	5	Multilateral Development Banks	1,720	0	0	· ·	866		0 () 0	1	0.00%
5 6	6	International Organisations	180	0	0	· ·	74	0	0 () 0	, C	0.00%
	7	Institutions	1,637	0	71	(145	0	0 (0	C	0.00%
8	8	Corporates	2,484	17	2,252		2,447	0	17	1 0	10	59.03%
g	9	of which: SME	1,835	9	1,594		1,799		9	. 0	5	58.34%
1	10	Retail	5,053	60	3,820		4,996		60 53	3 6	28	47.02%
1	Nordea Bank Abp	of which: SME	738	5	518		717	20	5	/ 1'	3	51.74%
1	12	Secured by mortgages on immovable property	4,643	0	1,626	(4,599	0	0	. 0'	C	0.00%
1	13	of which: SME	43	0	14		9	0	0 (0'	C	0.00%
1	14	Items associated with particularly high risk	763	0	1,145	(0	0	0 (0'	C	0.00%
1	15	Covered bonds	297	0	30	(0	0	0	<u>)</u> 0'	C	0.00%
1	16	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	<u>)</u> 0'	C	0.00%
1	17	Collective investments undertakings (CIU)	333	0	333		0	0	0	0	0	0.00%
1	18	Equity	2,351	0	5,156	(621	0	0	0	0	0.00%
	19 -	Securitisation										
	20	Other exposures	903	0	745		872	26	0	1	C	0.00%
2	21	Standardised Total	93,824	105	15,737		74,860	2,050	77 61	15	38	49.63%

								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	6,720	(0	(6,720	0	C	0	0	C	0.00%
23		Central governments	8,467		0	(6,124	21	C	0	0	0	0.00%
24		Regional governments or local authorities	3,314	C	0	(2,360		C	0	0	0	0.00%
25		Public sector entities	0	(0	(0	0	C	0	0	0	0.00%
26		Multilateral Development Banks	0	(0	(0	0	C	0	0	0	0.00%
27		International Organisations	0	(0	(0	0	C	0	0	0	0.00%
28		Institutions	135	(3	(2	0	C	0	0	0	0.00%
29		Corporates	28	(28	(28	0	C	0	0	0	1.13%
30		of which: SME	10	C	10	(10	0	C	0	0	0	0.00%
31		Retail	1,895	4 3	1,404	(1,879	16	5	12	0	0	8.06%
32	SWEDEN	of which: SME	442	(7)	310	(435	7	3	3	0	0	6.58%
33		Secured by mortgages on immovable property	1	(0	() 1	0	C	0	0	0	0.00%
34		of which: SME	0	C	0	(0	0	C	0	0	0	0.00%
35		Items associated with particularly high risk	63	(94	(0	0	C	0	0	0	0.00%
36		Covered bonds	16	(2	(0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	(0	(0	0	C	0	0	0	0.00%
39		Equity	413	(933	(382	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	86	(75	(85	_	C	0	0	0	0.00%
42		Standardised Total	21,138	5	2,538	(17,580	47	5	12	1	1 0	7.84%

			Actual										
								31/12/2020)				
			Exposure	values	Risk exposur	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	3,285		0	C	2,437	777	0	0	0	0	0.00%
44		Central governments	2,257		0	C	752	158	0	0	3	0	0.00%
45		Regional governments or local authorities	1,829	0	0	C	1,228	31	0	0	1	0	0.00%
46		Public sector entities	0	0	0	C	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks			0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	С	0	0	0	0	0	0	0.00%
50		Corporates	1,697		1,492	1	1,679	0	10	1	0	5	54.45%
51		of which: SME	1,609		1,404	C	1,592	0	9	1	0	5	58.85%
52		Retail	1,025		769	C	1,021	4	4	12	2	4	100.00%
53	DENMARK	of which: SME	94		67	C	92	2	1	2	1	1	100.00%
54		Secured by mortgages on immovable property	54	0	20	C	10	0	0	0	0	0	0.00%
55		of which: SME	43	0	14		9	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	78	0	117		0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0		0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
60		Equity	55	0	55		49	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	59	0	59		59	0	0	0	0	0	0.00%
63		Standardised Total	10,340	15	2,512	1	. 7,236	971	14	13	6	10	68.74%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	25,618	(0 0		0 25,617	0	0	() ()	0.00%
65		Central governments	3,978	27	7 398		0 2,802	833	0	1		1 (0.00%
66		Regional governments or local authorities	1,751	(0 2		0 697	16	0	()) (0 0.00% 0 0.00% 0 0.00%
67		Public sector entities	150	(0 0		0 150	0	0	(()	ე 0.00%
68		Multilateral Development Banks	174	(0 0		0 98	0	0	(()	ე 0.00%
69		International Organisations	0	(0		0 0	0	0	())	0.00%
70		Institutions	1	(0		0 1	0	0	(()	0.00%
71		Corporates	36	(36		0 36	0	0	())	0.26%
72		of which: SME	0	(0		0	0	0	())	0.00%
73		Retail	1	(0 1		0 1	0	0	(()	0 100.00%
74	FINLAND	of which: SME	0	(0		0	0	0	(()	0.00%
75		Secured by mortgages on immovable property	0	(0		0	0	0	(()	0.00%
76		of which: SME	0	(0		0 0	0	0	())	0 0.00% 0 0.00%
77		Items associated with particularly high risk	89	(0 134		0 0	0	0	())	ე 0.00%
78		Covered bonds	0	(0		0 0	0	0	(()	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0	()	0.00%
80		Collective investments undertakings (CIU)	47	(0 47		0 0	0	0	() () (0.00%
81		Equity	1,714	(3,999		0 139	0	0	(0.00%
82		Securitisation											
83		Other exposures	52	(0 47		0 52	0	0	())	0.00%
84		Standardised Total	33,611	27	4,663		0 29,593	849	0	1	. 4	(0 60.81%



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			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	1,205	C	0	(1,137	0	C	0	0	0	0.00%
86		Central governments	1,499		5	(523		C	0	0	0	0.00%
87		Regional governments or local authorities	417	C	83	(109	0	0	0	0	0	0.00%
88		Public sector entities	0	C	0	(0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	C	0	(0	0	0	0	0	0	0.00%
90		International Organisations	0	C	0	(0	0	0	0	0	0	0.00%
91		Institutions	29	C	11	(13		0	0	0	0	0.00%
92		Corporates	522		495	(503		7	0	0	5	67.02%
93		of which: SME	213	C	178	(195		0	0	0	0	79.44%
94		Retail	2,118	51	1,636	(2,082		51	29	3	23	46.28%
95	NORWAY	of which: SME	196	1	. 136	(184		1	2	1	1	100.00%
96		Secured by mortgages on immovable property	4,583	C	1,604	(4,583	0	0	1	0	0	0.00%
97		of which: SME	0	C	0	(0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	С	0	(0	0	0	0	0	0	0.00%
99		Covered bonds	281	С	28	(0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	C	0	(0	0	0	0	0	0	0.00%
102		Equity	102	C	102	(50	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	596	C	454	(565		0	5	0	0	0.00%
105		Standardised Total	11,353	57	4,419	0	9,564	81	57	35	4	28	48.75%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	2,755		0		0 2,755	0	(0	0	C	0.00%
107		Central governments	4,346		0 0		0 3,324			0	0	, C	0.00%
108		Regional governments or local authorities	0		0 0		0 0	0	(0	0	C	0.00%
109		Public sector entities	0		0 0		0 0	0	(0	0	C	0.00%
110		Multilateral Development Banks	177		0 0		0 177	' 0	(0	0	C	0.00%
111		International Organisations	0	(0 0		0 0	0	(0	0	C	0.00%
112		Institutions	0	(0 0		0 0	0	(0	0	С	0.00%
113		Corporates	1	(0 1		0 1	. 0	(0	0	C	0.00%
114		of which: SME	0	(0		0 0	0	(0	0	C	0.00%
115		Retail	2		0 1		0 2	. 0	(0	0	C	42.15%
116	UNITED STATES	of which: SME	1		0 1		0 1	. 0	(0	0	C	0.00%
117		Secured by mortgages on immovable property	2	(0 1		0 2	0	(0	0	C	0.00%
118		of which: SME	0		0		0	0	(0	0	C	0.00%
119		Items associated with particularly high risk	105		158		0	0	(0	0	0	0.00%
120		Covered bonds	0		0		0	0	(0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(0	0	C	0.00%
122		Collective investments undertakings (CIU)	113		0 113		0	0	(0	0	0	0.00%
123		Equity	0		0		0	0	(0	0	0	0.00%
124		Securitisation											
125		Other exposures	0		0		0	0	(0	0	0	0.00%
126		Standardised Total	7,501	(274		6,261	. 0	1) I O	.1 0	.1 0	42.15%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	41	(0	(41	0	C	0	0	0	0.00%
128		Central governments	3,732	(0	(2,075	0	C	0	0	0	0.00%
129		Regional governments or local authorities	25	(0	(0	0	C	0	0	0	0.00%
130		Public sector entities	0	(0	(0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	(0	(0	0	C	0	0	0	0.00%
132		International Organisations	0	(0	(0	0	C	0	0	0	0.00%
133		Institutions	746	(15	(0	0	C	0	0	0	0.00%
134		Corporates	0	(0	(0	0	C	0	0	0	0.60%
135		of which: SME	0	(0	(0	0	C	0	0	0	0.00%
136		Retail	2	(1	() 2	0	C	0	0	0	100.00%
137	GERMANY	of which: SME	1	(1	() 1	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	(0	(0	0	C	0	0	0	0.00%
139		of which: SME	0	(0	(0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	(0	(0	0	C	0	0	0	0.00%
141		Covered bonds	0	(0	(0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	(0	(0	0	C	0	0	0	0.00%
144		Equity	0	(0	(0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	(0	(0	0	C	0	0	0	0.00%
147		Standardised Total	4,546	0	16		2,118	0	0	0	0	0	88.75%

			Actual Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	(0	(0	0	C	(0.00%
149		Central governments	222	0	0	(155	50	0	0	1	. (0.00%
150		Regional governments or local authorities	0	0	0	(0	C	0	0	C	(0.00%
151		Public sector entities	1,283	0	0	(0	C	0	0	C	(0.00%
152		Multilateral Development Banks		0	0	(505	C	0	0	C	(0.00%
150 151 152 153		International Organisations	0	0	0	(0	C	0	0	C	(0.00%
154		Institutions Corporates		0	21		103		0	0	C	(0.00%
155				0	189	(189	C	0	0	C	(0.00%
156		of which: SME	0	0	0	(0	C	0	0	C		0.00%
157		Retail	0	0	0	(0	C	0	0	C		0.00%
158	LUXEMBOURG	of which: SME	0	0	0	(0	C	0	0	C	(0.00%
159		Secured by mortgages on immovable property	0	0	0	(0	C	0	0	C	(0.00%
160		of which: SME	0	0	0	(0	C	0	0	C	(0.00% 0.00% 0.00% 0.00%
161		Items associated with particularly high risk	130	0	195	(0	C	0	0	C	0	0.00%
162		Covered bonds	0	0	0	(0	C	0	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	C	0	0	C)	0.00%
164		Collective investments undertakings (CIU)	80	0	80	(0	C	0	0	C	(0.00%
154 155 156 157 158 159 160 161 162 163 164 165 166 167		Equity	57	0	57	(0 1	C	0	0	C)	0.00%
166		Securitisation											
167		Other exposures	13	0	13	(13	C	0	0	C) (0.00%
168		Standardised Total	2,078	0	555	C	965	50	0	0	1	O	0.00%

200% 00% 00% 00% 00% 00% 00% 00% 00% 00%			
00% 00% 00% 00% 00% 00% 00% 00% 00% 00%			
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		•	1	2	3	4	5	6	7	8	9	10	11
								Actual					
									<u> </u>				
								31/12/202					
_			Exposure	values	Risk exposu	re amounts							
Row	N C C C C C C C C C C C C C C C C C C C		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
169		Central banks	28	C	0	0	0	0	0	0	0	0'	0.00%
170		Central governments	21	C	0	C	21	. 0	0	0	0	0'	0.00%
17:		Regional governments or local authorities	0	C	0	(0	0	0	0	0	0'	0.00%
172		Public sector entities	0	C	0	(0	0	0	0	0	0'	0.00%
173		Multilateral Development Banks	0	C	0	(0	0	0	0	0	0'	0.00%
174		International Organisations	0	C	0	(0	0	0	0	0	0'	0.00%
175		Institutions	25	C	5	(0	0	0	0	0	0'	0.00%
176		Corporates	1	C	1	(1	. 0	0	0	0	0'	0.00%
177		of which: SME	1	C	1	(1	. 0	0	0	0	0'	0.00%
178		Retail	2	C	1	(2	. 0	0	0	0	0'	36.84%
179		of which: SME	1	C	1	(1	. 0	0	0	0	0'	0.00%
180		Secured by mortgages on immovable property	0	C	0	(0	0	0	0	0	0'	0.00%
183		of which: SME	0	C	0	(0	0	0	0	0	0'	0.00%
182		Items associated with particularly high risk	175	C	263		0	0	0	0	0	0'	0.00%
183		Covered bonds	0	C	0		0	0	0	0	0	0'	0.00%
184	1	Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0	0	0'	0.00%
185		Collective investments undertakings (CIU)	44	C) 44	(0	0	0	0	0	0	0.00%
186		Equity	0	(0	(0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	(0	0	0	0	0	0	0.00% 36.84%
189		Standardised Total	295	0	314	0	24	0	0	0	0	0	36.84%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
Row!	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	(0		0	0	(J C	0	C	0.00%
191		Central governments	0	(0		0	0	() C	0	C	0.00%
192		Regional governments or local authorities	0	(0		0	0) C	0	C	0.00%
193		Public sector entities	0	(0		0	0) 0	0	C	0.00%
194		Multilateral Development Banks	0	(0		0	0		J 0	0	0	0.00%
195		International Organisations	0	(0		0	0		J 0	0	C	0.00%
196		Institutions	0	(0		0	0	(J 0	0	C	0.00%
197		Corporates	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
198		of which: SME	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
199		Retail	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
200	JERSEY	of which: SME	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
201		Secured by mortgages on immovable property	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
202		of which: SME	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00% 0.00%
203		Items associated with particularly high risk	100	(150		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
204		Covered bonds	0	(0		0	0	(<u>)</u>	<u>/</u> 0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(<u>J</u>	<u>/</u> 0	0	0.00%
206		Collective investments undertakings (CIU)	17	(17		0	0		J 0	0	C	0.00%
207		Equity	0	(0		0	0	(J 0	0	C	0.00%
208		Securitisation											
209		Other exposures	0	(0		0	0	(J 0	0	C	0.00%
210		Standardised Total	116		166		ol o			0 اد	<u>0</u>	.1 O	0.00%

								Actual					
								31/12/202					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	(0		0 0	0	C	0	C	0	0.00%
212		Central governments	37	(0		0	0	C	0	C	0	0.00%
213		Regional governments or local authorities	0	(0		0	0	C	0	C	0	0.00%
214		Public sector entities	0	C	0		0	0	C	0	C	0	0.00%
215		Multilateral Development Banks	0	(0		0	0	C	0	C	0	0.00%
216		International Organisations	0	(0		0	0	C	0	C	0	0.00%
217		Institutions	571	(11		0 0	0	C	0	C	0	0.00%
218		Corporates	0	(0		0 0	0	C	0	C	0	0.00%
219		of which: SME	0	(0		0 0	0	C	0	C	0	0.00%
220		Retail	0	(0		0 0	0	C	0	C	0	70.91%
221	FRANCE	of which: SME	0	(0		0 0	0	C	0	C	0	0.00%
222	110 1102	Secured by mortgages on immovable property	0	(0		0 0	0	C	0	C	0	0.00%
223		of which: SME	0	(0		0 0	0	C	0	C	0	0.00%
224		Items associated with particularly high risk	0	(0		0 0	0	C	0	C	0	0.00%
225		Covered bonds	0	(0		0 0	0	C	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	C	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	(0		0 0	0	C	0	C	0	0.00%
228		Equity	0	(0		0 0	0	C	0	C	0	0.00%
229		Securitisation											
230		Other exposures	0	(0		0 0	0	C	0	C	0	0.00%
231		Standardised Total	609	0	12		0	0	0	0	0	0	70.91%

Coverage Ratio - Stage 3 exposure 0				
Coverage Ratio - Stage 3 exposure 0				
Coverage Ratio - Stage 3 exposure 0				

	Nordea Bank Abp											
		12 13	14 15	16 17	18 19	20 21	22 23 24	25	26	27 28	29 30	31 32
							Baseline Scenario					
			31/12/202	1			31/12/2022				31/12/2023	
RowN um		Stage 1 exposure Stage 2 expo	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	oosure Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 expo	Coverage Ratio Stage 3 exposure	- e Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	38,829	782 7	3 0		38,818 785	14 3 0	6 40.67%		789 22	2 3 0	9 40.67%
2	Central governments	16,724	1,134 3	1 0	1 41.88%	16,720 1,135	6 1 0	3 41.87%	/	1,136	9 1 0	41.88%
3	Regional governments or local authorities	4,521	57 1	1 0	1 44.75%	4,519 57	2 1 0	1 44.759	7	57	1 0	2 44.75%
4	Public sector entities	150	0 0	0 0	0 45.00%	150 0	0 0	0 45.00%		0 (0 0	0 45.00%
5	Multilateral Development Banks	866	0 0	0 0	0 46.68%	865 0	1 0 0	0 46.689		0	1 0 0	0 46.67%
6	International Organisations	74	0 0	0 0	0 45.00%	74 0	0 0 0	0 45.00%		0 (0 0	0 45.00%
7	Institutions	145	0 0	0 0	0 85.20%	145 0	0 0 0	0 85.229		0 (0 0	0 85.24%
8	Corporates	2,400	1 63	20 0	33 52.24%	2,354 1	108 20 0	53 49.219		1 153	3 19 0	73 48.00%
9	of which: SME	1,755	1 53	20 0	26 49.16%	1,711 1	97 19 0	46 47.29%	% 1,669	1 139	9 19 0	65 46.60%
10	Retail	4,900	56 157	42 0	74 47.18%	4,806 55 2	252 41 0	117 46.35%	6 4,714	54 345	5 41 0	159 45.98%
Nordea Bank Abp	of which: SME	704	20 19	6 0	10 53.19%	691 19	33 6 0	16 49.70%	677	19 47	7 6 0	23 48.25%
12	Secured by mortgages on immovable property	4,486	1 113	49 0	51 45.00%	4,376 1 2	222 48 0	100 45.00%	.,	2 329	9 47 0	148 45.00%
13	of which: SME	9	0 0	0 0	0 44.99%	9 0	0 0	0 44.99%	% 8	0	0 0	0 44.99%
14	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0.00%	% 0	0 (0 0	0.00%
15	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0.00%	% 0	0 (0 0	0 0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0	0 0	0.009	%	0	0 0	0 0.00%
17	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0	0 0	0.009	%	0	0 0	0 0.00%
18	Equity	621	0	0 0	0 100.00%	621 0	0 0 0	0 99.99%	620	0 (0 0	0 99.97%
19	Securitisation											
20	Other exposures	872	26 0	0 0	0 69.85%	872 26	0 0 0	0 69.75%	% 871	26	0 0	0 69.65% 395 45.80%
21	Standardised Total	74,587 2	,055 345	117 1 1	63 47.21% 7	74,320 2,061 6	07 114 0	0 69.75% 280 46.20%	6 74,058	2,067 863	112 0	395 45.80%

														Baseline Scenario									
							31/12/2021							31/12/2022						31/12/2023			
									T							T	T T			T	T		
Rov	ZN		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 expo	sure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		6,719	1	0	0	0 (0 (40.00%	6,718	1	1	0	(0	40.00	6,717	2	1	0	0 0	40.00%
23		Central governments		6,123	21	0	0	0	0	40.00%	6,122	22	1	0	(0	40.00	6,121	22	1	0	0 0	40.00%
24		Regional governments or local authorities		2,359	9	1	0	0	0 (45.00%	2,359	9	1	0	() 1	45.00°	6 2,358	9	2	0	0 1	45.00%
25		Public sector entities		0	0	0	0	0	0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
26		Multilateral Development Banks		0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
27		International Organisations		0	0	0	0	0	0 (0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
28		Institutions		2	0	0	0		0	45.00%	2	0	0	0	(0	45.00	% 2	0	0	0	0 0	45.00%
29		Corporates		27	0	0	0		0	28.97%	27	0	1	0	(0	34.87	% 27	0	1	0	0 0	37.31%
30		of which: SME		10	0	0	0	0	0 (29.91%	10	0	1	0	(0	35.889	% 10	0	1	0	0 0	38.43%
31		Retail		1,843	16	41	15	5 (0 19	45.72%	1,809	16	76	15	(34	45.37	6 1,775	16 10)9 1.	5	0 49	45.24%
32	SWEDI	OEN of which: SME		428	7	10	3	3	0 !	46.30%	421	7	17	3	() 8	45.669	414	7 2	24	3	0 11	1 45.39%
33		Secured by mortgages on immovable property		1	0	0	0		0	45.00%	1	0	0	0	(0	45.00	% 1	0	0	0	0 0	45.00%
34		of which: SME		0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
35		Items associated with particularly high risk		0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
36		Covered bonds		0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
37		Claims on institutions and corporates with a ST of	credit assessment	0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
38		Collective investments undertakings (CIU)		0	0	0	0		0	0.00%	0	0	0	0	(0	0.00	% 0	0	0	0	0 0	0.00%
39		Equity		382	0	0	0		0	100.00%	382	0	0	0	(0	99.99	% 382	0	0	0	0 0	99.97%
40		Securitisation																					
41		Other exposures		85	1	0	0		0	45.00%	85	1	0	0	(0	45.00		1	0	0	0 0	45.00% 45.12%
42		Standardised Total		17,541	48	43	16	5 0	0 19	45.46%	17,504	49	79	16	C	36	45.21°	6 17,467	51 11	5 1!	5	0 52	45.12%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prove Stage 2 exposure Stage	Stock of visions for 3 exposure	overage Ratio - tage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,43	36 778 0	(0 0		40.00%	2,436	778	3	1	0	0	40.00%	2,435	78	1	0	0 0	40.00%
	Central governments	75	52 158 0	(0 0	(40.00%	752	158	3	0	0	0	40.00%	752	58	0	0	0	40.00%
	Regional governments or local authorities	1,22	28 31 0	(0 0	(44.74%	1,228	3:	1	1	0	0	44.74%	1,227	32	1	0	0	44.74%
	Public sector entities		0 0	(0 0	(0.00%	0	()	0	0	0.00%	0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0		0		0.00%	0	(0	0	0	0.00%	0	0	0	0	0	0.00%
	International Organisations		0 0		0		0.00%	0	(0	0	0	0.00%	0	0	0	0	0	0.00%
	Institutions		0 0		0		100.00%	0	(0	0	0	99.99%		0	0	0	0	99.97%
	Corporates	1,63	39 1 50	18	8 0	24	48.84%	1,599		1 90	1	7 0	42	47.14%		1 12	28	17	0 60	46.50%
	of which: SME	1,55	53 1 48	17	7 C	24	49.68%	1,515		1 86	5 17	7 0	41	47.61%	-	1 12	23	16	0 58	46.82%
	Retail	1,00	01 4 25	· ·	9 0	14	54.80%	981	4	45	5	9 0	23	50.43%		4	54	9	0 31	48.77%
DENMARK	of which: SME	9	90 2 3		1 0	2	67.30%	88		2	5	1 0	3	58.99%	86	2	7	1	0 4	55.28%
	Secured by mortgages on immovable property		9 0 0	(0		44.99%	9	(0	0	0	44.99%	9	0	1	0	0	44.99%
	of which: SME		9 0 0	(0		44.99%	9	(0	0	0	44.99%	8	0	1	0	0	44.99%
	Items associated with particularly high risk		0 0		0		0.00%	0	(0	0	0	0.00%	0	0	0	0	0	0.00%
	Covered bonds		0 0		0		0.00%	0	(0	0	0	0.00%	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0)	0.00%	0	(0	0	0	0.00%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0 0	(0 0	(0.00%	0) (0	0	0	0.00%	0	0	0	0	0 0	0.00%
	Equity	4	49 0 0	(0 0	(100.00%	49) (0	0	0	99.99%	49	0	0	0	0 0	99.97%
	Securitisation																			
	Other exposures	5	59 0 0	(0 0		100.00%			0 (0	0	0	99.99%	59	0	0	0	0 0	99.97% 47.21%
	Standardised Total	7,17	74 972 76	27	7 0	38	50.72%	7,113	972	136	26	0	66	48.17%	7,053 97	' 3 19	25	26	0 92	47.21%

											Baseline Scenario							
					31/12/2021						31/12/2022					31/12/2023		
RowN um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			cposure Stage 3 exposu	Stock of provisions for Stage 1 exposu	Stock of S provisions for proving Stage 2 exposure Stage	ock of sions for 3 exposure Stage 3 exposure
64		Central banks	25,609	3 5	2	0		40.00%	25,601	5 1	11 2	0	4 40.00%	_5/555	8	6	2 0	7 40.00%
65		Central governments	2,801	833 1	0	0		40.00%	2,801	833	2 (0	1 40.00%	2,800	833	2	0 0	1 40.00%
66		Regional governments or local authorities	697	16 0	0	0	(43.14%	696	16	0 0		0 43.14%	696	16	0	0 0	0 43.14%
6/		Public sector entities	150		0	0		45.00%	150	0	0 0		0 45.00%	150	0	0	0 0	0 45.00%
68		Multilateral Development Banks	98		0	0		45.00%	98	0	0 0		0 45.00%	98	0	0	0 0	0 45.00%
70		International Organisations Institutions	1		0	0		0.00%		0	0 0		0.00%	0	0	0		0 0.00%
70		Corporates	26		0	0) 44.92%		0	0 0		0 99.99%	26	0	0		0 99.97%
71		of which: SME	30		0	0		45.00%	<u></u>	0	0 0		0 45.00%	0	0	0		0 45.00%
73		Retail	1		0	0		45.22%	1	0	0 0		0 45.00%	1	0	0		0 45.00%
74	FINLAND	of which: SME	0		0	0		45.00%		0	0 (0 45.00%	0	0	0	0 0	0 45.00%
75	TINLAND	Secured by mortgages on immovable property	0		0	0	(0.00%		0	0 (0.00%	0	0	0	0 0	0 0.00%
76		of which: SME	0		0	0	(0.00%	(0	0 0	0	0.00%	0	0	0	0 0	0 0.00%
77		Items associated with particularly high risk	0	0 0	0	0		0.00%	(0	0 0	0	0.00%	0	0	0	0 0	0 0.00%
78		Covered bonds	0	0 0	0	0	(0.00%	(0	0 (0	0.00%	0	0	0	0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	(0.00%	(0	0 0	0	0.00%	0	0	0	0 0	0 0.00%
80		Collective investments undertakings (CIU)	0	0 0	0	0	(0.00%	(0	0 (0	0.00%	0	0	0	0 0	0 0.00%
81		Equity	139	0 0	0	0	(100.00%	139	0	0 (0	0 99.99%	139	0	0	0 0	0 99.97%
82		Securitisation																
83		Other exposures	52	0 0	0	0		45.00%	52	0	0 (0	0 45.00%	52	0	0	0 0	0 45.00%
84		Standardised Total	29,584	852 6	3	0	3	40.29%	29,575	855 1	.3	0 !	5 40.29%	29,565	857	0	3 0	8 40.28%



		Nordea Bank Abp																				
		•	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	1,137	0	0	0	0 (0 40.00%	1,137		0 0	(0 (0 40.00%		7 0	0	0	. 0	0	40.00%
86		Central governments	522	20	0	0	0	0 40.00%	522	2	20 0	(0)	0 40.00%	6 522	20	0	0	0	0	40.00%
87		Regional governments or local authorities	109	0	0	0	0	0 45.00%	109		0 0	(0)	0 45.00%	6 109	0	0	0	0	0	45.00%
88		Public sector entities	0	0	0	0	0	0.00%	0		0 0	(0)	0.00%	6	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0.00%	0		0 0	(0		0.00%	6	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0.00%	0		0 0	(0)	0.00%	6	0	0	0	0	0	0.00%
91		Institutions	13	0	0	0	0	0 45.00%	13		0	(0		0 44.99%	6 13	0	0	0	0	0	44.99%
92		Corporates	497	0 1	.2	3	0	8 66.91%	491		0 18	2	2	1	1 60.05%	6 486	6 0	23	2	0	13	56.53%
93		of which: SME	190	0	5	2	0	2 45.49%	184		0 10	2	2)	5 45.24%	6 179	0	15	2	0	7	45.16%
94		Retail	2,042	36 9)1	18	0 42	2 45.71%	2,003	3	35 131	17	7	6	0 45.49%		34	171	17	0	77	45.37%
95	NORWAY	of which: SME	180	11	6	2	0	4 57.48%	175	1	11	2	2)	51.96%	6 171	10	16	2	0	8	49.77%
96		Secured by mortgages on immovable property	4,471	0 11	.2	49	0 50	0 45.00%	4,361		1 221	48	8	10	0 45.00%	6 4,254	1	328	47	0	148	45.00%
97		of which: SME	0	0	0	0	0	0.00%	0		0	(0		0.00%	6	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0.00%	0		0	(0		0.00%		0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0.00%	0		0	(0		0.00%	6	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0		0	(0		0.00%	6	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0 (0.00%	0		0 0	(0 (0.00%		0	0	0	0	0	0.00%
102		Equity	50	0	0	0	0 (0 100.00%	50		0 0	(0 (0 99.99%	6 50	0	0	0	0	0	99.97%
103		Equity Securitisation																				
104		Other exposures	565	25	0	0	0	0 45.00%	565	2	25 0	(0 (0 45.00%	6 565	5 25	0	0	0	0	45.00% 45.64%
105		Standardised Total	9.405	Q1 21/	6 6	60	0 100	46 55%	9 250	R	1 371	68	8 C	170	45 90%	9 098	2 21	523	66		230	45 64%

													Baseline Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks		2,754	(1	0	0	0	45.00%	2,753	1	2 0)	0	1 45.00°	% 2,751	1	3	0	0	1 45.00%
107		Central governments		3,322	(1	1	0	1	45.00%	3,321	1 2	2 1	L	0	1 45.00°	% 3,319	1	3	1	0	2 45.00%
108		Regional governments or local authorities		0	(0	0	0	0	0.00%	(0	0)	0	0.000	% 0	0	0	0	0	0.00%
109		Public sector entities		0	(0	0	0	0	0.00%	(0 (0)	0	0.000	% 0	0	0	0	0	0.00%
110		Multilateral Development Banks		177	(0	0	0	0	45.00%	177	0 (0)	0	0 45.00°	% 177	0	0	0	0	0 45.00%
111		International Organisations		0	(0	0	0	0	0.00%	(0 (0)	0	0.00	% 0	0	0	0	0	0.00%
112		Institutions		0	(0	0	0	0	0.00%	(0 (0)	0	0.00	% 0	0	0	0	0	0.00%
113		Corporates		1	(0	0	0	0	100.00%	1	0 (0)	0	0 99.999	% 1	0	0	0	0	0 99.97%
114		of which: SME		0	(0	0	0	0	0.00%	C	0 (0 0)	0	0.00	% 0	0	0	0	0	0.00%
115		Retail		2	(0	0	0	0	44.95%		0 (0 0)	0	0 44.979		0	0	0	0	0 44.98%
116 UNITEL	D STATES	of which: SME		1	(0	0	0	0	45.00%	1	0 (0 0)	0	0 45.009	76	0	0	0	0	0 45.00%
117		Secured by mortgages on immovable property		2	(0	0	0	0	45.00%	2	0	0 0)	0	0 45.00	% 2	0	0	0	0	0 45.00%
118		of which: SME		0	(0	0	0	0	0.00%	(0	0 0)	0	0.000	0	0	0	0	0	0.00%
119		Items associated with particularly high risk		0	(0	0	0	0	0.00%	(0	0 0)	0	0.000	0	0	0	0	0	0.00%
120		Covered bonds		0	(0	0	0	0	0.00%	(0	0 0)	0	0.000	% 0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment		0	(0	0	0	0	0.00%	(0 (0 0)	0	0.00	% 0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)		0	(0	0	0	0	0.00%	(0 (0 0		0	0.00	% 0	0	0	0	0	0.00%
123		Equity Securitisation		0		0	0	0	0	0.00%	(0	0)	0	0.000	% 0	0	0	0	0	0.00%
124						-	_		-				-									
125		Other exposures		0	(0	0	0	0	100.00%	C	0 (0)	0	0 99.999	,0	0	0	0	0	0 99.97% 3 45.00%
126		Standardised Total		6,258	1	. 2	1	L 0	1	45.00%	6,255	1 4	1			2 45.00°	6,252	2	7	1	0	3 45.00%

										Baseline Scenario								
				31/12/2021						31/12/2022						31/12/2023		
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prove Stage 2 exposure Stage	itock of visions for 3 exposure	overage Ratio - tage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	
127	Central banks	41	. 0 0	0	C)	0 40.00%	41	0 0	(0	0	40.00%	41	0 (0	0 0	0 40.00%
128	Central governments	2,074	0 0	0	()	0 40.00%	2,074	0 0)	0	0	40.00%	2,073	1 1	1	0 0	0 40.00%
129	Regional governments or local authorities	C	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0 (0	0 0	0.00%
130	Public sector entities	C	0 0	0	()	0.00%	0	0 0	(0	0	0.00%	0	0 (0	0 0	0.00%
131	Multilateral Development Banks	C	0 0	0	()	0.00%	0	0 0	(0	0	0.00%	0	0 (0	0 0	0.00%
132	International Organisations	C	0 0	0	()	0.00%	0	0 0	(0	0	0.00%	0	0 (0	0 0	0.00%
133	Institutions	С	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0 (0	0 0	0.00%
134	Corporates	C	0 0	0	()	0.60%	0	0 0)	0	0	0.60%	0	0 (0	0 0	0 0.60%
135	of which: SME	С	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0 (0	0 0	0.00%
136	Retail	2	0 0	0	()	0 46.88%	2	0 0)	0	0	45.97%	2	0 (0	0 0	0 45.66%
137 GERMANY	of which: SME	1	. 0 0	0	()	0 45.00%	1	0 0	(0	0	45.00%	1	0 (0	0 0	0 45.00%
138	Secured by mortgages on immovable property	C	0 0	0	()	0 45.00%	0	0 0)	0	0	45.00%	0	0 (0	0 0	0 45.00%
139	of which: SME	C	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0 (0	0 0	0.00%
140	Items associated with particularly high risk	C	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0	0	0 0	0.00%
141	Covered bonds	C	0 0	0	()	0.00%	0	0 0)	0	0	0.00%	0	0	0	0 0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	C)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0.00%
143	Collective investments undertakings (CIU)	C	0 0	0	()	0.00%	0	0 0	(0	0	0.00%	0	0 (0	0 0	0.00%
144	Equity Securitisation	C	0 0	0	()	0.00%	0	0 0	(0	0	0.00%	0	0 (0	0 0	0.00%
145	Securitisation																	
146	Other exposures	C	0 0	0	(0 100.00%	0	0 0)	0	0	99.99%	0	0 (0	0 0	0 99.97%
147	Standardised Total	2,117	0 0	0	0		0 41.31%	2,117	0 0		0	0	41.14%	2,116	1 1	L	0 0	0 41.09%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure		tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks	(0 0	0	0	0	40.00%	0	0 0	C		0	40.00%	0		0 (0	0 0	0	40.00%
149	Central governments	155	5 50 0	0	0	0	40.00%	155	50 0	C		0	40.00%	155		50	0	0 0	0	40.00%
150	Regional governments or local authorities	(0 0	0	0	0	0.00%	0	0 0	C		0	0.00%	0		0 (0	0 0	0	0.00%
151	Public sector entities	(0 0	0	0	0	0.00%	0	0 0	C		0	0.00%	0		0 (0	0 0	0	0.00%
152	Multilateral Development Banks	505	5 0 0	0	0	0	45.00%	504	0 0	C) (0	44.99%	504		0	1	0 0	0	44.99%
153	International Organisations	(0 0	0	0	0	0.00%	0	0 0	C		0	0.00%	0		0 (0	0 0	0	0.00%
154	Institutions	103	0 0	0	0	0	100.00%	103	0 0	C		0	99.99%	103		0 (0	0 0	0	99.97%
155	Corporates	189	0 0	0	0	0	100.00%	189	0 0	C)	0	99.99%	189		0 (0	0 0	0	99.97%
156	of which: SME	(0	0	0	0.00%	0	0 0	C		0	0.00%	0		0 (0	0 0	0	0.00%
157	Retail	(0 0	0	0	0	45.00%	0	0 0	C		0	45.00%	0		0 (0	0 0	0	45.00%
LUXEMBOURG	of which: SME		0 0	0	0	0	0.00%	0	0 0	C)	0	0.00%	0		0 (0	0 0	0	0.00%
159	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0	0 0	C)	0	0.00%	0		0 (0	0 0	0	0.00%
160	of which: SME		0 0	0	0	0	0.00%	0	0 0	C)	0	0.00%	0		0 (0	0 0	0	0.00%
161	Items associated with particularly high risk	(0	0	0	0.00%	0	0 0	C)	0	0.00%	0		0 (0	0 0	0	0.00%
162	Covered bonds		0 0	0	0	0	0.00%	0	0 0	C)	0	0.00%	0		0 (0	0 0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0	0.00%	0	0 0	C		0	0.00%	0		0 (0	0 0	0	0.00%
164	Collective investments undertakings (CIU)	(0 0	0	0	0	0.00%	0	0 0	C) (0	0.00%	0		0 (0	0 0	0	0.00%
165	Equity	1	0 0	0	0	0	100.00%	1	0 0	С) (0	99.99%	1		0 (0	0 0	0	99.97%
166	Securitisation											-								
167	Other exposures	13	0 0	0	0	0	100.00%	13	0 0	C		0	99.99%	13	-	0	0	0 0	0	99.97%
168	Standardised Total	965	5 50 0	0	0	0	52.06%	965	50 0	0		0	52.06%	964	Į.	50 1	<u> </u>	0	0	52.08%



	Nordea Bank Abp																			
		12	13 14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(min EUR, %		Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposure	Stage 1 expos	osure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks		0 0	0	0	0	0.00%	()	0	0	0	0.009	6	0	0 (0	0 0	0	0.00%
170	Central governments	2	1 0	0	0	0	0 100.00%	21		0	0	0	0 99.999	6	21	0	0	0 0	0	99.97%
171	Regional governments or local authorities		0 0	0	0	0	0.00%	()	0	0	0	0.009	6	0	0	0	0	0	0.00%
172	Public sector entities		0 0	0	0	0	0.00%	()	0	0	0	0.009	6	0	0	0	0 0	0	0.00%
173	Multilateral Development Banks		0 0	0	0	0	0.00%	()	0	0	0	0.009	/ o	0	0	0	0 0	0	0.00%
174	International Organisations		0 0	0	0	0	0.00%	()	0	0	0	0.009		0	0	0	0 0	0	0.00%
175	Institutions		0 0	0	0	0	0.00%	()	0	0	0	0 0.009		0	0 (0	0 0	0	0.00%
176	Corporates		1 0	0	0	0	0 45.00%	1		0	0	0	0 45.009	6	1	0 (0	0 0	0	45.00%
177	of which: SME		1 0	0	0	0	0 45.00%]		0	0	0	0 45.009	6	1	0 (0	0 0	0	45.00%
178	Retail		2 0	0	0	0	0 45.84%	2	2	0	0	0	0 45.569	6	2	0	0	0 0	0	45.42%
UNITED KINGDOM	of which: SME		1 0	0	0	0	0 44.97%]		0	0	0	0 44.979	•	1	0	0	0 0	0	44.97%
180	Secured by mortgages on immovable property		0	0	0	0	0 45.00%	(0	0		0 45.009	<u> </u>	0	0	0	0 0	0	45.00%
181	of which: SME		0 0	0	0	0	0.00%	(0	0		0 0.009		0	0 0	0	0 0	0	0.00%
102	Items associated with particularly high risk Covered bonds		0 0	0	0	0	0 0.00% 0 0.00%	(0	0		0 0.009	<u> </u>	0		0	0 0	0	0.00%
103	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00.0			0	0			_	0	0	0	0 0		0.00%
105	Collective investments undertakings (CIU)		0 0	0	0	0	0 0.00% 0 0.00%	0		0	0		0 0.009		0	0	0	0 0	0	0.00%
186	Equity			0	0	0	0 0.00%)	0	0		0 0.009		0	0 0	0	0 0	0	0.00%
187	Securitisation			U .			0.00%						0.003	· · ·	U .					0.00%
188	Other exposures		0	0	0	0	0.00%	(0	0		0 000	6	0	0	n	0 0	0	0.00%
189	Standardised Total	24	<u> </u>	0	0	0 (0 46.88%	23		0 (0	o o	0 46.94%	· ·	23	0 0	o (0 0	0	46.99%

											Baseline Scenario									
					31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EU	Stage 1 exposure Stag	e 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	ck of ions for exposure		ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0 (0	0	0.00%	0	0 0	0	(0	0.009	6 0	0	0		0	0.00%
191		Central governments	0	0	0 (0	0	0.00%	0	0 0	0	(0	0.009	0	0	0			0.00%
192		Regional governments or local authorities	0	0	0 (0	0	0.00%	0	0 0	0	(0.009	0	0	0			0.00%
193		Public sector entities	0	0	0	0	0	0.00%	0	0 0	0			0.009	0 0	0	0			0.00%
194		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0 0	0			0.009	0 0	0	0			0.00%
195		International Organisations	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	0 0	0	0			0.00%
196		Institutions	0	0	0 (0	0	0.00%	0	0 0	0	(0.009	0 0	0	0			0.00%
197		Corporates	0	0	0 (0	0.00%	0	0 0	0	(0.009	0 0	0	0 0			0.00%
198		of which: SME	0	0	0		0	0.00%	0	0 0	0			0.009	0 0	0	0			0.00%
199	JEDCEV	Retail	0	0	0		0	0.00%	0	0 0	0	(0.009	0 0	0	0			0.00%
200	JERSEY	of which: SME	0	0	0 (0	0.00%	0	0 0	0	(0.009	0 0	0	0			0.00%
201		Secured by mortgages on immovable property	0	0	0 (0	0.00%	0	0 0	0		0	0.009	0 0	0	0			0.00%
202		of which: SME	0	0	0		0	0.00%	0	0 0	0		0	0.009	0 0	0	0			0.00%
203		Items associated with particularly high risk	0	0	0		0	0.00%	0	0 0	0	(0.009	0 0	0	0			0.00%
204		Covered bonds	0	0	0 (0	0.0070	0	0 0	0	(0	0.009	0	0	0			0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	0 0	0	0			0.00%
206		Collective investments undertakings (CIU)	0	0	0 (0	0	0.00%	0	0 0	0			0.009	0	0	0			0.00%
207		Equity Securitisation	U	U	U (J U	U	0.00%	0	0 0	Ü	(0	0.009	o U	U	U (JI C	0.00%
208					0		0	0.000/				,		0.000			0			0.000/
209		Other exposures	0	U	0	<u> </u>	0	0.00%	0	0 0	0	(0	0.009	U	0	0			0 0.00% 0 0.00%
210		Standardised Total	0	0	oj (ן ס	0	0.00%	0	0 0	0) 0	0.00%	0	U (U C		ס וע	0.00%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
	Central banks		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	C	0	0		0.0
	Central governments		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	C	0	0		0.0
	Regional governments or local authorities		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	C	0	0		0.0
	Public sector entities		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Multilateral Development Banks		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	International Organisations		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	C	0	0		0.00
	Institutions		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Corporates		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	C	0	0		0.00
	of which: SME		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Retail		0	C	0	0	0	0	0 46.14%	0	C	0	0	C	C	45.55%		0 0	0	0	0		0 45.37
FRANCE	of which: SME		0	C	0	0	0	0	0 45.00%	0	C	0	0	C	C	45.00%		0 0	0	0	0		0 45.00
	Secured by mortgages on immovable property		0	(0	0	0	0	0 45.00%	0	C	0	0	C	C	45.00%		0 0	0	0	0		0 45.00
	of which: SME		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Items associated with particularly high risk		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Covered bonds		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Claims on institutions and corporates with a ST credit assessment		0	(0	0	0	0	0.00%	0	C	0	0 0	C	C	0.00%		0 0	0	0	0		0.00
	Collective investments undertakings (CIU)		0	(0	0	0	0	0.00%	0	С	0	0 0	C	C	0.00%		0 0	C	0	0		0.00
	Equity		0	(0	0	0	0	0.00%	0	С	0	0 0	C	C	0.00%		0 0	C	0	0		0.00
	Securitisation																						
	Other exposures		0	(0	0	0	0	0.00%	0	C	0	0 0	C	0	0.00%		0 0	0	0	0		0.00
	Standardised Total		0	0		0	0 (45.84%	0	0	0	0	0	0	45.41%		0 0	0	0	0	(0 45.28°

	Nordea Bank Abp																					
	μ	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um		Stage 1 expose (mln EUR, %)	ure Stage 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	38,	827 782	9	4	0) 4	40.52%	38,814	785	18	8	4 0		40.52%	38,800	78	9 28	3	4 0	<u>/</u> 17	2 40.51%
2	Central governments	16,	723 1,134	4	2	0) 2	41.35%	16,718	1,135		8	2 0	;	41.38%	16,712	1,13	13	3	2 0	<u>/</u>	5 41.37%
3	Regional governments or local authorities	4,	521 57	1	1	0) 1	. 44.75%	4,519	57		2	1 0	:	44.75%	4,518	5	57 3	3	1 0	7	2 44.75%
4	Public sector entities		150 0	0	0	0)	45.00%	150	0		0	0 0	(45.00%	150		0 ()	0 0	<u>/</u>	0 45.00%
5	Multilateral Development Banks		866 0	0	0	0) (46.68%	865	0		1	0 0	(46.68%	865		0 1		0 0	<u> </u>	0 46.67%
6	International Organisations		74 0	0	0	0) (45.00%	74	0		0	0 0	(45.00%	74		0 ()	0 0		45.00%
7	Institutions		145 0	0	0	0) (85.19%	14!	0		0	0 0	(85.21%	145		0 ()	0 0		85.23%
8	Corporates	2,	391 1	72	23	0	37	51.33%	2,340	1	12:	3 2	21 0	60	48.73%	2,293		1 169	9 2	0 0	81	. 47.70%
9	of which: SME	1,	746 1	62	22	0	30	48.61%	1,698	3 1	110	0 2	.0 0	52	47.02%	1,653		1 154	1	9 0	77	2 46.44%
10	Retail	4,	886 55	172	46	1	81	. 46.97%	4,783	54	27	7 4	4 1	128	46.21%	4,684	5	377	4	3 1	. 17.7	3 45.89%
Nordea Bank Abp	of which: SME		695 19	29	8	0) 15	50.31%	677	7 18	48	8	7 0	20	48.18%	661	1	.8 64	ł	7 0	<u>/</u> 3r	0 47.32%
12	Secured by mortgages on immovable property	4,	486 1	113	50	0	51	45.00%	4,37!	5 1	22:	3 4	8 0	100	45.00%	4,267		2 330) 4	7 0	149	9 45.00%
13	of which: SME		9 0	0	0	0) (44.99%	(0		0	0 0	(44.99%	8		0 1		0 0	<u> </u>	0 44.99%
14	Items associated with particularly high risk		0 0	0	0	0) (0.00%	(0		0	0 0	(0.00%	0		0 ()	0 0	<u>/</u>	0.00%
15	Covered bonds		0 0	0	0	0	(0.00%	(0		0	0 0	(0.00%	0		0 ()	0 0	<u>/</u>	0.00%
16	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0)	0.00%		0		0	0 0		0.00%	0		0 ()	0 0	<u>/</u>	0.00%
17	Collective investments undertakings (CIU)		0 0	0	0	0)	0.00%		0		0	0 0		0.00%	0		0 ()	0 0	<u>/</u>	0.00%
18	Equity		621 0	0	0	0) (100.00%	62:	0		0	0	(99.99%	620		0 ()	0 0	<u>/</u>	99.97%
19	Securitisation																					
20	Other exposures		872 26	0	0	0	(69.85%	877	26		0	0 0		69.75%	871	2	.6		0 0	/	0 69.65%
21	Standardised Total	74,	2,054	372	125	1	. 175	47.00%	74,276	2,059	652	2 120	0 1	300	46.06%	74,000	2,06	5 922	110	6 1	. 421	L 45.69%

											Adverse Scenario	0								
				31/12/2021							31/12/2022						31/12/2023			
	(mln E	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage Stage	Stock of ovisions for see 3 exposure		Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6,7:	18 1 1	. (0 0)	40.00%	6,717		1	2	0 0	1	40.00%		2	2	0	0	1 40.00%
	Central governments	6,12	23 21 1	. (0 0)	40.00%	6,121	2	22	1	0 0	1	40.00%	6,120	2	2	0	0	1 40.00%
	Regional governments or local authorities	2,3!	59 9 1	. (0 0)	45.00%	2,359		9	1	0 0	1	45.00%	2,358	9	2	0	0	1 45.00%
	Public sector entities		0 0	(0 0)	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0	(0 0)	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
	International Organisations		0 0	(0	(0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Institutions		2 0 0	(0	(45.00%	2		0	0	0	0	45.00%	2	0	0	0	0	0 45.00%
	Corporates		27 0 1		0	(31.68%	27		0	1	0	0	36.86%	27	0	1	0	0	0 38.82%
	of which: SME		0 0	(0	(30.41%	10		0	1	0	0	36.44%	10	0	1	0	0	38.86%
	Retail	1,83	37 16 47	18	8 0	22	45.60%	1,796	1	16 8	38 1	7 0	40	45.30%	1,759	6 12	26	.6	0 5	7 45.19%
SWEDEN	of which: SME	42	26 7 12	2	4 0		46.06%	417		7 2	21	4 0	9	45.47%	409	7 2	29	3	0 1	3 45.26%
	Secured by mortgages on immovable property		1 0 0	(0	(45.00%	1		0	0	0	0	45.00%	1	0	0	0	0	0 45.00%
	of which: SME		0 0)	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Items associated with particularly high risk		0 0)	0)	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Covered bonds		0 0 0	(0 0)	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0 0	(0 0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0		0 0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
	Equity	38	82 0 0		0 0		100.00%	382		0	0	0 0	0	99.99%	382	0	0	0	0	99.97%
	Securitisation																			
	Other exposures	8	85 1 0	(0 0) (45.00%	85		1	0	0 0	0	45.00%		1	0	0	0	0 45.00% 45.01%
	Standardised Total	17,53	48 50	19	9 0	23	45.28%	17,490	4	9 9	4 1	8 0	42	45.08%	17,449 5	1 13	3 1	7	0 6	45.01%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, ^o		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p e Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,43	6 778 0	C	0		40.00%	2,436	77	8	1	0 0	0	40.00%	6 2,435 7	78	1	0	0 1	40.00%
	Central governments	75	2 158 0	C	0	(40.00%	752	15	8	0	0 0	0	40.00%	6 752 1	58	0	0	0	40.00%
	Regional governments or local authorities	1,22	8 31 0	(0	(44.74%	1,228	3	1	1	0	0	44.749	6 1,227	32	1	0	0	44.74%
	Public sector entities		0 0	(0	(0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions		0 0	C	0		100.00%	0		0	0	0	0	99.99%		0	0	0	0	99.97%
	Corporates	1,63	6 1 53	19	9 0	26	48.63%	1,593		1 9	6	8 0	45	47.00%		1 13	36	17	0 63	46.41%
	of which: SME	1,55	0 1 51	19	9 0	25	49.43%	1,509		1 9.	2 1	7 0	44	47.44%	6 1,470	1 13	31	17	0 61	46.71%
	Retail	1,00	1 4 25	g	9 0	14	54.68%	980		4	6	9 0	23	50.32%	6 960	4	56	9	0 32	48.69%
DENMARK	of which: SME	9	0 2 3	1	1 0	2	65.88%	88		2	6	1 0	3	57.37%	6 85	2	8	1	0 4	53.86%
,	Secured by mortgages on immovable property		9 0 0	0	0		44.99%	9	(0	0	0	0	44.99%	6 9	0	1	0	0	44.99%
	of which: SME		9 0 0	C	0		44.99%	9	(0	0	0	0	44.99%	6 8	0	1	0	0	44.99%
	Items associated with particularly high risk		0 0	C	0)	0.00%	0	(0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Covered bonds		0 0	C	0		0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0		0.00%	0	(0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	C	0	(0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
	Equity	4	9 0 0	C	0		100.00%	49		0	0	0 0	0	99.99%	6 49	0	0	0	0	99.97%
	Securitisation																			
	Other exposures	5	9 0 0	C	0		100.00%			0	0	0 0	0	99.99%	6 59	0	0	0	0 0	99.97% 47.08%
	Standardised Total	7,17	972 79	29	9 0	40	50.47%	7,105	972	2 144	4 28	8 0	69	47.99%	7,043 97	/2 20	2	27	97	47.08%

										Adverse Scenario							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(mln EUR	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for pro Stage 1 exposure Stag	Stock of Sovisions for proge 2 exposure Stage	Stock of ovisions for e 3 exposure		tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			sure Stage 3 exposur	Stock of provisions for Stage 1 exposu	Stock of Stock provisions for provision re Stage 2 exposure Stage 3 ex	Stage 3 exposure
64	Central banks	25,608	8 3 7	3	0	3	40.00%	25,598	5 13	3	0 5	40.00%		8 2	1	3 0	8 40.00%
65	Central governments	2,80	1 833 1	0	0	0	40.00%	2,800	833	2		40.00%	2,/99	833	3	0 0	1 40.00%
66	Regional governments or local authorities	69.	7 16 0	0	0	0	43.14%	696	16 (43.15%	696	16	0	0 0	0 43.15%
6/	Public sector entities	150		0	0	0	45.00%	150	0 0			45.00%	150	0	0	0 0	0 45.00%
68	Multilateral Development Banks	98	8 0 0	0	0	0	45.00%	98	0 0			45.00%	98	0	0	0 0	0 45.00%
69	International Organisations		0 0	0	0	0	0.00%	0	0 (0.00%	0	0	0	0 0	0 0.00%
70	Institutions	2		0	0	0	100.00%	1	0 (33.33 / 0	26	0	0	0 0	0 99.97%
71	Corporates	30		0	0	0	44.93% 45.00%	36	0 (44.96%	36	0	0	0 0	0 44.98%
72	of which: SME Retail			0	0	0	17.000		0 (45.00%	0	0	0	0 0	0 45.00%
73 74 FINIL AL				0	0	0	45.22%	1	0			45.12%	1	0	0		0 45.08%
74 FINLAI	ND of which: SME			0	0	0	45.00%	0	0			45.00%	0	0	0		0 45.00%
75	Secured by mortgages on immovable property of which: SME			0	0	0	0.00%	0	0 0			0.00%	0	0	0		0 0.00%
70	Items associated with particularly high risk			0	0	0	0.00%	0				0.00%	0	0	0		0 0.00%
7/	Covered bonds			0	0	0	0.00%	0	0			0.00%	0	0	0		0 0.00%
76	Claims on institutions and corporates with a ST credit assessment			0	0	0	0.00%	0	0			0.00%	0	0	0	0 0	0 0.00%
20	Collective investments undertakings (CIU)			U	0	0	0.00%	0				0.00%	0	0	0		0 0.00%
01		120		0	0	0	100.00%	120				99 99%	130	0	0		0 0.00%
87	Equity Securitisation	15:	5 0 0	U	U U	U	100.0070	139				33.3370	135	U .		0	5 99.97%
93	Other exposures	Ε,	2 0 0	0	0	0	45.00%	52	0			45.00%	52	0	0		0 45 00%
84	Standardised Total	29,583	8 852 8	3	0	3	40.25%	29,572	855 16	6 4	0 6	40.24%	29,560	857 2	5	3 0	10 40.23%



	Nordea Bank Abp																		
		33 34	35 3	5 3	37 38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenar	io									
			31/12	/2021					31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure Stage 2 exposure %)	Stoc e Stage 3 exposure provisi Stage 1	k of Stoo ons for provisi exposure Stage 2	ock of Stock of provisions for exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	1,137	0 0	0	0	0 40.00%	1,13	7 0	0	0	0	40.00%	6 1,136	0	(0	0'	C	40.0
	Central governments	522	20 0	0	0	0 40.00%	52	2 20	0	0	0	40.00%	6 522	20	(0	0'	C	40.0
	Regional governments or local authorities	109	0	0	0	0 45.00%	10	9 0	0	0	0	45.00%	6 109	0	(0	0'	C	45.
	Public sector entities	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0	(0	0'	C	0.0
	Multilateral Development Banks	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0	(0	0'	C	0.0
	International Organisations	0	0	0	0	0.00%		0	0	0	0	0.00%	6	0	(0	0'	C	0.0
	Institutions	13	0	0	0	0 45.00%	1	0	0	0	0	44.99%	6 13	0	(0	0'	C	44.9
	Corporates	491	0 18	3	0	11 59.67%		4 0	26	3	0 1	55.53%	6 478	0	32	. 3	0'	17	53.4
	of which: SME	184	0 11	3	0	5 45.23%	17	8 0	17	2	0	45.14%	6 172	0	23	2	0'	10	45.1
	Retail	2,035	99	19	1	45.63%	1,99	2 34	142	18	0 6	45.43%	6 1,951	33	184	18	0'	83	45.3
NORWAY	of which: SME	173	10 14	3	0	7 50.23%	16	6 10	21	2	0 1	48.46%	6 161	9	27	2	0'	13	47.6
	Secured by mortgages on immovable property	4,471	0 112	49	0	50 45.00%	4,36	0 1	222	48	0 10	45.00%	6 4,253	1	. 329	47	0'	148	45.0
	of which: SME	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0)	0	0'	C	0.00
	Items associated with particularly high risk	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0		0	0'	C	0.0
	Covered bonds	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0		0	0'	C	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0	(0	0'	C	0.00
	Collective investments undertakings (CIU)	0	0	0	0	0.00%		0	0	0	0	0.00%	6 C	0	(0	0'	C	0.00
	Equity	50	0	0	0	0 100.00%	5	0	0	0	0	99.99%	6 50	0		0	0'	C	99.97
	Securitisation																		
	Other exposures	565	25 0	0	0	0 45.00%		5 25	0	0	0	45.00%		25	5 (0	0	C	45.00 45.60
	Standardised Total	0.302	230	72	1 10	7 46 44%	0.23	2 80	300	70	1 170	45.85%	9.076	80	546	68	.1 <u>O</u>	240	45 600

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN im	(min EUR,	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of rovisions for ge 3 exposure		Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
06	Central banks	2,75	4 0 1	C	0)	45.00%	2,753		1 2	0	0	1	45.00%	2,751	1	3	0	0 1	45.00%
07	Central governments	3,32	2 0 1	1	1 0)	45.00%	3,321		1 2	1	0	1	45.00%	3,319	1	3	1	0 2	45.00%
08	Regional governments or local authorities		0 0	C	0)	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
09	Public sector entities		0 0	C	0)	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
10	Multilateral Development Banks	17	7 0 0	C	0		45.00%	177		0	0	0	0	45.00%	177	0	0	0	0	45.00%
11	International Organisations		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
12	Institutions		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
13	Corporates		1 0 0	C	0		100.00%	1		0	0	0	0	99.99%	1	0	0	0	0	99.97%
14	of which: SME		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
15	Retail		2 0 0	C	0		44.95%	2		0	0	0	0	44.98%	2	0	0	0	0	44.98%
16 UNITED STATES	of which: SME		1 0 0	C	0		45.00%	1		0	0	0	0	45.00%	1	0	0	0	0	45.00%
17	Secured by mortgages on immovable property		2 0 0	C	0		45.00%	2		0	0	0	0	45.00%	2	0	0	0	0	45.00%
18	of which: SME		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
19	Items associated with particularly high risk		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
20	Covered bonds		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
21	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
22	Collective investments undertakings (CIU)		0 0	0	0		0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
23	Equity Securitisation		0 0	C	0		0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 0	0.00%
24	Securitisation																			
25	Other exposures		0 0	C	0		100.00%	0		0 0	0	0	0	99.99%		0	0	0	0 0	99.97%
26	Standardised Total	6,258	3 1 2	1	L O) :	45.00%	6,255		1 4	1	0	2	45.00%	6,252	2	7	1	3	45.00%

										Adverse Sce	nario								
				31/12/2021						31/12/20	22					31/12/2023			
	(mln EUl		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	itage 2 exposure	Stock of Stage 3 exposure provisions Stage 1 expo	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks	4	1 0 0	0		0	40.00%	41		0	0	0 (40.00%	41	0	0 0)	0	0 40.
	Central governments	2,07	4 0 0	0)	0	40.00%	2,074		0	0	0	40.00%	2,073	1	1 0)	0	0 40.0
	Regional governments or local authorities		0 0	0)	0	0.00%	0		0	0	0 (0.00%	0	0	0)	0	0.0
	Public sector entities		0 0	0		0	0.00%	0		0	0	0	0.00%	0	0	0)	0	0.0
	Multilateral Development Banks		0 0	0)	0	0.00%	0		0	0	0	0.00%	0	0	0)	0	0.0
	International Organisations		0 0	0)	0 (0.00%	0		0	0	0 (0.00%	0	0	0 0)	0	0.0
	Institutions		0 0	0)	0 (0.00%	0		0	0	0 (0.00%	0	0	0 0)	0	0.0
	Corporates		0 0	0		0	0.60%	0		0	0	0	0.60%	0	0	0 0)	0	0.60
	of which: SME		0 0	0)	0 (0.00%	0		0 0	0	0 (0.00%	0	0	0 0)	0	0.0
	Retail		2 0 0	0	(0 (46.72%	2		0 0	0	0 (45.89%		0	0 0)	0	0 45.6
GERMANY	of which: SME		1 0 0	0	(0 (45.00%	1		0 0	0	0 (45.00%	1	0	0 0)	0	0 45.0
SEIG DUVI	Secured by mortgages on immovable property		0 0	0)	0 (45.00%	0		0 0	0	0 (45.00%	0	0	0 0)	0	0 45.00
	of which: SME		0 0	0)	0 (0.00%	0		0 0	0	0 (0.00%	0	0	0 0)	0	0.00
	Items associated with particularly high risk		0 0	0)	0 (0.00%	0		0 0	0	0 (0.00%	0	0	0 0)	0	0.00
	Covered bonds		0 0	0)	0 (0.00%	0		0 0	0	0 (0.00%	0	0	0 0)	0	0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	0)	0 (0.00%	0		0	0	0 (0.00%	0	0	0 0)	0	0.00
	Collective investments undertakings (CIU)		0 0	0		0 (0.00%	0		0	0	0 (0.00%	0	0	0 0)	0	0.00
			0 0	0		0 (0.00%	0		0	0	0 (0.00%	0	0	0 0)	0	0.00
	Equity Securitisation															-			
	Other exposures		0 0	0		0 (100.00%	0		0 0	0	0 (99.99%	0	0	0 0		0	0 99.97
	Standardised Total	2,117	0 0	0			41.14%	2,117		1	0	0 (40.94%		1	1 0		ol	0 40.84

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposui	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks	C	0 0	0	0	0	40.00%	С	0 0	C	(0	40.00%	0		0	O Company	0 0	0	40.00%
149	Central governments	155	50 0	0	0	0	40.00%	155	50 0	C	(0	40.00%	155		50	0	0 0	0	40.00%
150	Regional governments or local authorities	C	0 0	0	0	0	0.00%	C	0 0	C	(0	0.00%	0		0	0	0 0	0	0.00%
151	Public sector entities	C	0 0	0	0	0	0.00%	С	0 0	C	(0	0.00%	0		0	0	0 0	0	0.00%
152	Multilateral Development Banks	505	0 0	0	0	0	45.00%	504	0 0	C	(0	44.99%	504		0	1	0 0	0	44.99%
153	International Organisations	0	0 0	0	0	0	0.00%	C	0 0	C	(0	0.00%	0		0	0	0 0	0	0.00%
154	Institutions	103	0 0	0	0	0	100.00%	103	0 0	0	(0	99.99%	103		0	0	0 0	0	99.97%
155	Corporates	189	0 0	0	0	0	100.00%	189	0 0	0	(0	99.99%	189		0	0	0 0	0	99.97%
156	of which: SME	0	0 0	0	0	0	0.00%	C	0 0	0	(0	0.00%	0		0)	0 0	0	0.00%
157	Retail	0	0 0	0	0	0	45.00%	(0 0	0	(0	45.00%	0		0)	0 0	0	45.00%
LUXEMBOURG	of which: SME	0	0 0	0	0	0	0.00%	C	0 0	0	(0	0.00%	0		0)	0 0	0	0.00%
159	Secured by mortgages on immovable property	0	0 0	0	0	0	0.00%	C	0 0	0		0	0.00%	0		0)	0 0	0	0.00%
160	of which: SME	0	0 0	0	0	0	0.00%	C	0 0	0		0	0.00%	0		0)	0 0	0	0.00%
161	Items associated with particularly high risk	0	0 0	0	0	0	0.00%	C	0 0	0		0	0.00%	0		0)	0 0	0	0.00%
162	Covered bonds	0	0 0	0	0	0	0.00%		0 0	0	(0	0.00%	0		0)	0 0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	C	0 0	C	(0	0.00%	0		0	0	0 0	0	0.00%
164	Collective investments undertakings (CIU)	0	0 0	0	0	0	0.00%	C	0 0	0	(0	0.00%	0		0	0	0 0	0	0.00%
165	Equity	1	0 0	0	0	0	100.00%	1	0 0	C	(0	99.99%	1		0	P	0 0	0	99.97%
166	Securitisation					_	100 5 5 5 5					_								
167	Other exposures	13	0 0	0	0	0	100.00%	13	0 0	0	(0	99.99%	13		0	0	0 0	0	99.97%
168	Standardised Total	965	5 50 0	0	0	0	51.46%	965	50 0	0		0	51.45%	964		50 :	<u> </u>	0 0	0	51.38%



	Nordea Bank Abp																				
	•	33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	re Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	(0 0	0			0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
170	Central governments	2:	0 0	0) (0 100.00%	21	C	()	0	C	99.99%		21	0 0	(0	0	99.97%
171	Regional governments or local authorities		0 0	0) (0.00%	0	C	((0	C	0.00%		0	0 0	(0	0	0.00%
172	Public sector entities		0 0	0		0	0.00%	0	C))	0	C	0.00%		0	0 0	(0	0	0.00%
173	Multilateral Development Banks		0 0	0		0	0.00%	0	C)	(0	C	0.00%		0	0	(0	0	0.00%
174	International Organisations		0 0	0		0	0.00%	0	0)	(0	C	0.00%		0	0	(0	0	0.00%
175	Institutions		0 0	0			0.00%	0	0		(0	C	0.00%		0	0		0	0	0.00%
176	Corporates	:	0 0	0		0	0 45.00%	1		()	0	C	45.00%		1	0	(0	0	45.00%
177	of which: SME	:	0 0	0		0	0 45.00%	1		()	0	C	45.00%		1	0 0	(0	0	45.00%
178	Retail	2	2 0 0	0		0	0 45.81%	2	. C	()	0	C	45.53%		2	0 0	(0	0	45.39%
UNITED KINGDOM	of which: SME		0 0	0	(0	0 44.97%	1		()	0	C	44.97%		1	0 0	(0	0	44.97%
180	Secured by mortgages on immovable property	(0 0	0		0	0 45.00%	0	C	()	0	C	45.00%		0	0 0	(0	0	45.00%
181	of which: SME	(0 0	0	(0	0.00%	0	C	()	0	С	0.00%		0	0 0	(0	0	0.00%
182	Items associated with particularly high risk	(0 0	0		0 (0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
183	Covered bonds	(0 0	0	(0	0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	(0 0	0		0 (0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
185	Collective investments undertakings (CIU)		0 0	0		0 (0.00%	0	C	((0	C	0.00%		0	0 0	(0	0	0.00%
186	Equity		0 0	0		0 (0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
187	Securitisation																				
188	Other exposures		0 0	0		0 (0.00%	0	C	()	0	C	0.00%		0	0 0	(0	0	0.00%
189	Standardised Total	24	l 0 0	0		0	46.83%	23	0			0	0	46.87%		23	0	0	0	0	46.90%

									Adverse Sce	nario								
			31/12/2021						31/12/20	22					31/12/2023			
owN um	(mln EUR, %	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of Stage 3 exposure provisions Stage 1 expo	f Stock of for provisions for osure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0 0		0	J 0.00%
191	Central governments	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	J 0.00%
192	Regional governments or local authorities	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	J 0.00%
193	Public sector entities	0 0	0		0	0.00%	0	(0	0 0	0	0.00%	0	0	0		0	J 0.00%
194	Multilateral Development Banks	0 0	0		0	0.00%	0	(0	0 0	0	0.00%	0	0	0		0	0.00%
195	International Organisations	0 0	0)	0	0.00%	0		0	0 0	0	0.00%	0	0	0 0		0	0.00%
196	Institutions	0 0	0		0	0.00%	0		0	0	0	0.00%	0	0	0		0	J 0.00%
197	Corporates	0 0	0		0	0.00%	0		0	0	0	0.00%	0	0	0		0	J 0.00%
198	of which: SME	0 0	0)	0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	J 0.00%
199	Retail	0 0	0		0	0.00%	0		0	0	0	0.00%	0	0	0		0	J 0.00%
JERSEY	of which: SME	0 0	0		0	0.00%	0	(0	0 0	0	0.00%	0	0	0		0	J 0.00%
201	Secured by mortgages on immovable property	0 0	0		0	0.00%	0	(0	0 0	0	0.00%	0	0	0		0	J 0.00%
202	of which: SME	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	J 0.00%
203	Items associated with particularly high risk	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	J 0.00%
204	Covered bonds	0 0	0		0	0.00%	0		0	0	0	0.00%	0	0	0		0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0		0	0.00%
206	Collective investments undertakings (CIU)	0 0	0		0	0.00%	0		0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
207	Equity	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0 0		0	0.00%
208	Securitisation																	
209	Other exposures	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0 0		0	ა 0.00%
210	Standardised Total	0 0	0		0	0.00%	0		0	0 0	0	0.00%	0	0	0 0		0	0.00%

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um		Stage 1 e	cposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions Stage 2 exposure Stage 3 expo	for Stage 3 exposure
211	Central banks		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
212	Central governments		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
213	Regional governments or local authorities		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
214	Public sector entities		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
215	Multilateral Development Banks		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
216	International Organisations		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
217	Institutions		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
218	Corporates		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
219	of which: SME		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
220	Retail Retail		0 0	0 0	0 0	46.04%	0	0 0	0	0	0 45.49%	0	0 0		0 0	0 45.34%
FRANCE FRANCE	CE of which: SME		0 0	0 0	0 0	45.00%	0	0 0	0	0	0 45.00%	0	0 0		0 0	0 45.00%
222	Secured by mortgages on immovable property		0 0	0 0	0 0	45.00%	0	0 0	0	0	0 45.00%	0	0 0		0 0	0 45.00%
223	of which: SME		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
224	Items associated with particularly high risk		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
225	Covered bonds		0 0	0 0	0 0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0 0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0 0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228	Equity		0 0	0	0 0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229	Securitisation															
230	Other exposures		0 0	0	0 0	0.00%	0	0 0	0	0	0.00%	_	0 0		0 0	0.00%
231	Standardised Total		0 0	0	0	45.78%	0	0 0	0	0	0 45.37%	0	0		0	0 45.26%

			1 2	3	4	5	6	No. 7	ordea Bank A 8	Abp 9	10	11	12	13	14
									ia - Actual 2/2020						
		(mln EUR, %)	Exposure values A-IRB F-IRB	Risk expos	ure amounts 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 R Stage 3 exposui
	Central banks Central governments	(min Edit, 70)													
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 () (() (0 0		0 0	(0 0	0	0	() -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		7,320 (1,735	5 (7,189	9 0	123	3 0		3 0	0	0	()
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		7,004	1,716	5 (6,879	9 0	118	8 0	{	3 0	0	0	()
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		7,320	1,735		7,189		123	3 0		3 0	0	0		
	IRD IOIAL		7,323	1,733		7,103	3								
									ia - Actual 2/2020		1				
			Exposure values A-IRB F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	(mln EUR, %)	A-IND I-IND	N-1IVD	T-IND		moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 () () () (0 0		0 0	(0 0	0	0	C) -
	Corporates - Of Which: SME Retail		7,149 (1,729) (7,022	2 0	119	9 0	{	3 0	0	0	()
SWEDEN	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		6,841	1,710		6,720	0	114	4 0	{	3 0	0	0)
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		7,149	1,729	0	7,022	2 0	119	9 0		3 0	0	0	0	
								Morator	ia - Actual						
			Exposure values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage
		(mln EUR, %)	A-IRB F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage expos
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 ((((0		0	(0	0	0	() -
	Retail Retail - Secured on real estate property		17 () 1	. (17	7 0		0	(0	0	0	() -
DENMARK	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		17 () ((16	5 0		0 0	(0 0	0	0	() -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		17	1	. 0) 17	7 0		0	(0	0	0	0) -
									ia - Actual 2/2020						
			Exposure values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks	(mln EUR, %)	A-IRB F-IRB	A-IRB	F-IRB	exposure	moratoria	ехрозите	moratoria	ехрозите	moratoria	exposure	exposure	exposure	expos
	Central governments Institutions Corporates		0 () () () (0 0		0	(0 0	0	0	() -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		7 () () (7	7 0		0 0	(0 0	0	0	() -
FINLAND	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 - Qualifying Revolving		7 (7	7 0		0 0	(0 0	0	0	() -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		7	0	0	7	7 0		0	(0	0	0	0) -
									ia - Actual 2/2020						
			Exposure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		provisions for	Coverage Stage
		(mln EUR, %)	A-IRB F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central banks) ()) () (0 0		0 0	(0 0	0	0	() -
	Central banks Central governments Institutions Corporates		0												
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		39 () 2	2 (38	3 0		1 0		0	0	0	C)
NORWAY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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		39 (37 () 2	2 (2) 38	3 0 5 0		1 0	(0 0	0	0	(
NORWAY	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		39 (37 () 2	2 (38	3 0 5 0		1 0	(0 0	0	0	(
NORWAY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		39 (c) 37 (c)) 2	2 (38	3 0 5 0		1 0		0 0	0	0		
NORWAY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		39 (C	2		38	B 0 B 0		1 0 1 0		0 0	0	0		

										31/1	2/2020						
Row				Exposur	e values	Risk expos	sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage
Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	схрозите	moratoria	CAPOSUIC	moratoria	CAPOSUIC	moratoria	exposure	exposure	exposure	exposu
55 56		Central banks Central governments															
55 56 57 58 59 60 61		Institutions										_					
58 59		Corporates Corporates - Of Which: Specialised Lending		0			0	0	0		0	0	0	0	0		0 -
60		Corporates - Of Which: SME															
61 62		Retail Retail - Secured on real estate property		/			O C	/	0		0	0	0	0	0) -
63	FINLAND	Retail - Secured on real estate property - Of Which: SME		7				7	0			0	0	0	0		
65		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving						/	0					0	0) -
66 67		Retail - Other Retail Retail - Other Retail - Of Which: SME															
62 63 64 65 66 67 68 69 70		Retail - Other Retail - Of Which: non-SME															
69 70		Equity Securitisation															
71 72		Other non-credit obligation assets IRB TOTAL		7				7	0			0	0	0	0		
72		IRB IUIAL				<u>'I</u>	<u> </u>		<u> </u>	•	<u> </u>	<u> </u>	0	<u> </u>	<u> </u>) -
										Morator	ia - Actual						
											2/2020						
				Exposur	e values	Risk expos	sure amounts		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage F
Row					<u> </u>		1	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	exposu
73 74		Central banks Central governments															
75 76		Institutions		0				0	0			0	0	0	0		
77		Corporates Corporates - Of Which: Specialised Lending		U		,		0	0	•		U		0	0) -
78 79		Corporates - Of Which: SME Retail		39	(2 (38	0		1 0	0	0	0	0		
80		Retail - Secured on real estate property		33				30	J					J	0		
	NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		37	()	2 0	36	0		1 0	0	0	0	0		0
81	110111111																
81 82 83	TIOTOT (T	Retail - Qualifying Revolving															
81 82 83 84 85	TIOTOTA TI	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
81 82 83 84 85 86		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
81 82 83 84 85 86 87 88		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		39			2 0	38	0		L O	0	0	0	0		
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		39			2 0	38	0	1	L O	0	0	0	0		
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		39			2 0	38	0	Morator	L 0	0	0	0	0		
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		39			2 0	38	0		ia - Actual 2/2020	0	0	0	0		
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			re values	Risk expos	sure amounts		Stage 1	31/1	2/2020 Stage 2	O Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Exposur		Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired		2/2020 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage F Stage
90 Row Num		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks	(mln EUR, %)		re values			Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of		exposure, of	provisions for	provisions for	provisions for	Stage
90 Row Num		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97 98		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97 98	UNITED STATES	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(mln EUR, %)	Exposur	re values			Stage 1	Stage 1 exposure, of which expired moratoria	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97 98		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	Exposur	re values			Stage 1 exposure	Stage 1 exposure, of which expired moratoria	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97 98		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	(mln EUR, %)	Exposur	re values			Stage 1 exposure	Stage 1 exposure, of which expired moratoria	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97 98		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME	(mln EUR, %)	Exposur	re values			Stage 1 exposure	Stage 1 exposure, of which expired moratoria	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
90 Row Num 91 92 93 94 95 96 97		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME	(mln EUR, %)	Exposur	re values			Stage 1 exposure	Stage 1 exposure, of which expired moratoria	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage

Retail - Other Retail - Of Which: non-SME

Other non-credit obligation assets

Equity

IRB TOTAL

E	BA EUROPEAN BANKING AUTHORITY							2021 E	U-wide S		Test: Cre ordea Bank <i>A</i>		k COVID)-19 IRE	3		
				1	2	3	4	5	6	7	8	9	10	11	12	13	14
										Moratori	ia - Actual						
											2/2020						
								T	Stage 1	<u> </u>	1		Stage 2	Stock of	Stock of	Stock of	
				Exposur	e values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num		(mln El	JR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks															
110		Central governments															
111		Institutions															
112		Corporates		0	C) (0 (0 (0 0	0	0		0 0	C	() (0 -
113		Corporates - Of Which: Specialised Lending															
112 113 114 115 116		Corporates - Of Which: SME															
115		Retail		5	С) (0	0	4 0	1	0		0 0	C) (, (0 -
116		Retail - Secured on real estate property															
117 118 119 120 121 122 123 124 125 126	GERMANY	Retail - Secured on real estate property - Of Which: SME															
118	GERMAN	Retail - Secured on real estate property - Of Which: non-SME		5	С) (0	0 4	4 0	1	0		0 0	C) (<u>, </u>	0 -
119		Retail - Qualifying Revolving															
120		Retail - Other Retail															
121		Retail - Other Retail - Of Which: SME															
122		Retail - Other Retail - Of Which: non-SME															
123		Equity														4	
124		Securitisation															
125		Other non-credit obligation assets							4		0		0				<u> </u>
126		IRB TOTAL		<u> </u>	U	<u> </u>	<u>)</u>	<u>'</u>	4 0		. 0		0	<u> </u>	'		ν _[-
										Moratori	ia - Actual						
											2/2020						
				_				T	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	l
				Exposur	e values	RISK expos	sure amounts	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num		(mln El	JR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks															
128		Central governments															
129		Institutions															
129 130		Corporates		0	C) (0	0	0 0	C	0		0 0	C) (<u>, </u>	0 -
131		Corporates - Of Which: Specialised Lending															
131 132 133 134		Corporates - Of Which: SME															
133		Retail		0	C) (0	0 (0 0	0	0		0 0	C) (, (0 -
134		Retail - Secured on real estate property															
135	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME															
135 136 137 138	LOALMBOOKG	Retail - Secured on real estate property - Of Which: non-SME		0	C) (0	0 (0 0	0	0		0 0	C		<u>/</u>	0 -
137		Retail - Qualifying Revolving															
138		Retail - Other Retail															
139		Retail - Other Retail - Of Which: SME															
140		Retail - Other Retail - Of Which: non-SMF														4	

										Moratoi	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates		()	0	0	0	0		0 0		0 (0	0	0	-
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail		20)	0	1	0 2	0		0 0		0 (0	0	0	-
152		Retail - Secured on real estate property															
153	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
154	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		19	9	0	0	0 19	9 0		0		0 (0	0	0	_
155		Retail - Qualifying Revolving															
156		Retail - Other Retail															
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		IRB TOTAL		20		0	1	0 20	0		0		0 0	0	0	0	-

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0) ((0		0 0	(0	0	C	() -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	(0		0 0	(0	0	C	() -
170		Retail - Secured on real estate property														
171	JERSEY	Retail - Secured on real estate property - Of Which: SME														
172	JLKSLI	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0		0	(0	0	C	() -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0				0		0	(0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	(0	C		0 0		0	(0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	4	(0	C)	4 0		0	(0	0	0	0) -
188		Retail - Secured on real estate property														
189	FRANCE	Retail - Secured on real estate property - Of Which: SME														
190	TRANCL	Retail - Secured on real estate property - Of Which: non-SME	4	(0	C)	4 0		0	(0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	4	C	0	0		4 0		0	C	0	0	0	0	-

	BA EUROPEAN BANKING AUTHORITY		15	16		2021 E		Stress T Noi	est: Cr	Abp				- 26 	27	28
			15	16	17	18	19	20		22 antees - Actual	23	24	25	26	27	28
Row		(mln Elli	4 IDD	osure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	31/1 Stage 2 exposure	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
1 2 3		Central banks Central governments Institutions		405	4 10		0 40	amount		amount		amount	exposure	exposure	exposure	1 30.84
5 6 7		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Patril Secured on real estate property		495 0 141 28	0 3	0 (80 (2	0 40 0 9 0 2	9 278 0 0 7 66 3 18	4	0 0	3 ()	3 0 3 0	0	0 0	1 0	0 - 1 29.01 0 0.00
9 10 11	Nordea Bank Abp	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 - Qualifying Revolving Retail - Other Retail		0 0 0 0	0 0	0 (0)	0 0	0 0 0 0 0 0 0 0 3 18		0 0 0 0 0 0 0 0 4 3		0 0 0 0 0	0	0 0)) 0	0 - 0 - 0 - 0 - 0 -
13 14 15 16		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		27 0	0	2 (0	0 2	3 18 0 0		4 3		0 (0	0	0)	0 0.00
17 18		Other non-credit obligation assets IRB TOTAL		523	4 11	1 (0 43:	3 296	9:	L 65	5	1 ()	1	2	1 28.48
								Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	St. J. S	St. J. S		
Row Num		(mln EUI	٠ ٨_TDB	F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
19 20 21		Central banks Central governments Institutions		42	0 1	2	0 3			4		1		0		0 25.31
23 24 25		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		2	0	0	0 3	2 1		0 0		0	0	0	0	0 - 25.31
26 27 28 29	SWEDEN	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 - Qualifying Revolving		0	0	0 (0	0 0		0 0) (0 (0	0	0	0 -
30 31 32		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
33 34 35 36		Equity Securitisation Other non-credit obligation assets IRB TOTAL		45	0 1	3	0 40	0 17		1 3		L		0	0	0 25.31
										antees - Actual						
			Ехро	osure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Rati Stage 3
Row Num 37		Central banks Central governments	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
39 40 41		Institutions Corporates Corporates - Of Which: Specialised Lending		305	0 6	33 (0 26	7 187	3	8 27	7	0 (0	0	1	0 100.00
42 43 44 45	DENIMADIA	Corporates - Of Which: SME Retail 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)	0 -
46 47 48	DENMARK	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0 0		0 0		0 (0	0)	0 -
50 51 52		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation														
53 54		Other non-credit obligation assets IRB TOTAL	3	306	0 6	3 (0 267	7 187	3.	3 27		0 (0	0		0 100.00
								Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	Charle of	Stock of	Shark of	
Row Num		(mln EUI	A IDD	F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
55 56 57 58		Central banks Central governments Institutions Corporates		147	0 3	33	0 10	4 76	4	1 28		2	0	0	1	1 30.20
59 60 61 62		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		26	0	2 (0 2	1 17		4 3	3	0 (0	0	0	0 0.00
63 64 65 66	FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0 (0	0 0		0 0		0 (0	0)	0 -
67 68 69 70		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation														
71 72		Other non-credit obligation assets IRB TOTAL	:	173	0 3	5 (0 129	5 93	4	5 31	. 3	3 (0 (0 :	1	1 27.15
								Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num		(mln EUl	- ۸ TDR	F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
73 74 75 76		Central banks Central governments Institutions Corporates		0	0	0	0	0 0		0 0		0	0	0	0	0 -
77 78 79 80		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0	0	0 0		0 0		0 (0	0	0	0 -
81 82 83 84	NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0 0		0 0		0 (0	0)	0 -
85 86 87 88		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation														
89 90		Other non-credit obligation assets IRB TOTAL		0	0	0 (0 (0 0		0) (0 (0 ()	0 -
								Stage 1		antees - Actual 2/2020		Stage 2				
Row		(mln EUI	٠ ٨-IDB	osure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
91 92 93		Central banks Central governments Institutions	1 (0)		0	0	0	amount		amount		amount				0 -
94 95 96 97		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0 0		0 0		0 (0	0	0	0 -
98 99 100 101	UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 (0	0 0		0 0		0 (0	0	0	0 -
102 103 104 105		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
106 107 108		Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0 (0	0 0		0			0	0)	0 -

									rdea Bank						
			15	16	17	18	19	20	21 Public guara	22 antees - Actual	23	24	25	26	27
								Stage 1		2/2020 Stage 2		Stage 3	Clark Control	Ct. design	CI.
			Exposure			ure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions to Stage 3
	(mln E	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount	,	guaranteed amount	, , , , , ,	guaranteed amount	exposure	exposure	exposure
	Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending		0	C	(0 (0 0		0 0)
	Corporates - Of Which: SME Retail		0	C) (0 (0 0		0 0) () ()
GERMANY	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		0				0 (0 0		0 0					1
	Retail - Qualifying Revolving Retail - Other Retail														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		0	0			0	0		0		O)	
									Public guara	antees - Actual					
			Exposure	values	Risk aynos	ure amounts		Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
	(min F	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions Stage 3 exposure
	Central banks Central governments	-017, 70)						amount		amount		amount	,		
	Institutions Corporates		0) (0 (0 0		0 0) () ()
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME														
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	C) (UJ (0		0		J _I (J _j (J
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	C) (0 (0 0		0 0) () ()
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0			0 0	0 0		0 0					
									Dublica	antees - Actual					
								Cincon		2/2020		Circum			
			Exposure			ure amounts	Stage 1 exposure	WIIICII	Stage 2 exposure	WIIICII	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions Stage 3
	(mln E	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	CAPOSUIC	guaranteed amount	- CAPOSUIC	guaranteed amount	exposure.	guaranteed amount	exposure	exposure	exposur
	Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending		0	C	(0 (0 0		0 0) () ()
	Corporates - Of Which: SME Retail Retail		0	C) (0 (0 0		0 0	() () ()
NITED KINGDOM	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		0	() (0 (0 0		0 0)
	Retail - Qualifying Revolving Retail - Other Retail														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		0	0	o c		0 0	0		0 0		0			0
										antees - Actual 2/2020					
			Exposure	values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions
	(mln E	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banks Central governments									Smount		- CANOUIL			
	Institutions Corporates		0	C			0 (0 0		0 0		0 (0 ()
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail						0	0 ^		0				1	
IEDCEV	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		U	C			(0		0		(
JERSEY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	C	(0 (0 0		0 0) () ()
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Socration														
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0			0	0 0		0 0					
									Dubli	antees - Actual					
								Stage 1		2/2020		Stage 2			
			Exposure			ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions Stage 3
	Central banks	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount	, postile	guaranteed amount	- Inposence	guaranteed amount	exposure	exposure	exposure
	Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending		0	C			0 (0 0		0 0) () ()
	Corporates - Of Which: SME Retail Detail Secured on real extents preparty		0	C) (0 (0 0		0 0) () ()
FRANCE	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						0	0 ^		0		1		1	
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		U	C				<u> </u>		0					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation														
	Other non-credit obligation assets														

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY								4	2021 EC	J-wide S		rdea Bank A		COAID	TO TIND							
		29	30	31	32	33	34	35	36	37	38	39 oria - Baseline Sc	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Piorac	31/12/2022							31/12/2023			
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1	(mln EUR,		CAPOSUIC	САРОЗИТС	exposure	exposure	exposure	exposure	Схрозагс	Схрозиге	Схрозигс	exposure	exposure	exposure	exposure	Схрозите	Схрозиге	Схрозите	exposure	exposure	exposure	exposure
2 3	Central governments Institutions								0	0				0						0	0	
5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (J U	U	0	0	-	0	0	0	0	U	0	-	U	U		0	0	0	-
7 8	Retail Retail - Secured on real estate property	6,777	7 485	5 58	0	2	6	10.10%	6,862	356	102	0	2	10	10.10%	6,893	287	140	0	1	14	10.09%
Nordea Bank Abp	Retail - Qualifying Revolving	6,488	8 461	56	0	2	6	10.04%	6,568	340	97	0	2	10	10.04%	6,597	273	134	0	1	13	10.04%
12 13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16	Equity Securitisation																					
18	Other non-credit obligation assets IRB TOTAL	6,777	7 485	5 58	0	2	6	10.10%	6,862	356	102	0	2	10	10.10%	6,893	287	140	0	1	14	10.09%
											Morat	oria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19	Central banks	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
20 21 22	Central governments Institutions Corporates		0 (0	0	0	-	0	0	0	0	0	0	-	0	0	(0	0	0	-
23 24	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
25 26 27	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6,624	4 468	57	0	2	6	10.10%	6,706	344	99	0	2	10	10.10%	6,736	277	136	0	1	14	10.09%
SWEDEN 29	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	6,342	2 445	5 54	0	2	5	10.04%	6,419	328	94	0	1	9	10.04%	6,448	264	130	0	1	13	10.04%
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
35 36	Other non-credit obligation assets IRB TOTAL	6,624	4 468	3 57	0	2	6	10.10%	6,706	344	99	0	2	10	10.10%	6,736	277	136	0	1	14	10.09%
											Morat	oria - Baseline Sc	enario									
					31/12/2021						Florat	31/12/2022							31/12/2023			
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	Central banks (min EUR,		CAPOSUIE	CAPOSUIE	exposure	exposure	exposure	exposure		exposure	cxposure	exposure	exposure	exposure	exposure	CAPOSUITE	CXPOSUIE	exposure	exposure	exposure	exposure	exposure
38 39	Central governments Institutions																					
40 41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (0	0	0	0	-	0	0	0	0	0	0	-	0	0	C	0	0	0	-
43 44	Retail Retail - Secured on real estate property	17	7 1	1 0	0	0	0	10.01%	17	1	0	0	0	0	10.02%	17	0	C	0	0	0	10.02%
DENMARK	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	10	6 1	1 0	0	0	0	10.01%	16	1	0	0	0	0	10.01%	16	0	C	0	0	0	10.01%
48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
50 51	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
32	Securiusation																					
53 54	Other non-credit obligation assets IRB TOTAL	1		10.02%																		
53 54	Other non-credit obligation assets	The content of the		10.02%																		
53 54	Other non-credit obligation assets	17	7 1	0		Observations		10.01%	17	1	0 Morat	31/12/2022			10.02%	17	0	0	1	O	O Charles	10.02%
53 54	Other non-credit obligation assets		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	10.02% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for Stage 2	provisions for	10.02% Coverage Ratio - Stage 3
80W Num	Other non-credit obligation assets IRB TOTAL (min EUR,	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	10.02% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
80w Num 55 56 56 57 58	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 FINLAND	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail	exposure	Stage 2 exposure 0 0 0	Stage 3 exposure 0 0 1 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 67 68 69	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	Stage 2 exposure	Stage 3 exposure 0 0 1 0 0 1 0 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.11% 10.07%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.12%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 0	Stage 3 exposure 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.11% 10.07%	Stage 1 exposure 0 7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3	Stage 3 exposure - 10.11% 10.07%	Stage 1 exposure 0 7 7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.12%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 71 72	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)	6 1	exposure 0 0 0 1 0 0 1 0 0 1 0 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0	Stage 3		0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3	7 7	0 0	(C)	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for	provisions for Stage 2 exposure 0 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR,	exposure %) Stage 1 exposure	exposure 0	exposure 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3	7 6 Stage 1	0 0 0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio - Stage 3	0 7 7 7 7 Stage 1	0 0	CONTRACTOR OF THE PROPERTY OF	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure %) Stage 1 exposure	exposure 0	exposure 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3	7 6 Stage 1	0 0 0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio - Stage 3	0 7 7 7 7 Stage 1	0 0	CONTRACTOR OF THE PROPERTY OF	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME ISBUTY Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure %) Stage 1 exposure	exposure 0	exposure 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3	7 6 Stage 1	0 0 0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio - Stage 3	0 7 7 7 7 Stage 1	0 0	CONTRACTOR OF THE PROPERTY OF	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Institution Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	exposure %) Stage 1 exposure	exposure 0	exposure 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3	7 6 Stage 1	0 0 0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 7 7 7 7 Stage 1	0 0	CONTRACTOR OF THE PROPERTY OF	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 NORWAY	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure %) Stage 1 exposure	exposure 0	exposure 0	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3	7 6 Stage 1	0 0 0	Stage 3 exposure 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 7 7 7 7 Stage 1	0 0	CONTRACTOR OF THE PROPERTY OF	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: SME Retail 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 - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate Stage 3	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scot 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 10.12% 10.07% 10.02% 10.03% Coverage Ratio - Stage 3 exposure 10.03%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail -	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio- Stage 3 exposure 10.01% 10.01% 10.01%	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scot 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3 exposure 10.02% 10.02% 10.02%	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Selection of the Corporate of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio- Stage 3 exposure 10.01% 10.01% 10.01%	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scot 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio-Stage 3 exposure 10.02% 10.02% 10.02%	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3
Row Num	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on seal estate property - Of Which: Securifisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scot 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Coultry Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - O	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 10.11% 10.07% 10.11% Coverage Ratio- Stage 3 exposure 10.01% 10.01% 10.01%	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scot 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3
Row Num	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate Stage 3	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3
Row Num	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure	7 6 7 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morate Stage 3 exposure 1 Morate Stage 3	Stock of provisions for Stage 1 exposure O O Oria - Baseline Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O O O Contact of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 7 7 7 Stage 1 exposure 0 37 37	0 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 10.12% 10.07% 10.02% Coverage Ratio - Stage 3 exposure 10.03% 10.02% Coverage Ratio - Stage 3

EBA EUROPEAN BANKING AUTHORITY

BANKING									ZUZI E	J-wide S		ordea Bank A		COAID	-19 IKD							
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Mora	ntoria - Baseline Sce 31/12/2022	enario		1				31/12/2023			
		Stage 1	Stage 2		Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row	(mln EUR	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109	Central banks Central governments																					
111 111 112	Institutions Corporates			0 0	0	(-	(0 0		0 0	0	0	-	C		0		0 0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				3																	
115 116	Retail - Secured on real estate property		1 :	1 0	0	(0	10.00%	2	1 1		0 0	0	C	10.00%	4	1	1	0 (0 0	0	10.00%
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1 :	1 0	0	C	0 0	10.00%	2	1 1		0 0	0	C	10.00%	4	1	1	0 (0 0	0	10.00%
119 120	Retail - Qualifying Revolving Retail - Other Retail																					
121 122	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
123 124 125	Equity Securitisation Other non-credit obligation assets																					
126	IRB TOTAL		1 1	0	0	O	0	10.00%	4	1		0	0	0	10.00%	4	1	1		0	0	10.00%
											Mora	ntoria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2	_		Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR	exposure , %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127 128	Central banks Central governments Institutions																					
130	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (0 0	0	(0 0	-	(0 0		0 0	0	C	-	C) (0	0 (0 0	0	-
132 133	Corporates - Of Which: SME Retail) (0 0	0	١) (10.00%	, () ^		0 0	U	ſ	10.00%	ſ) (0	0	0 0	n	10.00%
134 135 136 LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				J			13.33 /0				0	0	U	25.00 /0							25.50 /0
136 137	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0	0	(0	10.00%	(0		0 0	0	C	10.00%	C) (0	0 (0 0	0	10.00%
138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
140 141	Retail - Other Retail - Of Which: non-SME Equity																					
142 143 144	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0		10.00%		0 0		0 0	0	0	10.00%	0		0		0 0	0	10.00%
	IND TOTAL				-1					-	1							-				
					24/42/2024				1		Mora	ntoria - Baseline Sco	enario						24/42/2022			
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio ·				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
145	Central banks	., %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	•
146 147	Central governments Institutions																					
148 149 150	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	U	() 	-	(J O		0	U	C	-	· ·		U		U C	U	-
151 152	Retail - Secured on real estate property	1	3 1	1 0	0	(0	10.00%	19) 1		0 0	0	C	10.01%	19) (0	0 (0 0	0	10.01%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1	3 1	1 0	0	() 0	10.00%	18	3 1		0 0	0	C	10.00%	19) (0	0 (0 0	0	10.00%
155 156	Retail - Qualifying Revolving Retail - Other Retail																					
157 158	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
160 161	Equity Securitisation Other non-credit obligation assets																					
162	IRB TOTAL	1	3 1	0	0	O	0	10.00%	19	1		0	0	0	10.01%	19		0		0	0	10.01%
											Mora	ntoria - Baseline Sce	enario									
					31/12/2021 Stock of	Shock of	Stock of			<u> </u>		31/12/2022 Stock of	Stock of	Shock of			<u> </u>		31/12/2023	Stock of	Stock of	
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num	Central banks (mln EUR		·	· ·	exposure	exposure	exposure	exposure		·	·	exposure	exposure	exposure	exposure		·		exposure	exposure	exposure	exposure
164 165	Central governments Institutions																					
166 167	Corporates Corporates - Of Which: Specialised Lending		0 (0 0	0	(0	-	(0		0 0	0	C	-	C) (0	0 (0 0	0	-
168 169	Corporates - Of Which: SME Retail		0 (0 0	0	(0 0	-	(0 0		0 0	0	C	-	C) (0	0 (0 0	0	-
170 171 172 JERSEY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0								0								0	
172	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		J (0	0	(-	(J O		0	U	C	-			U		U C	U	-
175 176	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
177 178	Equity Securitisation																					
179 180	Other non-credit obligation assets IRB TOTAL			0	0	0	0	-	C	0		0 0	0	0	-	0		0		0	0	-
											Maria	ntoria - Baseline Sce										
					31/12/2021						МОГа	31/12/2022	епапо						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments																					
183 184	Institutions Corporates		0 (0 0	0	(0 0	-	(0 0		0 0	0	0	-	C) (0	0 (0 0	0	
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
187 188	Retail - Secured on real estate property		3	0	0			10.00%		1 0		0	0		10.00%		1 (0	0 (0 0	0	10.00%
189 190 101	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Potail - Qualifying Poyolying		3 (0 0	0	(0 0	10.00%	2	1 0		0 0	0	C	10.00%	3	3 (0	0 (0 0	0	10.00%
192	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
196 197	Securitisation Other non-credit obligation assets																					
198	IRB TOTAL		3 (0	0	C	0	10.00%	4	0		0	0	0	10.00%	4	(0		0	0	10.00%

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

AUTHORITY														Nor	dea Bank Ab _l	p												
		50	51	52	53	54 55	56	57	58	59	60	1 62	63	64 Public guarantees -	65 Baseline Scenario	66	67	68	69	70	71	72	73	74	75	76	77	78 79
			Stage 1		Stage 2	31/12/2021 Stage 3	_ Stock of	Stock of	Stock of		Si	je 1	Stage 2	31/12/	Stage 2	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of Sto	ock of
Row		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, o exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 expo	ure, of ich nteed ount	exposure, of which	Stage 3 exposure	exposure, of which	rovisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for provis	Coverage Ratio Stage 3 exposure
Num 1	Central banks (mln EUR, %	%)	guaranteed amount		guaranteed amount	guaranteed amount		exposure	exposure	exposure	aı	ount	guaranteed amount		guaranteed amount	Stage 1 exposure	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure exp	oosure exposure
2 3 4	Central governments Institutions Corporates	413	3 278	'8 7	78 62	2 9	0	0 3	3 2	2 19.43%	412	283	74 5	4 14	4	0	4	2	16.83%	411	281	70	51	19	7	0	3	3 15.86%
5	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	22	2							7.540/	22	17	4						7.670	22	17		2					7.720
7 8 9 Nordon Bank Ahn	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	22	2 18	8	4	3 1	0	0 0	J (7.54%	22	17	4	3 1	1	0	0	0	7.6/%	23	17	3	3	2	1	0	0	0 7.72%
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																											
13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
15 16 17	Equity Securitisation Other non-credit obligation assets																											
18	IRB TOTAL	436	296	6 8	65	5 10	0	0 4	1 2	18.31%	434	300	78 5	7 15	5	0	4	2	16.06%	434	299	73	54	20	8	0	3	3 15.22%
														Public guarantees -										2				
			Stage 1		Stage 2	31/12/2021 Stage 3 exposure, o	Stock of	Stock of	Stock of	Coverage Ratio -		ge 1	Stage 2	31/12/	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12	2/2023 Stage 3 exposure, of	Stock of	Stock of Sto	ock of Coverage Ratio
Row	(mln EUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	provisions for Stage 1 d exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	gua	ure, of ich Stage 2 exposure	guaranteeu	Stage 3 exposure	which guaranteed	rovisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure		sions for Stage 3 exposure
19 20	Central banks Central governments		amount		amount	amount					al	ount	amount		amount						amount		amount		amount			
21 22	Institutions Corporates	38	8 16	6	4 3	3 1	0	0 0) (24.64%	38	16	4	3 1	0	0	0	0	24.10%	38	16	4	. 3	1	0	0	0	0 23.60%
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2	2 1	1	0 (0 0	0	0 0) (9 35%	2	1	0	0 0	0	0	0	0	9 62%	2	1	0	0	0	0	0	0	0 9.73%
26 27 28 SWEDEN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME									3.00.1	-	-				3			310270	_								
28 SVVLDLIN 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
33 34 35	Equity Securitisation Other non-credit obligation assets																											
36	IRB TOTAL	40	17	7	4 3	3 1	0	0 0	0	24.47%	40	17	4	3 1	0	0	0	0	23.78%	40	17	4	3	1	0	0	0	0 23.22%
														Public guarantees -														
			Stage 1		Stage 2	31/12/2021 Stage 3	. Stock of	Stock of	Stock of			je 1	Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of Sto	ock of
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, o exposure quaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	ure, of ich Stage 2 exposure		Stage 3 exposure	exposure, of which	rovisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	orovisions for provis Stage 2 Sta	cions for Stage 3 exposure
Num 37 38	Central banks Central governments (mln EUR, %	%)	amount		amount	amount	exposure	exposure	exposure		aı	ount	amount		guaranteed amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure exp	osure
38 39 40	Institutions Corporates	268	8 187	37 3	34 27	7 3	0	0 2	2 (13.33%	268	188	31 2	4 7	2	0	2	1	12.16%	267	187	28	22	10	5	0	2	1 11.84%
41 42	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							20				
43 44 45	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0 (0 0	0	0 0) (10.96%	0	0	0	0 0	0	0	0	0	11.11%	0	0	0	0	0	0	0	0	0 10.95%
DENMARK 45 46 47	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0 (0 0	0	0 0	0 () -	0	0	0	0 0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
48 49	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
51 52	Equity Securitisation																											
53 54	Other non-credit obligation assets IRB TOTAL	268	187	7 3	34 27	7 3	0	0 2	2 0	13.33%	268	188	31 2	4 7	2	0	2	1	12.16%	267	187	28	22	10	5	0	2	1 11.84%
																			<u> </u>									
														Public guarantees -	Baseline Scenario													
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of		S	ge 1	Stage 2	Public guarantees - 31/12/	2022 Stage 3		Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of Sto	nck of
Row		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 Stage 3 exposure, o	provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	ge 1 ure, of Stage 2 ich exposure	Stage 2		2022 Stage 3	Stock of rovisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure		Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1	provisions for provis	ock of sions for age 3 Coverage Ratio Stage 3 exposure
Row Num	(mln EUR, % Central banks	exposure	exposure, of		exposure, of	Stage 3 exposure, o	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	_	Stage 2	31/12/	2022 Stage 3 exposure, of	Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Shara 2		Stock of provisions for Stage 1 exposure	orovisions for provis Stage 2 Sta	sions for Stage 3
Row Num 55 56 57 58	Central banks Central governments Institutions Corporates	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	ge 1 ure, of ich exposure ount	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51%	Stage 1 exposure gua	ge 1 ure, of ich exposure ount 79	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51%	Stage 1 exposure gua au	ge 1 ure, of ich exposure nteed ount 79	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63%	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 FINLAND 65 66	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51%	Stage 1 exposure gua al	ge 1 ure, of ich exposure nteed ount 79 16	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63%	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 33	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure 0	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51%	Stage 1 exposure gua al 106	ge 1 ure, of ich nteed exposure 79 16	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63%	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 33	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure 0	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51% 7.51%	Stage 1 exposure gua ai	ge 1 ure, of ich nteed ount 79 16 0	Stage 2	31/12/	2022 Stage 3	Stock of rovisions for	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63%	Stage 1 exposure 106 21	exposure, of which guaranteed	Stage 2 exposure 33 0	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51% 20.26%	Stage 1 exposure gua al	ge 1 ure, of ich nteed ount 79 16 0	Stage 2 exposure, of which guaranteed amount 35 2 4 0	31/12/ Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1	Stock of rovisions for Stage 1 exposure	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63%	Stage 1 exposure 106 21 0	exposure, of which guaranteed	Stage 2 exposure 33 0	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure 0 0 0	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 Stage 3 exposure, o	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure 22.75% 7.51% 20.26%	Stage 1 exposure gua al	ge 1 ure, of ich nteed exposure 79 16 0 95	Stage 2 exposure, of which guaranteed amount 35 2 4 0	31/12/	Stage 3 exposure, of which guaranteed amount 2 1 0 Baseline Scenario	Stock of rovisions for Stage 1 exposure	provisions for		Coverage Ratio - Stage 3 exposure 20.73% 7.63% - 18.54%	Stage 1 exposure 106 21 0	exposure, of which guaranteed	Stage 2 exposure 33 37	exposure, of which guaranteed	Shara 2	Stage 3 exposure, of which guaranteed amount 3	Stock of provisions for Stage 1 exposure 0 0 0 0	provisions for provis	sions for age 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	exposure, of which guaranteed amount 7 76 1 17 0 0 0 Stage 1 exposure, of	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of	Stage 3 exposure Stage 3 exposure, o which guaranteed amount	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stock of Stock of provisions for Stock of Stock	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26%	Stage 1 exposure 106 21 127	stage 2 exposure 79 16 0 95	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 0 Baseline Scenario 2022 Stage 3 exposure, of properties of	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95	33	exposure, of which guaranteed amount 23 23 24 25 Stage 2 exposure, of	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
Row Num 55 56 57 58 59 60 61 62 63 64 FINLAND 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 76 1 17 0 0 0	exposure 76 3 77 0 3 3 4	exposure, of which guaranteed amount 36 28 4 3	Stage 3 exposure Stage 3 exposure, o which guaranteed amount	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26%	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	To stage 2 exposure Stage 2 exposure 79 16 0 95	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 0 Baseline Scenario 2022 Stage 3 exposure, of properties of	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of	provisions for Stage 2 exposure 1 0 0 2 Stock of	provisions for Stage 3 exposure	20.73%	106 21 0	resposure, of which guaranteed amount 78 16 0	Stage 2 exposure 33 3 37 Stage 2 exposure	exposure, of which guaranteed amount 23 3 0 26 Stage 2	Stage 3 exposure 8 2 10	Stage 3 exposure, of which guaranteed amount 1 0 4	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of provisions for Stage 2 Stage 2	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 7 76 1 1 17 0 0 0 Stage 1 exposure, of which guaranteed	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 1	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26% Coverage Ratio - Stage 3	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	stage 2 exposure 79 16 0 95 95 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 1 2 Baseline Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95 Stage 1 exposure, of which guaranteed	33	exposure, of which guaranteed amount 23 23 23 24 25 26 Stage 2 exposure, of which guaranteed	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 7 76 1 1 17 0 0 0 Stage 1 exposure, of which guaranteed	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 1	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26% Coverage Ratio - Stage 3	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	stage 2 exposure 79 16 0 95 95 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 1 2 Baseline Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95 Stage 1 exposure, of which guaranteed	33	exposure, of which guaranteed amount 23 23 23 24 25 26 Stage 2 exposure, of which guaranteed	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
65 66 67 68 69 70 71 72 80 80	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 7 76 1 1 17 0 0 0 Stage 1 exposure, of which guaranteed	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 1	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26% Coverage Ratio - Stage 3	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	stage 2 exposure 79 16 0 95 95 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 1 2 Baseline Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95 Stage 1 exposure, of which guaranteed	33	exposure, of which guaranteed amount 23 23 23 24 25 26 Stage 2 exposure, of which guaranteed	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
Row Num 55 56 57 58 59 60 61 62 63 64 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 NORWAY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 7 76 1 1 17 0 0 0 Stage 1 exposure, of which guaranteed	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 1	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26% Coverage Ratio - Stage 3	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	stage 2 exposure 79 16 0 95 95 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 1 2 Baseline Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95 Stage 1 exposure, of which guaranteed	33	exposure, of which guaranteed amount 23 23 23 24 25 26 Stage 2 exposure, of which guaranteed	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
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65 66 67 68 69 70 71 72 80 80	Central povernments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - 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 - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	exposure 107 21 0 127 Stage 1 exposure	exposure, of which guaranteed amount 7 7 76 1 1 17 0 0 0 Stage 1 exposure, of which guaranteed	exposure 26 3 77 0	exposure, of which guaranteed amount 36 28 4 3 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 1	provisions for Stage 1 exposure O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0	provisions for Stage 3 exposure	22.75% 7.51% 20.26% Coverage Ratio - Stage 3	Stage 1 exposure 106 21 127 Stage 1 exposure Stage 1 exposure Stage 1 exposure	stage 2 exposure 79 16 0 95 95 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 35 2 4 0 39 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount 2 1 1 2 Baseline Scenario 2022 Stage 3 exposure, of which guaranteed	Stock of rovisions for Stage 1 exposure 0 0 0 0 Stock of rovisions for Stock of rovisions for	provisions for Stage 2 exposure 1 0 0 Stock of provisions for	provisions for Stage 3 exposure 1 0 1 Stock of	Stage 3 exposure 20.73% 7.63% - 18.54% Coverage Ratio -	106 21 0	exposure, of which guaranteed amount 78 16 0 95 Stage 1 exposure, of which guaranteed	33	exposure, of which guaranteed amount 23 23 23 24 25 26 Stage 2 exposure, of which guaranteed	Stage 3 exposure 8 2 0 10	Stage 3 exposure, of which guaranteed amount	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for pro	Coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
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65 66 67 68 69 70 71 72 80 80	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: She Retail 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 - Outlifying Revolving Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: son-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Other Re	exposure 107 107 21 0 127 Stage 1 exposure 0 0 0 0 0 100 100 100 100 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount guaranteed amount 31/12/2021	of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 106 106 21 127 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	ge 1 ure, of ich need ount 79 95 96 16 0 0 0 0 0 0 0 0 0 10 10	Stage 2 exposure, of which guaranteed amount 35 2 4 0 Stage 2 exposure, of which guaranteed amount 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount Baseline Scenario 2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 1 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure 20.73% 7.63%	106 21 0 0 127 Stage 1 exposure 0 0 0	exposure, of which guaranteed amount 78 78 16 0 95 Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	33 3 0 0 37 Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 8 8 10 31/12 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stage 2 exposure Stock of Stage 2 exposure Stock of Stage 2 exposure O O O O O O O O O O O O O	coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 - 17.66% 17.66
Row Num 73 74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88 89 90 90	Central povenments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure 107 107 21 0 127 Stage 1 exposure 0 0 0 0 0 100 100 100 100 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount guaranteed amount 31/12/2021	of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 106 106 21 127 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	ge 1 ure, of ich need ount 79 95 96 16 0 0 0 0 0 0 0 0 0 10 10	Stage 2 exposure, of which guaranteed amount Stage 2 4 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount Baseline Scenario 2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 1 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure 20.73% 7.63%	106 21 0 0 127 Stage 1 exposure 0 0 0	exposure, of which guaranteed amount 78 78 16 0 95 Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	33 3 0 0 37 Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 8 8 10 31/12 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stage 2 exposure Stock of Stage 2 exposure Stock of Stage 2 exposure O O O O O O O O O O O O O	coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -
Row Num 73 74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88 89 90 90	Central panels Comporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: She 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 - Outlifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: some - SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: some - SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: some - SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some - SME Retail - Other Retail - Of Which: some - SME Retail - Other Retail - Of Which: some - SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: smo-SME Retail - Secured on real estate property - Of Which: smo-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure 107 107 21 0 127 Stage 1 exposure 0 0 0 0 0 100 100 100 100 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount 31/12/2021 Stage 3 exposure, o which guaranteed amount guaranteed amount 31/12/2021	of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 106 106 21 127 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	ge 1 ure, of ich need ount 79 95 96 16 0 0 0 0 0 0 0 0 0 10 10	Stage 2 exposure, of which guaranteed amount Stage 2 4 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 3	Stage 3 exposure, of which guaranteed amount Baseline Scenario 2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 Stock of rovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 1 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure 20.73% 7.63%	106 21 0 0 127 Stage 1 exposure 0 0 0	exposure, of which guaranteed amount 78 78 16 0 95 Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	33 3 0 0 37 Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 8 8 10 31/12 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stage 2 exposure Stock of Stage 2 exposure Stock of Stage 2 exposure O O O O O O O O O O O O O	coverage Ratio Stage 3 exposure 2 19.63% 0 7.68% 0 -

	BANKING AUTHORITY												2	021 EU	-wide St		est: Cre c dea Bank Ab		COAID-	TA IKR									
			50	51	52	53	54 55	56	57	58	59	60	61	62	63	64	65	66	67	68 69	70	71	72	73	74	75	76	77 78	79
							31/12/2021								Publ	lic guarantees - 31/12/	Baseline Scenario 2022								31/12	/2023			
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage R	atio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of	Stock of provisions for	Stock of Stock rovisions for provisio	of ns for
Row Num		(mln EUR, %)	exposure	which guaranteed	exposure	which guaranteed amount	exposure which guarantee	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	AVNOSUITA	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount	aniount						amount		amount		amount					aniount		amount		amount			
111 112		Institutions Corporates		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
113 114 115		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		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 -
116 117	CEDMANIV	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0	0	0						0	U U	0	0	0	0	U-				0	O O	0	0	U	0 -
118 119	GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
123 124		Equity Securitisation																											
125 126		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
															Post C		Baralina Casarda												
							31/12/2021								Pubi	31/12/	Baseline Scenario 2022								31/12	/2023			
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Coverage R	atio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of Stock rovisions for provisio	ns for Ctare 2
Row Num		(mln EUR, %)	exposure)	which guaranteed amount	exposure	which guaranteed amount	exposure guarantee	EYNASIIFE	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which ' guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	Coverage Ratio - Stage 3 exposure
127 128		Central banks Central governments																											
129 130 131		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
132 133		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
134 135	LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																											
136 137	LOALIBOOKS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
139 140		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
141 142		Equity Securitisation																											
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
															Publ	lic guarantees - I	Baseline Scenario												
				Stano 1		Stage 2	31/12/2021						Stone 1			31/12/						Stage 1		Store 2	31/12				
Row			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, of the stage 3 which	of Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for p	Stock of Coverage R	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock rovisions for provision	of ns for Stage 3
Num		(mln EUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	guarantee amount	d exposure	Stage 2	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	exposure	Stage 2	exposure exposur	e exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	provisions for provisions for provided provided provided provided provided provided provided provided provisions for provision	rovisions for provisio Stage 2 Stage exposure expos	ure exposure
146 147		Central banks Central governments Institutions																											
148 149		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
150 151		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
153 154	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
155 156		Retail - Qualifying Revolving Retail - Other Retail																											
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
160 161		Securitisation Other non-credit obligation assets																											
162		IRB TOTAL		0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -
							21/12/2021								Publ		Baseline Scenario								21/12	/2022			
				Stage 1 exposure, of		Stage 2	31/12/2021 Stage 3 exposure.	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Coverage R	atio -	Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of Stock	of Coverage Ratio -
Row		(mln EUR, %)	exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guarantee		or provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	guaranteeu		guaranteeu	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	provisions for p Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	rovisions for provisio Stage 2 Stage exposure expos	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments	/	amount		amount	amount						amount		amount		amount					amount		amount		amount			
165 166		Institutions Corporates		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail				0		0	0	0		0		0	0	0	0			0				0	0	0	0	0	0
170 171	JEDCEV	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0		U	0	0	0		0		U	0	0	U U	0	U	0 -		0 0	J O	0	0	U	0	0	0 -
172 173	JERSEY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
176 177 178		Equity Securitisation																											
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
															Publ	lic guarantees - I	Baseline Scenario												
				Class		Store 2	31/12/2021						Store 1			31/12/	2022					Store 1		Store 2	31/12				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	of Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for p	Stock of Coverage R		Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock rovisions for provision	ns for
Num		(mln EUR, %)	exposure)	guaranteed amount	exposure	guaranteed amount	exposure guarantee	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure exposure	e exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	ure exposure
182 183		Central banks Central governments Institutions																											
184 185		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
186 187		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
188 189 190	FRANCE	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		0	0	0	0	0	0	0 0	-	n	0	0	0	0	n	0	n	0 -		0 0) 0	0	0	n	0	0	0 -
191 192		Retail - Qualifying Revolving Retail - Other Retail		- 0	U					U		0		0	0	J	U U	U U	O O			- 0	0	U U	U	J.	U U	<u> </u>	
193 194		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
195 196		Equity Securitisation Other non-credit obligation assets																											
198		IRB TOTAL		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									•	2021 EC	J-wide S		rdea Bank A		COAID								
		80	30	81	82	83	84	85	86	87	88	89	90 toria - Adverse Sc	91	92	93	94	95	96	97	98	99	100
						31/12/2021						Hora	31/12/2022							31/12/2023			
Pow				Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1	Central banks		Jane	схрозите	CAPOSUIC	exposure	exposure	exposure	exposure	Схрозагс	Схробите	Схрозите	exposure	exposure	exposure	exposure	Схрозигс	CAPOSUIC	СХРОЗИІС	exposure	exposure	exposure	exposure
2 3	Central governments Institutions										0										0	0	
5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	-
7 8	Retail Retail - Secured on real estate property		6,658	554	108	1	3	11	10.13%	6,472	644	205	1	3	22	10.62%	6,745	277	29	8 1	1	34	11.25%
Nordea Bank Abp	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		6,376	526	103	1	3	10	10.08%	6,195	614	195	1	3	21	10.59%	6,457	263	28	4 1	1	32	11.24%
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
15 16	Equity Securitisation																						
17 18	Other non-credit obligation assets IRB TOTAL	1		11.25%																			
		The second sec																					
							Si 1 6	e: 1 c						a						1	6: 1.6	e: 1 c	
Row						provisions for	provisions for	provisions for	Stage 3		Stage 2 exposure		provisions for	provisions for	provisions for	Coverage Ratio - Stage 3		Stage 2 exposure		provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
Num 19	Central banks	1		exposure																			
20 21	Central governments Institutions	THE COLUMN TO TH																					
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	The content of the		-																			
25 26	Retail Retail - Secured on real estate property		6,507	536	106	1	3	11	10.13%	6,326	623	200	1	3	21	10.62%	6,592	266	29	1 1	1	33	11.25%
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		6,232	509	101	1	3	10	10.08%	6,057	594	191	1	3	20	10.59%	6,311	253	27	8 1	1	31	11.24%
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	March Marc																					
32 33	Retail - Other Retail - Of Which: non-SME Equity	March Marc																					
34 35	Securitisation Other non-credit obligation assets		6 507						10 1001			200				10.000				1			11.0504
30	IRB TOTAL		0,50/	536					10.13%	 	623			3		10.62%	6,592 	266		-1 1	1	33	11.25%
						31/12/2021						Morat		enario						31/12/2023			
		Stac	ge 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for		Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for		Stage 1	Stage 2	Stage 3	Stock of		Stock of provisions for	Coverage Ratio -
Row Num	· · · · · · · · · · · · · · · · · · ·	ехро				Stage 1	Stage 2	Stage 3			exposure		Stage 1	Stage 2	Stage 3			exposure		Stage 1	Stage 2	Stage 3	Stage 3 exposure
37 38	Central banks Central governments																						
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	-
42 43	Corporates - Of Which: SME Retail		17	1	C	0	0	0	10.04%	16	1	0	0	0	0	10.78%	16	1		0 0	0	0	11.50%
44 45 DENMARK	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1.0					-	10.040/	10					0	10.010/	45				0		11 570/
46 47 48	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		16	1	C	U	0	0	10.04%	16	1	0	0	0	U	10.81%	15	1		0 0	0	0	11.57%
49 50	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
51 52	Equity Securitisation																						
53		Column C																					
53 54	Other non-credit obligation assets IRB TOTAL		17	Column C		0	11.50%																
53 54	Other non-credit obligation assets		17	March Marc		0	11.50%																
53 54	Other non-credit obligation assets	1		11.50% Coverage Ratio -																			
53 54 Row Num	Other non-credit obligation assets IRB TOTAL (mln El	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	11.50% Coverage Ratio - Stage 3 exposure
Row Num 55 56 57	Other non-credit obligation assets IRB TOTAL	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59	Other non-credit obligation assets IRB TOTAL (min Electric description) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (min Electric description of the components) Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 FINLAND 65	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	ехро		Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 67 68	Other non-credit obligation assets IRB TOTAL (mln El Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 67 68 69 70	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	ехро		Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 1	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (min Electric Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	ехро		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure 10.22% 10.19%	Stage 1 exposure	Stage 2 exposure 0 1	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 6	Stage 2 exposure 0 1	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	ехро		Stage 2 exposure 0 1	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3 exposure 10.22% 10.19%	Stage 1 exposure	Stage 2 exposure 0 1 1	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 0 6	Stage 2 exposure 0 1 1	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 11.68%
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	expo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stage 2 exposure 0 1 1	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 1 0 31/12/2021	provisions for Stage 2 exposure 0 0 0	Stage 3 exposure 0 0 0	Stage 3 exposure 10.22% 10.19%	6	1 1	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scots 31/12/2022 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure	Stage 1 exposure 0 6	1 1	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure 11.68% 11.73%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure - 11.68%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 76	Other non-credit obligation assets IRB TOTAL (min El Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Inon-SME	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 90 80 81 82 83 84	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property 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 - Qualifying Revolving Retail - Other Retail	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure Outoria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure Outoria - Adverse Sca 31/12/2022	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3	Stage 3 exposure	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stagexpo	0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	exposure 0 1 1 Stage 2	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Stage 3 exposure 10.22% 10.19% 10.22% Coverage Ratio - Stage 3	6 6 Stage 1	1 Stage 2	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3	Stage 3	0 6 6 Stage 1	1 1	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 11.68% 11.73% 11.68% Coverage Ratio - Stage 3 exposure 11.12% 11.12%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: non-SME	Stagexpo	0	exposure 0 1 1 Stage 2 exposure 0 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of O	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	0 6 6 Stage 1 exposure	1 Stage 2	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3	0 6 6 Stage 1 exposure	1 1	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 1 0 0 1 0 1 0 31/12/2023	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Oualifying Revolving Retail - Other Retail - Of Which: SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Contral secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
Row Num Post NORWAY Row Num Post Row Num Post Row Row	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: SME Retail Secured on real estate property Of Which: SME Retail Secured on real estate property Of Which: non-SME Retail - Secured on real estate property Of Which: non-SME Retail - Other Retail Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
Row Num Post NORWAY Row Num Post Row Num Post Row Row	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - 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 - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on seasets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure
Row Num Post NORWAY Row Num Post Row Num Post Row Row	Other non-credit obligation assets IRB TOTAL Central banks Central quermments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stagexpo	0	exposure 0 1 Stage 2 exposure 2 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 10.02% 10.02% 10.02%	0 6 6 Stage 1 exposure	0 1 1 1 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure O O O O Provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3	0 6 6 Stage 1 exposure 0 37 35	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

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			80	81	82	83	84	85	86	87	88	No 89	rdea Bank 1	<u>Abp</u> 91	92	93	94	95	96	97	98	99	100
												Mora	toria - Adverse So										
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
ow.			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2		Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3
i m 09		(mln EUR, %	<u>/</u> 6)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
10 11		Central governments Institutions																					
.12 .13		Corporates Corporates - Of Which: Specialised Lending		0 (0	0	(0 0	-	0	0	0	(0	0	-	0	0	(0	(0	-
114 115		Corporates - Of Which: SME Retail		4 1	1 (0 0	(0 0	10.02%	4	1	0	(0	0	10.27%	4	1	(0 0) (0 0	10.82
116 117	GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		4					10.010/							10.270/	1	4					10.04
118 119		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1	1	J U	(U C	10.01%	4	1	U) U	U	10.27%	4	1		J C		J C	10.84
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
123 124		Equity Securitisation																					
125 126		Other non-credit obligation assets IRB TOTAL		1 1	1 (0	C	0	10.02%	4	1	0	C	0	0	10.27%	4	1	(0		0	10.82
						31/12/2021						Mora	toria - Adverse So 31/12/2022	cenario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
low		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127 128		Central banks Central governments																					
.29 .30		Institutions Corporates		0 (0 (0 0	(0 0	-	0	0	0	(0	0	-	0	0		0 0		0 0	-
l31 l32		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
133 134		Retail Retail - Secured on real estate property			0 (0		0 0	10.00%	0	0	0		0	0	10.00%	0	0		0		0	10.12
135 136 137	JXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 (0 0	(0 0	10.00%	0	0	0	(0	0	10.00%	0	0	(0 0		0 0	10.12
137 138		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
140 141		Retail - Other Retail - Of Which: non-SME Equity																					
142 143		Securitisation Other non-credit obligation assets																					
144		IRB TOTAL			0	0	C	0	10.00%	0	0	0	C	0	0	10.00%	0	0		0	C	0	10.12
												Mora	toria - Adverse So	cenario									
						31/12/2021	71. 1. 1	2. 1. 1					31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ration Stage 3
Num		(mln EUR, %	exposure %)	exposure	exposure	exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 3 exposure	exposure
146 147		Central banks Central governments Institutions																					
148 149		Corporates Corporates - Of Which: Specialised Lending		0 (0 (0	(0 0	-	0	0	0	(0	0	-	0	0	(0) (0	-
150 151		Corporates - Of Which: SME Retail	1	3 1	1 (0	(0 0	10.01%	18	2	0	(0	0	10.40%	18	1		1 0		0	11.12
152 153	TED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
154 155	TED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1	3 1	1 (0	(0 0	10.01%	17	1	0	(0	0	10.40%	18	1		1 0) (0	11.13
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
159 160		Equity Securitisation																					
161 162		Other non-credit obligation assets IRB TOTAL	18	3 1	1 (0	C	0	10.01%	18	2	0	C	0	0	10.40%	18	1	1	L 0		0	11.12
						31/12/2021						Mora	toria - Adverse So 31/12/2022	cenario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164		Central banks Central governments																					
165 166		Institutions																					
		Corporates		0	U	J U	(0	-	0	0	0	(0	0	-	0	0	(0) () 0	-
167 168		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					(0	-	0	0	0	(0	0	-	0	0		0		0	-
167 168 169 170		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 (0	0 (0 0		0 0	-	0	0	0	(0 0	0	-	0	0		0 0		0 0	-
167 168 169 170 171 172	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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			0 (0 0		0 0	-	0	0	0	(0	-	0	0		0 0			-
167 168 169 170 171 172 173 174 175	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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					-
167 168 169 170 171 172 173 174 175 176	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0 (0 0	-	0	0	0			0	-	0	0					-
167 168 169 170 171 172 173 174 175 176 177 178	JERSEY	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			0 (0 0	-	0	0	0			0	-	0	0		0 0			-
167 168 169 170 171 172 173 174 175 176 177 178 179 180	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0 (0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0	0			0	-	0	0					-
167 168 169 170 171 172 173 174 175 176 177 178 179 180	JERSEY	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			0 (-	0	0	O	toria - Adverse So		0	-	0	0					-
167 168 169 170 171 172 173 174 175 176 177 178 179 180	JERSEY	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			0 (0	31/12/2021 Stock of	Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0 0	0	O	toria - Adverse So 31/12/2022 Stock of		O O O Stock of	-	0 0	0		31/12/2023 Stock of	Stock of	Stock of	-
167 168 169 170 171 172 173 174 175 176 177 178 179 180	JERSEY	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	Stage 2 exposure	O () () () () () () () () () (Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	O Stage 1 exposure	O O Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 O Stage 1 exposure	O O Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3
167 168 169 170 171 172 173 174 175 176 177 178 179 180 Row Num 181	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks	exposure			Stock of provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure		O O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	- Coverage Ratio - Stage 3 exposure	O O Stage 1 exposure	O O O Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	
167 168 169 170 171 172 173 174 175 176 177 178 179 180 Row Num 181 182 183	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3			O O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		O O Stage 1 exposure	Out of the state o	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
167 168 169 170 171 172 173 174 175 176 177 178 179 180 Row Num 181 182 183 184 185	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3			O O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		O O Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
167 168 169 170 171 172 173 174 175 176 177 178 179 180 Row Num 181 182 183 184 185 186 187	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3			O O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
Num 181 182 183 184 185 186 187 188	JERSEY	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		O O Stage 2 exposure 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.09%	exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Num 181 182 183 184 185 186 187 188		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Num 181 182 183 184 185 186 187 188		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		O Stage 2 exposure 0 1	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.09%	exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Num 181 182 183 184 185 186 187		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		O Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure - 10.09%	exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure

											20	21 EU-W		s Test: Cro Nordea Bank A		COAID-	TA IKP									
		101	102	103	104	105 106	107	108 10	9 110	111	112	113	114 115 Public guara	116 ntees - Adverse Scenar	117 o	118	119	120 1	1 122	123	124	125	126	127 128	129	130
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock of	Stock of Stoc	k of Coverage Ratio	O - Stage 1	Stage 1 exposure, of	ovno	age 2	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	rage Ratio -	Stage exposure	1 , of Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of Stock	of Stock of	Coverage Ratio -
Row Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guarantee amount	Stage 1 exposure	Stage 2 Stage exposure expo	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure guai	hich Stage ranteed	re which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 expo	e 1 exposure sure guarante amour	eed exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage exposure expos	2 Stage 3 ire exposure	JI Chana 2
Cent 3 Inst	ntral governments titutions	100									270							11510	100	270						
5 C	Corporates - Of Which: Specialised Lending	408	278	76	62	16	0 0	5	3 16.05	% 407	279	67	52	25 9	0	4	4	14.71%	408	279	61	46	30 15	0	4	4 14.45%
9 Nordoa Bank Ahn	Retail - Secured on real estate property - Of Which: SME	22	18	4	3	1	0 0		0 7.60	% 21	17	6	3	2 1	0	0	U	7.61%	21	16	5	4	2 1	0	0	0 7.59%
11 R	Retail - Qualifying Revolving Retail - Other Retail																									
14 15 Equi	Retail - Other Retail - Of Which: non-SME iity																									
17 Other	ner non-credit obligation assets	430	296	81	65	17	0 0	5	3 15.51	% 428	297	73	55	27 10	0	4	4	14.28%	429	295	66	50 3	2 16	0	4	5 14.03%
						24/42/2024									0							21/	12/222			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure,	Stock of provisions for	Stock of Stoc	k of Coverage Ratio	o - Stage 1	Stage 1 exposure, of	Stage 2 expo	age 2 sure, of Stage	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Cov	rage Ratio - Sta			Stage 2 exposure, of		Stage 3 exposure, of	Stock of Stock provisions for provision	s for provisions fo	Coverage Ratio -
Row Num																										
20 Cent 21 Inst	ntral governments titutions	38	16	4	3	1	0 0	0	0 23.94	% 37	16	4	3	1 0	0	0	0	23.05%	38	15	4	3	1 0	0	0	0 22.65%
23 C	Corporates - Of Which: Specialised Lending	2	1	0	0	0	0 0		0 9.37	% 1	1	0	0	0 0	0	0	0	9,60%	2	1	0	0	0 0	0	0	0 9.64%
27 CMEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 0		0 -	0	0	0	0	0 0	0	0	0 -		0	0	0	0	0 0	0	0	0 -
29 30 R	Retail - Qualifying Revolving Retail - Other Retail																									
32 33 Equi	Retail - Other Retail - Of Which: non-SME iity																									
Othe	er non-credit obligation assets	40	17	4	3	1	0 0	0	0 23.68	% 39	17	5	3	1 0	0	0	0	22.61%	39	17	4	3	2 0	0	0	0 22.18%
															0											
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stock of provisions for	Stock of Stoc	k of Coverage Ratio	o - Stage 1	exposure, of	Stage 2 expo	age 2 sure, of Stage	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	rovisions for COV	Cta			Stage 2 exposure, of		Stage 3 exposure, of	Stock of Stock	of Stock of s for provisions fo	Coverage Ratio -
Row Num		exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guarantee	Stage 1 exposure	Stage 2 Stage exposure expo	sure Stage 3 exposure	exposure		VNOCUPA	IIICII	re WillCii	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure expo	sure which guarant	exposure t	e which guaranteed amount	exposure			2 Stage 3 exposure	Stage 3 exposure
Cent 39 Inst	ntral governments titutions	267	197	20	27	Q	0 0	3	1 11 9.4	96 267	197	24	21	15 6	0	2	2	11 45%	266	186	21	17	Ω 11	0	2	2 11 30%
41	Corporates - Of Which: Specialised Lending	207	0	29	0	0	0 0		0 958	267	0	0	0	0 0	0	0	0	9 09%	0	0	0	0	0 0	0	0	0 9 56%
45 DENMARK	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 0		0 5.30	70 0	0	0	0	0 0	0	0	0 -	3.03 /0	0	0	0	0	0 0	0	0	0 - 3.3070
47 48 R	Retail - Qualifying Revolving Retail - Other Retail	0	0		U	U	0 0		0-	0		0	U	0 0	U	U	0-		0	0			0		U .	
50 51 Equi																										
Othe	er non-credit obligation assets	267	187	29	27	9	0 0	3	1 11.84	% 267	187	24	21	15 6	0	2	2	11.45%	267	187	21	17 :	8 11	0	2	2 11.39%
															0											
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	Stock of provisions for	Stock of Stoc	k of Coverage Ratio	o - Stage 1	overacije of	OVIDO	age 2	Stage 3	Stock of provisions for	Stock of provisions for	Cov	rage Ratio - Sta	Stage e 1 exposure	1 , of Stage 2	Stage 2 exposure, of		Stage 3	Stock of Stock	of Stock of	Coverage Ratio -
Row Num	•	exposure)		exposure	guaranteed	exposure guarantee	aypacura	Stage 2 Stage exposure expo	exposure	exposure	guaranteeu	yuai	antecu	guaranteeu	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ctage 3 expo	sure Which guarant amour	eed exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage exposure expos	2 Stage 3 exposure	exposure
56 Cent 57 Inst	ntral governments titutions	103	76	39	28	6	0 0	2	1 21.30	% 103	77	36	25	8 2	0	2	2	19.41%	104	77	33	23	1 4	0	2	2 18.63%
60 C 61 Reta	Corporates - Of Which: SME cail	20	17	4	3	1	0 0	0	0 7.57	% 19	16	5	3	2 1	0	0	0	7.55%	19	15	5	4	2 1	0	0	0 7.53%
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0 0	0	0 -	0	0	0	0	0 0	0	0	0 -		0	0	0	0	0 0	0	0	0 -
66 R	Second																									
69 Equi 70 Secu 71 Other	uity curitisation ner non-credit obligation assets																									
TZ IRB	S TOTAL	123	93	43	31	7	0 0	2	1 19.15	% 122	93	41	28	10 3	0	2	2	17.56%	123	92	38	27 1	3 5	0	2	2 16.89%
			Stage 1		Stage 2		0.16				Stage 1	St		31/12/2022		2: 1 6			Stage		Stage 2	31/		a		
Row	/ml. FIB - 0/		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	o - Stage 1 exposure	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		Stage e 1 exposure sure guarant	1 , of Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of Stock provisions for provision Stage 1 Stage exposure	of Stock of s for provisions fo 2 Stage 3	or Chara 2
Cent	ntral banks ntral governments		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	o - Stage 1 exposure	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		Stage exposure sure guarante amour	1 c, of Stage 2 eed exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of Stock provisions for Stage 1 Stage exposure expos	of Stock of provisions fo Stage 3 exposure	or Chara 2
74	ntral banks ntral governments titutions rporates Corporates - Of Which: Specialised Lending		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		e 1 exposure exposure guarante amour	Stage 2 eed et	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 Stage exposure expos	of Stock of provisions fo Stage 3 exposure	or Chara 2
74 75 76 77 78 79 80 81	ntral banks ntral governments titutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME rail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		exposure, of which guaranteed	Stage 2 exposure 0	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		e 1 sure exposure guarante amour	Stage 2 exposure exposure 0	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure expos	of Stock of provisions fo Stage 3 exposure	or Chara 2
74 75 76 77 78 79 80 81 82 NORWAY 83 84	ntral banks ntral governments titutions porates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 - Qualifying Revolving Retail - Other Retail		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure 0	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		e 1 sure Stage exposure which guarante amount	Stage 2 exposure exposure 0	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure exposure 0	of Stock of provisions fo Stage 3 exposure 0 0 0	or Chara 2
74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88	ntral banks ntral governments titutions porates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		exposure, of which guaranteed	Stage 2 exposure 0 0	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure 0 0 0	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		Stage exposure which guarante amount	Stage 2 exposure of 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure expos	of stock of provisions fo Stage 3 exposure 0 0 0	or Chara 2
74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88 88 89	ntral banks ntral governments titutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME rail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed	Stage 3 Stage 3 exposure which guarantee	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure 0 0 0	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposu	31/12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	rovisions for		Stage exposure which guarante amount 0	Stage 2 exposure exposure 0 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure exposure 0 0 0 0	of stock of provisions fo Stage 3 exposure 0 0 0 0 0	or Chara 2
74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88 88 89	ntral banks ntral governments titutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME rail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		exposure, of which guaranteed	Stage 2 exposure 0 0 0 0	exposure, of which guaranteed	Stage 3 exposure O O O O O O	provisions for Stage 1	provisions for provision Stage 2 Stage	ons for Stage 3	Stage 1 exposure 0 0 0 0 0	exposure, of which guaranteed	Stage 2 expo exposure guar	age 2 sure, of hich exposured anount O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 o 0 ntees - Adverse Scenar	Stock of provisions for Stage 1 exposure 0 0 0	provisions for	rovisions for		e 1 sure Stage exposure which guarante amount 0	Stage 2 exposure o O O O O	exposure, of which guaranteed	Stage 3 exposure 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	of stock of provisions fo Stage 3 exposure 0 0 0 0 0	or Chara 2
74 75 76 77 78 79 80 81 82 NORWAY 83 84 85 86 87 88 89	ntral banks ntral governments titutions rporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME rail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Ons for le 3 sure Stage 3 exposure O - O - O - O - O - O - Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which	Stage 2 exposure O O Stage 2 Exposure O Stage 2 Stage 2	age 2 sure, of hich canteed nount 0 0 Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 0 Stage 2	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
74	ntral banks ititutions porates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME ail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME itity curitisation ser non-credit obligation assets B TOTAL (min EUR, %	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure O O O 31/12/2021 Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure expo	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposure of hich exposure of hich exposure of hich exposure age 2 Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure 0 - 0 - Cov		e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023	Stage 1 exposure 0 0 0 0 0 0	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
T4	Intral banks Intral governments Ititutions Intral banks Intral governments Ititutions Intral governments Intral governments Ititutions Intral governments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stage 2 Stock of Stock of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposured age 2 of public guarance age 2 sure, of hich exposured age 2 sure,	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
Total Cent Inst Corp. Total Cent Inst Corp. Corp.	Atral banks Atral governments titutions porates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME tail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Itity Curitisation Ber non-credit obligation assets TOTAL (min EUR, % Atral banks Atral governments titutions porates Corporates - Of Which: SME Cail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stage 2 Stock of Stock of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposured age 2 of public guarance age 2 sure, of hich exposured age 2 sure,	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
Total	Atral banks Atral governments Atriutions Approaches Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Atrail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Atral Secured on real estate property Antral banks Atral governments Atral governments Attral governments Attral governments Corporates - Of Which: SME Corporates - Of Which: SME Corporates - Of Which: SME Atral Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stage 2 Stock of Stock of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposured age 2 of public guarance age 2 sure, of hich exposured age 2 sure,	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
Row NORWAY Sect Cent Inst Corp Corp	Atral banks Atral governments Attitutions Attral banks Attral banks Attral banks Attral banks Attral banks Attral governments Attral banks Attral governments Attral banks Attral governments Attral banks Attral governments Attral go	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stage 2 Stock of Stock of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposured age 2 of public guarance age 2 sure, of hich exposured age 2 sure,	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -
Row NORWAY Cent Inst Corr Corr	Atral banks Atral governments titutions porates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME ail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-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 - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure O O 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stage 2 Stock of Stock of Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure 0 Stage 2 exposure stage 2 exposure guar guar guar guar guar guar guar guar guar stage 2 exposure guar gu	age 2 sure, of hich exposured age 2 of public guarance age 2 sure, of hich exposured age 2 sure,	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure 0 0 0 5tock of provisions for Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure O - Cov	rage Ratio - Sta	e 1 which guarant amount of the sure of th	of Stage 2 exposure of the sta	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure 0 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 12/2023 Stage 3	Stage 1 exposure 0 0 0 0 Stock of provisions for provisio	2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio -

	BANKING AUTHORITY												20	021 EU-	-wide St		e st: Credi lea Bank Abp		DAID-1 9	IKB										
			101	102	103	104	105 106	107	108	109	110	111	112	113	114				118 1	19 120	121	122	123	124	125	126	127	128	129	130
							31/12/2021								Publi	c guarantees - <i>F</i> 31/12/2	Adverse Scenario								31/12	/2023				
			Chanad	Stage 1 exposure, of	Chara 2	Stage 2 exposure, of	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Chara 4	Stage 1 exposure, of	Chara 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of Sto	tock of Sto	ck of Coverage Ratio)	Stage 1 exposure, of	Chara 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	verage Ratio -
Row		(mln EUR, %)	exposure	which guaranteed	exposure	which guaranteed	Stage 3 which guaranteed	provisions to Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	which guaranteed	Stage 1 Stexposure exp	tage 2 provis tage 2 Sta posure exp	ge 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	provisions for pro Stage 2 exposure	visions for Stage 3 exposure	overage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount	amount						amount		amount		amount					amount		amount		amount				
111 112		Institutions Corporates		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0			0	0	0	0	0	0	0	
115 116 117	CEDMANN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	U	U	0	O O	0	-	0	U	0	0	0	0	0	U	0 -) U	U	U	U	0	U	U	0-	
118 119	GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
122 123 124		Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
125 126		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0 (0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
							31/12/2021								Publi	c guarantees - <i>A</i> 31/12/2	Adverse Scenario 2022								31/12	/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3 exposure, o	Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 Sexposure, of	Stock of Sto	tock of Sto	ck of Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for pro	Stock of Cov	verage Ratio -
Row Num		(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed examount	Stage 1 St exposure exp	tage 2 Sta posure exp	ge 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	overage Ratio - Stage 3 exposure
127 128		Central banks Central governments		0.11.5 0.11.5													J.1.03.112					0.11.5011.								
129 130		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
132 133		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
134 135	LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
136 137	LOXLINDOONG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
141 142		Equity Securitisation																												
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
															Publi	c quarantees - <i>l</i>	Adverse Scenario													
							31/12/2021									31/12/2									31/12					
Pow			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, of the stage 3 which	f Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	exposure, of which	Stock of Stock of provisions for provisions	tock of Sto	ck of Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for pro	Stock of visions for	overage Ratio - Stage 3
Row Num		(mln EUR, %)	exposure)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2	Stage 3 exposure	exposure	exposure		exposure		exposure	quaranteed	Stage 1 St exposure exp		sure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guarantood	Stage 1 exposure	provisions for pro Stage 2 exposure	STARES	exposure
145 146 147		Central banks Central governments Institutions																												
148 149		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
150 151		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
152 153 154	UNITED KINGDOM	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		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
155 156		Retail - Qualifying Revolving Retail - Other Retail				3						,		3		3													3	
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
160 161		Equity Securitisation Other non-credit obligation assets																												
162		IRB TOTAL		0	0	0	0	0	0 (0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
															Publi		Adverse Scenario								21112	10000				
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12/2	Stage 3	Stock of Sto	tock of Sto	ck of Coverage Ratio	<u> </u>	Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of Cov	verage Ratio -
Row		(mln EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	provisions fo Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	guaranteeu		guaranteeu	Stage 3 exposure		ovisions for provisions for provisio	isions for provis tage 2 Sta posure exp	ge 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pro Stage 2 exposure	visions for Stage 3 exposure	overage Ratio - Stage 3 exposure
163 164		Central banks Central governments		amount		amount	amount						amount		amount		amount					amount		amount		amount				
165 166		Institutions Corporates		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0			0			0		0	0		0	0					0	0	0	0	0	0	0	
170 171	JEDCEV	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	O O	0	0		0	-	0	U U	0	0	0	0	0	0	0 -			0	U	O O	0	0	U U	0-	
172 173	JERSEY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
176 177 178		Equity Securitisation																												
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0 (0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
															Publi	c quarantees - A	Adverse Scenario													
				Store 1		Store 2	31/12/2021						Charai			31/12/2	2022					Store 1		Store 2	31/12					
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	f Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	exposure, of prov	Stock of Sto	isions for provis	ck of ons for Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for pro	Stock of visions for	overage Ratio - Stage 3 exposure
Num		(mln EUR, %) Central banks	exposure)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 St exposure exp	tage 2 Sta	ge 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
182 183		Central governments Institutions																												
184 185		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
186 187		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -	
188 189 190	FRANCE	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		0	0	0	0	0	0	0 0	-	0	0	0	0	0	n	n	0	0 -			0	0	0	n	0	0	0 -	
191 192		Retail - Qualifying Revolving Retail - Other Retail		0	J					0		0			<u> </u>	ŭ			<u> </u>	-		0	3	J	J	, ,	3			
193 194		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
195 196 197		Equity Securitisation Other non-credit obligation assets																												
198		IRB TOTAL		0 0	0	0	0	0	0 (0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY

EUROPEAN BANKING AUTHORITY			21 EU-	wide S		est: Cr Nordea Ba		K COV.	ID-19 S	OIA			
		1	2	3	4	5	6 Moratori a	7 a - Actual 2/2020	8	9	10	11	12
	(mln EUR, %	Exposure values	Risk exposure amounts	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
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions									CXPOSUIC	CAPOSUIC		
	Corporates of which: SME Retail	0	0		0 0		0 0		0 0	0) -
dea Bank Abp	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0		0 0		0 0		0 0	0			0 -
	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	0	0		0 0		0 0		0 0	0) -
							Moratoria	a - Actual 2/2020					
	(mln EUR, %	Exposure values	Risk exposure amounts	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
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	0	0		0 0		0 0		0 0	0) -
SWEDEN	of which: SME Retail of which: SME	0	0		0 0		0 0		0 0	0) -
SWEDEN	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0		0 0		0 0		0 0	0) () () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	0	0		υ <u> </u> 0		0 0 Moratoria	a - Actual	<u>u 0</u>	0	(<u> </u>	J[-
	(mln EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	2/2020 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
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates	0	0		0 0		0 0		0 0	0) () () -
DENMARK	of which: SME Retail of which: SME	0	0		0 0		0 0		0 0	0	() -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0		0 0		0 0		0 0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	0	0		0		0 0 Moratoria	a - Actual	0 0	0			0 -
			-:·		Stage 1	<i>a</i> : a	Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(mln EUR, %	Exposure values %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0		0 0		0 0		0 0	0) -
FINLAND	Retail of which: SME Secured by mortgages on immovable property	0	0		0		0		0 0	0			J -
	of which: non-SME Items associated with particularly high risk Covered bonds	0	0		0		0 0		0 0	0) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	0	0		0 0		0 0		0 0	0			0 -
							Moratoria						
		E	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(mln EUR, %	Exposure values %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0		0 0		0 0		0 0	0) -
NORWAY	Retail of which: SME Secured by mortgages on immovable property	0	0		0		0 0		0 0	0) -
	of which: non-SME Items associated with particularly high risk	0	0		0 0		0 0		0 0	0	() -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	0	0		0 0		0 0		0 0	0) -

	14	15	16	17		19 ntees - Actual 2/ 2020	20	21	22	23	_
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
0	0	0	0	0	0		0 0	0	0) -
0	0 0 0	0 0 0 0	0	0 0 0	0		0 0 0 0 0 0 0 0	0 0 0	0 0) -
0	0	0		0			0 0	0			
0	0	0	0	0	<u> </u>	ntees - Actual	0 0	0	0) -
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coveraç Sta
Exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exp
0	0	0	0	0	0	(0 0 0	0	0) () -
0 0 0	0 0 0	0 0 0	0	0 0 0	0	(0 0 0 0 0 0 0 0	0 0 0	0) () -) -
0	0	0	0	0	0		0 0	0	0		
U	U	U	0	0	Public guara	ntees - Actual 2/2020	0 0	0	<u> </u>		71-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coveraç Sta exp
			amount		amount		amount	exposure	exposure	exposure	
0 0 0	0 0 0	0 0 0	0	0 0 0	0	(0 0 0 0 0 0 0 0	0 0 0	0	() -) -
0	0	0	-	0	<u> </u>		0 0 0	0	•		4
0	0	0	0	0		ntees - Actual	0 0	0	0) -
_	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coveraç
Exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
0	0	0 0	0	0	0	(0 0 0 0 0 0	0	0) () -
0	0	0 0	0	0 0	0	(0 0 0 0 0 0	0 0	0	() -
0	0	0	0	0	0		0 0	0	0) () -
0	0	0		0	Public guara 31/12	ntees - Actual 2/2020) -
9	Dick aynasura	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guara	ntees - Actual	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage State exp
<u> </u>	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Sta exp

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

AUTHORITY		1 2			Nordea Ba			9					13		-15	16	17		19		21	
			3			6 Moratoria - Actu 31/12/2020	ual	9	10	11	12		13	11	15		17	Public guara	19 ntees - Actual 2/2020		21	
Row Num		Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of S which expired ex	Stage 3 exposure which exposure	e, of provisions for pired Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	S r prov S
106 107	Central banks Central governments			moratoria		moratoria	morato	ria exposure	exposure	exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	е
108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 0	0 0	0	0		0
114 115 116 UNITED STATES	of which: SME Retail	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	0	0 0		0 0	0	0 0		0 0
17 18	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 (0 0	0	0 0)	0 0
19 120 121	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
22 23 .24	Collective investments undertakings (CIU) Equity Securitisation																					
.25 .26	Other exposures Standardised Total	0	0 (0 0		0 0	0	0	0 0	0	-	Ę	0	0	C	0 0	0 (0	0	0		0
						Moratoria - Actu 31/12/2020										Stage 1			ntees - Actual 2/2020	Stage 3		
Row lum	() 5110	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	which expired ex	Stage Stage 3 exposure which exposure	e, of provisions for pired Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	r pro
27 28	Central banks Central governments	(4, %)		moratoria		moratoria	morato	ria exposure	exposure	exposure						amount		amount		amount	exposure	ex
29 30 31	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
32 33 34	International Organisations Institutions Corporates	0	0	0 0		0 0	0	0	0 0	0	-		0	0		0 0		0	0	0		0
SECTION AND	of which: SME Retail of which: SME	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	0	0 0		0 0	0	0 0		0 0
GERMANY 38	Secured by mortgages on immovable property of which: non-SME	0	0 (0 0	(0 0	0	0	0 0	0	-		0	0	0	0 0	0 (0 0	0	0 0)	0 0
11 12	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
4 5	Collective investments undertakings (CIU) Equity Securitisation																					
7	Other exposures Standardised Total	0	0 (0 0		0 0	0	0	0 0	0	-	<u> </u>	0	0	C	0 0	0 (0	0	0		0
_						Moratoria - Actu 31/12/2020										Stago 1		31/12	ntees - Actual 2/2020	Stage 2		
ow Im		Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	which expired ex	Stage 3 exposure which exp	oired Stage 1	Stock of provisions for Stage 2	Stage 3	Stage 5		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stage 1	. prov
18 19	Central banks Central governments			moratoria		moratoria	morato		exposure	exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	ex
0 1 2	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
3	International Organisations Institutions		0	0					0			-				0						
	Corporates of which: SME Retail	0	0 (0 0		0 0	0	0	0 0	0	-		0 0	0 0 0	C C	0 0		0 0 0	0 0	0 0))	0 0
LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 (0 0		0 0	0	0	0 0	0	-	-	0 0 0	0 0 0	C C	0 0 0 0 0 0	0 0	0 0 0	0 0	0 0 0))	0 0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment											E										
	Collective investments undertakings (CIU) Equity Securitisation																					
57 58	Other exposures Standardised Total	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 (0	0	0)	0
						Moratoria - Actu 31/12/2020												31/12	ntees - Actual 2/2020			
w m		Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of S which expired ex	Stage 3 exposure which exposure	e, of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	r prov
	Central banks		- CXPOSUI E	moratoria	- SAPOSUI E	moratoria ex	morato	ria exposure	exposure	exposure	exposure			amounts	- exposule	guaranteed amount	CAPOSUITE	guaranteed amount	exposule*	guaranteed amount	exposure	e)
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	0	0 0	0 0		0 0	0	0	0 0	0	-		0	0	() ()	0 0 0		0 0 0	0 0	0 0		0 0
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 (0 0		0 0	0	0	0 0	U	-	-	0	0	((0 0		0 0	0	0 0	0	0 0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment								0	U			U	U						0		
	Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 (0	0	0		0
						Moratoria - Actu 31/12/2020													ntees - Actual 2/2020			
w m		Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of S	Stage 3 exposure which exposure	e, of provisions fo	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	S r prov
	Central banks		cxposure	moratoria	Cxposure	moratoria ex	xposure which exp morato		exposure	exposure	exposure			amounts	cxposure	guaranteed amount	Схроsure	guaranteed amount	Cxposure	guaranteed amount	exposure	e)
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	0	0 (0 0		0 0 0	0	0	0 0	0	-		0	0 0	C C	0 0 0 0 0 0	0 0	0 0 0	0 0	0 0 0		0 0 0
JERSEY	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 (0 0		0 0	0	0	0 0	U	-		0	0	(0 0		0 0	0	0 0	0	0 0
	Items associated with particularly high risk Covered bonds	U U							0	U			U	U						0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 (0 (0	0	0		0
						Moratoria - Actu 31/12/2020													ntees - Actual 2/2020			
v		Exposure values Risk exposure	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of S	Stage Stage 3 exposure	e, of provisions for		Stock of provisions for	Coverage Ratio -		Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	S r prov
	(mln EUR	amounts	exposure	which expired moratoria	exposure	which expired ex moratoria	xposure which exposure morato	oired Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure		Exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	e:
	Central banks Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations											-										
	Institutions Corporates of which: SME	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 (0 0	0	0		0 0
FRANCE	Retail of which: SME Secured by mortgages on immovable property	0	U (0		0	0	U	0	0	-		0	0 0 0	0	0 0	0 (0 0	0 0	0 0))	0 0
	of which: non-SME Items associated with particularly high risk Covered bonds	0	0 (0 0		0 0	0	0	0 0	0	-		0	0	C	0 0	0 (0	0	0		0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
9	Securitisation Other exposures		0	0			0	0			-					0	1					0
51	Standardised Total	0	<u>vj</u> (υ <u> </u> 0	1	υ <u> </u> 0	U	υ	υ 0	<u> </u>	<u>ı-</u>	L	0	0		υ (١ (0 ار	0	_{'1} 0	1	<u> </u>

Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY		25	26	27	20	20	20	21 EU-	wide S		est: Cro		k COVI	D-19 S	STA	20	40	41	42	42	44	4E
		23	20	27	31/12/2021	23	30	31	32	J	Mora	atoria - Baseline Sc 31/12/2022	enario	5/	30	29	40	71	31/12/2023	ТЭ	1	Т.Э
Row Num	Colo EUD.	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 11 Nordea Bank Ab	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 (0 (exposure 0 0 0 0 0	exposure	exposure	0 -	0	0	0	exposure	0 0 0	exposure 0	-	0			exposure 0 0	exposure 0 0	exposure 0	-
11 NOTUCA DATIK AD 12 13 14	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0 (0 0	(0	0 -	0	0	0) (0 0	0	-	0	C) (0	0	0	-
15 16 17 18 19 20 21	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 (0 (0 0		0	0 -	0	0	0		0	0	-	0	C		0	0	0	-
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	enario						31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24	Central banks Central governments Regional governments or local authorities	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
25 26 27	Public sector entities Multilateral Development Banks International Organisations Institutions																					
29 30 31	Corporates of which: SME Retail		0 0	0 0	0 0	(0 (0	0 -	0	0	0		0 0	0	-	0	C		0	0	0	-
32 33 34 25	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0 (0 0	(0 (0 -	0	0	0	0 0	0 0	0	-	0	C)) (0	0	0	-
36 37 38	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
39 40 41	Equity Securitisation Other exposures Standardised Total		0	0	0 0			0 -	0	0	0			0	-	0			0	0	0	
42	Standardised rotal		0	0	24 /42 /2024		5	<u> </u>	l .		Mora	ntoria - Baseline Sc	enario	0	1	0		<u> </u>	24/42/2022	0	0	
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51 52	Institutions Corporates of which: SME Retail		0 (0 (0 0	(0 (0 -	0	0	0		0	0	-	0	(0	0	0	-
53 DENMARK 54 55	of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0 (0 0	(0	0 -	0	0	0) (0	0	-	0	C		0	0	0	-
56 57 58 59	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
60 61 62 63	Equity Securitisation Other exposures Standardised Total		0 (0 (0 0		1	0 -	0	0	0		0	0	-	0			0	0	0	_
03	Standardised Fotal		<u> </u>	O	31/12/2021			ч			Mora	ntoria - Baseline Sc 31/12/2022	enario	J		<u> </u>			31/12/2023	0	3	
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64 65	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
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85 86	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
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2021 EU-wide Stress Test: Credit risk COVID-19 STA Nordea Bank Abp

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]		Stage 1	Stage 2	Stage 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of	Stock of	Stock of	Coverag
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		46	47	48	49	50	51	52	53	54	55	56	57	58					63	64	65	66	67	68	69	70	71	72	73	74	75
						31/12	2/2021									Public guarantees - 31/12/		10								31/12	2/2023				
Pow		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stone 2	Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of provisions for p	Stock of	overage Ratio -
Num	Colo FUD OC	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Stage 3 exposure
1	Central banks (mln EUR, %)	0)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
2 3	Central governments Regional governments or local authorities																														
4	Public sector entities Multilateral Development Banks																														
6	International Organisations																														
8	Institutions Corporates	0	0	0 0	0	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	of which: SME Retail	0	0	0 0	0	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 Abp	of which: SME Secured by mortgages on immovable property	0	0	0 0	0	0	0	0	0	0	-	(0 0) 0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
13 14	of which: non-SME Items associated with particularly high risk																														
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
17	Collective investments undertakings (CIU) Equity																														
19	Securitisation																														
21	Other exposures Standardised Total	0	0	0 0	0	0	0	0	0	0	-	(0 0) 0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
															P	Public guarantees -	· Baseline Scenario	io													
			Chara 1		Chara 3	31/12							Chara 1		Store 2	31/12/							Chara 1		Share 2	31/12	2/2023				
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for p	Stock of rovisions for Stage 3 exposure	overage Ratio -
Num	(mln EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
22	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
23 24	Central governments Regional governments or local authorities																														
25 26	Public sector entities Multilateral Development Banks																														
27	International Organisations Institutions																														
29	Corporates of which: SME	0	0	0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
31	Retail	0	0	0 0	0	0	0	0	0	0	-		0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
SWEDEN SWEDEN	of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0		0	0	0	0	0	0	0	0	0 -	
34 35	of which: non-SME Items associated with particularly high risk																														
36	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
38	Collective investments undertakings (CIU)																														
40	Equity Securitisation																														
41 42	Other exposures Standardised Total	0	0	0 0	0	0	0	0	0	0 0	-		0 0		0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
-															,	Public guarantees -	. Rasolino Sconario	io				·									
						31/12	2/2021									31/12/		10									2/2023				
		Cha wa 4	Stage 1 exposure, of	Starra 2	Stage 2 exposure, of	Charry 2	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Cha ma d	Stage 1 exposure, of which guaranteed	Charre 2	Stage 2 exposure, of which	Charra 2	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Charac 2	Stage 2 exposure, of which	Cha ma 2	Stage 3 exposure, of	Stock of	Stock of provisions for p	Stock of Co	overage Ratio -
Num		exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	rovisions for Stage 3 exposure	Stage 3 exposure
43	Central banks (mln EUR, %)	6)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
44 45	Central governments Regional governments or local authorities																														
46 47	Public sector entities Multilateral Development Banks																														
48	International Organisations Institutions																														
50	Corporates of which: SME	0	0	0 0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
52 53 DENMARK	Retail of which: SME	0	0	0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
54 54	Secured by mortgages on immovable property	0	0	0 0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
56	of which: non-SME Items associated with particularly high risk																														
57	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
59 60	Collective investments undertakings (CIU) Equity																														
61 62	Equity Securitisation Other exposures																														
63	Standardised Total	0	0	0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -	
															P	Public guarantees -		io													
			Stage 1		Stage 2	31/12	2/2021 Stage 3	Stack of	Shock of	Shock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Shock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Shock of	Shock of	Stock of	
Row		Stage 1 exposure	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	provisions for p	Stock of rovisions for	overage Ratio - Stage 3 exposure
Num	(mln EUR, %)		guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
64 65	Central banks Central governments																														
66 67	Central governments Regional governments or local authorities Public sector entities																														
68	Multilateral Development Banks International Organisations																														
70	Institutions	0	0		0	0	0	0	0		-		0		0	0	0		0	0		0	0	0		0		0	0	0	
72 73	Corporates of which: SME Retail	0	0		0	0	0	0	0		-		0 ^		0	0	0		0	0		0	0	0		2		0	0	0	
73 74 FINLAND	of which: SME	U	U		U	U	U	U	U	, 0			0	, U	U	U	U		U	0		U	U	U		-	, 0	U	U	0 -	
76 76	Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0	0	0	-		0	,	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
77 78	Items associated with particularly high risk Covered bonds																														
79 80	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
81 82	Equity Securitisation																														
83 84	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0	-	(0 0) 0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
																Public guarantees -	· Baseline Sconario	io	-		'							-			
						31/12	2/2021									2ublic guarantees - 31/12/										31/12	2/2023				
Bow		Charles	Stage 1 exposure, of	Classific	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Classical	Stage 1 exposure, of	Change	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Character	Stage 1 exposure, of	Charles	Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Co	verage Ratio -
Num	• • 	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	rovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
85	Central banks (mln EUR, %)	0)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
86 87	Central governments Regional governments or local authorities																														
88	Public sector entities Multilateral Development Banks																														
90	International Organisations																														
92	Institutions Corporates of which: SME	0	0	0 0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
94	of which: SME Retail of which: SME	0	0	0 0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
95 96 NORWAY	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0	0	0	0	0	-		0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	
97 98	Items associated with particularly high risk																														
99	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
101	Collective investments undertakings (CIU)																														
103	Equity Securitisation Other exposures																														
105	Other exposures Standardised Total	0	0	0 0	0	0	0	0	0	0	-	(0 0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	

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

	46	47 48	49	50	51 52	53	54 55	56	57		60 Public guarantees -		63	64	65	66	67 68	69	70	71	72 73	74	75
Row Num (mln EUR,	Stage 1 exposure	Stage 1 exposure, of Stage which exposured amount		Stage 3 expo	cage 3 Disure, of provisions for Stage 1 Tranteed exposure	r provisions for pro	Stock of Coverage Ratio Stage 3 exposure	o- ex	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	ns for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 ex exposure gu	Stage 1 posure, of Stage 2 which exposure aranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for	erage Ratio - Stage 3 exposure
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																							
International Organisations Institutions Corporates of which: SME Retail Of which: SME	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 - 0 -	
116 117 118 119 120 121 UNITED STATES of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0 0	0 -	0	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
		Stage 1	Stage 2 exposure, of	03/100	age 3 Stock of		Stock of Coverage Ratio	\ _ O\	Stage 1 cposure, of	Stage 2	Public guarantees - 31/12/			Stock of	Coverage Ratio -		Stage 1	Stage 2 exposure, of	31/12/20)23 Stage 3 exposure, of	Stock of Stock of	Stock of Cover	erage Ratio -
Num 127 128 Central banks Central governments	Stage 1 exposure , %)	exposure, of which exposi exposi amount	which guaranteed amount	Stage 5	vhich stage 1 mount exposure	r provisions for pro Stage 2 exposure e	Stage 3 exposure Stage 3 exposure	exposure g	which uaranteed amount	Stage 2 exposure, or which guaranteed amount	Stage 3 exposure	which guaranteed amount provisio	ns for provisions for Stage 2 sure exposure	provisions for Stage 3 exposure	Stage 3 exposure		posure, of which stage 2 exposure amount	which	Stage 3 exposure	which pi	orovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for	Stage 3 exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																							
Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	0	0	0 0	0	0	0 0	0 -	0	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 - 0 -	
of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
144 Equity 145 Securitisation 146 Other exposures 147 Standardised Total	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0 Public guarantees -	0 Raseline Scenario	0	0 0	-	0	0	0 0	0	0	0	0 -	
Row Num (mln EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	cage 3 Discrete of provisions for Stage 1 Tranteed exposure		Stock of Coverage Ratio Stage 3 exposure	o - Stage 1 ex exposure gr	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure exposure Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of	ns for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 ex	Stage 1 posure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3 exposure	O23 Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure	provisions for Stage 3	erage Ratio - Stage 3 exposure
148 149 Central banks 150 Regional governments or local authorities Public sector entities Multilateral Development Banks		amount	amount	ar	mount	exposure e			amount	amount		amount	die exposure	exposure			amount	amount		amount	exposure exposure	exposure	
International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
158 159 160 161 162 LUXEMBOURG of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																							
Standardised Total	0	0	0 0	31/12/2021	0	0 0	0 -	0	0		Public guarantees - 31/12/	2022	0	0	-	0	0	0 0	31/12/20		0	0 -	
Row Num (mln EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	expo	sage 3 posure, of provisions for Stage 1 ranteed exposure		Stock of coverage Ratio Stage 3 exposure	Stage 1 ex exposure gu	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage expos	ns for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	Stage 1 posure, of which stage 2 exposure amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stage 3	erage Ratio - Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
Institutions Corporates of which: SME Retail Of which: SME	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 - 0 -	
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0 0	0	U		0 -		0	0	0	U	0	0 0	-	0	0	0 0	0	0)	
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
Row	Stage 1	Stage 1 exposure, of which exposi	Stage 2 exposure, of	31/12/2021 St Stage 3 exposure	cage 3 Stock of provisions for	Stock of Stock of provisions for pro	Stock of Coverage Ratio Stage 3 exposure	o - Stage 1 ex exposure	Stage 1 (posure, of	Stage 2	Public guarantees - 31/12/ Stage 3 exposure	2022 Stage 3 exposure, of provisio	ns for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 posure, of Stage 2 which exposure	Stage 2 exposure, of which	31/12/20 Stage 3	Stage 3	Stock of Stock of provisions for	provisions for	erage Ratio -
Num 190 Central banks 191 Central governments Regional governments or local authorities	exposure , %)	exposure, of which guaranteed amount	e 2 exposure, of which guaranteed amount	exposure gual	provisions for Stage 1 exposure	Stage 2 exposure e	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure g	oposure, of which uaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	exposure	guaranteed Stage expos	e 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure gu	posure, of which stage 2 exposure amount	guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure		Stage 3 exposure
Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 - 0 -	
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	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0 Public guarantees -	0 Baseline Scenario	0	0 0	-	0	0	0 0	0	0	0	0 -	
Row Num (mln EUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 3 expo	cage 3 Discrete, of provisions for Stage 1 Tranteed exposure	Stock of Stock of provisions for pro Stage 2 exposure e	Stock of Coverage Ratio Stage 3 exposure	Stage 1 ex exposure gr	Stage 1 cposure, of which uaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	31/12/ Stage 3 exposure	Stage 3 Stock	ns for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gu	Stage 1 posure, of Stage 2 which exposure aranteed	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3 exposure	Stage 3 exposure, of which pi	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stage 3	erage Ratio - Stage 3 exposure
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				al						amount													
International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0	0	0 0	0 -	0	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0 -	
FRANCE of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0 0	0	0	0 0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total																							
231 Standardised Total	0	0	0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 -	

Other exposures
Standardised Total

EBA EUROPEAN BANKING AUTHORITY											No	ordea Bank A	Abp		D-19 S							
		76	77	78	31/12/2021			82	83	84		toria - Adverse Sc 31/12/2022	cenario		89	90	91	92	31/12/2023			96
Row Num	(mln EUR, %	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2 3 4 5	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
6 7 8 9	International Organisations Institutions Corporates of which: SME	0	0	C	0	(0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
Nordea Bank Ab	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C	0 0		0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
15 16 17 18	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
19 20 21	Securitisation Other exposures Standardised Total	0	0	C	0	(0	0 -	0	0	0	C	0 0) -	0	C	0	0	0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Num 22 23	Central banks Central governments	exposure	exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
24 25 26 27	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
28 29 30 31	Institutions Corporates of which: SME Retail	0	0	C	0 0	(0	0 -	0	0	0	C	0 0	() -	0	C	0 0	0	0	0	-
32 SWEDEN 33 34 35	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C	0 0	(0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
36 37 38 39	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42	Securitisation Other exposures Standardised Total	0	0	C	0 0	(0	0 -	0	0	0	C	0 0) -	0	C		0	0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 43 44	Central banks Central governments	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
50 51 52 53 DENMARK	Institutions Corporates of which: SME Retail of which: SME	0	0	C	0 0	(0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	C	0	(0	0 -	0	0	0	C	0 0	() -	0	C	0 0	0	0	0	-
58 59 60 61	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63	Standardised Total	0	0	С	0	(0	0 -	0	0	Mora	toria - Adverse Sc	o o o		-	0	C	0	0	0	0	-
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66	Central banks Central governments Regional governments or local authorities)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
67 68 69 70 71	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	C	0 0		0	0 -	0	0	0	C	0 0) -	0	C		0	0	0	-
72 73 74 75 FINLAND	of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	C	0	(0	0 -	0	0	0	C	0 0) -	0	C	0	0	0	0	-
76 77 78 79	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	C	0			0 -	0	0	0	C	0) -	0	C		0	0	0	-
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0	C	0 0		0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
					31/12/2021						Mora	toria - Adverse Sc 31/12/2022							31/12/2023			
Row Num	(mln EUR, %	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
90 91 92 93	International Organisations Institutions Corporates of which: SME	0	0	C	0 0	(0	0 -	0	0	0	C	0 0) -	0	C	0 0	0	0	0	-
94 95 96 97	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	C	0 0		0	0 -	0	0	0	C	0 0) -	0	C		0	0	0	-
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
103	Equity Securitisation Other exposures																					

EBA EUROPEA

		76	77	78	79	80	81	82	83	84	No.	rdea Bank A	Nbp 87	88	89	90	91	92	93	94	95	96
					31/12/2021			3			Morat	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks Central governments	6)			exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	ехрозаго
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() ()	0 0	0	0) -
UNITED STATES	of which: SME Retail of which: SME	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() ()	0 0) C	0) -
OMITED STATES	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0 0	0 (0 -	0	0	0	0	0	0	-	() (0 (0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	0	0 0	0	0	0) () -	0	0	0	0	0	0	-	(0		0 0	0	0) -
					31/12/2021	6.1.6					Morat	31/12/2022		5. 1.6					31/12/2023	0.16	Si Li	
v n	(Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	Central banks Central governments	0)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() ()	0 0	0	0) -
GERMANY	of which: SME Retail of which: SME	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() (0 0	0	0) -
OLINI I/NIVI	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0 0) (0 (0 -	0	0	0	0	0	0	-	(0 0	0	0 0	0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	0	0 0	0	0		0	0 -	0	0	0	0	0	0	-	(0 0	C	0	-
1					31/12/2021 Stock of	Stock of	Stock of				Morat	toria - Adverse Sce 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments				екрозиге	скрозиге	скрозите					эхрозиге	exposure	- CAPOSUI E					CAPOSUTE	Skposure	exposule -	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() (0	0 0		0) -
LUXEMBOURG	of which: SME Retail of which: SME	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	() (0 (0	0) -
LOALIBOOKG	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0 0) (0 (0 -	0	0	0	0	0	0	-	(0 0	0	0 0	0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	0	0 0	0	0		0	0 -	0	0	0	0 toria - Adverse Sce	0	0	-	(0 0	0	0) -
1					31/12/2021 Stock of	Stock of	Stock of				могас	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments				exposure	exposure	Схрозагс					Exposure	CAPOSUIC	Схрозиге					Схрозаге	exposure	Схрозигс	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	0	0 0	0) (0 (0 -	0	0	0	0	0	0	-	(0	0 0		0) -
UNITED KINGDOM	of which: SME Retail of which: SME	0	0 0	0	0	0 0	0 (0 -	0	0	0	0	0	0	-	() (0 0	0	0) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0 0	0 (0 -	0	0	0	0	0	0	-	() (0 0) C	0) -
3 1 5	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	0	0 0	0	0	0	0 (0 -	0	0	0	0 toria - Adverse Sce	O Pnario	0	-	(0 0	C	0	-
					31/12/2021 Stock of	Stock of	Stock of				Morat	toria - Adverse Sce 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	0	0 0	0) C) (0 (0 -	0	0	0	0	0	0	-	() (0	0 0	0 0	0) -
JERSEY	of which: SME Retail of which: SME	0	0 0	0) C) (0 (0 -	0	0	0	0	0	0	-	() (0 0) C	0) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0) (0 (0 -	0	0	0	0	0	0	-	(0 0)	0 0	0 0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	0	0 0	0	0	0 0	0 0	0 -	0	0	0 Morat	0 toria - Adverse Sce	enario 0	0	-	(0 0	0	0 0	0 0	0) -
		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	Central banks	exposure 6)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	0	0 0	0	0 0		0 (0 -	0	0	0	0	0	0	-	() (0 0		0) -
FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	n			0 (0 -	0	0	01	0	0	0	-	() (0 (0) -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment										V	•		9								
	Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation																					

AUTHORITY												Nord	lea Bank Abp	TO TOO												
		97 98	99	100 101		103	104 105	5 106	107	108	109		blic guarantees - Adve	rse Scenario	114	115	116	117	118	119	120			123 124	125	126
Row Num	(mln EUR, %	Stage 1 exposure which guaranteed amount		Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 Stage exposure expos	ons for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu	Stage 2 Josure, of Which Jaranteed Jamount	Stage 3	stage 3 osure, of which aranteed mount Stage 1 exposure	or provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure exposure guar	age 3 sure, of provises	ock of Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																									
6 7 8 9	International Organisations Institutions Corporates of which: SME Retail	0	0 0	0 0	0 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 A	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 (0	0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	k of		Stage 1		Stage 2		tage 3 Stock of	Stock of	Stock of			Stage 1		Stage 2		age 3 Sto	ock of Stock of	Stock of	
Row Num 22 23	Central banks Central governments	Stage 1 exposure, o which guaranteed amount		exposure, of which guaranteed amount	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for provisions Stage 2 Stage exposure expos	ons for	Stage 1 exposure	exposure, of which guaranteed amount	exposure gu	oosure, of which aranteed amount	Stage 5	provisions for stage 1 exposure	or provisions for	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 w exposure guar	which sta	sions for provisions for age 1 Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
24 25 26 27 28	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																									
29 30 31 32 33 SWEDEN	Corporates of which: SME Retail	0	0 (0 0 0	0 0	0	0	0 -	0	0 0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0	(0 -
34 35 36 37 38	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
39 40 41 42	Equity Securitisation Other exposures Standardised Total	0	0 (0	0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
Row		Stage 1 exposure, o which	Stage 2	Stage 2 exposure, of Stage which	31/12/2021 Stage 3 exposure, of which	provisions for	Stock of Stock provisions for provision Stage 2 Stage	ons for	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 Posure, of Which	Stage 3	tage 3 osure, of provisions for	or provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	age 3 sure, of provis	ock of Stock of sions for provisions for age 1 Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
43 44 45 46	Central banks Central governments Regional governments or local authorities Public sector entities		u	guaranteed amount	guaranteed amount	exposure	Stage 2 Stage exposure expos	sure exposure	Схрозиге	guaranteed amount	gu.	aranteed amount	yua	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	CXPOSUIC	guaranteed amount	Exposure	guaranteed amount	guar		oosure exposure	exposure	exposure
47 48 49 50 51	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0 (0	0 0	0	0	0 -	0	0	0	0	0	0	0 (0 0	-	0	0	0	0	0	0	0 0		0 -
52 53 54 55 56 57	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 (0 0	0 0	0	0	0 -	0	0 0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
58 59 60 61 62	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																									
63	Standardised Total	0 Stage 1	0 0	0 0	31/12/2021 Stage 3	0		0 -	0	0 Stage 1	0	0 Pub	0 blic guarantees - Adve 31/12/2022	tage 3	0 0	0		0	0 Stage 1	0	Stage 2	31/12/2023 Sta	ane 3	0 0		0 -
Row Num	Central banks Central governments	Stage 1 exposure, o which guaranteed amount	Stage 2	exposure, of which guaranteed amount	OVERGUES OF	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 Stage exposure expos	ons for	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure gu	oosure, of which aranteed amount	Stage 3 exposure gua	stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	exposure guar	which provis	ock of Stock of provisions for Stage 2 oosure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																									
71 72 73 74 75 76	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 (0 0	0 0	0	0	0 -	0	0 0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
77 78 79 80 81	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																									
82 83 84	Securitisation Other exposures Standardised Total	0	0 (0 0	0 0	0	0	0 -	0	0	0	0 Put	0 blic guarantees - Adve	0 rse Scenario	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
Row Num	(mln EUR, %	Stage 1 exposure exposure guaranteed		Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for	Stock of Stock provisions for provision Stage 2 Stage exposure expos	ons for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu	Stage 2 Josure, of Which Jaranteed	Stage 3 exposure gua	stage 3 soure, of provisions for stage 1 exposure	or provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	expos	age 3 Sto	ock of Stock of provisions for age 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	amount		amount	amount					amount		imount	a	mount					amount		amount	am	nount			
90 91 92 93 94	International Organisations Institutions Corporates of which: SME Retail	0	0 (0 0	0 0	0	0	0 -	0	0 0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
95 96 97 98 99 100	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0		0 0	0	0	0 -	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0 0		0 -

	97 98	99 100 10	1 102 103	104 105	106 107	108 109 110		114 115	116 117	118 119 120	121 122	123 124	125 126
Row Num (mln EUR,		Stage 2 exposure, of Stage 2 which exposure guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions Stage 1 exposure	for provisions for provisions		Stage 1 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount stage 2 exposure, of which guaranteed amount	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	for provisions for provisions for	erage Ratio - Stage 1 exposure gu	tage 1 osure, of which aranteed mount Stage 2 exposure exposure guarant amount Stage 2 exposure exposure amount	e, of Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions													
Corporates of which: SME Note that the second of the seco	0 0	0 0	0 0 0	0 0 0 0 0	0 - 0	0 0	0 0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 - 0 -
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation													
125 126 Standardised Total	0 0 0 Stage 1	Stage 2	0 0 31/12/2021 Stage 3 Stock of	0 0 Stock of Stock of	0 - 0	Stage 1 Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 Stock of	0 0 0 -	0	0 0 tage 1 Stage	0 0 0 0 31/12/2023 2 Stage 3	0 0 Stock of	Stock of
Row Num 127 128 129 Central banks Central governments Regional governments or local authorities (mln EUR, Central banks Central governments	exposure exp	exposure, of which exposure guaranteed amount	e 3 exposure, of provisions	for provisions for provisions		exposure, of which guaranteed amount exposure exposure exposure guaranteed amount	Stage 3 exposure, of which guaranteed amount exposure Provisions Stage 1 exposure exposure	for provisions for provisions for	erage Ratio - Stage 1 exposure gu	osure, of which exposure exposure which exposure guarant amount	h exposure guaranteed	provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure
Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 0	0 0	0 0	0 0	0 - 0	0 0	0 0 0	0 0 0-	0	0 0	0 0 0	0 0	0 -
Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0	0 0	0 - 0	0 0		0 0 0 -	0	0 0	0 0 0	0 0	0 -
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0	0 - 0	0 0	0 0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 -
Row Num	Stage 1 exposure, of which exposure guaranteed amount	Stage 2 exposure, of stage 2 which exposure guaranteed	guaranteeu	for provisions for provisions	for Stage 3 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	for provisions for provisions for	erage Ratio - Stage 1 exposure exposure gu	tage 1 Stage osure, of Stage 2 exposure which exposure guarant mount amount	e, of Stage 3 exposure, of which exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	amount	amount	amount			amount amount				mount amou			
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 - 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 - 0 -
161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation													
167 Other exposures 168 Standardised Total	0 0	0 0	0 0	0 0	0 - 0	0 0	0 0 0	0 0 -	0	0 0	0 0 0	0 0	0 -
	Stage 1	Stage 2	31/12/2021 Stage 3	Stock of Stock of			Public guarantees - Adverse Scenario 31/12/2022 Stage 3 Stage 3	Stock of Stock of		tage 1 Stage	31/12/2023 2 Stage 3	Shock of Shock of	Shock of
Row Num (mln EUR, 169 170 Central banks Central governments	exposure exp	Stage 2 exposure, of which exposure guaranteed amount	Stage 3 Stock of	for provisions for provisions	f Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure which guaranteed amount		for provisions for provisions for	erage Ratio - Stage 1 ex Stage 3 exposure gu	tage 1 osure, of which exposure guarant amount	2 Stage 3 e, of Stage 3 h exposure, of which guaranteed	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
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2021 EU-wide Stress Test: Securitisations

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

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenario	0	ı	Adverse scenario	
RowN um	(mln EUR)	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	Total risk exposure amount	155,441	155,616	155,808	155,990	159,989	160,642	161,884
8	Total Risk exposure amount (transitional)	155,441	155,616	155,808	155,990	159,989	160,642	161,884
9	Total Risk exposure amount (fully loaded)	155,441	155,616	155,808	155,990	159,989	160,642	161,884



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		Adv	verse Scenario	
		(mln EUD 0/)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS (mln EUR,%)		31,801	32,342	33,172	33,665	27,132	27,407	26,
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		26,553	27,094	27,924	28,417	21,884	22,159	21,
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,028	4,028		4,028	4,028	4,028	4
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		25,416	25,763	26,219	26,701	22,472	22,470	22
							-			
	A.1.3	Accumulated other comprehensive income		-722	-722	-722	-722	-1,326	-1,326	-:
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-582	-582	
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-101	-101	-101	-101	-123	-123	
	A.1.3.3	Other OCI contributions		-621	-621	-621	-621	-621	-621	
	A.1.4	Other Reserves		1,080	1,080	1,080	1,080	1,080	1,080	
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
	A.1.7	Adjustments to CET1 due to prudential filters		-231	-231	-231	-231	-466	-466	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-210	-210	-210	-210	-445	-445	
	A.1.7.2	Cash flow hedge reserve		10	10	10	10	10	10	
	A.1.7.3	Other adjustments		-31	-31	-31	-31	-31	-31	
	A.1.8	(-) Intangible assets (including Goodwill)		-2,635	-2,333	-1,975	-1,583	-2,333	-1,975	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-252	-252		-252	-1,514	-1,515	
				-232				1,317	1,515	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses (-) Podustion due to the application of Postulation (EU) No 2010/620 amonding Postulation (EU) No EZE/2013 as		Ü	-99	-4	-94	U	U	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-10	-89	-381	-10	-89	
	A.1.12	(-) Defined benefit pension fund assets		-108	-108	-108	-108	-26	-26	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
	Allia			, , ,		G				
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-22	-22	-22	-22	-22	-22	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	0	0	0	0	0	0	0	
	A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	Ŭ	0	0	0	0	0	0	
		between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
	A.1.22.4	01/01/2020 ("new dynamic part")		0	0	0	0	0	0	
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
	A.1.23	Transitional adjustments		0	0	0	0	0	0	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
	A.1.23.4	Other transitional adjustments to CET1 Capital		n	n	0	n	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		n J	0	0	0	n	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0		0	0	١	
		instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		U -	<u> </u>	U C	<u> </u>	U .	U .	
	A.1.23.4.3	view of COVID-19 pandemic		0	0	U		0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,588	2,588		2,588	2,588	2,588	
	A.2.1	Additional Tier 1 Capital instruments		2,609	2,609	2,609	2,609	2,609	2,609	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		-21	-21	-21	-21	-21	-21	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		29,141	29,682	30,511	31,005	24,471	24,747	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,660	2,660	2,660	2,660	2,660	2,660	
	A.4.1	Tier 2 Capital instruments		2,745	2,745	2,745	2,745	2,745	2,745	
	A.4.2	Other Tier 2 Capital components and deductions		-85	-85	-85	-85	-85	-85	
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2			0	0	0	0		



2021 EU-wide Stress Test: Capital

			Nordea bank Abp	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		155,441	155,616	155,808	155,990	159,989	160,642	161,884
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		17.08%	17.41%	17.92%	18.22%	13.68%	13.79%	13.39%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.75%	19.07%	19.58%	19.88%	15.30%	15.41%	14.99%
66		C.3	Total Capital ratio		20.46%	20.78%	21.29%	21.58%	16.96%	17.06%	16.63%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		26,553	27,094	27,924	28,417	21,884	22,159	21,677
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		29,141	29,682	30,511	31,005	24,471	24,747	24,265
69		D.3	TOTAL CAPITAL (fully loaded)		31,801	32,342	33,172	33,665	27,132	27,407	26,925
70		E.1	Common Equity Tier 1 Capital ratio		17.08%	17.41%	17.92%	18.22%	13.68%	13.79%	13.39%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.75%	19.07%	19.58%	19.88%	15.30%	15.41%	14.99%
72		E.3	Total Capital ratio		20.46%	20.78%	21.29%	21.58%	16.96%	17.06%	16.63%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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 (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		493,641	493,641	493,641	493,641	493,641	493,641	493,641
77		H.2	Total leverage ratio exposures (fully loaded)		493,641	493,641	493,641	493,641	493,641	493,641	493,641
78		Н.3	Leverage ratio (transitional)		5.90%	6.01%	6.18%	6.28%	4.96%	5.01%	4.92%
79		H.4	Leverage ratio (fully loaded)		5.90%	6.01%	6.18%	6.28%	4.96%	5.01%	4.92%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
82	Transitional combined	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.71%	4.71%	4.71%	4.71%	4.71%	4.71%	4.71%
87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.46%	14.46%	14.46%	14.46%	14.46%	14.46%	14.46%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.20%	10.20%	10.20%	10.20%	10.20%	10.20%	10.20%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	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	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	Dividend income	0	0	0	0	0	0	0
5	Net fee and commission income	2,630	2,630	2,630	2,630	2,104	2,103	2,103
6	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
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,014		
8	Other operating income not listed above, net	422	83	83	83	80	83	83
9	Total operating income, net	8,162	7,351	7,352	7,417	3,859	6,434	6,376
10	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
11	Other income and expenses not listed above, net	-4,433	-4,521	-4,587	-4,667	-5,468	-4,942	-4,978
12	Profit or (-) loss before tax from continuing operations	2,930	1,654	2,173	2,294	-4,205	-3	241
13	Tax expenses or (-) income related to profit or loss from continuing operations	-643	-496	-652	-688	1,262	1	-72
14	Profit or (-) loss after tax from discontinued operations	0					_	
15	Profit or (-) loss for the year	2,288	1,158	1,521	1,606	-2,944	-2	169
16	Amount of dividends paid and minority interests after MDA-related adjustments	1,585	811	1,065	1,124	0	0	118
17	Attributable to owners of the parent net of estimated dividends	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

	(mln EUR)	1
RowN um	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

um	Net issuance of Additional Her 1 and Her 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

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