

# **2018 EU-wide Stress Test**

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



#### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	4,757		4,126	4,447	4,635	3,971	4,023	4,023
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,144		1,676	1,676	1,676	336	936	936
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-347		-909	-651	-541	-2,673	-2,354	-1,678
Profit or (-) loss for the year	3,409		2,634	3,064	3,278	-155	364	955
Coverage ratio: non-performing exposure (%)	29.97%	28.78%	28.42%	29.16%	28.33%	37.02%	39.51%	39.64%
Common Equity Tier 1 capital	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
Total Risk exposure amount (all transitional adjustments included)	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157
Common Equity Tier 1 ratio, %	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
Fully loaded Common Equity Tier 1 ratio, %	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
Tier 1 capital	28,008	27,822	27,175	27,371	27,828	26,827	27,187	28,145
Total leverage ratio exposures	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
Leverage ratio, %	5.20%	5.17%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
Fully loaded leverage ratio, %	5.07%	5.03%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier $1$ or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation
<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	.7					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F-I	RB	A-I	RB	F-IRE		Performing	Non performing	Stock of	Of which: from non performing	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	82,141	0	0	0	1,869	0	82,147	0	10	0	/-
	Institutions	0	0	40,127	0	0	0	6,163	0	40,127	0	4	0	0.0%
	Corporates	118,451	4,569	20,248	310	40,416	6,757	9,831	C	138,700		2,214	1,755	
	Corporates - Of Which: Specialised Lending	287	23	21	0	168	43	17	C	308		5	5	21.8%
	Corporates - Of Which: SME	48,086	1,957	5,160	126	12,598	2,394	2,499	0	53,247		982		
	Retail	176,380	2,215	0	0	16,474	4,414	0	0	176,380	2,215	642	397	
	Retail - Secured on real estate property	143,432	1,340	0	0	9,587	2,091	0	0	143,432	1,340	95	36	2.7%
	Retail - Secured on real estate property - Of Which: SME	1,147	27	0	0	178	48	0	0	1,147	27	5	3	10.5%
Nordea Bank - group	Retail - Secured on real estate property - Of Which: non-SME	142,284	1,313	0	0	9,409	2,043	0	0	142,284	1,313	90	33	2.5%
3	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Other Retail	32,948	875	0	0	6,887	2,323	0	0	32,948	875	548	361	
	Retail - Other Retail - Of Which: SME	1,704	100	0	0	555	257	0	0	1,704		42	28	28.3%
	Retail - Other Retail - Of Which: non-SME	31,244	775	0	0	6,332	2,066	0	0	31,244	775	506	333	43.0%
	Equity									0	0	0	0	4-
	Securitisation													
	Other non-credit obligation assets									2,546	4	3	13	319.1%
	IRB TOTAL	294,831	6,785	142,516	310	56,890	11,171	17,863	0	439,899	7,099	2,873	2,165	30.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-II	RB	A-II	₹B	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	9,514	(	0	0	342	C	9,514	4 0	0	0	
	Institutions	0	0	10,716	(	0	0	1,026	0	10,710	5 0	1	0	
	Corporates	25,483	150	5,266	22	7,502	213	2,482	0	30,74	3 172	148	110	64.0%
	Corporates - Of Which: Specialised Lending	0	0	13	(	0	0	13	0	13	3 0	0	0	
	Corporates - Of Which: SME	10,195	58	1,336	11	1,778	44	610	0	11,53	1 69	52	40	57.3%
	Retail	54,321	142	0	(	2,608	361	0	0	54,32	1 142	42	18	12.5%
	Retail - Secured on real estate property	48,557	67	0	(	1,578	72	0	0	48,55	7 67	9	4	5.4%
	Retail - Secured on real estate property - Of Which: SME	115	0	0	(	22	1	0	0	115	5 0	0	0	5.1%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	48,443	66	0	(	1,556	71	0	0	48,443	3 66	9	4	5.4%
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	0		0	0	0	
	Retail - Other Retail	5,763	75	0	(	1,031	289	0	0	5,76	3 75	33	14	18.7%
	Retail - Other Retail - Of Which: SME	286	5	0	-	100	17	0	0	28	5 5	4	1	21.4%
	Retail - Other Retail - Of Which: non-SME	5,477	70	0		931	272	0	0	5,47	7 70	29	13	18.5%
	Equity										0	0	0	
	Securitisation													
	Other non-credit obligation assets									809		1	0	15.2% <b>40.5%</b>
	IRB TOTAL	79,803	292	25,496	22	10,111	574	3,850	0	106,109	317	192	128	40.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expos	ure amounts						
		A-IR	RB	F-1	RB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	6,868		0	0	182	0	6,868		6	0	/-
	Institutions	0	0	14,792		0	0	1,435	0	14,792		1	0	/-
	Corporates	32,144	1,875	3,504	108	10,149	2,613	1,597	0	35,648	1,983	722	606	
	Corporates - Of Which: Specialised Lending	0	8	0	0	0	0	0	0	0	8	3	3	36.8%
	Corporates - Of Which: SME	17,300	1,396		65	4,687	1,825	526	0	18,348		585	501	34.3%
	Retail	50,257	949	0	0	5,786	1,601	0	0	50,257	949	384	266	28.0%
	Retail - Secured on real estate property	40,857	599	0	0	3,837	885	0	0	40,857	599	32	3	0.5%
	Retail - Secured on real estate property - Of Which: SME	87	2	0	0	15	3	0	0	87	2	1	0	17.0%
Denmark	Retail - Secured on real estate property - Of Which: non-SME	40,770	597	0	0	3,822	882	0	0	40,770	597	31	3	0.5%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	/
	Retail - Other Retail	9,401	349	0	0	1,949	716	0	0	9,401	349	352	263	75.2%
	Retail - Other Retail - Of Which: SME	230	16	0	0	60	23	0	0	230	16	10	8	47.4%
	Retail - Other Retail - Of Which: non-SME	9,171	333	0	0	1,889	693	0	0	9,171	. 333	342	255	76.5%
	Equity									0	0	0	0	/
	Securitisation													
	Other non-credit obligation assets									837		0	0	-13.5%
	IRB TOTAL	82,401	2,823	25,165	108	15,936	4,213	3,214	0	108,403	2,931	1,113	871	29.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹8	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
	(all FUD. 91)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)  Central banks and central governments	0		24,074				369		24.074				
	Institutions	0	0	24,074	0	0	0	309	0	24,074				J -
	Corporates	20,695	436	3,839	47	6,792	341	1,775	0	24.53		39	6 333	3 69.0%
	Corporates - Of Which: Specialised Lending	20,693		3,039	4/	0,792	341	1,773	0	24,33		391	0 333	09.070
	Corporates - Of Which: SME	9,193		1.622	24	2,361	233	809	0	10,81		19	7 154	4 51.3%
	Retail	40,697			J-1	5,155	2,072	003	0	40,69		179		
	Retail - Secured on real estate property	28,623		0	0	2,411	878	0	0	28,62		4		3 4.19
	Retail - Secured on real estate property - Of Which: SME	877		0	0	126	47	0	0	87			2 3	2 9,7%
Finland	Retail - Secured on real estate property - Of Which: non-SME	27.745		0	0	2.285	837	0	0	27.74		4	0 20	0 3.9%
i ii iidi id	Retail - Qualifying Revolving	27,713	0	0	0	1,200	03/	0	0	27,71	) 0		0 0	0 -
	Retail - Other Retail	12.075	396	0	0	2,744	1.194	0	0	12.07	396	13	6 71	1 18.0%
	Retail - Other Retail - Of Which: SME	919		0	0	299	197	0	0	91		2		7 23.3%
	Retail - Other Retail - Of Which: non-SME	11.156		0	0	2,445	997	0	0	11.15		11		4 16.8%
	Equity	/	7		-			_	-	/	0		0 0	0 -
	Securitisation													
	Other non-credit obligation assets									34:	1		1 0	0 1.2%
	IRB TOTAL	61,392	1,386	28,096	47	11,947	2,414	2.183	0	89.829		578	3 427	

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	values			Risk expos	ure amounts						
		A-IF	RB	F-II	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	3,494	0	0	0	68	0	3,49		0	0	-
	Institutions	0	0	6,137	0	0	0	552	0	6,13		0	0	-
	Corporates	22,928	893	2,707	70	8,827	1,198	1,436	0	25,634	4 963	523	404	42.0%
	Corporates - Of Which: Specialised Lending	44	14	0	0	26		0	0	4		2	2	12.8%
	Corporates - Of Which: SME	9,727	207	995	15	3,257		474	0	10,72		117	74	33.3%
	Retail	29,426	141	0	0	2,746	319	0	0	29,42	5 141	29	16	11.4%
	Retail - Secured on real estate property	24,148	101	0	0	1,680	229	0	0	24,14	3 101	8	6	5.4%
	Retail - Secured on real estate property - Of Which: SME	68	1	0	0	15	3	0	0	61	3 1	0	0	15.2%
Norway	Retail - Secured on real estate property - Of Which: non-SME	24,080	100	0	0	1,665	227	0	0	24,08	100	8	5	5.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail	5,278	40	0	0	1,066	90	0	0	5,27	3 40	21	11	26.5%
	Retail - Other Retail - Of Which: SME	216	8	0	0	73	20	0	0	210	5 8	5	3	38.2%
	Retail - Other Retail - Of Which: non-SME	5,062	32	0	0	993	70	0	0	5,062	2 32	16	8	23.6%
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets									26:	1 1	0	0	6.1%
	IRB TOTAL	52,354	1,034	12,338	70	11,573	1,517	2,056	0	64,953	1,105	553	420	38.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	(	28,343	(	0	0	416	0	28,343			0	) -
	Institutions	0	0	524	(	0	0	198	0	524			0 0	J -
	Corporates	1,821		20	(	591	16	14	0	1,841	. 5		8 2	2 28.89
	Corporates - Of Which: Specialised Lending	0	(	0	(	0	0	0	0		0		0 0	j -
	Corporates - Of Which: SME	42		0	(	17	6	0	0	42			1 1	1 27.29
	Retail	208		0	(	19	7	0	0	208			1 0	0 7.49
	Retail - Secured on real estate property	172	! 2	0	(	11	4	0	0	172	2		0	0 3.9%
	Retail - Secured on real estate property - Of Which: SME	0	(	0	(	0	0	0	0	0	0		0	) -
United States	Retail - Secured on real estate property - Of Which: non-SME	172	. 2	0	0	11	4	0	0	172	2		0 0	3.99
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0 0	j -
	Retail - Other Retail	36	1	0	0	8	3	0	0	36	1		0 0	0 15.7%
	Retail - Other Retail - Of Which: SME	2		0	0	1	0	0	0	2	. 0		0 0	j -
	Retail - Other Retail - Of Which: non-SME	34	1	0	(	7	3	0	0	34	1		0 0	0 15.7%
	Equity										0		0 0	J -
	Securitisation													
	Other non-credit obligation assets									251	. 0		0 0	J -
	IRB TOTAL	2,029	9	28,887	0	610	23	628	0	31,168	9		3 2	20.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Bar	nk - aroun											
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	RB	F-I	RB	A-	IRB	F-IF	lB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	(	5,052	(	0	0	188	0	5,052			0	-
	Institutions	0	(	694	(	0	0	300	0	694			0	-
	Corporates	804	2	81	(	320	8	47	0	885	5 2		1 0	7.3%
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	(	0		0	-
	Corporates - Of Which: SME	149	2	5		62	7	2	0	154	2		0	2.1%
	Retail	139	1	0	0	17	2	0	0	139	1		0	6.7%
	Retail - Secured on real estate property	103		0	0	8	1	0	0	103	0		0	3.4%
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	(	0		0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	103	(	0	(	8	1	0	0	103	0		0	3.4%
	Retail - Qualifying Revolving	0	(	0	(	0	0	0	0	(	0		0	-
	Retail - Other Retail	36	1	0	(	9	2	0	0	36	5		0	9.7%
	Retail - Other Retail - Of Which: SME	5	(	0	(	2	0	0	0		0		0	0.0%
	Retail - Other Retail - Of Which: non-SME	31	1	0		7	2	0	0	31	1		0 0	9.8%
	Equity									(	0		0	-
	Securitisation													
	Other non-credit obligation assets									(	0		0	-
	IRB TOTAL	943	3	5,827	0	337	11	535	0	6,770	3	1	. 0	7.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	.7					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	₹В	F-	IRB	A-1	RB	F-IR	3	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performin exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	187	(	0	0	1	0	187		0	0	-
	Institutions	0	0	2,648		0	0	952	0	2,648	0	0	0	-
	Corporates	1,736	60	125		448	7	101	0	1,861	60	75	53	89.7
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	216	2	4		48	7	3	0	220	2	0	0	0.0
	Retail	255	4	0		25	7	0	0	255	4	1	0	7.7
	Retail - Secured on real estate property	193	2	0		12	3	0	0	193	2	0	0	4.0
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	193	2	0		12	3	0	0	193	2	0	0	4.0
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	62	1	0	(	13	4	0	0	62	1	1	0	14.49
	Retail - Other Retail - Of Which: SME	4	0	0	(	2	0	0	0	4	0	0	0	99.99
	Retail - Other Retail - Of Which: non-SME	57	1	0	(	11	4	0	0	57	1	0	0	8.39
	Equity									0	0	0	0	
	Securitisation													
	Other non-credit obligation assets									0	0	0	13	
	TRR TOTAL	1,991	63	2.960		474	14	1.054	0	4.951	63	76	66	105.19

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-I	RB	F-IF	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments			2,016	0	0		71	0	2,016	5 0		0	) -
	Institutions	0		62	0	0		17	0	62			0 0	) -
	Corporates	1,031	(	107	0	324	(	54	C	1,138	3 0	:	1 0	j -
	Corporates - Of Which: Specialised Lending	0	(	0	0	0	0	0	0	(	0		0 0	-
	Corporates - Of Which: SME	267	(	3	0	77	(	1	C	270	0		0 0	j -
	Retail	48	1	. 0	0	5	1	. 0	0	48	3 1	-	0 0	3.0%
	Retail - Secured on real estate property	37	(	0	0	3		0	0	37	7 0		0 0	0.1%
	Retail - Secured on real estate property - Of Which: SME	0	(	0	0	0		0	0	(	0		0 0	J -
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	37		0	0	3		0	0	37	7 0		0	0.1%
	Retail - Qualifying Revolving	0	(	0	0	0	(	0	C	(	0		0 0	ji-
	Retail - Other Retail	11	(	0	0	2	1	. 0	C	11	1 0		0 0	4.9%
	Retail - Other Retail - Of Which: SME	1	(	0	0	1	C	0	C	1	1 0	- 1	0 0	0.0%
	Retail - Other Retail - Of Which: non-SME	10	(	0	0	1	1	. 0	0	10	0	-	0 0	4.9%
	Equity									(	0	-	0 0	j -
	Securitisation													
	Other non-credit obligation assets									(	0		0 0	) -
	IRB TOTAL	1,079	1	2,184	0	329	1	142	0	3,263	3 1	1	1 0	3.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Ba	nk - aroup											
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-I	IRB	A-II	RB	F-IF	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)				1									
	Central banks and central governments		0	1	C	0	(	0	0		0		0 (	) -
	Institutions		0	1	C	0	(	0	0		0		0	) -
	Corporates	36	1	621	C	31	(	202	0	40	5 0		0	) -
	Corporates - Of Which: Specialised Lending		0	0	C	0	(	0	0		0		0	) -
	Corporates - Of Which: SME	23	0	18	1	24	(	8	0	83	2 0		0	) -
	Retail	7		0	C	2	(	0	0		5 0	,	0 (	0 18.7%
	Retail - Secured on real estate property		0	0	C	0	(	0	0		2 0	,	0 0	) -
	Retail - Secured on real estate property - Of Which: SME	(	0	0	C	0	(	0	0	_	0	,	0 0	) -
Latvia	Retail - Secured on real estate property - Of Which: non-SME		0	0	۲	0	(	0	0		2 0	,	0 0	) -
	Retail - Qualifying Revolving		0	0	۲	0	(	0	0		0 0	,	0 0	) -
	Retail - Other Retail		0	0	۲	2	(	0	0		4 0	,	0 0	0 18.7%
	Retail - Other Retail - Of Which: SME		0	0	۲	1	(	0	0		0 0	,	0 0	) -
	Retail - Other Retail - Of Which: non-SME	2	. 0	0	۲	1	(	0	0		1 0	,	0 0	0 18.7%
	Equity										0 0	- 1	0 (	) -
	Securitisation													
	Other non-credit obligation assets										0	- 1	0 (	) -
	IRB TOTAL	43	1	622	0	33	0	203	0	410	0	· ·	0 (	18.7%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-1	IRB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	) (	0	(	0	0	0	0		1 0		) (	-
	Institutions	0	) (	0	(	0	0	0	0		1 0	0		j -
	Corporates	39	9 (	365	(	20	0	187	0	650	6 1	3	1	1 58.19
	Corporates - Of Which: Specialised Lending	0	) (	0	(	0	0	0	0	-	0 0	0		j -
	Corporates - Of Which: SME	0	) (	82	(	0	0	38	0	4:	1 0	2	! (	j -
	Retail	6	5 (	0	(	2	0	0	0		7 0	0		17.6%
	Retail - Secured on real estate property	2	2 (	0	(	0	0	0	0		3 0	0		j -
	Retail - Secured on real estate property - Of Which: SME	0	) (	0	(	0	0	0	0	-	0 0	0		j -
Lithuania	Retail - Secured on real estate property - Of Which: non-SME	2	2 (	0	(	0	0	0	0		3 0	0		j -
	Retail - Qualifying Revolving	0	) (	0	(	0	0	0	0	-	0 0	0		j -
	Retail - Other Retail	4	1 (	0	(	2	0	0	0		4 0	0	(	17.6%
	Retail - Other Retail - Of Which: SME	3	3 (	0		) 2	0	0	0		3 0		) (	-
	Retail - Other Retail - Of Which: non-SME	1	1 (	0	(	0	0	0	0		2 0	0	) (	17.6%
	Equity										0 0	0	) (	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	) (	j -
	IRB TOTAL	45		365		22	0	187	0	665	5 1	4	1	55.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	82,050	96	82	39	40.0%	81.897	249	157	100	40.0%	81,709	437	241	175	40.0%
	Institutions	40,086	41	11	11	26.6%	40,049	77	24	21	26.6%	40,015	112	33	30	26.5%
	Corporates	137,975	5,605	2,598	1,995	35.6%	137,245	6,335	2,774	2.189	34.6%	136,521	7.059	2,954	2,361	33.4%
	Corporates - Of Which: Specialised Lending	306	24	6	5	22.4%	304	26	. 7	6	23.0%	302	28	8	7	23.3%
	Corporates - Of Which: SME	52,865	2,464	1,157	892	36.2%	52,488	2,842	1,243	982	34.5%	52,125	3,204	1,328	1,062	
	Retail	175,167	3,428	978	654	19.1%	174,064	4,531	1,117	880	19.4%	173,046	5,549	1,301	1,067	
	Retail - Secured on real estate property	142,799	1,973	208	130	6.6%	142,208	2,563	275	217	8.4%	141,650	3,122	337	279	8.9%
	Retail - Secured on real estate property - Of Which: SME	1,135	39	7	5	12.6%	1,124	50	9	7	13.3%	1,113	61	10	8	13.7%
Nordea Bank - group	Retail - Secured on real estate property - Of Which: non-SME	141,664	1,934	201	125	6.5%	141,084	2,513	266	210	8.4%	140,537	3,061	326	270	8.8%
у такана шани у так	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	32,368	1,456	770	524	36.0%	31,856	1,968	842	664	33.7%	31,396	2,428	965	788	32.5%
	Retail - Other Retail - Of Which: SME	1,652	152	66	43	28.4%	1,606	198	70	56	28.2%	1,563	241	81	67	28.0%
	Retail - Other Retail - Of Which: non-SME	30,715	1,304	705	481	36.9%	30,250	1,770	772	608	34.4%	29,832	2,187	883	721	32.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	2,541	9	30	14	150.8%	2,518	33	31	16	48.8%	2,495	56	34	18	32.9%
	IRB TOTAL	437,820	9,179	3,699	2,711	29.5%	435,773	11,225	4,105	3,206	28.6%	433,785	13,213	4,564	3,650	27.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	:0	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	9,50				40.0%	9.489	25	16	10	40.0%	9.468	46	25	18	40.0
	Institutions	10,69				27.7%	10,683	34	10	9	27.5%	10.667		14	13	27.1
	Corporates	30,669		177	13	52.2%	30,580	340	208	160	47.0%	30,483	438	235	182	41.69
	Corporates - Of Which: Specialised Lending	1			)	33.0%	13	0	0	0	31.2%	13	0	0	0	29.69
	Corporates - Of Which: SME	11,50		63	4	47.7%	11,469	131	71	54	41.5%	11,434	166	79	62	37.19
	Retail	54,08	379	78	4	12.7%	53,857	606	96	74	12.2%	53,636	827	118	95	11.59
	Retail - Secured on real estate property	48,36		27	1	7.2%	48,184	440	36	30	6.8%	48,005		44	38	6.19
	Retail - Secured on real estate property - Of Which: SME	11				12.2%	111	4	1	1	12.2%	109	- 6	1	1	11.89
Sweden	Retail - Secured on real estate property - Of Which: non-SME	48,25	254	2	1	7.2%	48,073	436	36	29	6.7%	47,896	613	44	37	6.09
	Retail - Qualifying Revolving		0		) (	) -	0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	5,71		5:	. 3	24.2%	5,673	166	60	44	26.5%	5,631	208	73	57	27.69
	Retail - Other Retail - Of Which: SME	28			5	28.2%	275	16		5	30.1%	270		9	6	30.99
	Retail - Other Retail - Of Which: non-SME	5,43	111	4	2	7 23.9%	5,398	150	53	39	26.1%	5,361	187	65	51	27.39
	Equity		0		)	) -	0	0		0	•	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	800	4		2	13.5%	803	9	2	1	11.5%	798		3	2	10.99 <b>22.6%</b>
	IRB TOTAL	105,766	659	270	188	28.5%	105,412	1,013	333	254	25.0%	105,052	1,374	396	310	22.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	laseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	6,853	15	15	6	40.0%	6,836	32	22	13	40.0%	6,818	51	30	20	40.0%
	Institutions	14,784	9	2	1	12.9%	14,777	15	3	2	13.0%	14,772	21	4	3	13.2%
	Corporates	35,379	2,252	833	671	29.8%	35,127	2,504	892	732	29.2%	34,889	2,742	947	785	28.6%
	Corporates - Of Which: Specialised Lending	0	8	3	3	37.0%	0	8	3	3	37.2%	0	8	3	3	37.4%
	Corporates - Of Which: SME	18,158	1,650	661	546	33.1%	17,984	1,825	696	584	32.0%	17,824	1,985	732	618	31.1%
	Retail	49,917	1,289	457	351	27.2%	49,609	1,597	503	430	26.9%	49,329	1,877	560	487	25.9%
	Retail - Secured on real estate property	40,629	827	81	49	5.9%	40,421	1,035	115	95	9.1%	40,230	1,226	142	122	9.9%
	Retail - Secured on real estate property - Of Which: SME	86	3	1	1	16.7%	85	4	1	1	15.9%	84	5	1	1	15.2%
Denmark	Retail - Secured on real estate property - Of Which: non-SME	40,543	824	80	48	5.9%	40,336	1,031	114	94	9.1%	40,146	1,221	141	121	9.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	1-
	Retail - Other Retail	9,288	462	377	302	65.3%	9,188	562	388	335	59.7%	9,099	651	417	365	56.1%
	Retail - Other Retail - Of Which: SME	224	22	12	9	41.1%	218	27	12	10	37.6%	214	32	13	11	35.4%
	Retail - Other Retail - Of Which: non-SME	9,064	440	365	293	66.6%	8,970	534	375	325	60.8%	8,885	619	404	353	57.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	1-
	Securitisation															
	Other non-credit obligation assets	836	0	7	0	9.5%	829	8	8	1	10.0%	822	15	9	1	10.0%
	IRB TOTAL	107,770	3,565	1,315	1,029	28.9%	107,178	4,156	1,428	1,178	28.3%	106,630	4,705	1,549	1,296	27.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								В	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)			**								***				
	Central banks and central governments	24,045	28	23	11	40.0%	24,000	/3	45	29	40.0%	23,945		69	51	40.0%
	Institutions	182	617		0	27.3%	182	0	0	406	27.3% 52.9%	182		562	0	27.4%
	Corporates	24,401	61/	474	369	59.7%	24,250	768	518	406		24,097		562	443	48.1%
	Corporates - Of Which: Specialised Lending	128	0	0	0	28.1%	128	1	0	- 0	27.5%	127		1	0	27.2%
	Corporates - Of Which: SME	10,731		244	176	45.7%	10,640	475	267	197		10,550		291		38.6%
	Retail	40,241		335	192	13.7%	39,842	1,805	400	277		39,484		472		16.2%
	Retail - Secured on real estate property	28,479		76	42	6.0%	28,350	827	86	59	7.1%	28,230		100	73	7.7%
	Retail - Secured on real estate property - Of Which: SME	869		5	4	11.8%	861	39	6	5	12.8%	854		8	6	13.3%
Finland	Retail - Secured on real estate property - Of Which: non-SME	27,610	666	71	38	5.8%	27,488	788	80	54	6.8%	27,375	901	93	67	7.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	11,762	708	259	150	21.2%	11,492	978	314	218	22.3%	11,254	1,216	371	277	22.8%
	Retail - Other Retail - Of Which: SME	886	104	34	25	24.4%	857	133	41	33	24.9%	831	159	48	40	25.1%
	Retail - Other Retail - Of Which: non-SME	10,876	605	225	125	20.7%	10,635	846	273	185	21.9%	10,423	1,057	324	237	22.4%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	338	4	7	0	7.3%	331	11	6	1	9.1%	325	17	6	2	9.4%
	IRB TOTAL	89,208	2,055	838	573	27.9%	88,605	2,657	970	713	26.9%	88,033	3,230	1,110	847	26.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	3,482		8	4	40.0%	3,472	22	12	9	40.0%	3,461		16	13	40.0%
	Institutions	6,133		1	. 1	28.2%	6,129	8	2	2	27.8%	6,126		3	3	27.4%
	Corporates	25,486		632	490	44.1%	25,334	1,264	670	533	42.2%	25,184	1,414	706	570	
	Corporates - Of Which: Specialised Lending	43	13	2	2	13.7%	43	16	3	2	14.1%	43	16	3	2	14.3%
	Corporates - Of Which: SME	10,652		151	. 96	32.9%	10,582	362	167	114		10,512		182	130	
	Retail	29,260		75	56	18.2%	29,104	463	104	91	19.7%	28,956		136	123	
	Retail - Secured on real estate property	24,082	167	25	19	11.5%	24,018	232	34	32	13.7%	23,954	296	46	43	14.6%
	Retail - Secured on real estate property - Of Which: SME	67	2	1	. 0	18.3%	66	3	1	1	18.4%	65	4	1	1	18.3%
Norway	Retail - Secured on real estate property - Of Which: non-SME	24,015	165	24	19	11.4%	23,951	229	34	31	13.6%	23,888	292	45	43	14.6%
	Retail - Qualifying Revolving	0	0	(	0	-	0	0	0	0	-	0	0	0		-
	Retail - Other Retail	5,178	140	50	37	26.1%	5,087	231	69	59	25.7%	5,002	316	90	80	25.3%
	Retail - Other Retail - Of Which: SME	210	14	7	5	36.9%	205	20	9	7	35.3%	199	25	10	ç	34.3%
	Retail - Other Retail - Of Which: non-SME	4,967	126	43	31	24.9%	4,882	212	61	52	24.8%	4,803	291	79	71	24.5%
	Equity	0	0	(	0	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	260	2	1	. 0	8.7%	257	5	2	0	9.6%	254	8	1	1	9.7%
	IRB TOTAL	64,622	1,435	717	551	38.4%	64,296	1,761	790	635	36.1%	63,981	2,077	862	710	34.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	28,32	21	10		40.0%	28,277	66	43	27	40.0%	28,216	127	70	51	40.0%
	Institutions	52		10		40.3%	523		73	27	39.7%	523		70	3,	39.2%
	Corporates	1,83			3	29.4%	1.834		11	4	29.2%	1.830		17		28.7%
	Corporates - Of Which: Specialised Lending	1,03	0			23.470	1,007	10	11	-	25.270	0.00	0	12	-	20.7 70
	Corporates - Of Which: SME	4	4	1	1	27.6%	41	4	2	1	27.8%	41	5	7	1	27.9%
	Retail	20	5	1	1	11.0%	205	6	1	1	12.6%	204	8	1	1	13.4%
	Retail - Secured on real estate property	17		C	0	5.8%	170	4	0	0	6.7%	170	4	0		13.4%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	(	-
United States	Retail - Secured on real estate property - Of Which: non-SME	17.	. 3	0	0	5.8%	170	4	. 0	0	6.7%	170	4	0	(	7.2%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	0	0	C		/i -
	Retail - Other Retail	3:	2	1	. 0	19.8%	35	3	1	1	21.2%	34	3	1	1	21.9%
	Retail - Other Retail - Of Which: SME		. 0	C	0	28.3%	2	0	0	0	28.3%	2	0	C	(	28.3%
	Retail - Other Retail - Of Which: non-SME	3:	2	1	. 0	19.4%	33	2	1	0	20.7%	32	3			21.4%
	Equity		0		0	-	0	0	0	0	-	0	0	C	(	<i>j</i> -
	Securitisation															
	Other non-credit obligation assets	25		0	0	-	251		0	0	-	251	0	C	(	/ -
	IRB TOTAL	31,141	. 35	29	12	33.2%	31,090	86	55	31	36.4%	31,024	153	84	57	37.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Bar	ık - group													
									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	5,047		4	2	40.0%	5,038		8	5	40.0%	5,027		13	10	40.0%
	Institutions	693			. 0	39.0%	691		1	1	38.9%	690		1		38.7%
	Corporates	882	. 5	2	1	18.8%	880	7	3	2	22.2%	877	10	3	2	23.2%
	Corporates - Of Which: Specialised Lending		0	(	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	153	2	1	. 0	11.3%	152	3	1	1	16.2%	151	4	1	1	18.2%
	Retail	138	2	1	. 0	16.3%	136	4	1	1	18.4%	135	5	1	1	19.2%
	Retail - Secured on real estate property	102	1	(	0	8.7%	101	2	0	0	9.8%	101	2	0		10.0%
	Retail - Secured on real estate property - Of Which: SME		0	(	0		0	0	0	0	-	0	0	0		-
Germany	Retail - Secured on real estate property - Of Which: non-SME	102	1	(	0	8.7%	101	2	0	0	9.8%	101	2	0	0	10.0%
	Retail - Qualifying Revolving	(	0	(	0		0	0	0	0		0	0	0		-
	Retail - Other Retail	36	1	1		22.4%	35	2	1	1	25.1%	34	3	1	1	26.2%
	Retail - Other Retail - Of Which: SME		0	(	0	30.2%	5	0	0	0	30.6%	5	0	0		30.6%
	Retail - Other Retail - Of Which: non-SME	3:	1	1		21.7%	30	2	1	0	24.5%	30	2	1	1	25.6%
	Equity	(	0	(	0		0	0	0	0		0	0	0		-
	Securitisation															
	Other non-credit obligation assets	(	0	(	0		0	0	0	0	-	0	0	0	(	
	IRB TOTAL	6,760	13	8	4	27.9%	6,746	27	13	9	32.1%	6,731	43	20	14	33.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	18	17 C	(	) (	40.0%	186	0	(	0	40.0%	186	1	0	(	40.0%
	Institutions	2,64	16 2		1	40.9%	2,644	4	2	2	40.5%	2,642	6	3	2	40.09
	Corporates	1,85	7 64	7.	7 55	85.9%	1,852	68	79	56	81.9%	1,848	73	80	57	78.3%
	Corporates - Of Which: Specialised Lending		0 0		) (	-	0	0	(	0	-	0	0	0	(	J -
	Corporates - Of Which: SME	22	.0 2		1 (	8.7%	219	3	1	. 0	13.5%	218	4	1	1	15.9%
	Retail	25	3 6		2	13.5%	251	7	2	1	15.9%	249	9	2	2	17.1%
	Retail - Secured on real estate property	19	12 3	(	) (	6.1%	192	4	(	0	7.1%	191	5	1	(	7.7%
	Retail - Secured on real estate property - Of Which: SME		0 0		) (	-	0	0	(	0	-	0	0	0	(	J -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	19	12 3	(	) (	6.1%	192	4	(	0	7.1%	191	5	1	(	7.7%
	Retail - Qualifying Revolving		0 0		) (	-	0	0	(	0	-	0	0	0	(	J-
	Retail - Other Retail	6	i0 3		1	22.7%	59	4	1	1	25.3%	58	5	2	1	26.4%
	Retail - Other Retail - Of Which: SME		4 0		) (	66.5%	4	0	(	0	55.1%	4	0	0		49.3%
	Retail - Other Retail - Of Which: non-SME	5	i6 2		1 (	19.5%	55	3	1	1	23.0%	54	4	1	1	24.6%
	Equity		0 0		) (	-	0	0	(	0		0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0 0	1	3 13	3 -	0	0	13	13	-	0	0	13	13	i -
	IRB TOTAL	4,94	2 72	92	2 69	96.4%	4,934	80	95	72	89.3%	4,925	89	98	74	83.49

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	2,014	2		1	40.3%	2,011	5	3	2	40.1%	2,007	10	5	4	40.1%
	Institutions	62	0		0	31.4%	61	0	0	0	30.9%	61	0	0	(	29.7%
	Corporates	1,134	3		1	29.8%	1,131	7	3	2	28.7%	1,125	13	6		27.0%
	Corporates - Of Which: Specialised Lending	0	0		0		0	0	0	0	-	0	0	0	(	
	Corporates - Of Which: SME	269	1		. 0	31.8%	267	2	1	1	30.7%	266	4	1	1	29.4%
	Retail	47	1		0	7.8%	47	1	0	0	9.7%	47	2	0	(	10.7%
	Retail - Secured on real estate property	36	0		0	5.9%	36	1	0	0	7.3%	36	1	0	(	7.8%
	Retail - Secured on real estate property - Of Which: SME	0	0		0		0	0	0	0	-	0	0	0	(	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	36	0		0	5.9%	36	1	0	0	7.3%	36	1	0	(	7.8%
	Retail - Qualifying Revolving	0	0		0		0	0	0	0	-	0	0	0	(	
	Retail - Other Retail	11	C		0	9.8%	11	1	0	0	12.7%	11	1	0		14.5%
	Retail - Other Retail - Of Which: SME	1	0		0	37.7%	1	0	0	0	37.6%	1	0	0	(	37.4%
	Retail - Other Retail - Of Which: non-SME	10	C		0	8.7%	10	1	0	0	11.0%	10	1	0	(	12.5%
	Equity	0	C		0	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	C	C		0		0	0	0	0		0	0	0	(	
	IRB TOTAL	3,258	6	- 4	2	29.3%	3,251	13	7	4	31.2%	3,240	24	11	7	31.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Ba	nk - aroup													
									Baseline Scen	ario						
				31/12/2018	:				31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0 0		0 0	-		0 0	0	(	-	0	0		0	-
	Institutions		0 0		0 0	31.9%		0 0	0	(	31.6%	0	0		0	31.3%
	Corporates	40	13 2		1 1	33.1%	40	1 3	1		31.7%	400	4			30.6%
	Corporates - Of Which: Specialised Lending		0 0	(	0 (	-		0 (	0	(	-	0	0	1	(	-
	Corporates - Of Which: SME	8	1 1	(	0 (	32.4%	8	1 1		(	31.8%	81	1	- 1	(	31.1%
	Retail		5 0	(	0 (	9.6%		5 (	0	(	6.9%	5	0		) (	5.6%
	Retail - Secured on real estate property		2 0	(	0	0.0%		2 (	0	(	0.0%	2	0		0	0.0%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-		0 0	0	(	-	0	0		0	-
Latvia	Retail - Secured on real estate property - Of Which: non-SME		2 0		0	0.0%		2 (	0	(	0.0%	2	0		0	0.0%
	Retail - Qualifying Revolving		0 0		0 0	-		0 0	0		-	0	0		0	-
	Retail - Other Retail		4 0		0 0	10.3%		4 (	0		7.5%	4	0		0	6.2%
	Retail - Other Retail - Of Which: SME		3 0		0	1.9%		3 (	0		1.9%	3	0		) (	1.9%
	Retail - Other Retail - Of Which: non-SME		1 0	(	0 0	16.8%		1 (	0		15.3%	1	0		0	14.1%
	Equity		0 0	(	0 0	-		0 0	0			0	0		0	-
	Securitisation															
	Other non-credit obligation assets		0 0		0	-		0 0	0	(	-	0	0		) (	-
	IRB TOTAL	40	8 2	1	1 1	31.0%	40	7 3	1	1	30.0%	406	5	1	. 1	28.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments					40.0%	,				40.0%					40.0
	Institutions					40.0% 29.8%		0	0	0	29.6%		0			29.49
	Corporates	654			1	39.5%	651	6	- 0	2	35.5%	6.45	0			33.19
	Corporates - Of Which: Specialised Lending	035	, ,	,	1	39.370	031	0	4	2	33.370	040	9			33.17
	Corporates - Of Which: SME	40	0		0	31.2%	40	1	2	0	30.6%	40	1	1		30.09
	Retail	-	, ,		0	7.8%	70	1	0	0	5.3%	70	1	-		4.29
	Retail - Secured on real estate property				0	0.0%	,	0	0	0	0.0%		0			0.09
	Retail - Secured on real estate property - Of Which: SME	-			0	0.070	0	0	0	0	0.070	-	0		0	- 0.0
Lithuania	Retail - Secured on real estate property - Of Which: non-SME			ì	0	0.0%	3	n n	0	0	0.0%	,	n			0.00
Litildailla	Retail - Qualifying Revolving			ì	0	- 0.070	0	0	0	0	- 0.070		0			-
	Retail - Other Retail				0	8,5%	4	0	0	0	6.0%	-	0			4.89
	Retail - Other Retail - Of Which: SME				0	0.0%	3	0	0	0	0.0%	-	0			0.09
	Retail - Other Retail - Of Which: non-SME		0	ì	0	13.4%	1	0	0	0	11.2%	1	0			10.09
	Equity		0		0	-	0	0	0	0	-		0		0	
	Securitisation		_		_		_	_	_	-			_			
	Other non-credit obligation assets		0	(	0		0	0	0	0		(	0		0	
	IRB TOTAL	662	. 4	-	1	38.1%	659	7	4	2	34.3%	657	9	5	3	32.0%



Nordea Bank - group

								Ac	verse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	82,050	96	82	39	40.0%	81,897	249	157	100	40.0%	81,709		241	175	40.0%
	Institutions	40,063	64	5	18	28.4%	39,978	149	55	43	29.1%	39,895		81	69	29.7%
	Corporates	136,763	6,817	4,114	3,184	46.7%	134,265	9,314	5,519	4,388	47.1%	132,575	11,005	6,366	5,197	47.2%
	Corporates - Of Which: Specialised Lending	302	28	13	10	34.9%	291	39	18	16	40.2%	286		21	18	41.3%
	Corporates - Of Which: SME	52,192	3,137	1,946	1,489	47.5%	50,843	4,486	2,682	2,130	47.5%	49,973		3,124	2,555	47.7%
	Retail	175,010	3,585	1,176	808	22.5%	173,540	5,055	1,613	1,281	25.3%	172,112		2,081	1,730	26.7%
	Retail - Secured on real estate property	142,717	2,055	330	234	11.4%	141,918	2,853	586	487	17.1%	141,114		837	729	19.9%
	Retail - Secured on real estate property - Of Which: SME	1,134	40	9	6	15.7%	1,118		13	10	18.3%	1,103		17	14	20.3%
Nordea Bank - group	Retail - Secured on real estate property - Of Which: non-SME	141,583	2,014	321	228	11.3%	140,800	2,798	573	477	17.1%	140,011	3,587	820	715	19.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	32,293	1,530		574	37.5%	31,621	2,202	1,027	793	36.0%	30,998		1,244	1,001	35.4%
	Retail - Other Retail - Of Which: SME	1,646	158		47	29.9%	1,585	219	85	67	30.6%	1,526		105	86	31.1%
	Retail - Other Retail - Of Which: non-SME	30,647	1,372	774	527	38.4%	30,037	1,982	942	726	36.6%	29,472	2,547	1,138	915	35.9%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	2,535	15	36	14	92.6%	2,477	74	47	20	27.3%	2,435	115	47	24	21.1%
	IRB TOTAL	436,421	10,577	5,413	4,063	38.4%	432,157	14,842	7,391	5,833	39.3%	428,726	18,272	8,816	7,196	39.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	io						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	
	Central banks and central governments	9,505	9	8	3	40.0%	9,489	25	16	10	40.0%	9,468	46	25	18	40.09
	Institutions	10,694	22	7	7	31.5%	10,669	48	17	15	32.0%	10,645	71	25	23	32.49
	Corporates	30,544	377	288	219	58.2%	30,179	742	498	394	53.1%	29,853	1,068	663	547	51.2%
	Corporates - Of Which: Specialised Lending	13	0	0	0	45.0%	13	0	0	0	46.4%	12	1	1	1	47.19
	Corporates - Of Which: SME	11,448	152	109	85	56.1%	11,300	301	187	153	50.8%	11,176	425	250	211	49.79
	Retail	54,066	397	127	82	20.8%	53,782	681	214	168	24.7%	53,481	982	323	272	27.79
	Retail - Secured on real estate property	48,354	270	65	49	18.3%	48,127	497	130	112	22.6%	47,888	736	213	192	26.19
	Retail - Secured on real estate property - Of Which: SME	112	3	1	1	21.9%	110		2	1	25.9%	107	8	3	2	29.09
Sweden	Retail - Secured on real estate property - Of Which: non-SME	48,241	268	64	49	18.2%	48,018	491	128	111	22.6%	47,781	728	211	190	26.19
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5,712	127	62	33	26.2%	5,655		84	56	30.3%	5,594		110	80	32.69
	Retail - Other Retail - Of Which: SME	280	11	8	4	31.2%			10	6	34.6%	265		14	10	36.2%
	Retail - Other Retail - Of Which: non-SME	5,433	115	54	30	25.7%	5,382	166	73	49	29.8%	5,329	219	96	70	32.1%
	Equity	C	0	0	0		0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	806	6	3	1	12.3%	791	21	6	2	10.6%	778	34	7	4	10.4%
	IRB TOTAL	105,616	810	432	313	38.6%	104,909	1,517	750	590	38.9%	104,225	2,200	1,044	864	39.3%

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	6,853	15	14	6	40.0%	6.836	32	22	13	40.0%	6.818	51	29	20	40.0
	Institutions	14,773	19	5	3	16.8%	14,744	48	12	9	18.4%	14,716	77	18	15	19.5
	Corporates	34,908	2,723	1,458	1,146	42.1%	33,959	3,672	2,049	1,637	44.6%	33,401	4,230	2,346	1,921	45.4
	Corporates - Of Which: Specialised Lending	0	8	5	5	56.7%	0	8	5	5	64.1%	0	8	6	6	65.
	Corporates - Of Which: SME	17,790	2,018	1,133	911	45.1%	17,089	2,720	1,540	1,255	46.1%	16,682	3,126	1,752	1,460	46.
	Retail	49,847	1,359	525	405	29.8%	49,378	1,828	685	580	31.7%	48,924	2,281	836	727	31
	Retail - Secured on real estate property	40,582	874	126	88	10.0%	40,261	1,195	244	209	17.5%	39,946	1,510	340	304	20
	Retail - Secured on real estate property - Of Which: SME	86	3	1	1	20.2%	84	5	1	1	22.0%	83	6	2	1	23
Denmark	Retail - Secured on real estate property - Of Which: non-SME	40,496	871	125	87	10.0%	40,177	1,190	242	208	17.5%	39,863	1,504	339	302	20
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	9,265	485	398	317	65.3%	9,117	633	441	371	58.7%	8,979	771	495	423	54
	Retail - Other Retail - Of Which: SME	223	23	13	10	42.8%	215	31	14	12	39.5%	207		17	15	37
	Retail - Other Retail - Of Which: non-SME	9,042	462	386	307	66.5%	8,902	602	427	359	59.7%	8,771	733	478	408	55
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	836	1	12	0	9.8%	817	19	15	2	10.0%	808	28	13	3	10.
	IRB TOTAL	107,217	4,117	2,014	1,560	37.9%	105,735	5,599	2,783	2,241	40.0%	104,668	6,667	3,242	2,686	40.3

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	io						
				31/12/20:	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>			Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	24,045	20	22	11	40.0%	24,000	72	AE.	20	40.0%	23,945	120	60	51	40.0%
	Institutions	182	20 0	23	. n	30.0%	187	73	13	0	30.7%	181	12.5	1	0	31.3%
	Corporates	24,298	720	633	477	66.2%	24,008	1.009	783	605	60.0%	23,775	1.242	895	713	57.4%
	Corporates - Of Which: Specialised Lending	127	1	3	.,,	39.2%	126	3	7,03	1	41.3%	125	4	4	7.13	43.2%
	Corporates - Of Which: SME	10,666	449	336	243	54.0%	10.488	627	428	324	51.6%	10,348	767	497	391	51.0%
	Retail	40,192	1,455	385	230	15.8%	39,683	1,964	534	375	19.1%	39,209		675	508	20.8%
	Retail - Secured on real estate property	28,464	712	99	61	8.5%	28,297	879	145	104	11.9%	28,133	1,043	190	145	13.9%
	Retail - Secured on real estate property - Of Which: SME	868	32	6	4	14.0%	858	42	9	7	16.2%	848	52	11	9	17.9%
Finland	Retail - Secured on real estate property - Of Which: non-SME	27,596	680	93	56	8.3%	27,439	837	136	98	11.7%	27,285	991	179	136	13.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0	0	1-
	Retail - Other Retail	11,728	742	286	169	22.8%	11,385		390	270	24.9%	11,076	1,395	486	363	26.0%
	Retail - Other Retail - Of Which: SME	883	107	36	27	25.4%	845	145	48	39	26.8%	809		60	50	27.6%
	Retail - Other Retail - Of Which: non-SME	10,845	635	250	142	22.4%	10,541	940	342	232	24.6%	10,266	1,214	426	313	25.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	337	5	7	0	8.2%	326		7	1	9.4%	319		7	2	9.6%
	IRB TOTAL	89,054	2,209	1,048	719	32.5%	88,200	3,063	1,370	1,011	33.0%	87,430	3,833	1,648	1,275	33.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	3,482	11	8	4	40.0%	3,472		12	9	40.0%	3,461		16	13	40.0%
	Institutions	6,132	5	2	2	31.4%	6,126		5	4	32.2%	6,120		7	6	32.8%
	Corporates	25,146	1,452	988	776	53.4%	24,583	2,014	1,268	1,034	51.4%	24,231		1,436	1,197	50.6%
	Corporates - Of Which: Specialised Lending	41	17	5	4	23.4%	38	21	7	6	27.9%	37	22	7	6	28.9%
	Corporates - Of Which: SME	10,479	464	311	214	46.2%	10,192		731			10,017		536	427	46.1%
	Retail	29,243	325	104	82	25.1%	29,050			143		28,866		220	204	29.1%
	Retail - Secured on real estate property	24,077	173	40	33	19.2%	23,999		61	57	22.6%	23,920		84	80	24.4%
	Retail - Secured on real estate property - Of Which: SME	67	2	1	1	25.9%	66		1	1	27.2%	65	,	2	1	27.7%
Norway	Retail - Secured on real estate property - Of Which: non-SME	24,009	171	39	33	19.1%	23,933	247	59	56	22.5%	23,856	324	83	79	24.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5,166	152	64	48	31.9%	5,052	266	99	87	32.5%	4,946		136	123	33.1%
	Retail - Other Retail - Of Which: SME	209	15	9	6	40.7%	202	22	11	9	39.5%	195		14	11	38.8% 32.7%
	Retail - Other Retail - Of Which: non-SME	4,956	137	55	42	30.9%	4,849	244	88	78	31.9%	4,750	344	122	112	32.7%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	258	4	2	0	9.5%	246	16	3	2	9.9%	236		4	3	9.9%
	IRB TOTAL	64,261	1,797	1,104	864	48.1%	63,477	2,581	1,448	1,192	46.2%	62,914	3,144	1,684	1,422	45.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	)20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>		Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(mln EUR, %)													70		
	Central banks and central governments	28,322		18	8	40.0%	28,277		43	2/	40.0%	28,216		70	51	40.0
	Institutions	523		1	0	43.0%	522		1	1	43.5%	521		2	1	43.7
	Corporates	1,834	13	13	5	41.1%	1,823	24	20	10	43.1%	1,814	33	24	15	43.9
	Corporates - Of Which: Specialised Lending	(	0	0	0	-	0	0	0	0		0	0	0	0	) -
	Corporates - Of Which: SME	4:	1 4	2	2	38.6%	40	5	3	2	40.1%	40	6	3	3 2	40.8
	Retail	200	5	1	1	15.6%	205		2	1	20.3%	203	9	3	2	22.5
	Retail - Secured on real estate property	17:	1 3	1	0	11.7%	170	4	1	1	16.8%	169	5	1	. 1	18.9
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	17:	3	1	0	11.7%	170	4	1	1	16.8%	169	5	1	. 1	18.9
	Retail - Qualifying Revolving		0 0	0	0	-		0	0	0			0	0	0	-
	Retail - Other Retail	3!	. 2	1	0	22.2%	35	3	1	1	25.5%	34	4	1	. 1	27.6
	Retail - Other Retail - Of Which: SME		2 0	0	0	31.8%	2	0	0	0	33.0%	2	. 0	0	0	34.4
	Retail - Other Retail - Of Which: non-SME	33	3 2	1	0	21.7%	32	3	1	1	25.0%	32	. 3	1	. 1	27.1
	Equity		0	0	0	-		0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	25:		0	0	-	251	0	0	0		251	. 0	0	0	) -
	IRB TOTAL	31,137	40	33	15	37.2%	31.077	99	65	39	39.4%	31,006	171	99	68	39.9

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Bar	ık - group	)												
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	•				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)												24			
	Central banks and central governments	5,047		4	2	40.0%	5,038		8	5	40.0%	5,027		14	10	40.0%
	Institutions	692		1	1	38.8%	690	4	2	1	38.6%	688		2	2	38.8%
	Corporates	880	7	4	2	33.5%	873	14	8	6	39.7%	868	19	11	8	42.2%
	Corporates - Of Which: Specialised Lending	(	0	0	0	-	0	C	0		-	0	0	0	(	-
	Corporates - Of Which: SME	152	2 3	2	1	27.0%	150	6	3	2	35.6%	147		5	3	39.3%
	Retail	138	3	1	1	20.6%	136	4	2	1	25.0%	134	6	2	2	27.2%
	Retail - Secured on real estate property	102	1	0	0	15.2%	101	2	1	0	19.9%	101	. 3	1	1	22.3%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0		-
Germany	Retail - Secured on real estate property - Of Which: non-SME	102	1	0	0	15.2%	101	2	1	0	19.9%	101	. 3	1	1	22.3%
	Retail - Qualifying Revolving	(	0	0	0	-	0		0		-	C	0	0		-
	Retail - Other Retail	36	5 1	1	0	24.8%	35	2	1	1	29.0%	34	3	1	1	31.2%
	Retail - Other Retail - Of Which: SME		0	0	0	33.1%	5		0		34.6%		0	0		35.7%
	Retail - Other Retail - Of Which: non-SME	3:	1	1	0	24.1%	30	2	1	1	28.4%	29	3	1	1	30.7%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0		0	0	-		0	0		-
	IRB TOTAL	6,757	16	10	5	33.9%	6,738	35	20	13	38.0%	6,718	55	29	22	39.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	187	0	0	0	40.0%	186	0	0	0	40.0%	186	1	0	0	40.0%
	Institutions	2,644		2	2	42.9%	2,639		4	4	43.2%	2,634		6	6	43.4%
	Corporates	1,849	72	89	65	90.7%	1,834	87	99	74	84.6%	1,822	99	105	80	80.4%
	Corporates - Of Which: Specialised Lending	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	219	3	2	1	29.3%	217	5	3	2	36.0%	216		4	2	39.0%
	Retail	252		2	1	17.8%	250	8	3	2	23.0%	248		3	3	25.3%
	Retail - Secured on real estate property	192	3	1	0	12.3%	191	4	1	1	17.5%	190	5	1	1	19.7%
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	192	3	1	0	12.3%	191	4	1	1	17.5%	190	5	1	1	19.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	60	3	1	1	24.6%	59	4	2	1	28.9%	58	5	2	2	31.2%
	Retail - Other Retail - Of Which: SME	4	0	0	0	68.2%	4	0	0	0	57.9%	4	0	0	0	53.1%
	Retail - Other Retail - Of Which: non-SME	56	2	1	1	21.5%	55	4	1	1	26.9%	54	5	2	1	29.6%
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	13	13	-	0	0	13	13	-	0	0	13	13	-
	IRB TOTAL	4,933	81	106	81	98.9%	4,909	105	119	92	88.3%	4,889	125	129	102	81.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	2,01	4 2	2	1	40.3%	2,011	1 5	3	2	40.1%	2,007	10	5	4	40.1%
	Institutions	6	1 0	0	0	34.6%			0	0	35.4%	61	0	0	0	36.6%
	Corporates	1,12	9 9	8	4	43.0%	1,108	30	21	. 14	44.6%	1,088	50	31	23	45.4%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME	26	7 3	3	1	44.3%	259	11	8	5	45.7%	250	20	13	9	46.1%
	Retail	4	7 1	0	0	13.3%	47	7 1	0	0	18.5%	47	2	0	0	21.2%
	Retail - Secured on real estate property	3	6 1	0	0	12.5%	36	5 1	0	0	17.4%	36	1	0	0	20.2%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0			0	0	0	-	0	0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	3	6 1	0	0	12.5%	36	5 1	0	0	17.4%	36	1	0	0	20.2%
	Retail - Qualifying Revolving		0 0	0	0			0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	1 0	0	0	14.1%	11	1 1	0	0	19.7%	11	1	0	0	22.6%
	Retail - Other Retail - Of Which: SME		1 0	0	0	39.3%	1	1 C	0	0	39.8%	1	0	0	0	40.3%
	Retail - Other Retail - Of Which: non-SME	1	0 0	0	0	13.1%	10	1	0	0	18.4%	10	1	0	0	21.0%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	) (	0	0	-	0	0	0	0	-
	IRB TOTAL	3,252	2 12	10	5	40.0%	3,227	37	25	16	43.0%	3,203	61	37	27	43.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Bar	nk - group	)												
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments			0	0		0			0				0		1-
	Institutions		0 0	0	0	34.4%	0	i	) (	0	34.9%		0	0	·	35.5%
	Corporates	402	2 2	-	1	43.8%	398		3	3	45,3%	395	10	5	4	4 46.3%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	) (	) (	0	-	C	0	0	(	-
	Corporates - Of Which: SME	8:	1 1	0	0	42.4%	79	) 2	2 1	1	44.1%	78	4	2		2 45.5%
	Retail		5 0	0	0	9.9%	5	(	) (	0	7.4%	5	0	0	(	6.2%
	Retail - Secured on real estate property		2 0	0	0	0.0%	2	! (	) (	0	0.0%		. 0	0	(	0.0%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	(	0	0	-	C	0	0	0	J-
Latvia	Retail - Secured on real estate property - Of Which: non-SME		2 0	0	0	0.0%	2		0	0	0.0%	2		0	(	0.0%
	Retail - Qualifying Revolving		0	0	0	-	0	(	0	0	-	C	0	0	(	j -
	Retail - Other Retail		1 0	0	0	10.6%	4		0	0	8.1%	4	0	0	(	6.9%
	Retail - Other Retail - Of Which: SME		3 0	0	0	2.6%	3	(	) (	0	3.1%	3		0	(	3.3%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	16.8%		. (	) (	0	15.1%		. 0	0	(	13.7%
	Equity	(	0	0	0	-	0	(	) (	0	-		0	0	(	1 -
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-	0	(	) (	0	-	C	0	0	(	1 -
	IRB TOTAL	408	3	-	1	41.8%	404	7	' 3	3	43.9%	400	10	5	4	45.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Α.	dverse Scenari	io						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>			Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		1 0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Institutions		1 0	0	0	32.4%	1	0	0	0	33.2%	1	0	0	0	33.8%
	Corporates	650	7	-	3	46.9%	641	16	10	8	46.8%	633	24	14	11	47.4%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	39	9 2	2	1	41.9%	37	3	3		43.4%	36	4	4	2	45.2%
	Retail		7 0	0	0	7.5%	7	0	0	0	5.1%	7	0	0	0	4.0%
	Retail - Secured on real estate property		3 0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
Lithuania	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	C	-	0	0	0	0	-
	Retail - Other Retail		1 0	0	0	8.2%	4	0	0	0	5.7%	4	0	0	0	4.5%
	Retail - Other Retail - Of Which: SME		3 0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	12.7%	1	0	0	0	10.1%	1	0	0	0	8.5%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	659	7	-	3	46.0%	649	17	10	8	46.1%	642	24	14	11	46.7%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,484	0	281	0	2,484	0	0	0	0.0%
	Regional governments or local authorities	133	0	7	0	133	0	0	0	0.0%
	Public sector entities	52	0	3	0	52	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,306	- 0	172		2,306	0	0	0	##########
	Corporates	3,324	326	3,264 881	434	3,329	428	2	2	0.4%
	of which: SME	942	103		137	4.572	0	U		0.0% 21.6%
	Retail	4,560	90	3,225 896	119	4,573 709	- /	9	- 1	
Nordea Bank - group	of which: SME	1,455 4,388	23	2,458	31	4,388	-1		1	-98.9% 0.0%
3 p	Secured by mortgages on immovable property of which: SME	4,388	29	2,458	39	4,388	0	1	U	0.0%
	Items associated with particularly high risk	503	1	754	1	503	0	0	U	0.0%
	Covered bonds	303	0	/34	0	303	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)	0	0	0	0	0	0	0	0	0.0%
	Equity	U	U	2,598	0	1.173	0	0	0	0.0%
	Securitisation			2,390	- 0	1,1/3	0		-	0.076
	Other exposures			582	0	845	0	,		0.0%
	Other exposures Standardised Total	19.769	446	13,343	592		434	14	2	0.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	98	0	233	0	1,584	0	0	0	0.0%		
	Regional governments or local authorities	0	0	0	0	133	0	0	0	0.0%		
	Public sector entities	0	0	0	0	52	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	559	0	15	0	749	0	0	0	0.0%		
	Corporates	44	0	44	0	2,596	414	0	0	0.0%		
	of which: SME	1	0	1	0	0	0	0	0	0.0%		
	Retail	1,365	5	986	7	2,651	0	1	0	0.0%		
Sweden	of which: SME	422	2	279	3	423	0	0	0	0.0%		
Sweden	Secured by mortgages on immovable property	1	0	0	0	2,536	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	6	0	9	0	23	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					821	0	0	0	0.0%		
	Securitisation											
	Other exposures					305	0	0	0	0.0%		
	Standardised Total	2,932	5	3,275	7	11,451	414	1	0	0.0%		

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated 31.1.1.2.7.01.7										
						31/12/2017					
		Exposure	values	Risk exposu	ire amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Non performin exposures1	
	Central governments or central banks	9	0	22	0	9	0	0	0	0.	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.	
	Public sector entities	0	0	0	0	0	0	0	0	0.0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0	
	International Organisations	0	0	0	0	0	0	0	0	0.0	
	Institutions	3	0	1	0	0	0	0	0	0.0	
	Corporates	86	0	85	0	82	0	0	0	0.0	
	of which: SME	4	0	3	0	0	0	0	0	0.0	
	Retail	866	2	646		869	-1	3	1	-99.0	
Denmark	of which: SME	80	0	57	1	81	-1	1	1	-99.3	
Deninark	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0.0	
	of which: SME	0	0	0	0	0	0	0	0	0.0	
	Items associated with particularly high risk	70	0	105	0	70	0	0	0	0.0	
	Covered bonds	0	0	0	0	0	0	0	0	0.0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0	
	Equity					32	0	0	0	0.0	
	Securitisation										
	Other exposures					34	0	0	0	0.0	
	Standardised Total	1,100	2	939	3	1,095	-1	3	1	-99.0	



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								скрозитез	
	Central governments or central banks	18	0	20	0	18	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	##########
	Corporates	5	0	5	0	2	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0	0	0.0%
	Retail	4	0	3	0	1	0	0	0	0.0%
Finland	of which: SME	3	0	2	0	1	0	0	0	0.0%
i iilialiu	Secured by mortgages on immovable property	7	0	3	0	0	0	0	0	0.0% 0.0%
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	3	0	5	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0% 0.0%
	Equity					26	0	0	0	0.0%
	Securitisation									
	Other exposures					35	0	0	0	0.0%
	Standardised Total	102	0	113	0	87	0	0	0	#########

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated 31/12/2017									
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	124	0	31	0	0	0	0	0	0.0%
	Corporates	7	0	7	0	6	0	0	0	0.0%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	999	4	728	5	1,003	0	4	0	0.0%
Norway	of which: SME	192	1	122	1	192	0	1	0	0.0%
Notway	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					220	0	0	0	0.0%
	Securitisation									
	Other exposures					386	0	1	0	0.0%
	Standardised Total	1,738	4	1,483	5	1,615	0	6	0	0.0%

 $<sup>^{\</sup>rm 1}$  Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	1	0	0	0	0	0	0	0	0.0%			
	Corporates	1	0	1	0	1	0	0	0	0.0% 0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	1	0	1	0	1	0	0	0	0.0%			
United States	of which: SME	1	0	0	0	1	0	0	0	0.0% 0.0%			
Officed States	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	100	0	149	0	100	0	0	0	0.0% 0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	108	0	156	0	102	0	0	0	0.0%			

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTOMIT AUTOMIT		Nordea Bar	nk - group	1						
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(4) 50 (9)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	172	0	5	0	171	0	0	0	0.0%
	Corporates	6	0	6	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	0	2	0	2		0	0	0.0%
Germany	of which: SME	2	0	1	0	2	0	0	0	0.0%
Octificity	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	183	0	14	0	178	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	830	0	40	0	829	0	0	0	0.0%
	Corporates	1	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	1	0	0	0	0.0%
United Kingdom	of which: SME	1	0	1	0	1	0	0	0	0.0%
Officea Ringdom	Secured by mortgages on immovable property	7	0	2	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	115	0	172	0	115	0	0	0	0.0% 0.0%
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	956	0	218	1	945	0		0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	871	0	1	0	871	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	71	0	14	0	71	0	0	0	0.0%
	Corporates	608	14	609	18	591	14	2	2	13.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	33	8	25	8	34	8	0	0	2.8%
Luxembourg	of which: SME	0	0	0	0	0	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	433	0	152	0	433	0	1	0	0.0%
	of which: SME	0	0	0		0	0	0	0	0.0%
	Items associated with particularly high risk	37	0	56	0	37	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					67	0	0	0	0.0%
	Securitisation									
	Other exposures					65	0	0	0	0.0%
	Standardised Total	2,187	21	962	27	2,169	21	3	2	9.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Nordea Bar	nk - aroup							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				00	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	548	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0% 0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	1	0	0	0	0	0	0.0%
	Corporates	682	65		76	0	0	0	0	0.0%
	of which: SME	468	38		45	0	0	0	0	0.0%
	Retail	468	42	309	49	0	0	0	0	0.0%
Latvia	of which: SME	235	5	134	5	0	0	0	0	0.0%
Latvia	Secured by mortgages on immovable property	755	0	264	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,551	107	1.327	125	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	708	0	0	0	0	0	0	. 0	0.0%
	Regional governments or local authorities	99	0	0	0	0	0	0	0	0.0%
	Public sector entities	52	0	3	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	10	0	5	0	0	0	0	0	0.0%
	Corporates	1,067	238	1,058	330	0	0	0	0	0.0%
	of which: SME	252	60	244	84	0	0	0	0	0.0%
	Retail	351	15	226	21	0	0	0	0	0.0%
Lithuania	of which: SME	208	8	119	11	0	0	0	0	0.0%
Liuluallia	Secured by mortgages on immovable property	1,153	28	403	38	0	0	0	0	0.0%
	of which: SME	5	1	1	1	0	0	0	0	0.0%
	Items associated with particularly high risk	18	0	26	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	3,555	281	1,755	390	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



# **2018 EU-wide Stress Test: Credit risk STA**Nordea Bank - group

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,48		. 2	1	40.0%	2,478	6	4	2	40.0%	2,473	11	6	4	40.0%
	Regional governments or local authorities	133		0	0	0.0%	133	0	0	0	0.0%	133	0	0	0	0.0%
	Public sector entities	52		0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.0%
	Multilateral Development Banks		(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,29	11	4	4	37.4%	2,253	53	19	19	36.4%	2,222	84	32	31	36.8%
	Corporates	3,26	493	34	26	5.3%	3,190	566	214	207	36.5%	3,120	636	237	231	36.4% 38.4%
	of which: SME			0	0	38.4%	1	0	0	0	38.4%	1	0	0	0	38.4%
	Retail	4,48	98	45	38	38.6%	4,392	188	84	76	40.6%	4,304	275	118	111	40.2%
Maudan Dank avaria	of which: SME	69!	13	8	7	52.9%	681	27	13	12	46.0%	667	40	19	18	43.8%
Nordea Bank - group	Secured by mortgages on immovable property	4,38		1	0	0.0%	4,388	0	1	0	0.0%	4,388	0	1	0	0.0%
	of which: SME			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 10.0%
	Items associated with particularly high risk	503		0	0	10.0%	503	0	0	0	10.0%	503	0	0	0	10.0%
	Covered bonds		(	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			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1,17	(	0	0	11.8%	1,173	1	0	0	12.4%	1,173	1	0	0	12.4%
	Securitisation															
	Other exposures	84!		1	0	0.0%	845	0	1	0	0.0%	845	0	1	0	0.0%
	Standardised Total	19,616	604	87	69	11.4%	19,408	813	323	305	37.5%	19,213	1008	396	378	37.5%

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,583	1	1	0	40.0%	1,580	4	2	1	40.0%	1,577	7	4	3	40.0%
	Regional governments or local authorities	133		0	0	0.0%	133	0	0	0	0.0%	133	0		0	0.0%
	Public sector entities	52		0	0	0.0%	52	0	0	0	0.0%	52	0		0	0.0%
	Multilateral Development Banks	(		0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	International Organisations	(		0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Institutions	749	(	0	0	0.0%	749	0	0	0	0.0%	749	0		0	0.0%
	Corporates	2,533	478	31	24	5.0%	2,475	536	206	199	37.1%	2,418	593	224	218	36.9%
	of which: SME			0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Retail	2,598	53	22	21	39.7%	2,546	105	42	. 42	39.6%	2,496	156	62	62	39.4%
Sweden	of which: SME	415	8	3	3	39.7%	406	17	7	7	39.6%	398	25	10	10	39.4%
Sweden	Secured by mortgages on immovable property	2,536		0	0	0.0%	2,536	0	0	0	0.0%	2,536	0		0	0.0%
	of which: SME	(	(	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Items associated with particularly high risk	23		0	0	0.0%	23	0	0	0	0.0%	23	0		0	0.0%
	Covered bonds	(	(	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			0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Collective investments undertakings (CIU)	(	(	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Equity	821		0	0	10.0%	821	0	0	0	10.0%	821	0		0	10.0%
	Securitisation															
	Other exposures	305		0	0	0.0%	305	0	0	0	0.0%	305	0		0	0.0%
	Standardised Total	11.333	532	54	45	8.5%	11,220	645	251	242	37.5%	11,109	756	290	283	37.4%

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of figure provisions positions	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks			(	0	40.0%	9	0	0	0	40.0%	9		0		40.09
	Regional governments or local authorities			(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Public sector entities			) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks		(	) (	0	0.0%		0	0	0	0.0%	0		0		0.09
	International Organisations		(	) (	0	0.0%		0	0	0	0.0%	0		0		0.0
	Institutions			(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Corporates	81	) 2	1	1	39.9%	78	3	1	1	39.8%	77	5	2	2	39.79
	of which: SME			) (	0	35.8%	0	0	0	0	35.3%	0	0	0	0	34.69
	Retail	85	. 16	10	8	50.3%	834	33	17	15	44.9%			23	21	43.1
Denmark	of which: SME	81		) 2	2	452.3%	78	3 2	3	2	124.2%	77	4	3	3	87.1
Delillark	Secured by mortgages on immovable property			(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	of which: SME			(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk	71		) (	0	10.0%	70	0	0	0	10.0%	70	0	0	0	10.0
	Covered bonds			(	0	0.0%	0	0	0	0	0.0%	0	C	0	C	0.0
	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
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity	3:		0	0	30.7%	31	. 0	0	0	30.2%	31	0	0	0	29.89
	Securitisation															
	Other exposures	34		(	0	0.0%	34	0	0	- 0	0.0%	34	· ·	0	0	0.0
	Standardised Total	1,076	18	11	9	49.3%	1,057	37	18	16	44.4%	1,039	55	25	23	42.8



# **2018 EU-wide Stress Test: Credit risk STA**Nordea Bank - group

								В	aseline Scenari	0						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1	3 (	0	0	40.0%	18	0	(	) 0	40.0%	18	0			40.0%
	Regional governments or local authorities		) (	0	0	0.0%	0	0		) 0	0.0%		0		<u>.</u>	0.0%
	Public sector entities			0	0	0.0%	0	0	(	) 0	0.0%	0	0	C	1 (	0.0%
	Multilateral Development Banks		) (	0	0	0.0%	0	0	(	0	0.0%	0	0		) (	0.0%
	International Organisations		) (	0	0	0.0%	0	0	(	) 0	0.0%	0	0		) (	0.0%
	Institutions		1 (	0	0	45.4%	1	0	(	0	42.1%	1	0		) (	40.9%
	Corporates		2 0	0	0	0.0%	2	. 0	(	0	0.0%	2	0		) (	0.0%
	of which: SME		0	0	0	0.0%	0	0		0	0.0%	0	0			0.0%
	Retail		1 (	0	0	39.9%	1	0	(	0	39.8%	1	0		) C	39.8%
Finland	of which: SME		1 (	0	0	39.9%	1	0	(	0	39.8%	1	0		J C	39.8%
i ii iiai iu	Secured by mortgages on immovable property		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	ı C	0.0%
	of which: SME		) (	0	0	0.0%	0	0	(	0	0.0%		0	0	ı C	0.0% 0 0.0% 0 0.0%
	Items associated with particularly high risk		3 0	0	0	0.0%	3	0	(	0	0.0%		0	0	ı C	0.0%
	Covered bonds		0	0	0	0.0%	0	0	(	0	0.0%	0	0		, C	
	Claims on institutions and corporates with a ST credit assessment		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	ı C	0.0%
	Collective investments undertakings (CIU)		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0	ı C	0.0%
	Equity	2	5 0	0	0	10.0%	26	0	(	0	10.0%	26	0		. 0	10.0%
	Securitisation															
	Other exposures	3		0	0	0.0%	35		(	0	0.0%	35	0		, C	0.0%
	Standardised Total	8	7 0	0	0	42.7%	87	0		0	27.2%	87	0	0	. 0	25.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Institutions	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Corporates	6	0	0	0	38.9%	6	0		0	38.8%	6	1	0		38.1%
	of which: SME	1	0	0	0	38.4%	1	0		0	37.8%	1	0	0		37.0% 39.9%
	Retail	983		12	8	40.1%	963		20	16	40.0%	944	59	28	24	39.9%
Norway	of which: SME	188	4	2	2	40.1%	185	8	4	3	40.0%	181	11	5	5	39.9%
INDIWay	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	39.9% 0.0% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Covered bonds	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	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	220	0	0	0	10.0%	219	0		0	10.0%	219	0	0	C	10.0%
	Securitisation															
	Other exposures	386		1	0	0.0%	386		1	. 0	0.0%	386	0	1	C	0.0%
	Standardised Total	1,595	20	14	8	39.9%	1,575	40	22	16	39.8%	1,555	60	30	24	39.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	40.0%	C	0		0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Corporates	1	. 0	0	0	0.0%	1	1 0		0	0.0%	1	0	0	0	0.0% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Retail	1	. 0	0	0	40.1%	1	1 0		0	39.9%	1	0	0	0	39.8%
United States	of which: SME	1	. 0	0	0	39.9%	1	1 0	0	0	39.8%	1	0	0	0	39.7%
Utilited States	Secured by mortgages on immovable property	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	100	0	0	0	0.0%	100	0		0	0.0%	100	0	0	0	0.0%
	Covered bonds	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	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	C	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	C	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	102	2 0	0	0	40.1%	102	2 0	0	0	39.9%	102	0	0	0	39.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY			Bank - gro		·		Care									
		- toruca :	saine gre	зар					Baseline Scenario							
				31/12/201	8				31/12/2019	1				31/12/202	o l	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0 0	0.0%			) 0		0.0%	0	0	0		0.0%
	Regional governments or local authorities		0	0	0 0	0.0%		) 0	) 0	1	0.0%	, n	ň	0	ř	0.0%
	Public sector entities		0	0	0 0	0.0%		) 0	) 0	1	0.0%	, n	ň	0	ř	0.0%
	Multilateral Development Banks		0	0	0 0	0.0%		0	0		0.0%	0	0	0	ľ	0.0%
	International Organisations		0	0	0 0	0.0%	0	0 0	) 0	) (	0.0%	0	0	0	C	0.0%
	Institutions	17	1	0	0 0	0.0%	171		0	) (	0.0%	171	0	0	0	0.0%
	Corporates		6	0	0 0	0.0%	6		0	) (	0.0%	6	0	0	0	0.0%
	of which: SME		0	0	0 0	0.0%	0	0	0	) (	0.0%	. 0	0	0	0	0.0%
	Retail		2	0	0 0	39.9%	2	2 0	0	) (	39.8%	2	0	0	0	39.7%
Cormany	of which: SME		2	0	0 0	39.9%	2	2 0	0	) (	39.8%	2	0	0	0	39.7%
Germany	Secured by mortgages on immovable property		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	Covered bonds		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		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	Equity		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0 0	0.0%	0	0	0	) (	0.0%	0	0	0	0	0.0%
	Standardized Total	17	8	nl (	n n	39.9%	178		nI n	1 0	39.8%	178				39 7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	;				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities		) (	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Public sector entities		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0		0.0%
	Multilateral Development Banks		) (	0	0	0.0%	0	0	(	0	0.0%	0	0	0		0.0%
	International Organisations		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	82	9 (	0	0	0.0%	829	0		0	0.0%	829	0	0	0	0.0% 0.0%
	Corporates		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0% 39.7%
	Retail		1 (	0	0	39.9%	1	0		0	39.8%	1	0	0	0	39.7%
United Kingdom	of which: SME		1 (	0	0	39.9%	1	0		0	39.8%	1	0	0	0	39.7%
Officea Kingaom	Secured by mortgages on immovable property		) (	0	0	0.0%	0	0		0	0.0%		0	0	C	39.7% 0.0% 0.0%
	of which: SME		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	11	5 (	0	0	0.0%	115	0		0	0.0%	115	0	0	C	0.0%
	Covered bonds		) (	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		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0% 0.0%
	Equity		) (	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures			0	0	0.0%	0	0		0	0.0%	0	0	0		0.0% 39.7%
	Standardised Total	94	5 (	) 0	0	39.9%	945	0		0	39.8%	945	0	0		39.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	870	1	1	0	40.0%	869	2		1	40.0%	867	4	2	2	40.0%
	Regional governments or local authorities	(		0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Public sector entities			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks			0	0	0.0%	0	0	-	0	0.0%	0	0	0	0	0.0%
	International Organisations			0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Institutions	70		1	1	39.7%	68	3		1	39.6%	67	4	2	2	39.4%
	Corporates	591		2	2	13.1%	591	14		2 2	13.1%	591	14	2	2	13.1%
	of which: SME	(		0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Retail	33	8	-	0	5.8%	32	9	4	1 4	39.9%	32	10	4	4	39.8% 39.7%
Luxembourg	of which: SME			0	0	39.9%	0	0	(	0	39.8%	0	0	0	0	39.7%
Luxembourg	Secured by mortgages on immovable property	433		1	0	0.0%	433	0		1 0	0.0%	433	0	1	0	0.0% 0.0% 0.0%
	of which: SME			0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	37		0	0	0.0%	37	0	(	0	0.0%	37	0	0	0	0.0%
	Covered bonds			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	(		0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	67		0	0	0.0%	67	0		0	0.0%	67	0	0	0	0.0%
	Securitisation															
	Other exposures	65		0	0	0.0%	65	0	(	0	0.0%	65	0	0	0	0.0%
	Standardised Total	2,166	24	l-	3	12.8%	2,162	28	9	7	26.7%	2,158	31	11	9	28.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Nordea I	Bank - gro													
		Troi aca	saint gire	ч				В	aseline Scenario	)						
				31/12/201	3				31/12/2019					31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Regional governments or local authorities		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0% 0.0%
	Institutions		0 (	0	0	0.0%	0	0	0	0	0.0%		0	01	0	0.0%
	Corporates		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Latvia	of which: SME		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Latvia	Secured by mortgages on immovable property		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds		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		0 (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity		0 (	) (	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 (	) (	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total		0 0	) (	0	0.0%	- 0	0	0	0	0.0%	0	0	0	0	0.0%

								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019	•				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks		0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	Institutions		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Corporates		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Lithuania	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Litiludilid	Secured by mortgages on immovable property		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		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		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Equity		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0		0	0.0%	0	0	0		0.0%
	Standardised Total		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



# **2018 EU-wide Stress Test: Credit risk STA** Nordea Bank - group

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	2,482	2	2	1	40.0%	2,478	6	4	2	40.0%	2,473	11	6	4	40.0%
	Regional governments or local authorities	133	0	0	n	0.0%	133	ů n	,	0	0.0%	133	1	n n		0.0%
	Public sector entities	52	0	0	0	0.0%	52	0	0	0	0.0%	52	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Institutions	2,294	12	5	5	39.3%	2,237	69	28	27	39.7%	2.159	148	126	61	41.1%
	Corporates	3,235	521	54	43	8.2%	3,111	645	294	280	43.4%	3,019	737	346	329	44.6%
	of which: SME	1	0	0	0	46.0%	1	0	0	0	46.0%	1	0	0	C	47.0%
	Retail	4,481	98	47	39	39.9%	4,392	188	87	80	42.6%	4,304	275	125	118	42.7%
Mandan Banda annon	of which: SME	695	13	8	7	54.5%	681	27	14	13	48.1%	667	40	20	19	46.4%
Nordea Bank - group	Secured by mortgages on immovable property	4,388	0	1	0	0.0%	4,388	0	1	0	0.0%	4,388	0	1	C	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	503	0	0	0	10.0%	503	0	0	0	10.0%	503	0	0	0	10.0%
	Covered bonds	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	1,173	0	0	0	12.1%	1,173	1	. 0	0	12.5%	1,173	1	0	C	12.5%
	Securitisation															
	Other exposures	845	0	1	0	0.0%	845	0	1	0	0.0%	845	0	1		0.0%
	Standardised Total	19,587	634	109	87	13.8%	19,312	908	415	390	42.9%	19,049	1172	604	512	43.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/2018	3				31/12/201	9				31/12/202	<u>!</u> 0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	1,583	:	1 1	0	40.0%	1,580	4	2	1	40.0%	1,577	7	4	3	40.0%
	Regional governments or local authorities	133	3 (	0 0	0	0.0%	133	0	0	0	0.0%	133	0	0	0	0.09
	Public sector entities	52		0 0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.09
	Multilateral Development Banks		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	749	) (	0 0	0	0.0%	749	0	0	0	0.0%	749	0	0	0	0.09
	Corporates	2,50	500	5 51	40	7.9%	2,403	608	281	268	44.1%	2,328	682	324	309	45.39
	of which: SME		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Retail	2,598	5	3 23	22	41.4%	2,546	105	45	44	41.9%	2,496	156	67	66	42.49
Sweden	of which: SME	41		8 4	4	41.4%	406	17	7	7	41.9%	398	25	11	11	42.49
Sweden	Secured by mortgages on immovable property	2,536	5 (	0 0	0	0.0%	2,536	0	0	0	0.0%	2,536	0	0	0	0.09
	of which: SME		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	2	3	0 0	0	0.0%	23	0	0	0	0.0%	23	0	0	0	0.0%
	Covered bonds		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	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%
	Collective investments undertakings (CIU)		) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	82:	. (	0 0	0	10.0%	821	0	0	0	10.0%	821	0	0	0	10.0%
	Securitisation															
	Other exposures	309		0 0	- 0	0.0%	305		0	0	0.0%	305		0	0	0.0%
	Standardicad Total	11 30	560	1 75	63	11 2%	11 148	716	328	313	43 7%	11 019	845	395	378	44 7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	9	(	0	0	40.0%	9	9 0	0	0	40.0%	9	(	0	0	40.0%
	Regional governments or local authorities	C	(	0	0	0.0%	(	0	0	0	0.0%	0		0	0	0.0%
	Public sector entities	0	(	0	0	0.0%		0	0	0	0.0%	0		0	0	0.0%
	Multilateral Development Banks	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	International Organisations	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	Institutions	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	Corporates	80	2	1	1	40.5%	78	3	1	1	40.9%	77		2	2	41.3%
	of which: SME	0	(	0	0	43.9%		0	0	0	45.2%	0	(	0	0	46.0%
	Retail	851	16	10	8	51.0%	834	4 33	17	15	70.070	818		24	22	44.770
Denmark	of which: SME	80	(	2	2	454.8%	78	3 2	3	3	125.9%	77	4	3	3	88.9%
Delillark	Secured by mortgages on immovable property	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	of which: SME	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	Items associated with particularly high risk	70	(	0	0	10.0%	70	0	0	0	10.0%	70	(	0	0	10.0%
	Covered bonds	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	0	(	0	0	0.0%	(	0	0	0	0.0%	0	(	0	0	0.0%
	Collective investments undertakings (CIU)	0	(	0	0	0.0%	(	0	0	0	0.0%	0	- (	0	0	0.0%
	Equity	31	(	0	0	33.1%	31	1 0	0	0	33.5%	31	(	0	0	33.7%
	Securitisation															
	Other exposures	34	(	0	0	0.0%	34	4 C	0	0	0.0%	34		0	0	0.0%
	Standardised Total	1,076	18	11	9	50.0%	1,057	7 37	19	17	45.5%	1,039	55	26	24	44.4%



# **2018 EU-wide Stress Test: Credit risk STA** Nordea Bank - group

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	18		0	0	40.0%	18	0	0	0	40.0%	18	0	0	0	40.0
	Regional governments or local authorities		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Multilateral Development Banks		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions		. (	0	0	46.4%	1	0	0	0	44.3%	1	0	0	0	43.7
	Corporates			0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0
	of which: SME		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Retail		. (	0	0	40.5%	1	0	0	0	40.7%	1	0	0	0	41.0
Finland	of which: SME		. (	0	0	40.5%	1	0	0	0	40.7%	1	0	0	0	41.0
FIIIIdilu	Secured by mortgages on immovable property		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	of which: SME		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk			0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0
	Covered bonds		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		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	26	5 (	0	0	10.0%	26	0	0	0	10.0%	26	0	0	0	10.09
	Securitisation															
	Other exposures	35		0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.09
	Standardised Total	87		0	0	43.8%	87	0	0	0	42.4%	87	0	0	0	41.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/2018				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of from provisions performexpos	Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1
	Central governments or central banks		) (	0	0 0.09	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		) (	0	0 0.09	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	6	i (	0	0 45.39	6	1	. 0	0	45.9%	5	1	0	0	46.2%
	of which: SME			0	0 46.09	. 0	0	0	0	46.5%	0	0	0	0	47.0%
	Retail	983		13	8 41.69			21	17	41.8%	944		29	25	42.0%
Norway	of which: SME	188	3	2	2 41.69	185	8	4	3	41.8%	181	11	6	5	42.0%
INOI Way	Secured by mortgages on immovable property		) (	0	0 0.09	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	) (	0	0 0.09	. 0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	) (	0	0 0.09		0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		) (	0	0 0.09		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	220	) (	0	0 10.09	219	0	0	0	10.0%	219	1	0	0	10.0%
	Securitisation														
	Other exposures	386		1	0 0.09	386	0	1	0	0.0%	386	0	1	0	0.0%
	Standardised Total	1,595	21	14	8 41.4%	1,574	41	23	17	41.6%	1,554	61	31	25	41.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	41.2%	1	0	0	0	41.4%	1	0	0	0	41.7%
United States	of which: SME	1	0	0	0	41.0%	1	0	0	0	41.3%	1	0	0	0	41.7%
Utilited States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	100	0	0	0	0.0%	100	0	0	0	0.0%	100	0	0	0	0.0%
	Covered bonds	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	102	0	0	0	41.2%	102	0	0	0	41.4%	102	0	0	0	41.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		_	Bank - gr		Jul C.	<b>33 1 C3</b> C	Cica	116 113	N 317	•						
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		) (	) 0	) (	0.0%	0		0	0	0.0%		0		C	0.0%
	Regional governments or local authorities			0	0	0.0%	0		0	0	0.0%		0	0	0	0.0%
	Public sector entities		) (	) (	) (	0.0%	0		0		0.0%	. 0	0	0	0	0.0%
	Multilateral Development Banks		) (	0	) (	0.0%	0	C	0	0	0.0%	. 0	0	0	0	0.0%
	International Organisations		) (	0	) (	0.0%	0	C	0	0	0.0%	. 0	0	0	. 0	0.0%
	Institutions	17	1 (	0	) (	0.0%	171	C	0	0	0.0%	171	0	0	. 0	0.0%
	Corporates		5 (	0	) (	0.0%	6	C	0	0	0.0%		0	0	0	0.0%
	of which: SME		) (	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail		2 (	0	) (	41.0%	2	C	0	0	41.3%		0	0	0	41.7%
Germany	of which: SME		2 (	0	) (	41.0%	2	C	0	0	41.3%		0	0	0	41.7%
Germany	Secured by mortgages on immovable property		) (	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	of which: SME		) (	0	) (	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Items associated with particularly high risk		) (	0	) (	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Covered bonds		) (	0	) (	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		) (	0	) (	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Collective investments undertakings (CIU)		) (	0	) (	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Equity		) (	0	) (	0.0%	0	0	0	0	0.0%	. 0	0	0	0	0.0%
	Securitisation															
	Other exposures		) (	0	) (	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Standardised Total	17	3 (	ol o	ol o	41.0%	178		i 0	1 0	41.3%	178	0		. 0	41.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0 0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0 (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	82	9 (	(	0	0.0%	829	0	0	0	0.0%	829	0	0	0	0.0%
	Corporates		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		1 (		0	41.0%	1	. 0	0	0	41.3%	1	0	0	0	41.7%
United Kingdom	of which: SME		1 (	(	0	41.0%	1	. 0	0	0	41.3%	1	0	0	0	41.7%
Officea Kingaom	Secured by mortgages on immovable property		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	11	5 (		0	0.0%	115	0	0	0	0.0%	115	0	0	0	0.0%
	Covered bonds		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		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	94	5 0		0	41.0%	945	0	0	0	41.3%	945	0	0	0	41.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/20:	18				31/12/201	.9				31/12/2020	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions Performing exposure	Non performing
	Central governments or central banks	870	1	1	. 0	40.0%	869	2	1	1	40.0%	867	4	2	2 40.0%
	Regional governments or local authorities	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0 0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
	Multilateral Development Banks	0		0	0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
	International Organisations	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0 0.0%
	Institutions	70	1	1	1	41.4%	68		1	1	41.9%			2	2 42.4%
	Corporates	591	14	2	2	13.1%	591	. 14	2	2	13.1%		14	2	2 13.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
	Retail	33	8	-	0	5.9%			4	4	41.0%		10	4	4 41.7%
Luxembourg	of which: SME	0		0	0	41.0%	0		0	0	41.3%		0	0	0 41.7%
Luxembourg	Secured by mortgages on immovable property	433		1	. 0	0.0%	433		1	0	0.0%		0	1	0 0.0%
	of which: SME	0		0	0	0.0%		0	0	0	0.0%		0	0	0 0.0%
	Items associated with particularly high risk	37	0	0	0	0.0%	37	C	0	0	0.0%		0	0	0 0.0%
	Covered bonds	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0 0.0% 0 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0.0%
	Equity	67	0	0	0	0.0%	67		0	0	0.0%	67	0	0	0 0.0%
	Securitisation														
	Other exposures	65	0	0	0	0.0%	65		0	0	0.0%		0	0	0.0%
	Standardised Total	2,166	24	-	3	13.0%	2,162	28	9	8	27.3%	2,158	31	11	9 29.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Nordea	Bank - gr						Adverse Scen							
				31/12/20	18				31/12/201					31/12/202	20	
	(mh EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 (	) (	0 0	0.0%	0		0	0	0.0%	0	0	0	0	0.09
	Regional governments or local authorities		0 0	) (	3 0	0.0%	0		0	0	0.0%	. 0	0	0	0	0.0%
	Public sector entities		0 0	) (	J 0	0.0%	0	0	0	0	0.0%	. 0	0	. 0	0	0.09
	Multilateral Development Banks		0 0	) (	J 0	0.0%	0	0	0	0	0.0%	. 0	0	. 0	0	0.09
	International Organisations		0 0	) (	J 0	0.0%	0	0	0	0	0.0%		0	. 0	0	0.09
	Institutions		0	) (	) 0	0.0%	0		0	0	0.0%		0	. 0	0	0.09
	Corporates		0	) (	) 0	0.0%	0		0	0	0.0%		0	. 0	0	0.09
	of which: SME		0	) (	) 0	0.0%	0	0	0	0	0.0%		0	. 0	0	0.0
	Retail		0	) (	J 0	0.0%	0	0	0	0	0.0%		0	. 0	0	0.09
Latvia	of which: SME		0	) (	J 0	0.0%	0	0	0	0	0.0%		0	. 0	0	0.09
Latvia	Secured by mortgages on immovable property		0	) (	J 0	0.0%	0	0	0	0	0.0%		0	. 0	0	0.09
	of which: SME		0	) (	0 (	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Items associated with particularly high risk		0 (	) (	0 (	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Covered bonds		0 (	) (	0 (	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment		0	0	) O	0.0%	0	0	0	0	0.0%		0	. 0	0	0.09
	Collective investments undertakings (CIU)		0 (	) (	) 0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Equity		0 (	) (	0 (	0.0%	0	0	0	0	0.0%	. 0	0	0	0	0.09
	Securitisation				4											
	Other exposures		0	) (	J 0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Standardised Total		0		0 د	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

								Adverse Scena	ario						
				31/12/2018				31/12/2019	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Lithuania	of which: SME	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Liuludilid	Secured by mortgages on immovable property	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	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	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



### **2018 EU-wide Stress Test: Securitisations**

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		8,398	8,398						
	Total		8,398	8,398						
	STA		0	0	0	0	0	0	0	0
REA	IRB		849	849	849	849	849	869	982	1,634
	Total		849	849	849	849	849	869	982	1,634
Impairments	Total	Total banking book others than assessed at fair value	2	2	9	9	9	37	70	63



# **2018 EU-wide Stress Test: Risk exposure amounts**

	Actual	Restated	В	aseline scenario			Adverse scenario	
(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	102,741	102,785	102,785	102,785	102,785	117,527	127,375	128,260
Risk exposure amount for securitisations and re-securitisations	849	849	849	849	849	869	982	1,634
Risk exposure amount other credit risk	101,893	101,936	101,936	101,936	101,936	116,658	126,394	126,626
Risk exposure amount for market risk	4,727	4,727	4,727	4,727	4,727	6,359	6,892	7,088
Risk exposure amount for operational risk	16,809	16,809	16,809	16,809	16,809	16,809	16,809	16,809
Other risk exposure amounts	1,500	1,500	0	0	0	0	0	0
Total risk exposure amount	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157

#### 2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	31,747	31,466	30,787	30,983	31,442	30,439	30,799	31,759
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,097	5,097	5,097	5,097	5,097	5,097	5,097	5,097
	A.1.1.1	Of which: CET1 instruments subscribed by Government	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050
	A.1.2	Retained earnings	24,286	24,110	23,957	24,193	24,604	23,955	24,319	25,275
	A.1.3	Accumulated other comprehensive income	-319	-327	-327	-327	-327	-731	-731	-731
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-46	-46	-46	-46	-46	-589	-589	-589
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	133	133	133	133	133	272	272	272
	A.1.3.3	Other OCI contributions	-407	-414	-414	-414	-414	-414	-414	-414
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-252	-252	-252	-252	-252	-252	-252	-252
	A.1.8	(-) Intangible assets (including Goodwill)	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834	-3,834
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-291	-293	-58	-95	-50	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-152	-152	-152	-152	-152	-152	-152	-152
	A.1.12 A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
		(-) Excess deduction from AT1 items over AT1 Capital	0	0	U	0	0	0	Ü	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-19	-19	-19	-19	-19	-19	-19	-19
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-186						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	0	0	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2 A.1.22.3	Transitional adjustments due to additional minority interests (+/-)	0	0	-	0	0	0	0	0
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements  From the increased IFRS 9 ECL provisions net of EL		0		0	0		0	0
	A.1.22.3.1	From the increased LPRS 9 ELL provisions net or EL  From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	0	0	n	0	0	0	0	
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	0	0	n	0	0	0	0	n
	A.1.22.4.2	differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and  CETI instruments of financial sector entities where the institution has a significant investment.	0	0	0	0	0	0	0	0
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment  Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						
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#### 2018 EU-wide Stress Test: Capital

Nordea Bank - group

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,493	3,493	2,764	2,760	2,763	2,764	2,760	2,763
	A.2.1	Additional Tier 1 Capital instruments	2,792	2,792	2,792	2,792	2,792	2,792	2,792	2,792
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-21	-21	-28	-32	-29	-28	-32	-29
	A.2.4	Additional Tier 1 transitional adjustments	722	722	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	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	28,008	27,822	27,175	27,371	27,828	26,827	27,187	28,145
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,738	3,644	3,612	3,612	3,614	3,612	3,612	3,614
	A.4.1	Tier 2 Capital instruments	4,662	4,662	4,662	4,662	4,662	4,662	4,662	4,662
	A.4.2	Other Tier 2 Capital components and deductions	-1,164	-1,259	-1,050	-1,050	-1,048	-1,050	-1,050	-1,048
	A.4.3	Tier 2 transitional adjustments	241	241	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	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	125,778	125,821	124,321	124,321	124,321	140,695	151,076	152,157
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	22.27%	22.11%	21.86%	22.02%	22.38%	19.07%	18.00%	18.50%
,	C.3	Total Capital ratio	25.24%	25.01%	24.76%	24.92%	25.29%	21.63%	20.39%	20.87%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	24,515	24,329	24,411	24,611	25,065	24,063	24,427	25,382
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	27,286	27,100	27,175	27,371	27,828	26,827	27,187	28,145
	D.3	TOTAL CAPITAL (fully loaded)	30,784	30,503	30,787	30,983	31,442	30,439	30,799	31,759
	E.1	Common Equity Tier 1 Capital ratio	19.49%	19.34%	19.64%	19.80%	20.16%	17.10%	16.17%	16.68%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	21.69%	21.54%	21.86%	22.02%	22.38%	19.07%	18.00%	18.50%
	E.3	Total Capital ratio	24.47%	24.24%	24.76%	24.92%	25.29%	21.63%	20.39%	20.87%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	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
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
	H.2	Total leverage ratio exposures (fully loaded)	538,338	538,338	538,338	538,338	538,338	538,338	538,338	538,338
	H.3	Leverage ratio (transitional)	5.20%	5.17%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
	H.4	Leverage ratio (fully loaded)	5.07%	5.03%	5.05%	5.08%	5.17%	4.98%	5.05%	5.23%
	P.1	Capital conservation buffer	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%
	P.3	O-SII buffer	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
requirements ( 70)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	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%	0.00%
	P.6	Combined buffer	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%
(1) Conversions not considered for CET1 com		Combined buriel	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	4,757	4,126	4,447	4,635	3,971	4,023	4,023
Interest income	10,437	9,400	10,820	11,763	11,854	14,008	15,180
Interest expense	-5,681	-5,274	-6,373	-7,128	-7,747	-9,806	-10,939
Dividend income	53	53	53	53	38	39	42
Net fee and commission income	3,027	3,027	3,027	3,027	2,446	2,476	2,597
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,144	1,676	1,676	1,676	336	936	936
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					-118		
Other operating income not listed above, net	5	85	85	85	967	85	85
Total operating income, net	8,986	8,966	9,287	9,476	7,639	7,559	7,683
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-347	-909	-651	-541	-2,673	-2,354	-1,678
Other income and expenses not listed above, net	-4,366	-4,397	-4,397	-4,397	-5,121	-4,685	-4,640
Profit or (-) loss before tax from continuing operations	4,272	3,660	4,240	4,538	-155	520	1,365
Tax expenses or (-) income related to profit or loss from continuing operations	-863	-1,026	-1,175	-1,260	0	-156	-409
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,409	2,634	3,064	3,278	-155	364	955
Amount of dividends paid and minority interests after MDA-related adjustments	2,747	2,787	2,828	2,868	0	0	0
Attributable to owners of the parent net of estimated dividends	662	-153	236	410	-155	364	955
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	No	No



# 2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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
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

Realised losses 01 January to 30 June 2018	mln EUR		
Realised fines/litigation costs (net of provisions) (-)	-3		
Other material losses and provisions (-)	0		



## **2018 EU-wide Stress Test**

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

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	36,550	0	0	0	0	0	0	
Central banks	115	0	0	0	0	0	0	
General governments	7,909	0	0	0	0	0	0	
Credit institutions	26,842	0	0	0	0	0	0	
Other financial corporations	843	0	0	0	0	0	0	
Non-financial corporations	843	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	352,218	839	7,236	7,236	489	2,016	4,096	
Central banks	48,464	0	0	0	0	0	0	
General governments	4,810	1	0	0	0	0	0	
Credit institutions	4,448	0	1	1	1	0	0	
Other financial corporations	6,237	0	289	289	0	52	45	
Non-financial corporations	125,177	310	4,679	4,679	331	1,607	2,848	
Households	163,082	528	2,268	2,268	157	358	1,204	
DEBT INSTRUMENTS other than HFT	388,768	839	7,236	7,236	489	2,016	4,096	
OFF-BALANCE SHEET EXPOSURES	101,108		1,004	1,004	0	91	17	

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

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

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



## **2018 EU-wide Stress Test**

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

Actual							
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	5,687	3,129	894	885	1,609		
Central banks	0	0	0	0	0		
General governments	2	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	189	181	94	94	16		
Non-financial corporations	4,897	2,782	766	761	1,275		
Households	600	166	35	30	318		
DEBT INSTRUMENTS other than HFT	5,687	3,129	894	885	1,609		
Loan commitments given	2,314	1,907	0	0	16		

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