# Nordea



### **Capital and Risk Management Report 2023**

Appendix F Nordea Kredit Realkreditaktieselskab

Table of contents	
Table name Capital Position	Table Number
EU KM1 – Key metrics template	1
EU CC1 – Composition of regulatory own funds	2
EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements	3
EU OV1 – Overview of total risk exposure amounts	4
Credit Risk	
EU CR1 – Performing and non-performing exposures and related provisions	5
EU CR1-A – Maturity of exposures	6
EU CR2 – Changes in the stock of non-performing loans and advances	7
EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	8
EU CR4 – standardised approach – Credit risk exposure and CRM effects	9
EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques	10
EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques	11
EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach	12
EU CQ1 – Credit quality of forborne exposures	13
EU CQ3 – Credit quality of performing and non-performing exposures by past due days	14
EU CQ4 – Quality of non-performing exposures by geography	15
EU CQ5 – Credit quality of loans and advances to non-financial corporations by industry	16
EU CQ7 - Collateral obtained by taking possession and execution processes	17
Liquidity	
EU LIQ1 – Quantitative information of LCR	18
EU LIQ2 – Net Stable Funding Ratio	19
Operational Risk	
EU OR1 – Operational risk own funds requirements and risk-weighted exposure amounts	20
Other	
EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures	21
EU LR2 – LRCom: Leverage ratio common disclosure	22
EU LR3 – LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	23
EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer	24
EU CCyB2 – Amount of institution-specific countercyclical capital buffer	25

Not applicable template list

#### Table 1 - EU KM1 - Key metrics template

During the second half of 2023, total own funds for RealKredit decreased by EUR 5m. CET1 capital decreased by EUR 5m, while AT1 capital and T2 capital remained stable. Total REA increased by EUR 31m over the period, the CET1 ratio decreased by 0.1pp to 28.5% and the TCR decreased by 0.1pp to 30.7%. The leverage ratio remained stable at 4.8% during the period.

Available own fund: (mourist)         Available availa		2	b	с	d	е
1 Common Equity Ter (GET) capital         2,71         2,776         2,774           3 Total capital         2,771         2,776         2,774           3 Total capital         2,980         2,984         2,982           Rel-weighted exposure amounts         4         Total risk sposure amount         9,779         9,686         9,783           Capital ratios (as a percentage of risk-weighted exposure amount)         2	Available own funds (amounts)	a 2023 Q4				
2 Tim L capital         2.771         2.776         2.774           3 Total capital         2.980         2.984         2.982           Risk-weighted exposure amounts         4         1.71al risk exposure amount         9.717         9.686         9.783           Capital risks exposure amount         9.717         9.686         9.783           S Common Dauly Tier Iratic (%)         26.5%         26.7%         26.4%           7 Total capital ratio (%)         26.5%         26.7%         26.4%           7 Total capital ratio (%)         26.5%         26.7%         22.4%           Additional own funds requirements to address risks other than the risk of excessive leverage (ss a percentage of risk-weighted exposure amount)         22.5%         22.7%           EU 76         or which: to be made up of CET capital (percentage points)         1.5%         1.2%         1.2%           EU 76         or which: to be made up of CET capital (percentage points)         1.5%         1.05%         10.2%           10 Total SREP own funds requirements (%)         10.5%         10.2%         10.2%         10.2%           8 Capital coveration buffer (%)         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%						
3 Total capital         2,960         2,984         2,982           Networkspitted exposure amounts         9,717         9,686         9,783           Capital ratios (as a percentage of risk-weighted exposure amount)         26,85%         28,7%         28,45%           5 Common Equity Tier 1 ratio (%)         28,5%         28,7%         28,45%         28,7%         28,44%           7 Total capital ratio (%)         30,7%         30,87%						
Risk-weighted exposure amount           4         Total risk exposure amount         9,717         9,686         9,783           Capital ratios (isa percentage of risk-weighted exposure amount)           5         Common Equily Tier 1 ratio (%)         28.5%         28.7%         28.4%           6         Tier 1 ratio (%)         30.7%         30.8%         30.5%           Additional own finds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)           EU 7.6         2.2%	•					
4         Total risk exposure amount         9,717         9,686         9,783           Capital ratios (as a percentage of risk-weighted exposure amount)         26.0%         28.7%         28.4%           5         Common Equily Tier Tratio (%)         28.5%         28.7%         28.4%           7 Total capital ratio (%)         30.8%         30.5%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)         EUTa Additional own funds requirements (%)         1.5%         1.2%         2.2%           EUTa of which to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EUTA of which to be made up of TeT capital (percentage points)         1.5%         1.2%         1.2%           EUTA of which to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EUTA of which to be made up of TeT capital (percentage of risk-weighted exposure amount)         8         Capital conservation buffer (%)         1.0%         10.2%           EUTA of which to be made up of TeT capital (percentage of risk-weighted exposure amount)         8         5.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5% <td></td> <td></td> <td></td> <td></td> <td></td> <td>_,</td>						_,
Contract ratios (as a percentage of risk-weighted exposure amount)         28.5%         28.7%         28.4%           5 Common Equity Ther 1 ratio (%)         28.5%         28.7%         28.4%           6 Tier 1 ratio (%)         30.7%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excassive leverage (as a percentage of risk-weighted exposure amount)         EU 7a Additional own funds requirements to address risks other than the risk of excassive leverage (as a percentage of risk-weighted exposure amount)         EU 7b         0 risk risk to the made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EU 7b         of which to be made up of Tier (apital (percentage points)         1.5%         1.0%         10.2%         10.2%           EU 7d total SREP own funds requirements (%)         2.5%	Risk-weighted exposure amounts					
S Common Equity Tier 1 ratio (%)         28.5%         28.7%         28.4%           6 Tier 1 ratio (%)         30.7%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)         EU 7a         22%         22	4 Total risk exposure amount	9,717		9,686		9,783
6 Tier I ratio (%)         28.5%         28.7%         28.4%           7 Total capital ratio (%)         30.7%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excessive leverage (%)         2.2%         2.2%           EU 7a Additional own funds requirements to address risks other than the risk of excessive leverage (%)         2.6%         2.2%         2.2%           EU 7b         of which: to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EU 7b         of which: to be made up of Tier 1 capital (percentage points)         1.5%         1.6%         1.6%           EU 7b         of which: to be made up of Tier 1 capital (percentage points)         1.5%         1.6%         1.6%           EU 7b         of which: to be made up of Tier 1 capital (percentage points)         1.5%         1.6%         1.6%           EU 7b         of which: to be made up of Tier 1 capital (percentage points)         1.6%         1.02%         1.02%           Combined buffer ado overall capital percentage of risk-weighted exposure amount)         8         Capital conservation buffer (%)         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.5%         2.0%         2.0% <td< td=""><td>Capital ratios (as a percentage of risk-weighted exposure amount)</td><td></td><td></td><td></td><td></td><td></td></td<>	Capital ratios (as a percentage of risk-weighted exposure amount)					
7         Total capital ratio (%)         30.7%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) leverage (%)         2.5%         2.2%         2.2%           EU To         of which: to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.06%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.02%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.02%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.0%         1.02%           EU To a Which: to be made up of TeT capital requirement (as a percentage of risk-weighted exposure amount)         8 Capital cancentants buttor         2.5%	5 Common Equity Tier 1 ratio (%)	28.5%		28.7%		28.4%
7         Total capital ratio (%)         30.7%         30.8%         30.5%           Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) leverage (%)         2.5%         2.2%         2.2%           EU To         of which: to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.06%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.02%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.2%         1.02%           EU To         of which: to be made up of TeT capital (percentage points)         1.5%         1.0%         1.02%           EU To a Which: to be made up of TeT capital requirement (as a percentage of risk-weighted exposure amount)         8 Capital cancentants buttor         2.5%	6 Tier 1 ratio (%)	28.5%		28.7%		28.4%
EU 7a         Additional own funds requirements to address risks other than the risk of excessive         2.6%         2.2%         2.2%           EU 7b         of which: to be made up of CETT capital (percentage points)         1.5%         1.2%         1.2%           EU 7c         of which: to be made up of CETT capital (percentage points)         1.9%         1.6%         1.6%         1.6%           EU 7c         of which: to be made up of TET capital (percentage points)         1.9%         1.6%         1.02%         10.2%           EU 7c         of which: to be made up of TET capital (percentage points)         2.5%         1.0%         1.1%         1.5%         1.5%         1.5%         1.5%         1.5%						30.5%
EU 7a         Additional own funds requirements to address risks other than the risk of excessive         2.6%         2.2%         2.2%           EU 7b         of which: to be made up of CETT capital (percentage points)         1.5%         1.2%         1.2%           EU 7c         of which: to be made up of CETT capital (percentage points)         1.9%         1.6%         1.6%         1.6%           EU 7c         of which: to be made up of TET capital (percentage points)         1.9%         1.6%         1.02%         10.2%           EU 7c         of which: to be made up of TET capital (percentage points)         2.5%         1.0%         1.1%         1.5%         1.5%         1.5%         1.5%         1.5%	Additional own funds requirements to address risks other than the risk of excessive low	rada (ac a par	contago of r	ick woighted		nount)
Leverage (%)         L2%         L2%         L2%           EU 76         of which: to be made up of CETI capital (percentage points)         1.5%         1.2%         1.2%         1.2%         1.2%           EU 76         of which: to be made up of Tier 1 capital (percentage points)         1.9%         1.6%         10.2%         10.2%           Combined buffer and overall capital requirements (%)         10.6%         10.2%         10.2%         10.2%           B Capital conservation buffer (%)         2.5%         2.0%         0.0% <td></td> <td></td> <td>centage of r</td> <td></td> <td>exposure ar</td> <td></td>			centage of r		exposure ar	
EU 7b         of which: to be made up of CET1 capital (percentage points)         1.5%         1.2%         1.2%           EU 7c         of which: to be made up of Tier1 capital (percentage points)         1.9%         1.6%         1.0%           EU 7d         Total SREP own funds requirements (%)         10.6%         10.2%         10.2%           Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)         2.5%         2.5%         2.5%           EU 8a Conservation buffer (w)         2.5%         2.5%         2.5%         2.0%           9 Institution specific countercyclical capital buffer (%)         0.0%         0.0%         0.0%           10 Gobal Systemically important Institution buffer (%)         0.0%         0.0%         0.0%           10 Gobal Systemically important Institution buffer (%)         6.5%         6.5%         6.5%           EU 10a Other Systemically important Institution buffer (%)         2.01%         2.07%         2.03%           11 Combined buffer requirements (%)         15%         1.5%         1.5%         1.5%           12 Total exposure measure         57.685         57.245         57.243           12 Total exposure measure         57.685         57.245         57.263           14 Leverage ratio         0.0%         0.0%		2.6%		2.2%		2.2%
EU7c         of which: to be made up of Tier 1 capital (percentage points)         1.9%         1.6%         1.02%           EU 7d         Total SREP own funds requirements (%)         10.6%         10.2%         10.2%           Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)         2.5%         2.5%         2.5%           EU 8a         Conservation buffer (%)         2.5%         2.5%         2.0%           EU 8a         Conservation buffer (%)         2.5%         2.5%         2.0%           EU 8a         Conservation buffer (%)         2.5%         2.5%         2.0%           EU 9a         Systemic risk buffer (%)         0.0%         0.0%         0.0%           IO Global Systemically Important Institution buffer (%)         15%         15%         15%           IO Combined buffer requirements (%)         17.1%         16.6%         16.1%           II a Overall capital requirements (%)         20.1%         20.7%         20.3%           II a Overall capital requirements (%)         20.1%         20.7%         20.3%           II Everage ratio         17.7%         16.6%         16.1%           II Everage ratio         13         Total exposure measure         57.685         57.345         57.245		4 50 (		1.00/		4.004
EU 7d         Total SREP own funds requirements (%)         10.6%         10.2%         10.2%           Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)         8         Capital conservation buffer (%)         2.5%         2.5%         2.5%           U8 a Conservation buffer (%)         2.5%         2.5%         2.0%         0.0%         0.0%           Wernber State (%)         0.0%						
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)           8 Capital conservation buffer (%)         2.5%         2.5%         2.5%           EU 8a Conservation buffer (%)         0.0%         0.0%         0.0%           9 Institution specific countercyclical capital buffer (%)         2.5%         2.5%         2.0%           EU 9a Systemic risk buffer (%)         0.0%         0.0%         0.0%           10 Giobal Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           EU 10a Other Systemically Important Institution buffer (%)         6.5%         6.6%         6.0%           EU 11a Overall capital requirement (%)         15.7%         1.5%         1.5%           11 Combined buffer requirements (%)         20.1%         20.7%         20.3%           12 Other Systemically throportant Institution buffer (%)         20.1%         20.7%         20.3%           12 Other Systemically throportant Institution buffer (%)         20.1%         20.7%         20.3%           12 Other Systemically throportant Institution buffer (%)         20.1%         20.7%         20.3%           12 Other Systemically throportant Institution buffer (%)         20.1%         20.7%         20.3%           12 Otal requisposure measure         57.685						
B         Capital conservation buffer (%)         2.5%         2.5%         2.5%           EU 8a         Conservation buffer due to macro-prudential or systemic risk identified at the level of a         0.0%         0.0%         0.0%           9         Institution specific countercyclical capital buffer (%)         2.5%         2.5%         2.0%           EU 9a         Systemic risk buffer (%)         0.0%         0.0%         0.0%           10         Global Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           EU 10a         Other Systemically Important Institution buffer (%)         6.5%         6.5%         6.0%           EU 11a         Other Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           11         Combined buffer requirements (%)         17.1%         16.6%         16.1%           12         CET1 available after meeting the total SREP own funds requirements (%)         20.1%         20.7%         20.3%           Leverage ratio         13         Total kaposure measure         57.685         57.345         57.263           14         Leverage ratio         0.0%         0.0%         0.0%         0.0%         0.0%           EU 14a         Additional own funds requirements to address the risk o	EU 7d <u>Total SREP own funds requirements (%)</u>	10.6%		10.2%		10.2%
B         Capital conservation buffer (%)         2.5%         2.5%         2.5%           EU 8a         Conservation buffer due to macro-prudential or systemic risk identified at the level of a         0.0%         0.0%         0.0%           9         Institution specific countercyclical capital buffer (%)         2.5%         2.5%         2.0%           EU 9a         Systemic risk buffer (%)         0.0%         0.0%         0.0%           10         Global Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           EU 10a         Other Systemically Important Institution buffer (%)         6.5%         6.5%         6.0%           EU 11a         Other Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           11         Combined buffer requirements (%)         17.1%         16.6%         16.1%           12         CET1 available after meeting the total SREP own funds requirements (%)         20.1%         20.7%         20.3%           Leverage ratio         13         Total kaposure measure         57.685         57.345         57.263           14         Leverage ratio         0.0%         0.0%         0.0%         0.0%         0.0%           EU 14a         Additional own funds requirements to address the risk o	Combined buffer and overall capital requirement (as a percentage of risk-weighted exp	osure amount	)			
EU 8a         Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)         0.0%         0.0%         0.0%           9         Institution specific countercyclical capital buffer (%)         2.5%         2.5%         2.0%           EU 9a         Systemic risk buffer (%)         0.0%         0.0%         0.0%         0.0%           10         Global Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           EU 10a         Other Systemically important Institution buffer (%)         1.5%         1.5%         1.5%           EU 11a         CET1 available after meeting the total SREP own funds requirements (%)         20.1%         20.7%         20.3%           Everage ratio         113         Total exposure measure         57.685         57.345         57.263           14         Leverage ratio         4.8%         4.8%         4.8%         4.8%           EU 14a         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a         20.0%         0.0%         0.0%           EU 14a         Additional own funds requirements to address the risk of excessive leverage of total exposure measure)         EU 14a         20.1%         0.0%         0.0%         0.0%         0.0%         <			,	2.5%		2.5%
Member State (%)         9         Institution specific countercyclical capital buffer (%)         2.5%         2.5%         2.0%           EU9 as systemic risk buffer (%)         0.0%         0.0%         0.0%         0.0%           10 Global Systemically Important Institution buffer (%)         1.5%         1.5%         1.5%           11 Combined buffer requirement (%)         6.5%         6.5%         6.6%           EU 11a Overall capital requirements (%)         17.1%         16.66%         16.1%           12 Combined buffer requirements (%)         20.1%         20.7%         20.3%           EU 11a Overall capital requirements (%)         20.1%         20.7%         20.3%           12 combined buffer requirements (%)         20.1%         20.7%         20.3%           13 Total exposure measure         57,685         57,345         57,263           14 Leverage ratio         4.8%         4.8%         4.8%           Additional own funds requirements to address the risk of excessive leverage (%)         0.0%         0.0%         0.0%           EU 14a Additional own funds requirements (%)         3.0%         3.0%         3.0%         3.0%           EU 14a coreage ratio buffer ado overall leverage ratio requirements (%)         0.0%         0.0%         0.0%           EU 14a co						
9 Institution specific countercyclical capital buffer (%)       2.5%       2.5%       2.0%         EU 9a Systemic risk buffer (%)       0.0%       0.0%       0.0%         10 Global Systemically Important Institution buffer (%)       1.5%       1.5%       1.5%         EU 10 Other Systemically Important Institution buffer (%)       6.5%       6.5%       6.6%         EU 11a Overall capital requirement (%)       7.7%       16.6%       16.1%         12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.7%       20.3%         Leverage ratio         Leverage ratio         Leverage ratio         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         Leverage ratio requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%						
EU 9a Systemic risk buffer (%)         0.0%         0.0%         0.0%           10 Global Systemically Important Institution buffer (%)         0.0%         0.0%         0.0%           11 Combined buffer requirement (%)         6.5%         6.5%         6.0%           EU 10 a Other Systemically Important Institution buffer (%)         1.5%         1.15%         1.15%           11 Combined buffer requirement (%)         6.5%         6.5%         6.0%           EU 11a Overall capital requirements (%)         20.1%         20.7%         20.3%           12 CET1 available after meeting the total SREP own funds requirements (%)         20.1%         20.7%         20.3%           Leverage ratio         57,685         57,345         57,263         14           Leverage ratio (%)         4.8%         4.8%         4.8%         4.8%           Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a Additional own funds requirements to address the risk of excessive leverage (%)         0.0%         0.0%         0.0%           EU 14a Additional own funds requirements (%)         3.0%         3.0%         3.0%         3.0%           EU 14b of which: to be made up of CET1 capital (percentage points)         0.0%         0.0%         0.0%         0.0%         0.0%		2.5%		2.5%		2.0%
10 Global Systemically Important Institution buffer (%)       0.0%       0.0%       0.0%         EU 10a Other Systemically Important Institution buffer (%)       1.5%       1.5%       1.5%         11 Combined buffer requirements (%)       6.5%       6.5%       6.6%         EU 11a Overall capital requirements (%)       17.1%       16.6%       16.1%         12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.7%       20.3%         Leverage ratio         13 Total exposure measure       57,685       57,345       57,263         14 Leverage ratio       4.8%       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       3.0%       3.0%         EU 14a Cotal SREP leverage ratio requirements (%)       3.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%						
EU 10a Other Systemically Important Institution buffer (%)       1.5%       1.5%       1.5%       1.5%         11 Combined buffer requirement (%)       6.5%       6.5%       6.0%         EU 11a Overall capital requirement (%)       20.1%       20.7%       20.3%         12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.7%       20.3%         Leverage ratio         13 Total exposure measure       57,685       57,345       57,263         14 Leverage ratio (%)       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       3.0%         EU 14a Additional own funds requirements (%)       0.0%       <						
11 Combined buffer requirement (%)       6.5%       6.5%       6.0%         EU 1a Overall capital requirements (%)       17.1%       16.6%       16.1%         12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.3%       20.3%         Leverage ratio       20.7%       20.3%       20.3%         13 Total exposure measure       57,685       57,345       57,263         14 Leverage ratio (%)       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)       EU 14a Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       0.0%       0.0%         EU 14b of which: to be made up of CET1 capital (percentage points)       0.0%       0.0%       0.0%       0.0%         EU 14d Leverage ratio buffer and overall leverage ratio requirement (%)       3.0%       3.0%       3.0%       3.0%         EU 14d Leverage ratio buffer requirement (%)       0.0%       0.0%       0.0%       0.0%       0.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0%       1.0						
EU 11a Overall capital requirements (%)       17.1%       16.6%       16.1%         12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.7%       20.3%         Leverage ratio         13 Total exposure measure       57,685       57,345       57,263         14 Leverage ratio (%)       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       3.0%         EU 14a Additional own funds requirements (%)       0.0%       0.0%       0.0%       0.0%         EU 14a Additional own funds requirements (%)       3.0%       3.0%       3.0%       3.0%         EU 14a Cotal SREP leverage ratio requirements (%)       0.0%       0.0%       0.0%       0.0%         EU 14d Leverage ratio buffer and overall leverage ratio requirement (%)       0.0%       0.0%       0.0%       0.0%         EU 14d Leverage ratio buffer enquirement (%)       0.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%       3.0%						
12 CET1 available after meeting the total SREP own funds requirements (%)       20.1%       20.7%       20.3%         Leverage ratio         13 Total exposure measure       57,685       57,345       57,263         14 Leverage ratio (%)       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a       Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14a       Additional own funds requirements (%)       3.0%       3.0%       3.0%       0.0%         EU 14a       Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)       EU 14a       0.0%       0.0%       0.0%       0.0%         EU 14a       Total SREP leverage ratio requirements (%)       3.0%       3.0%       3.0%       3.0%         EU 14d       Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)       EU 14d       Leverage ratio requirement (%)       0.0%       0.0%       0.0%         EU 14d       Leverage ratio informent (%)       0.0%       3.0%       3.0%       3.0%         14e       Overage Ratio       14       Sast       534						
Leverage ratio13Total exposure measure57,68557,34557,26314Leverage ratio (%)4.8%4.8%4.8%Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)EU 14aAdditional own funds requirements to address the risk of excessive leverage (%)0.0%0.0%EU 14bof which: to be made up of CET1 capital (percentage points)0.0%0.0%0.0%EU 14cTotal SREP leverage ratio requirements (%)3.0%3.0%3.0%EU 14dLeverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0.0%0.0%0.0%EU 14dLeverage ratio requirement (%)3.0%3.0%3.0%EU 14dLeverage ratio requirement (%)0.0%0.0%0.0%EU 14dLeverage ratio requirement (%)3.0%3.0%3.0%EU 14dEverage ratio requirement (%)3.0%3.0%3.0%EU 14dEverage ratio18534589598560496EU 16bCash unflows - Total weighted value33843238332636216Total net cash outflows (adjusted value)33232535132926617Liquidity coverage ratio (%)1894%1831%1776%2451%2925%Net Stable Funding Ratio1894%1831%1776%2451%2925%18Total						
13       Total exposure measure       57,685       57,345       57,263         14       Leverage ratio (%)       4.8%       4.8%       4.8%         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a       Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14b       of which: to be made up of CET1 capital (percentage points)       0.0%       0.0%       0.0%         EU 14c       Total SREP leverage ratio requirements (%)       3.0%       3.0%       3.0%         Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)       EU 14d       Leverage ratio buffer requirement (%)       0.0%       0.0%         EU 14d       Leverage ratio purement (%)       0.0%       0.0%       0.0%         EU 14d       Leverage ratio requirement (%)       3.0%       3.0%       3.0%         EU 14d       Leverage ratio requirement (%)       0.0%       0.0%       0.0%         EU 14d       Leverage Ratio       15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16b       Cash outflows - Total weighted value       388 </td <td>12 CEI1 available after meeting the total SREP own funds requirements (%)</td> <td>20.1%</td> <td></td> <td>20.7%</td> <td></td> <td>20.3%</td>	12 CEI1 available after meeting the total SREP own funds requirements (%)	20.1%		20.7%		20.3%
14         Leverage ratio (%)         4.8%         4.8%         4.8%           Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         0.0%         0.0%         0.0%           EU 14a         Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         0.0%         0.0%         0.0%           EU 14b         of which: to be made up of CETI capital (percentage points)         0.0%         0.0%         0.0%           EU 14c         Total SREP leverage ratio requirements (%)         3.0%         3.0%         3.0%           EU 14d         Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)         EU 14d         0.0%         0.0%         0.0%           EU 14d         Leverage ratio buffer requirement (%)         0.0%         0.0%         0.0%         0.0%           EU 14d         Leverage ratio requirement (%)         3.0%         3.0%         3.0%         3.0%           EU 14e         Overall leverage Ratio         1						
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)         EU 14a       Additional own funds requirements to address the risk of excessive leverage (%)       0.0%       0.0%       0.0%         EU 14b       of which: to be made up of CET1 capital (percentage points)       0.0%       0.0%       0.0%       0.0%         EU 14c       Total SREP leverage ratio requirements (%)       3.0%       3.0%       3.0%       3.0%         EU 14d       Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)       EU 14d       Leverage ratio buffer requirement (%)       0.0%       0.0%       0.0%         EU 14d       Leverage ratio percentage ratio requirement (%)       0.0%       0.0%       0.0%       0.0%         EU 14d       Leverage ratio requirement (%)       0.0%       0.0%       0.0%       0.0%         EU 14d       Coverage Ratio       3.0%       3.0%       3.0%       3.0%         15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash outflows (adjusted value)       3	13 Total exposure measure	57,685		57,345		57,263
EU 14aAdditional own funds requirements to address the risk of excessive leverage (%) $0.0\%$ $0.0\%$ $0.0\%$ EU 14bof which: to be made up of CET1 capital (percentage points) $0.0\%$ $0.0\%$ $0.0\%$ EU 14cTotal SREP leverage ratio requirements (%) $3.0\%$ $3.0\%$ $3.0\%$ Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14d Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14d Leverage ratio buffer requirement (%) $0.0\%$ $0.0\%$ Liquidity Coverage ratio requirement (%) $0.0\%$ $0.0\%$ Liquidity Coverage Ratio15Total high-quality liquid assets (HQLA) (Weighted value -average) $2,477$ $2,495$ $2,537$ $2,634$ $2,701$ EU 16a Cash outflows - Total weighted value $3388$ $432$ $383$ $326$ $362$ 16 Total net cash outflows (adjusted value) $332$ $352$ $351$ $329$ $266$ Net Stable Funding Ratio18Total available stable funding $3,558$ $3,556$ $3,568$ $3,567$ $3,580$ 19 Total required stable funding $424$ $551$ $496$ $501$ $494$	14 Leverage ratio (%)	4.8%		4.8%		4.8%
EU 14aAdditional own funds requirements to address the risk of excessive leverage (%) $0.0\%$ $0.0\%$ $0.0\%$ EU 14bof which: to be made up of CET1 capital (percentage points) $0.0\%$ $0.0\%$ $0.0\%$ EU 14cTotal SREP leverage ratio requirements (%) $3.0\%$ $3.0\%$ $3.0\%$ Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14d Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14d Leverage ratio buffer requirement (%) $0.0\%$ $0.0\%$ Liquidity Coverage ratio requirement (%) $0.0\%$ $0.0\%$ Liquidity Coverage Ratio15Total high-quality liquid assets (HQLA) (Weighted value -average) $2,477$ $2,495$ $2,537$ $2,634$ $2,701$ EU 16a Cash outflows - Total weighted value $3388$ $432$ $383$ $326$ $362$ 16 Total net cash outflows (adjusted value) $332$ $352$ $351$ $329$ $266$ Net Stable Funding Ratio18Total available stable funding $3,558$ $3,556$ $3,568$ $3,567$ $3,580$ 19 Total required stable funding $424$ $551$ $496$ $501$ $494$	Additional over funda requirements to address the visit of evenesive lavered (or a perce	nto do of total				
EU 14b         of which: to be made up of CET1 capital (percentage points)         0.0%         0.0%         0.0%           EU 14c         Total SREP leverage ratio requirements (%)         3.0%         3.0%         3.0%           Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)         0.0%         0.0%         0.0%           EU 14d         Leverage ratio buffer requirement (%)         0.0%         0.0%         0.0%           EU 14d         Leverage ratio requirement (%)         3.0%         3.0%         3.0%           EU 14e         Overall leverage ratio requirement (%)         3.0%         3.0%         3.0%           Liquidity Coverage Ratio         3.0%         3.0%         3.0%         3.0%           15         Total high-quality liquid assets (HQLA) (Weighted value -average)         2,477         2,495         2,537         2,634         2,701           EU 16a         Cash outflows - Total weighted value         534         589         598         560         496           EU 16b         Cash inflows - Total weighted value         332         352         351         329         266           17         Liquidity coverage ratio (%)         1894%         1831%         1776%         2451%         2925% <tr< td=""><td></td><td></td><td>exposure m</td><td></td><td></td><td>0.0%</td></tr<>			exposure m			0.0%
EU 14c       Total SREP leverage ratio requirements (%)       3.0%       3.0%         Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)       0.0%       0.0%       0.0%         EU 14d       Leverage ratio buffer requirement (%)       0.0%       0.0%       0.0%         EU 14d       Overall leverage ratio requirement (%)       0.0%       0.0%       0.0%         EU 14e       Overall leverage ratio requirement (%)       3.0%       3.0%       3.0%         Liquidity Coverage Ratio       15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash inflows - Total weighted value       388       432       383       326       362         16       Total net cash outflows (adjusted value)       332       352       351       329       2666         17       Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio       3,558       3,556       3,568       3,567       3,580         19       Total required sta						
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0.0%0.0%EU 14eOverall leverage ratio requirement (%)3.0%3.0%EU 14eOverall leverage ratio requirement (%)3.0%3.0%Liquidity Coverage Ratio15Total high-quality liquid assets (HQLA) (Weighted value -average)2,4772,4952,5372,6342,701EU 16aCash outflows - Total weighted value534589598560496EU 16bCash inflows - Total weighted value38843238332636216Total net cash outflows (adjusted value)33235235132926617Liquidity coverage ratio (%)1894%1831%1776%2451%2925%Net Stable Funding Ratio18Total available stable funding3,5583,5563,5683,5673,58019Total required stable funding424551496501494						
EU 14d       Leverage ratio buffer requirement (%)       0.0%       0.0%       0.0%         EU 14e       Overall leverage ratio requirement (%)       3.0%       3.0%       3.0%         Liquidity Coverage Ratio       Liquidity Coverage Ratio       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash inflows - Total weighted value       388       432       383       326       362         16       Total net cash outflows (adjusted value)       332       352       351       329       266         17       Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18       Total available stable funding       3,558       3,568       3,567       3,580         19       Total required stable funding       424       551       496       501       494	EU 14C TOTAL SREP leverage ratio requirements (%)	3.0%		3.0%		3.0%
EU 14e       Overall leverage ratio requirement (%)       3.0%       3.0%         Liquidity Coverage Ratio       15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash inflows - Total weighted value       388       432       383       326       362         16       Total net cash outflows (adjusted value)       332       352       351       329       266         17       Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18       Total available stable funding       3,558       3,568       3,567       3,580         19       Total required stable funding       424       551       496       501       494	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total ex	posure measu	re)			
Liquidity Coverage Ratio         15 Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a Cash outflows - Total weighted value       534       589       598       560       496         EU 16b Cash inflows - Total weighted value       388       432       383       326       362         16 Total net cash outflows (adjusted value)       332       352       351       329       266         17 Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18 Total available stable funding       3,558       3,556       3,568       3,567       3,580         19 Total required stable funding       424       551       496       501       494	EU 14d Leverage ratio buffer requirement (%)	0.0%		0.0%		0.0%
15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash inflows - Total weighted value       388       432       383       326       362         16       Total net cash outflows (adjusted value)       332       352       351       329       266         17       Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18       Total available stable funding       3,558       3,556       3,568       3,567       3,580         19       Total required stable funding       424       551       496       501       494	EU 14e Overall leverage ratio requirement (%)	3.0%		3.0%		3.0%
15       Total high-quality liquid assets (HQLA) (Weighted value -average)       2,477       2,495       2,537       2,634       2,701         EU 16a       Cash outflows - Total weighted value       534       589       598       560       496         EU 16b       Cash inflows - Total weighted value       388       432       383       326       362         16       Total net cash outflows (adjusted value)       332       352       351       329       266         17       Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18       Total available stable funding       3,558       3,556       3,568       3,567       3,580         19       Total required stable funding       424       551       496       501       494	Liquidity Coverage Patio					
EU 16a Cash outflows - Total weighted value       534       589       598       560       496         EU 16b Cash inflows - Total weighted value       388       432       383       326       362         16 Total net cash outflows (adjusted value)       332       352       351       329       266         17 Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18 Total available stable funding       3,558       3,556       3,568       3,567       3,580         19 Total required stable funding       424       551       496       501       494		2 /77	2/105	2 527	2 621	2 701
EU 16b Cash inflows - Total weighted value       388       432       383       326       362         16 Total net cash outflows (adjusted value)       332       352       351       329       266         17 Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18 Total available stable funding       3,558       3,556       3,568       3,567       3,580         19 Total required stable funding       424       551       496       501       494						
16 Total net cash outflows (adjusted value)       332       352       351       329       266         17 Liquidity coverage ratio (%)       1894%       1831%       1776%       2451%       2925%         Net Stable Funding Ratio         18 Total available stable funding       3,558       3,556       3,568       3,567       3,580         19 Total required stable funding       424       551       496       501       494						
Net Stable Funding Ratio         18 Total available stable funding       3,558       3,556       3,568       3,567       3,580         19 Total required stable funding       424       551       496       501       494	-					
Net Stable Funding Ratio18 Total available stable funding3,5583,5563,5683,5673,58019 Total required stable funding424551496501494						
18 Total available stable funding3,5583,5563,5683,5673,58019 Total required stable funding424551496501494	1/ Liquidity coverage ratio (%)	1894%	1831%	1776%	2451%	2925%
18 Total available stable funding3,5583,5563,5683,5673,58019 Total required stable funding424551496501494	Net Stable Funding Ratio					
19 Total required stable funding       424       551       496       501       494		3,558	3,556	3,568	3,567	3,580
	-					
	· · ·					

Table 2 - EU CC1 - Composition of regulatory own funds At the end of 2023, Tier 1 capital, CET1 capital and Total own funds decreased by EUR -3m compared to 2022. Tier 2 capital remained unchanged.

EURm	(a)	(b)
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves 1 Capital instruments and the related share premium accounts	230	1
of which: Instrument type 1	230	
of which: Instrument type 2		
of which: Instrument type 3		
2 Retained earnings	2,615	2.3
3 Accumulated other comprehensive income (and other reserves) EU-3a Funds for general banking risk	0	
4 Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts		
subject to phase out from CET1		
5 Minority interests (amount allowed in consolidated CET1)		
EU-5a Independently reviewed interim profits net of any foreseeable charge or dividend		
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	2,846	
Common Equity Tier 1 (CET1) capital: regulatory adjustments	21	
7 Additional value adjustments (negative amount) 8 Intangible assets (net of related tax liability) (negative amount)	-31	
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net		7
of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
11 Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not		
valued at fair value		
12 Negative amounts resulting from the calculation of expected loss amounts	-38	
13 Any increase in equity that results from securitised assets (negative amount) 14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
14 Gains of losses of liabilities valued at fair value resulting from changes in own credit standing 15 Defined-benefit pension fund assets (negative amount)		
16 Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
17 Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those		
entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of		
the institution (negative amount)		
18 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10%		
threshold and net of eligible short positions) (negative amount)		
19 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities		
where the institution has a significant investment in those entities (amount above 10% threshold and net		
of eligible short positions) (negative amount)		
EU-20a Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for		
the deduction alternative EU-20b <i>of which: qualifying holdings outside the financial sector (negative amount)</i>		
EU-20c of which: securitisation positions (negative amount)		
EU-20d of which: free deliveries (negative amount)		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax		
liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
22 Amount exceeding the 17.65% threshold (negative amount)		
23 of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial		
<i>sector entities where the institution has a significant investment in those entities</i> 24 Not applicable	N/A	
25 of which: deferred tax assets arising from temporary differences	.,,,,	
EU-25a Losses for the current financial year (negative amount)		
EU-25b Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of		
CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover		
risks or losses (negative amount) 26 Not applicable	N/A	
27 Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	IN/A	
27a Other regulatory adjustments	-6	
28 Total regulatory adjustments to Common Equity Tier 1 (CET1)	-74	
29 Common Equity Tier 1 (CET1) capital	2,771	

EURm

 (a)	<u>۱</u>		
a	)		

So r Amounts b

Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

(b)

Additional Tier 1 (AT1) capital: instruments		
30 Capital instruments and the related share premium accounts		
31 of which: classified as equity under applicable accounting standards		
32 of which: classified as liabilities under applicable accounting standards		
33 Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts		
subject to phase out from AT1		
EU-33a Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34 Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in		
row 5) issued by subsidiaries and held by third parties		
35 of which: instruments issued by subsidiaries subject to phase out		
36 Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments		
37 Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
38 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those		
entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of		
the institution (negative amount)		
39 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the		
institution does not have a significant investment in those entities (amount above 10% threshold and net		
of eligible short positions) (negative amount)		
40 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities		
where the institution has a significant investment in those entities (net of eligible short positions) (negative		
amount)		
42 Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a Other regulatory adjustments to AT1 capital		
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44 Additional Tier 1 (AT1) capital		
45 Tier 1 capital (T1 = CET1 + AT1)	2,771	
Tier 2 (T2) capital: instruments		
46 Capital instruments and the related share premium accounts	208	1
47 Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts		
subject to phase out from T2 as described in Article 486(4) CRR		
EU-47a Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
48 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and		
AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49 of which: instruments issued by subsidiaries subject to phase out		
50 Credit risk adjustments	0	
51 Tier 2 (T2) capital before regulatory adjustments	208	

(a) (b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

### Tier 2 (T2) capital: regulatory adjustments

- 52 Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)
- 53 Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)
- 54 Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)
- 55 Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)
- EU-56a Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)

EU-56b Other regulatory adjustments to T2 capital

57 Total regulatory adjustments to Tier 2 (T2) capital		
58 Tier 2 (T2) capital	208	
59 Total capital (TC = T1 + T2)	2,980	
60 Total Risk exposure amount	9,717	
Capital ratios and requirements including buffers		
61 Common Equity Tier 1 capital	28.5%	
62 Tier 1 capital	28.5%	
63 Total capital	30.7%	
64 Institution CET1 overall capital requirements	12.4%	
65 of which: capital conservation buffer requirement	2.5%	
66 of which: countercyclical capital buffer requirement	2.5%	
67 of which: systemic risk buffer requirement		
EU-67a of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution	1.5%	
(O-SII) buffer requirement		
EU-67b of which: additional own funds requirements to address the risks other than the risk of excessive	1.5%	
leverage		
68 Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the	20.1%	
minimum capital requirements		
Amounts below the thresholds for deduction (before risk weighting)		
72 Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the		
institution does not have a significant investment in those entities (amount below 10% threshold and net		
of eligible short positions)		
73 Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the		
institution has a significant investment in those entities (amount below 17.65% thresholds and net of		
eligible short positions)		
75 Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax	0	
liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2		
76 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to		
the application of the cap)		
77 Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78 Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach	0	
(prior to the application of the cap)		
79 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	50	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80 Current cap on CET1 instruments subject to phase out arrangements		
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82 Current cap on AT1 instruments subject to phase out arrangements		
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84 Current cap on T2 instruments subject to phase out arrangements		

85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

#### Table 3 - EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

At the end of the fourth quarter of 2023 total assets as published in the financial statements stood at EUR 57.7bn (EUR 57.2bn in Q4 2022), total liabilities amounted to EUR 54.5bn (EUR 54.0bn in Q4 2022) and equity amounted to EUR 3.0bn (EUR 3.0bn in Q4 2022). EURm <u>a & b</u> c

EORIT	a & D	L
	Balance sheet as in	
	published financial	Reference
	statements	
	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements		
<sup>1</sup> Cash in hand and demand deposits with central banks	942	
2 Receivables from credit institutions and central banks	4,293	
<sup>3</sup> Loans and receivables at fair value	52,420	
4 Loans and receivables at amortised cost		
5 Investment in associated undertaking	3	
6 Tangible assets		
7 Deferred tax assets	0	10
8 Current tax assets	10	
9 Assets held temporarily	1	
10 Other assets	19	
11 Prepaid expenses	1	
Total assets	57,689	
	· · · · ·	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements		
1 Debt to credit institutions and central banks	1,089	
2 Bonds in issue at fair value	52,915	
3 Other liabilities	477	
4 Deferred income		
Total liabilities	54,481	
Subordinated debt		
Subordinated debt	208	
		46
<sup>1</sup> of which: T2 Capital instruments and the related share -premium accounts	208	46
Shareholders' Equity		
1 Share capital	230	1
2 Other reserves	3	1 2
	2,612	
3 Retained earnings	154	2
4 Proposed dividends		
Total shareholders' equity	3,000	
Total liabilities and shareholders' equity	57,689	
Contingent liabilities		
1 Guarantees etc		
2 Credit commitments	139	
Total contingent liabilities	139	

#### Table 4 - EU OV1 - Overview of total risk exposure amounts

The table provides an overview of total REA for 2023. Credit risk was the largest risk type, accounting for approximately 94% of Pillar I REA, followed by operational risk which was the second largest risk type. REA decreased by EUR 0.1bn during the period, mainly driven by counterparty credit risk.

EURm	Total risk exposure a	amounts (TREA)	Total own funds requirements
	a	b	С
	Q4 2023	Q4 2022	Q4 2023
1 Credit risk (excluding CCR)	9,121	9,068	730
2 Of which the standardised approach	819	887	65
3 Of which the Foundation IRB (F-IRB) approach	42	52	3
4 Of which slotting approach			
EU 4a Of which equities under the simple riskweighted approach			
5 Of which the Advanced IRB (A-IRB) approach	8,260	8,128	661
6 Counterparty credit risk - CCR	2	129	0
7 Of which the standardised approach	2	129	0
8 Of which internal model method (IMM)			
EU 8a Of which exposures to a CCP			
EU 8b Of which credit valuation adjustment - CVA			
9 Of which other CCR			
15 Settlement risk			
16 Securitisation exposures in the non-trading book (after the cap)			
17 Of which SEC-IRBA approach			
18 Of which SEC-ERBA (including IAA)			
19 Of which SEC-SA approach			
EU 19a Of which 1250% / deduction			
20 Position, foreign exchange and commodities risks (Market risk)			
21 Of which the standardised approach			
22 Of which IMA			
EU 22a Large exposures			
23 Operational risk	590	584	47
EU 23a Of which basic indicator approach			
EU 23b Of which standardised approach	590	584	47
EU 23c Of which advanced measurement approach			
24 Amounts below the thresholds for deduction (subject to 250% risk weight)	1	1	0
29 Total	9,713	9,780	777
Additional risk exposure amount related to Finnish RW floor due to Article 458 CRR			
Additional risk exposure amount related to Swedish RW floor due to Article 458 CRR	4	3	0
Article 3 CRR Buffer			
Pillar 1 total	9,717	9,783	777

#### Table 5 - EU CR1 - Performing and non-performing exposures and related provisions

Total gross carrying amount of performing and non-performing loans and advances amounted to EUR 57bn at the end of 2023, of which non-performing amounted to EUR 396m. Allowances in stage 3 for non-performing loans and advances were EUR 30m at the end of 2023. The coverage ratio, including loans and advances fair value through profit and loss (FV through PL), was 8%.

EURm		а	b	С	d	е	f	g	h	i	j	k	t	m	n	0
			Gross ca	rrying amoun	t/nominal	nal amount Accumulated impairment, accumulated negative changes in fair value due to										
	_				,	credit risk and provisions							guarantee	s received		
								Performing	Performing exposures – accumulated accumulated impairment,					Accumulate		
		Perfo	rming expos	ures	Non-p	erforming ex	posures	-	ment and pro		accumulate	d negative ch	nanges in fair	d partial write-off	On performing	On non- performing
		-			-						value due to		nd provisions		exposures	exposures
0.4.0000			of which:	of which:		of which:	of which:		of which:	of which:		of which:	of which:			
Q4 2023			stage 1	stage 2		stage 2	stage 3		stage 1	stage 2		stage 2	stage 3			
005 Cash balances a		1,145	1,145													
and other dema							222									24.4
010 Loans and adva		56,391	56,391		396		396				-30		-30		52,333	314
020 <i>Central banks</i>		15	15												15	
030 <i>General gove</i> 040 <i>Credit institut</i>		15 4,058	15 4,058												15	
	al corporations	4,058 816	4,058 816		1		1				-0		-0		816	1
	corporations	816 16,379	816 16,379		1 127		1 127				-0 -5		-0 -5		818 16,379	121
070 Of which S	•	10,379 9,829	10,379 9,829		76		76				-9 -0		-9 -0		9,829	75
080 Households	IVIES	9,829 35,123	9,829 35,123		269		269				-0 -25		-0 -25		9,829 35,123	75 192
090 Debt securities		JJ,12J	JJ,12J		209		209				-25		-25		55,125	192
100 <i>Central banks</i>	-															
110 General gove																
120 Credit institut																
	al corporations															
140 Non-financia																
150 Off-balance-she	•	95	95		0		0	-0	-0							
160 Central banks					-		-	-	-							
170 General gove																
180 <i>Credit institut</i>																
	al corporations	1	1													
200 Non-financia		52	52													
210 Households	-	42	42		0		0	-0	-0							
220 Total		57,632	57,632		396		396	-0	-0		-30		-30		52,333	314

#### Table 6 - EU CR1-A - Maturity of exposures

EU CR1-A discloses net exposure values for on-balance and off-balance sheet exposures. For exposures classified as loans and advances, about 98% were in the >5 years bucket, whereas for exposure classified as debt securities, 100% were in the No stated maturity bucket. At the end of 2023, the total exposure amount for both groups amounted to EUR 53.7bn.

EURm	a	b	С	d	е	f
	On demand	<- 1 voor	> 1 year <= 5	> Even	No stated	Total
	On demand	<= 1 year	years	> 5 years	maturity	TOLAL
1 Loans and advances	204	112	692	51,760	54	52,822
2 Debt securities					942	942
3 Total	204	112	692	51,760	995	53,763

### Table 7 - EU CR2 - Changes in the stock of non-performing loans and advances

The final stock of non-performing loans and advances amounted to EUR 396m at the end of 2023. The net decrease of EUR 59m was driven by outflows (EUR 188m), of which EUR 2m was driven by write-offs. This was partly offset by inflows of EUR 130m.

EURm	а
Q4 2023	Gross carrying amount
010 Initial stock of non-performing loans and advances	455
020 Inflows to non-performing portfolios	130
030 Outflows from non-performing portfolios	-188
040 Outflows due to write-offs	-2
050 <i>Outflow due to other situations</i>	-186
060 Final stock of non-performing loans and advances	396

#### Table 8 - EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

In comparison to the last reported quarter (Q4 2022) there are no significant changes for loans and advances and debt securities. In Q4 2023, 91% of Nordea Kredit Realkreditselskab's total exposures had at least one Credit Risk Mitigation (CRM) mechanism (collateral, financial guarantees), the majority of which were secured by real estate collaterals.

#### EURm

	Unsecured carrying amount			Of which secured by financial guarantees	Of which secured by credit derivatives
	а	b	С	d	е
1 Loans and advances	5,286	52,647	52,647		
2 Debt securities					
3 Total	5,286	52,647	52,647		
4 <i>Of which non-performing exposures</i> EU-5 <i>Of which defaulted</i>	366	314	314		

#### Table 9 - EU CR4 - standardised approach - Credit risk exposure and CRM effects

The total exposure amount before CCF and CRM for the standardised approach amounted to EUR 1.2bn in Q4 2023. The on-balance sheet exposure amounted to EUR 1.2 bn of the exposure (compared to EUR 0.2bn in Q4 2022). The increase in on-balance exposures was mainly driven by increased exposure to Central governments or central banks. The REA density decreased by 4 percentage points (from 20% to 16%).

EURm		efore CCF and e CRM		oost CCF and CRM		and RWAs Insity
	On-balance- sheet exposures	Off-balance- sheet exposures	On-balance- sheet exposures	Off-balance- sheet exposures	RWAs	RWAs density (%)
Q4 2023	а	b	С	d	е	f
1 Central governments or central banks	952		952		1	0%
2 Regional government or local authorities	0		3			
3 Public sector entities						
4 Multilateral development banks						
5 International organisations						
6 Institutions	205		4,027		805	20%
7 Corporates	12					
8 Retail	0					
9 Secured by mortgages on immovable property	25		25		9	37%
10 Exposures in default						
11 Exposures associated with particularly high risk						
12 Covered bonds						
13 Institutions and corporates with a short-term credit assessment						
14 Collective investment undertakings						
15 Equity	3		3		3	100%
16 Other items						
17 Total	1,197		5,012		819	16%

EURm		efore CCF and e CRM		oost CCF and CRM		and RWAs Insity
	On-balance- sheet exposures	Off-balance- sheet exposures	On-balance- sheet exposures	Off-balance- sheet exposures	RWAs	RWAs density (%)
Q4 2022	а	b	С	d	е	f
1 Central governments or central banks	2		2		1	56%
2 Regional government or local authorities	0		4			
3 Public sector entities						
4 Multilateral development banks						
5 International organisations						
6 Institutions	192		4,366		873	20%
7 Corporates	12					
8 Retail	0					
9 Secured by mortgages on immovable property	27		27		10	37%
10 Exposures in default						
11 Exposures associated with particularly high risk						
12 Covered bonds						
13 Institutions and corporates with a short-term credit assessment						
14 Collective investment undertakings						
15 Equity	3		3		3	100%
16 Other items						
17 Total	236		4,402		887	20%

### Table 10 - EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques

The following table discloses the effect on the RWEAs of credit derivatives used as CRM techniques for the IRB approach. The most significant difference was seen in Retail, which increased by EUR 67m compared to the last reporting period.

URm		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
4 2023		a	b
1 E	Exposures under F-IRB		
2	Central governments and central banks		
3	Institutions		
4	Corporates		
4.1	of which Corporates - SMEs		
4.2	of which Corporates - Specialised lending		
5 E	Exposures under A-IRB	13,742	8,260
6	Central governments and central banks		
7	Institutions		
8	Corporates	6,087	3,137
8.1	of which Corporates - SMEs	3,389	2,000
8.2	of which Corporates - Specialised lending		
9 F	Retail	7,655	5,123
9.1	of which Retail – SMEs - Secured by immovable property collateral	0	12
9.2	of which Retail – non-SMEs - Secured by immovable property collateral	3	5,063
9.3	of which Retail – Qualifying revolving		
9.4	of which Retail – SMEs - Other	23	0
9.5	of which Retail – Non-SMEs- Other	7,630	48
10 1	Total (including F-IRB exposures and A-IRB exposures)	13,742	8,260

EURm		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
Q4 2022		a	b
1	Exposures under F-IRB		
2	Central governments and central banks		
3	Institutions		
4	Corporates		
4.1	of which Corporates - SMEs		
4.2	of which Corporates - Specialised lending		
5	Exposures under A-IRB	13,363	8,128
6	Central governments and central banks		
7	Institutions		
8	Corporates	6,388	3,072
8.1	of which Corporates - SMEs	3,735	1,982
8.2	of which Corporates - Specialised lending		
9	Retail	6,975	5,056
9.1	of which Retail – SMEs - Secured by immovable property collateral	0	11
9.2	of which Retail – non-SMEs - Secured by immovable property collateral	7	4,994
9.3	of which Retail – Qualifying revolving		
9.4	of which Retail – SMEs - Other	22	0
9.5	of which Retail – Non-SMEs- Other	6,947	50
10	Total (including F-IRB exposures and A-IRB exposures)	13,363	8,128

#### Table 11 - EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

The table provides a comprehensive overview of use of credit risk mitigation techniques according to the Advanced IRB approach and the Foundation IRB approach broken down by exposure class.

EURm	I					Credit ris	k Mitigation to	echniques					Credit risk	Mitigation
			Funded credit Protection (FCP)Unfunded creditProtection (UFCP)Protection (UFCP)								RWEA	RWEA with		
A-IRB	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	-	-	without substitution effects (reduction effects only)	substitution effects (both reduction and substitution effects)
	a	b	С	d	е	f	g	h	i	j	k	l	m	n
1 Central governments and central banks														
2 Institutions	42 526		000/	000/									2.662	2 4 2 7
3 Corporates	12,526		99%										3,663	3,137
3.1 Of which Corporates – SMEs	9,677		99%	<i>99%</i>									2,296	2,000
3.2 Of which Corporates – Specialised lending														
3.3 Of which Corporates – Other	2,849		<i>99%</i>	100%									1,366	1,137
4 Retail	36,135		99%										5,352	5,123
4.1 Of which Retail – Immovable property SMEs	55		100%	100%									12	12
4.2 Of which Retail – Immovable property non-SMEs	35,786		100%	100%									5,063	5,063
4.3 Of which Retail – Qualifying revolving														
4.4 Of which Retail – Other SMEs	0												1	0
4.5 <i>Of which Retail – Other non-SMEs</i>	294												276	48
5 Total	48,661		99%	99%									9,014	8,260

 	~	m	Ľ

EURm						Credit ris	k Mitigation te	echniques					Credit risk	Mitigation
			Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)			RWEA with
F-IRB	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)		exposures covered by Credit	RWEA without substitution effects (reduction effects only)	substitution effects (both reduction and substitution effects)
	a	b	С	d	е	f	g	h	i	j	k	l	m	n

1 Central governments and central banks

2 Institutions

3 Corporates

3.1 Of which Corporates – SMEs
3.2 Of which Corporates – Specialised lending

3.3 Of which Corporates – Other

4 Total

Table 12 - EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach During the fourth quarter of 2023, the IRB REA increased by EUR 0.1bn, mainly driven by increase in asset size. This was partly offset by changes in asset quality, foreign exchange movements and other IRB.

EURm	Risk weighted exposure amount
	a
1 Risk weighted exposure amount as at the end of the previous reporting period	8,180
2 Asset size (+/-)	178
3 Asset quality (+/-)	-31
4 Model updates (+/-)	-2
5 Methodology and policy (+/-)	
6 Acquisitions and disposals (+/-)	
7 Foreign exchange movements (+/-)	-16
8 Other (+/-)	-7
9 Risk weighted exposure amount as at the end of the reporting period	8,302

#### Table 13 - EU CQ1 - Credit quality of forborne exposures

Forbearance refers to eased terms or restructuring of credit terms and conditions due to the borrower experiencing financial difficulties. The intention of granting forbearance for a limited period of time is to ensure full repayment of the outstanding debt. Examples of eased terms are changes to amortisation profile, repayment schedule and customer margin, or eased financial covenants. At the end of 2023, total forborne loans and advances amounted to EUR 38m, of which non-performing forborne loans and advances amounted to EUR 6m.

EURm	а	b	С	d	е	f	g	h
	Gross carrying an	nount/nominal amount	of exposures with forb	earance measures	negative changes in fai	irment, accumulated r value due to credit risk ovisions		nd financial guarantees borne exposures
	Performing forborne		Non-performing forbor	ne	On performing	On non-performing		Of which collateral and financial guarantees received
Q4 2023			Of which defaulted	Of which impaired	forborne exposures	forborne exposures		on non-performing exposures with forbearance measures
<ul> <li>005 Cash balances at central banks and other demand deposits</li> <li>010 Loans and advances</li> <li>020 <i>Central banks</i></li> <li>030 <i>General governments</i></li> <li>040 <i>Credit institutions</i></li> <li>050 Other financial corrections</li> </ul>	32	6	5	6		-1		
<ul> <li>050 Other financial corporations</li> <li>060 Non-financial corporations</li> <li>070 Households</li> <li>080 Debt Securities</li> <li>090 Loan commitments given</li> </ul>	7 24	4		4 2		-0 -1		
100 Total	32	6	j	6		-1		

#### Table 14 - EU CQ3 - Credit quality of performing and non-performing exposures by past due days

At the end of 2023, total gross carrying amount of loans and advances amounted to EUR 57bn. All non-performing loans and advances, EUR 396m, are classified as unlikely to pay, that are not past-due or that are past-due less than or equal to 90 days.

EURm		а	b	С	d	е	f	g	h	i	j	k	l
						G	ross carrying a	mount/nominal					
		Pe	erforming expos	ures	Non-performing exposures								
Q4 2023			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
	Cash balances at central banks and	1,145	1,145										
	other demand deposits Loans and advances <i>Central banks</i>	56,391	56,391		396	396							396
030	General governments	15	15										
040	Credit institutions	4,058	4,058										
050	Other financial corporations	816	816		1	1							1
060	Non-financial corporations	16,379	16,379		127								127
070	Of which SMEs	9,829	9,829		76								76
080	Households	35,123	35,123		269	269							269
	Debt securities												
100	Central banks												
110	General governments												
120	Credit institutions												
130	Other financial corporations												
140	Non-financial corporations												
	Off-balance-sheet exposures	95			0								0
160	Central banks												
170	General governments												
180	Credit institutions												
190	Other financial corporations	1											
200	Non-financial corporations	52											
210	Households	42			0								0
220	Fotal	57,632	57,537		396	396							396

### Table 15 - EU CQ4 - Quality of non-performing exposures by geography

The distribution of non-performing exposures by geography, seen in the table below, shows that approximately 100% of the total non-performing volume represents exposures in Denmark. The total non-performing exposures at the end of 2023 were EUR 396m.

EURm	a	b	С	d	е	f	g
		Gross carrying/r	nominal amount			Provisions on off- balance-sheet	Accumulated negative
		Of which nor	n-performing	Of which subject	Accumulated impairment	commitments and financial	changes in fair value due to credit risk on
Q4 2023			Of which defaulted	to impairment		guarantees given	non-performing exposures
010 On-balance-sheet	57,933	396	396	5,204			-34
exposures 020 Finland 030 Sweden							
040 Norway							
050 Denmark	57,933	396	396	5,204			-30
060 United States 070 Other countries							-4
080 Off-balance-sheet	95	0	0			0	
exposures 090 Finland							
100 Sweden							
110 Norway	0						
120 Denmark	94	0	0			0	
130 United States							
140 Other countries	1						
150 Total	58,028	396	396	5,204		0	-34

### Table 16 - EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

The following table displays loans and advances by industry group to non-financial corporations. Real estate activities and Agriculture, forestry & fishing contributed to the largest shares of total loans and advances, accounting for 50% and 21% respectively of the portfolio.

EURm	a	b	С	d	е	f
		Gross c	arrying amount			Accumulated
	Of which non-performin			Of which loans and advances	Accumulated impairment	negative changes in fair value due to credit risk on
Q4 2023			Of which defaulted	subject to impairment		non-performing exposures
010 Agriculture, forestry and fishing	3,511	127	127			-5
020 Mining and quarrying	5	127	127			0
030 Manufacturing	208					
040 Electricity, gas, steam and air conditioning supply	429					
050 Water supply	169					
060 Construction	398					
070 Wholesale and retail trade	456					
080 Transport and storage	313					
090 Accommodation and food service activities	558					
100 Information and communication	263					
110 Financial and insurance activities	467					
120 Real estate activities	8,246					
130 Professional, scientific and technical activities	681					
140 Administrative and support service activities	206					
150 Public administration and defense, compulsory social security	2					
160 Education	99					
170 Human health services and social work activities	254					
180 Arts, entertainment and recreation	103					
190 Other services	135					
200 Total	16,506	127	127			-5

Table 17 - EU CQ7 - Collateral obtained by taking possession and execution processes The following table discloses collateral obtained by taking possession and execution processes. Residential immovable property make up 100% of the total collaterals claimed at the end of 2023.

EURm	a	b		
	Collateral obtained by taking possession			
Q4 2023	Value at initial recognition	Accumulated negative changes		
010 Property, plant and equipment (PP&E)				
020 Other than PP&E	2	2 -1		
030 Residential immovable property	2	-1		
040 Commercial Immovable property				
050 Movable property (auto, shipping, etc.)				
060 Equity and debt instruments				
070 Other collateral				
080 Total	2	2 -1		

#### Table 18 - EU LIQ1 - Quantitative information of LCR

Nordea Kredit Realkreditaktieselskab's short term liquidity risk exposure measured by Liquidity Coverage Ratio (LCR) remained on stable level throughout 2023. Average LCR decreased 1031pp between Q4 2023 and Q4 2022 mainly due to a decrease in liquid assets. Main drivers of Nordea Kredit Realkreditaktieselskab's LCR results are outflows from wholesale funding & mortgage loan promises, which are covered by high quality liquid assets. During 2023 there was an overall decrease in liquid assets resulting to lower average LCR ratio. Liquidity buffer in Nordea Kredit Realkreditaktieselskab is composed mainly of central government and high quality covered bonds. Nordea Kredit Realkreditaktieselskab's main funding source in 2023 was issued covered bonds. Nordea has a centralised liquidity management function where Group Treasury is responsible for the management of the Nordea Kredit Realkreditaktieselskab's liquidity positions, liquidity buffers, external and internal funding , and Funds Transfer Pricing. In terms of liquidity regulation, Nordea Kredit Realkreditaktieselskab does not have other significant currencies than DKK. Possible mismatches from minor exposures in foreign currencies are actively managed and monitored. Nordea Kredit Realkreditaktieselskab's derivative exposures, potential collateral calls and their impact to LCR is closely monitored and managed.

EURm	a	b	с	d	е	f	g	h
		ll unweighted				-	value (averag	
EU 1a Quarter ending on (31 December 2023) EU 1b Number of data points used in the	31 Dec 23 12	30 Sep 23 12	<u>30 Jun 23</u> 12	31 Mar 23 12	31 Dec 23 12	30 Sep 23 12	<u>30 Jun 23</u> 12	31 Mar 23 12
calculation of averages	12	12	12	12	12	12	12	12
High-quality liquid assets								
1 Total high-quality liquid assets (HQLA)					2,477	2,495	2,537	2,634
Cash - Outflows								
2 Retail deposits and deposits from small								
business customers, of which:								
<ol> <li>Stable deposits</li> <li>Less stable deposits</li> </ol>								
5 Unsecured wholesale funding	270	311	295	249	270	311	295	249
6 Operational deposits (all counterparties)	210	511	255	245	210	511	255	245
and deposits in networks of cooperative								
banks								
7 Non-operational deposits (all	0	0	0	0	0	0	0	0
counterparties)								
8 Unsecured debt	269	310	294	248	269	310	294	248
9 Secured wholesale funding			2	2			0	0
10 Additional requirements			2	2			0	0
Outflows related to derivative exposures								
and other collateral requirements								
12 Outflows related to loss of funding on								
debt products								
13 Credit and liquidity facilities			2	2			0	0
14 Other contractual funding obligations	14	14	24	24	0	0	9	9
15 Other contingent funding obligations 16 Total cash outflows	381	397	397	402	264 534	279 589	294 598	301 560
Cash - Inflows					554	509	590	500
17 Secured lending (e.g. reverse repos)	4,176	4,229	4,232	3,913	100	121	138	137
18 Inflows from fully performing exposures	466	503	393	280	283	295	232	175
19 Other cash inflows	5	16	13	13	5	16	13	13
EU-19a (Difference between total weighted inflows								
and total weighted outflows arising from								
transactions in third countries where there								
are transfer restrictions or which are								
denominated in non-convertible currencies)								
EU-19b (Excess inflows from a related specialised								
credit institution)								
20 Total cash inflows	4,647	4,749	4,637	4,206	388	432	383	326
EU-20a <i>Fully exempt inflows</i>								
EU-20b Inflows subject to 90% cap	4 6 47	4740	4.607	4200	200	422	202	226
EU-20c <i>Inflows subject to 75% cap</i> Total Adjusted Value	4,647	4,749	4,637	4,206	388	432	383	326
21 Liquidity buffer					2,477	2,495	2,537	2,634
22 Total net cash outflows					332	352	351	329
23 Liquidity coverage ratio					1894%	1831%	1776%	2451%

#### Table 19 - EU LIQ2 - Net Stable Funding Ratio

Following Regulation (EU) 2019/876, the introduction of a minimum Net Stable Funding Ratio (NSFR) of 100% applicable since June 30, 2021 requires banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. All liabilities and capital instruments are assigned an ASF weight, while assets and certain off balance sheet positions receive an RSF weight. The objective is to reduce funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of funding stress. The NSFR was 835% at the end of Q4 2023. It represents a 110pp increase compared to the Q4 2022 (725%), primarily driven by a decrease in Required Stable Funding for secured loans to Nordea Bank Abp . The following table sets out the unweighted and weighted value of the NSFR components of the Nordea Kredit Realkreditaktieselskab at December 31, 2023 (i.e. quarter-end observation).

#### ASF

	a	b	С	d	е
	Un	weighted value	e by residual maturity		Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	vveignieu value
Available stable funding (ASF) Items					
1 Capital items and instruments	2,845			208	3,054
2 Own funds	2,845			208	3,054
3 Other capital instruments				0	0
4 Retail deposits					
5 Stable deposits					
6 Less stable deposits					
7 Wholesale funding:		59	7	505	505
8 Operational deposits					
9 Other wholesale funding		59	7	505	505
10 Interdependent liabilities		6,59	9 2,879	43,794	
11 Other liabilities:		10	5		
12 NSFR derivative liabilities					
13 All other liabilities and capital instruments not included in					
the above categories		10.	5		
14 Total available stable funding (ASF)					3,558

RSF

	-	a	b nweighted value	c by residual maturity	d	е
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	– Weighted valu
quired	stable funding (RSF) Items					
	Total high-quality liquid assets (HQLA)					
	Assets encumbered for a residual maturity of one year or		1.	3		
	more in a cover pool					
	Deposits held at other financial institutions for operational					
	purposes					
	Performing loans and securities:		3,20		171	34
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		C	)		
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and		3,207	7 4	171	34
20	advances to financial institutions Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to					
21	sovereigns, and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:					
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>					
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>					
25 1	Interdependent assets		2,16	3 602	50,508	)
	Other assets:		2,10.	002	57	
20 0	Physical traded commodities				57	
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories				57	7
32 (	Off-balance sheet items				256	5
33 1	Total RSF					42

NSFR	
34 Net Stable Funding Ratio (%)	838.3%

# Table 20 - EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts Total Operational Risk RWA increased by EUR 7m compared to Q4 2022.

EURm		а	b	с	d	е
	Banking activities		Relevant indicato	r	Own funds	Risk exposure
	_	Year-3	Year-2	Last year	requirements	amount
1 B	anking activities subject to basic indicator approach (BIA)					
2 B	anking activities subject to standardised (TSA) /	364	359	375	47	590
a	lternative standardised (ASA) approaches					
3	Subject to TSA:	364	359	375		
4	Subject to ASA:					

5 Banking activities subject to advanced measurement approaches AMA

#### Table 21 - EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

Nordea has policies and processes in place for the identification, management and monitoring of the excessive leverage. The leverage ratio is also part of Nordea's risk appetite framework. The leverage ratio decreased from 4.84% in Q4 2022 to 4.80% in Q4 2023. The decrease was mainly driven by an increase in Other Assets.

EURm	a
	Applicable amount
1 Total assets as per published financial statements	57,689
2 consolidation	
3 (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4 (Adjustment for temporary exemption of exposures to central banks (if applicable))	
5 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but	
excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6 Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7 Adjustment for eligible cash pooling transactions	
8 Adjustment for derivative financial instruments	13
9 Adjustment for securities financing transactions (SFTs)	-3
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	57
11 (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12 Other adjustments	-70
13 Total exposure measure	57,685

#### Table 22 - EU LR2 - LRCom: Leverage ratio common disclosure

On-balance sheet exposures increased from EUR 52.1bn to EUR 53.6bn. Derivatives exposures decreased from EUR 20m to EUR 19m, securities financing transaction exposures decreased from EUR 5.1bn to EUR 4.1bn and Tier I capital decreased from EUR 2.774bn to EUR 2.771bn.

1 On-balance sheet items (excluding derivatives, SFTs, but including collateral)       53,628       52,14         2 Gross-up for derivatives collateral provided in derivatives transactions)       5       5         3 (Deductions of necervables callisateral provided in derivatives transactions)       5       5         5 (General coeff irsd adjustments to on-balance sheet expensions)       5 <th>EURm</th> <th>CRR leverage rat</th> <th>io exposures</th>	EURm	CRR leverage rat	io exposures
On-blance sheet exposures (excluding derivatives SFs, but indicing collateral)         53,628         52,14           2 Gross-up for derivatives collateral provided, where deducted from the blance sheet assets pursuant to the applicable accounting framework         3           3 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)         4 (Adjustment for securities received under securities framering transactions that are recognised as an asset)         5 (General credit risk adjustments to on-blance sheet terns)         53,553         52,06           5 (Asset amounts deducted in derivatives transactions (le net of eligible cash variation margin)         8         6           8 Replacement cost associated with SA-CCR derivatives transactions (le net of eligible cash variation margin)         8         6           9 Add-on amounts for potential future exposure associated with SA-CCR Perivatives transactions         11         1           EU-9a Derigative CCP leg of client-cleared trade exposures (Sriphiffed standardised approach)         12         12           EU-10 (Exempted CCP leg of client-cleared trade exposures) (Sriphiffed standardised approach)         12         13         10         12           EU-10 (Exempted CCP leg of client-cleared trade exposures) (Sriphiffed standardised approach)         12         13         12         13         10         12         14         12         14         14         14         14         14         1			
2 Cross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accunting framework cash variation margin provided in derivatives transactions) 3 (Deductions of receivables assets for cash variation margin provided in derivatives transactions) 4 (Adjuttment for securities received under securities framancing transactions that are recognised as an asset) 5 (General credit risk adjustments to an-balance sheet terms) 5 (General credit risk adjustments to an-balance sheet terms) 5 (Asset amounts deducted in determining Tier (tapital) 7-74 7. Total on-balance sheet exposures (accordination to the simplified standardised approach 8 Replacement cost associated with SA-CCR derivatives transactions (in ent of eligible cash variation margin) 8 (Less Dereglation for derivatives replacement costs contribution under the simplified standardised approach 9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 1 1 EU-9B Dereglation for derivatives consure contribution under the simplified standardised approach EU-9B (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method) 11 (Augusted effective notional amount of written credit derivatives 12 (Adjutsted effective notional anount of written credit derivatives) 13 Total derivatives apposures 14 (Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transaction (SFT exposure for STF assets) 13 Total derivative seposures 14 (Credit effective notional advective advective and exposure in accordance with Articles 429e(5) and 222 CRR 14 Agent transaction (SFT exposure) 14 (Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 13 Original transaction (SFT exposure) 14 (Credit effective notional advective advective set) 15 (Netted advective apposure) 16 (Detive cleared of the exposure) 17 (Agent transaction exposure) 18 Original transaction (SFT exposure) 19 (Original Exposure for SFT a	On-balance sheet exposures (excluding derivatives and SFTs)		
a Splicable accounting framework 3 (Deductions of receivables assets for cash valation margin provided in derivatives transactions) 4 (Adjustment for socurities received under securities francing transactions that are recognised as an asset) 5 (General received in determining Tier 1 capital) 7 Total or healance sheet exposures (excluding derivatives and SF1) 5 (Beneral received in the exposures (excluding derivatives ransactions (in ent of eligible cash variation margin) 8 Replacement cost associated with SA-CCC derivatives transactions 9 Add-on anounts for potential future exposure associated with SA-CCR derivatives transactions 9 Add-on anounts for potential future exposure associated with SA-CCR derivatives transactions 9 Add-on anounts for potential future exposure associated with SA-CCR derivatives transactions 9 Add-on anounts for potential future exposures contribution under the simplified standardised approach 10 (Exempted CCP leg of elient-cleared trade exposures) (SM-CCR) 11 Adjusted effective notional offsets and add-on deductors for written credit derivatives 12 (Adjusted effective notional offsets and add-on deductors for written credit derivatives 13 Total derivatives exposures 14 Gross SF1 assets (with no recegnitian of netting), after adjustment for sales accounting transactions 14 Gross SF1 assets (with no recegnitian of netting), after adjustment for sales accounting transactions 14 Gross SF1 (Securities transaction exposures) 15 (Counterparty credit risk exposures in accordance with Articles 429c(s) and 222 CRR 17 Agent transaction exposures 19 Off-balance sheet exposures 19 Of Chalance sheet exposures 19 Off-balance sheet expo		53,628	52,147
3 (Deductions of receivables assets for cash variation margin provided in derivatives transactions) 4 (Adjustment for societties received under securities financing transactions that are recognised as an asset) 5 (General credit risk adjustments to on-balance sheet items) 6 (Asset anounts deducted in determining Tier 1 capital) 7-74 7 Total on-balance sheet exposures (excluding derivatives and SF15) 7 (Attal on-balance sheet exposures (excluding derivatives and SF15) 7 (Attal on-balance sheet exposures (excluding derivatives transactions (len tot eligible cash variation margin) 8 Replacement cost associated with SA-CCR derivatives transactions 9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 12 (B-29 Derigation for derivatives contribution under the simplified standardised approach 12 (-9 Derivative exposure determined under Original Exposure Method) 10 (Exempted CCP leg of elient-cleaned trade exposures) (Simplified standardised approach) 12 (Adjusted effective notional amount of written credit derivetives) 13 (Adjusted effective notional amount of written credit derivetives) 13 (Adjusted effective notional amount of written credit derivetives) 13 (Adjusted effective notional amount of act as haresubs of gross SFT assets) 14 (Adjusted effective notional amount of act as haresubsues of gross SFT assets) 15 (Conterpary credit risk exposures 10 (Kenning Iternatcino (SFT) exposures 10 (Conterpary credit risk exposures 10 (Adjustments for actal parables and cash necessue with Articles 429e(S) and 222 CRR 17 Agent transaction exposures 19 (Orbalance sheet exposures 10 (Orbition of transaction exposures 10 (Orbition eff-abarance sheet expo			
4 (Adjustment for securities received under securities financing transactions that are recognised as an asset) 5 (General credit risk adjustments to on-balance sheet terms) 6 (Asset amounts deducted in determining Tier 1 capital) 7.7 Total on-balance sheet exposures 8 Replacement cost associated with SA-CCC derivatives transactions (in end of eligible cash variation margin) 8 Replacement cost associated with SA-CCC derivatives transactions 9 Add on anounts for potential future exposure associated with SA-CCC derivatives transactions 11 1 EU-9a Derogation for derivatives: replacement cost contribution under the simplified standardised approach EU-9b Derogation for derivatives: Potential future exposure associated with SA-CCC derivatives transactions 11 EU-9b Derogation for derivatives: Potential future exposure associated with SA-CCC derivatives transactions 11 EU-9b Derogating of CPI (eg) of lient-cleared trade exposures) (SA-CCR) EU-106 [Exempted CCPI (eg) of lient-cleared trade exposures) (Simplified standardised approach) 12 (Adjusted effective notional amount of written credit derivatives) 13 Total derivatives exposures 14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 19 Off-balance sheet exposures 19 Off-balance sheet exposures of SFT assets EU-12a (Exempted CCP) (eg) of lient-cleared trade exposure) EU-12a (Exempted CCP) (eg) of lient-cleared trade exposure) 18 Total derivatives exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures of sconsolution amount 19 Off-balance sheet exposures of sconsolution amount 19 Off-balance sheet exposures of sconsolution amount 10 (Exempted CCP) (eg) client-cleared trade exposures in accordance with point (c) of Article 429a(1) CRR) EU-220 (Exployed exposures of public development banks (or units) - Potentised associated with off- 2balanc			
s (Ceneral credit risk adjustments to on-balance sheet items) 6 (Asset arounds deduced in determining Ter 1 capital) 7 A 7. 7 Total on-balance sheet exposures (excluding derivatives and SFTs) 8 Replacement cost associated with SA-CCR derivatives transactions (len tot eligible cash variation margin) 8 Replacement cost associated with SA-CCR derivatives transactions (len tot eligible cash variation margin) 9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 LPU-9a Dergation for derivatives: 12 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 LPU-9a Dergation for derivatives: 12 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 (Exempted CCP leg of elient-cleared trade exposures) (Simplified standardised approach) 12 (Adjusted effective notional amount of written credit derivatives 12 (Adjusted effective notional amount of written credit derivatives 13 Total derivatives exposures 14 (Greans SFT assets) 15 (Netted effective notional amount of written credit derivatives 15 (Steta effective notional amount of written credit derivatives) 15 (Netted effective notional amount of SFT assets) 16 (Coatreptary credit risk exposure 17 Again transaction (SFT) exposures 19 Of balance sheet exposures 19 Of balance sheet exposures 19 Of balance sheet exposures 20 (Adjustments for an organ tor SFT assets) 10 Coarregterist restance on exposures 21 (General transaction exposures) 22 (General transaction exposures) 23 (General transaction exposures 24 (Def 24 CBF) 24 (Def 25 Dergosures exposures) 25 (Def 26 Delaance sheet exposures 27 (Def 26 Delaance sheet exposures 28 (Def 26 Delaance sheet exposures 29 (Delaance sheet exposures 20 (Delaance sheet exposures 20 (Delaance sheet exposures 21 (General de paising from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) 22 (Delaance sheet exposures 23 (General de paising from the tota			
7 Total on-balance sheet exposures (excluding derivatives and SFTs)       53,553       52,064         8 Replacement cost associated with SA-CCR derivatives transactions (ien of digible cash variation margin)       8       1         EU-Ba Derogation for derivatives: replacement costs contribution under the simplified standardised approach       11       1         EU-Ba Derogation for derivatives: replacement costs contribution under the simplified standardised approach       11       1         EU-Ba Derogation for derivatives: replacement costs contribution under the simplified standardised approach       11       11         EU-Ba Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach       11       11         EU-Ba Decompation for derivatives: Potential anount of written credit derivatives:       12       12       12       12         EU-Ba Decompation for derivatives exposures (Original Exposure Method)       11       14       12       12         Securities financing transaction (SFT) exposures       19       2       2         Securities financing transaction exposure of netting), after adjustment for sales accounting transactions       4,055       5,07         15       Coal terrowistics to call transaction exposures       4,055       5,07         16       Tost derivatives exposures of STT assets (with no recognition of netting), after adjustment for sales accounting transaction exposures </td <td></td> <td></td> <td></td>			
Derivative exposures 8 Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin) 8 CeV-Ba Derogation for derivatives: replacement costs contribution under the simplified standardised approach 9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions 11 1 20 Derogation for derivatives: Potential future exposure associated with SA-CCR derivatives transactions 11 1 21 A Derogation for derivatives: Potential future exposure (SA-CCR) EU-10a (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach) EU-10b (Exempting transaction (SFT) exposures 1 (A Gross SFT assets) (Simplified standardised approach) EU-17a (Exempted CCP leg of client-cleared trade exposures) EU-17a (Exempted CCP leg of client-cleared trade step exposures) EU-17a (Exempted CCP leg of client-cleared trade step exposure) EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR 17 Agent transaction exposures EU-17a (Exempted CCP leg of client-cleared step exposure) EU-17a (Exampted CCP leg of client-cleared trade exposures) 2 Of the admate sheet exposures at gross notional amount 3 2 2 2 (General provisons decleared SFT exposure) EU-22 (Excluded exposures of public development banks (or units) - Pronotional bane exposures 2 Of the admate sheet exposures 3 for the exposures 2 Of the admate sheet exposures 3 for the exposures 3 for the exposures 3 for the exposure of public development banks (or units) - Public sector inve	6 (Asset amounts deducted in determining Tier 1 capital)	-74	-78
8 Replacement cost associated with SA-CCR derivatives transactions (len et of eligible cash variation margin)       8         9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions       11       11         11 Disable cash of derivatives Potential future exposure associated with SA-CCR derivatives transactions       11       11         12 Disable cash of derivatives Potential future exposure associated with SA-CCR derivatives transactions       11       11         11 Object of the exposure of the exposure of the simplified standardised approach       12       12         12 Disable cash of the exposures of the exposure of		53,553	52,069
EU-B. Derogation for derivatives: replacement costs contribution under the simplified standardised approach       11       1         EU-B. Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach       11       1         EU-B. Derogation for derivatives: Potential future exposures (Simplified standardised approach)       11       12         EU-B. Exempted CCP leg of client-cleared trade exposures (Simplified standardised approach)       11       13         EU-D. Exempted CP leg of client-cleared trade exposures (Simplified standardised approach)       11       14         EU-D. B. Exempted CP leg of client-cleared trade exposures (Simplified standardised approach)       12       13       10       12       20         EU-D. B. Exempted CP leg of client-cleared trade exposures (Simplified standardised approach)       13       20       20         EU-D. B. Exempted CP leg of client-cleared trade exposures (Simplified standardised approach)       13       20       20         EU-D. Simplified standardised approach       4,055       5,07       16       16       20       20       20       20       20       20       20       50       20       20       20       20       20       20       20       20       20       20       20       20       20       20       20       20       20       2		0	0
9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions       11       1         EU-9a Dergalisation for derivatives Proteint future exposure onthribution under the simplified standardised approach       8         EU-9b Exempted CCP leg of client-cleared trade exposures) (SA-CCR)       8         EU-10 (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)       1         11 Adjusted effective notional amount of written credit derivatives)       19       20         12 Total derivatives exposures       19       20         13 Total derivatives exposures       19       20         25 counties financing transaction (SFT) exposures       40,058       5,07         16 Counterparty credit risk exposure for SFT assets       -3       -3       -3         EU-16a Derogation for SFT: Counterparty credit risk exposures       4,055       5,07         16 Counterparty credit risk exposures       4,055       5,07         17 Off-balance sheet exposures       -3       -3       -3         18 Total Securities financing transaction exposures       20		8	8
EU-9a Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach       Verophysical Control (Control Control Contro Control Contecontrol Control Control Control Contro Con		11	11
EU-9b Exposure determined under Original Exposure Method       10         10 (Exempted CCP leg of client-cleared trade exposures) (SA-CR)       EU-10a (Exempted CCP leg of client-cleared trade exposures) (SA-CR)         EU-10b (Exempted CCP leg of client-cleared trade exposures) (SA-CR)       11 Adjusted effective notional amount of written credit derivatives         11 Adjusted effective notional amount of written credit derivatives       19       20         Securities financing transaction (SFT) exposures       -3       507         15 (Netted amounts of cash payables and cash receivables of gross SFT assets)       -3       -3         16 Counterparty credit risk exposure of ST assets       -3       -0         16 Counterparty credit risk exposure of ST assets       -3       -0         17 Off-balance sheet exposures       4,055       5,07         18 Total Securities financing transaction exposures       -3       -3         19 Off-balance sheet exposures at gross notional amount       13       9       2         20 (Adjustments for conversion to credit equivalent amounts)       -32       -21       2         21 (General provisions deducted In determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)       57       9         Eu-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       EU-22b (Excluded exposures of Dubic			
10 (Exempted CCP leg of client-cleared trade exposures) (Simplified standardised approach)       EU-10b         EU-10b (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)       11 Adjusted effective notional amount of written credit derivatives)         12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)       19       22         13 Total derivatives exposures       19       22         Constraint transaction exposures       4,058       5,07         16 Counterparty credit risk exposure for SFT assets       -3       -3         17 Agent transaction exposures       -3       -3         18 Total securities financing transaction exposures       4,055       5,07         19 Off-balance sheet exposures       4,055       5,07         10 General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures       57       9         20 (Adjustments for conversion to credit equivalent amounts)       -82       -12       12         EU-22a (Exposures excluded from the total exposur			
EU-10b (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)       11 Adjusted effective notional amount of written credit derivatives         13 Total derivatives exposures       19       2         2 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)       33       30         14 diross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions       4,058       5,070         15 (Netted amounts of cash pavables and cash receivables of gross SFT assets)       -3       -3       -3         16 Counterparty credit risk exposure for SFT assets       EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR       -3       -2         17 Agent transaction exposures       4,055       5,07         18 Total sequrities financing transaction exposures       -82       -12         20 (Adjustments for conversion to credit equivalent amounts)       -82       -12         21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures       57       9         EU-226 (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       -22       -22         EU-226 (Excluded exposures of public development banks (or units) - Promotional alons)       EU-226 (Excluded exposure measure in accordance with point (c) of Article 429a(1) CRR) <td></td> <td></td> <td></td>			
11       Adjusted effective notional offsets and add-on deductions for written credit derivatives         12       (Adjusted effective notional offsets and add-on deductions for written credit derivatives)         13       Total derivatives exposures         Securities financing transaction (SFT) exposures       -3         14       Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions       4,058         50       The Gontreparty credit risk exposure for SFT assets)       -3       -3         16       Counterparty credit risk exposure for SFT assets)       -3       -3         17       Agent transaction exposures       2007       50         19       Off-balance sheet exposures at gross notional amount       139       22         20       Off-balance sheet exposures at gross notional amount       139       22         21       (General provisions deducted in determining Tier 1 capital and specific provisions associated swith off-balance sheet exposures       57       9         21       (Eneral provisions deducted fin determining Tier 1 capital and specific provisions associated with off-balance sheet exposures       57       9         21       Off-balance sheet exposures       57       9       9         22       Off-balance sheet exposures       57       9         22	EU-10a (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 13 Total derivatives exposures 14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR 17 Agent transaction exposures EU-17a (Exempted CCP leg of client-cleared SFT exposure) 18 Total securities financing transaction exposures 20 (Adjustments for conversion to credit equivalent amount) 20 (Adjustments for conversion to credit equivalent amounts) 20 (Adjustments for conversion to credit equivalent amounts) 21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures 22 Off-balance sheet			
13 Total derivatives exposures       19       2         Securities financing transaction (SFT) exposures       4       57         14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions       4.058       5.07         15 (Netted amounts of cash payables and cash receivables of gross SFT assets)       -3       -3       -3         16 Counterparty credit risk exposure for SFT assets       -3       -3       -3         EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR       77       78         T/ Agent transaction exposures       EU-17a (Exempted CCP leg of client-cleared SFT exposure)       139       22         19 Off-balance sheet exposures at gross notional amount       139       22       20 (Adjustments for conversion to credit equivalent amounts)       -82       -12         20 If-balance sheet exposures       57       9       9       22 Off-balance sheet exposures       57       9         EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR       EU-22a (Exposures excluded paranter banks (or units) - Promotional loans)       EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)       EU-22b (Excluded exposures of public development banks (or units))       EU-22b (Excluded exposures of exposures asing from export credits)       EU-22b (Excluded CSD related services	•		
Securities financing transaction (SFT) exposures 14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 1-3 16 Counterparty credit risk exposure for SFT assets EU-16a Deregation for SFT: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR 17 Agent transaction exposures EU-17a (Exempted CCP leg of clent-cleared SFT exposure) 18 Total securities financing transaction exposures 19 Off-balance sheet exposures a 19 Off-balance sheet exposures a 20 (Adjustments for conversion to credit equivalent amount) 21 (General provisions deducted in determining Ter 1 capital and specific provisions associated associated with off- balance sheet exposures) 22 Off-balance sheet exposures EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) EU-22a (Excluded exposures of public development banks (or units) - Promotional loans) EU-222 (Excluded exposures of public development banks (or units) - Promotional loans) EU-222 (Excluded guaranteed parts of exposures arising from export credits) EU-224 (Excluded coposures of public development banks (or units) - Promotional loans) EU-224 (Excluded coposures of or exposures arising from export credits) EU-224 (Excluded CSD related services of CSD/Institutions in accordance with point (o) of Article 429a(1) CRR) EU-224 (Excluded CSD related services of CSD/Institutions in accordance with point (p) of Article 429a(1) CRR) EU-224 (Excluded cSD related services of CSD/Institutions in accordance with point (p) of Article 429a(1) CRR) EU-224 (Excluded CSD related services of CSD/Institutions in accordance with point (p) of Article 429a(1) CRR) EU-224 (Excluded CSD related services of CSD/Institutions in accordance with point (p) of Article 429a(1) CR		10	20
14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions4,0585,0715 (Netted amounts of cash payables and cash receivables of gross SFT assets)-3-316 Counterparty credit risk exposure for SFT assets-3-117 Agent transaction exposures4,0555,0718 Total securities financing transaction exposures4,0555,0719 Off-balance sheet exposures1392220 (Adjustments for conversion to credit equivalent amounts)-82-1221 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures579EV-220 (Explosures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)579EV-220 (Excluded exposures of public development banks (or units) - Promotional loans)59EU-221 (Excluded passing-through promotional loan exposures by non-public development banks (or units) - Promotional loans)59EU-222 (Excluded passing-through promotional loan exposures by non-public development banks (or units) - Promotional loans)51EU-224 (Excluded exposures of public development banks (or units) - Promotional loans)521EU-224 (Excluded exposure de atribard y agents)5212EU-224 (Excluded exposure de atribard y agents)5212EU-224 (Excluded exposures of public development banks (or units) - Promotional loans)521EU-224 (Excluded exposures of public development banks (or units) - Pr		19	20
15 (Netted amounts of cash payables and cash receivables of gross SFT assets)-316 Counterparty credit risk exposure for SFT assetsEU-16a Decogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR17 Agent transaction exposuresEU-17a (Exempted CCP leg of client-cleared SFT exposure)EU-17a (Exempted CCP leg of client-cleared SFT exposure)18 Total securities financing transaction exposures19 Off-balance sheet exposures at gross notional amount13 Off-balance sheet exposures20 (Adjustment for conversion to credit equivalent amounts)21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with offf-balance sheet exposures22 Off-balance sheet exposures22 Off-balance sheet exposures22 Off-balance sheet exposures22 Off-balance sheet exposures is a cordance with point (i) of Article 429a(1) CRR)EU-22a (Excluded exposures of public development banks (or units) - Public sector investments)EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)EU-22b (Excluded exposures of exposures arising from export credits)EU-22b (Excluded exposures of exposure of exposure of exposure ordance with point (i) of Article 429a(1) CRR)EU-22b (Excluded exposures of desposures arising from export credits)EU-22b (Excluded exposures of exposures arising from export credits)EU-22b (Excluded exposures of exposure of exposure ordance with point (i) of Article 429a(1) CRR)EU-22b (Excluded exposur		4 058	5 075
16 Counterparty credit risk exposure for SFT assets       EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR       17 Agent transaction exposures         17 Agent transaction exposures       4,055       5,007         Bt Total securities financing transaction exposures       4,055       5,007         Other off-balance sheet exposures at gross notional amount       139       22.2         20 (Adjustments for conversion to credit equivalent amounts)       -82       -72         21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures       -82       07-balance sheet exposures         22 Off-balance sheet exposures       57       9         Ev1-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       -82       -72         EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)       -82       -72       -72         EU-22b (Excluded passing-through promotional loan exposures by non-public development banks (or units).       -82       -72       -72         EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)       -72       -72       -72       -72       -72       -72       -72       -72       -72       -72       -72       -72       -72       -72			0,075
EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR       77         77       Agent transaction exposures         EU-17a (Exempted CCP leg of client-cleared SFT exposure)       4,055       5,07         Other off-balance sheet exposures at gross notional amount       139       22         20       (Adjustments for conversion to credit equivalent amounts)       -82       -12         21       (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)       -82       -12         22       Off-balance sheet exposures       -82       -12         EU-220 (Exposures executed in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)       -82       -12         EU-220 (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       -       -         EU-220 (Excluded exposures of public development banks (or units) - Promotional loans)       -       -       -         EU-222 (Excluded exposures of public development banks (or units) - Promotional loans)       -       -       -         EU-221 (Excluded exposure of Dublic development banks (or units) - EU-22 (Excluded parsing through promotional loan exposure suptor tredits)       -       -       -         EU-222 (Excluded exposure solic designated institutions i		5	0
17 Agent transaction exposures EU-17a (Exempted CCP leg of client-cleared SFT exposure) 18 Total securities financing transaction exposures 0(Adjustments for conversion to credit equivalent amount) 20 (Adjustments for conversion to credit equivalent amounts) 21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures) 22 Off-balance sheet exposures 22 Off-balance sheet exposures 22 Off-balance sheet exposures 57 9 Excluded exposures EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR EU-22a (Exposures excluded arbosures of public development banks (or units) - Public sector investments) EU-22d (Excluded exposures of public development banks (or units) - Public sector investments) EU-22d (Excluded parsures of public development banks (or units) - Promotional loans) EU-22g (Excluded parse services of exposures arising from export credits) EU-22g (Excluded excess collateral deposited at triparty agents) EU-22g (Excluded CSD related services of GSD/institutions in accordance with point (p) of Article 429a(1) CRR) EU-22] (Reduction of the exposure value of pre-financing or intermediate loans) EU-22g (Excluded Exposure measure 23 Tier 1 capital 22,771 2,777 24 Total exempted exposures) Capital and total exposure measure 23 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) 4.8% 4.48% 25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) 4.8% 4.48% 25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) 4.8% 4.88% 26 Regulatory minimum leverage ratio requirement (%) 20.26 <i>dorwhich: to be made up of CETT capital</i>			
EU-17a (Exempted CCP leg of client-cleared SFT exposure)       4,055       5,07         18 Total securities financing transaction exposures       4,055       5,07         19 Off-balance sheet exposures at gross notional amount       139       22         20 (Adjustments for conversion to credit equivalent amounts)       -82       -12         21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)       57       9         22 Off-balance sheet exposures       57       9         EtV-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)       EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)       EU-22b (Excluded exposures of public development banks (or units) - Public development banks (or units)       EU-22b (Excluded exposures of exposures arising from exposure by non-public development banks (or units))       EU-22b (Excluded excess collateral deposited at triparty agents)       EU-22b (Excluded excess collateral de			
Other off-balance sheet exposures       139       22         19       Off-balance sheet exposures at gross notional amount       139       22         20       (Adjustments for conversion to credit equivalent amounts)       -82       -12         21       (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures)       57       9         22       Off-balance sheet exposures       57       9         EU-22a       (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)       EU-22b       EXcluded exposures of public development banks (or units) - Public sector investments)       EU-22b       EXcluded exposures of public development banks (or units) - Public sector investments)       EU-22b       EXcluded aposures of public development banks (or units) - Public development banks (or units))       EU-22b       EXcluded exposures of public development banks (or units) - Promotional loans)       EU-22b       EXcluded exposures of public development banks (or units) - Promotional loans)       EU-22b       Excluded exposures arising from export credits)       EU-22b       EXcluded exposures of CSD/Institutions in accordance with point (o) of Article 429a(1) CRR)       EU-22b       Excluded CSD related services of designated institutions in accordance with point (o) of Article 429a(1) CRR)       EU-22b       Excluded CSD related services of CSD/Institutions in accordance with point (o) of Article 429a(1) CRR)       EU-22b			
19 Off-balance sheet exposures at gross notional amount1392220 (Adjustments for conversion to credit equivalent amounts)-82-1221 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures-82-7222 Off-balance sheet exposures579Excluded exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22b (Exposures excluded gross of public development banks (or units) - Public sector investments)EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)EU-22b (Excluded guaranteed parts of exposures arising from export credits)EU-22b (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR) <t< td=""><td>18 Total securities financing transaction exposures</td><td>4,055</td><td>5,076</td></t<>	18 Total securities financing transaction exposures	4,055	5,076
20 (Adjustments for conversion to credit equivalent amounts)-82-1221 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off- balance sheet exposures57922 Off-balance sheet exposures579EV-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22a (Exposures exempted in accordance with point (i) of Article 429a(1) CRR (on and off balance sheet))EU-22a (Excluded exposures of public development banks (or units) - Public sector investments) </td <td>Other off-balance sheet exposures</td> <td></td> <td></td>	Other off-balance sheet exposures		
21 (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)       57       9         22 Off-balance sheet exposures       57       9         EV-22a (Exposures exempted in accordance with point (c) of Article 429a(1) CRR)       57       9         EU-22a (Exposures exempted in accordance with point (c) of Article 429a(1) CRR)       57       9         EU-22b (Exposures exempted in accordance with point (c) of Article 429a(1) CRR)       57       9         EU-22b (Exposures exempted in accordance with point (c) of Article 429a(1) CRR)       50			228
balance sheet exposures)57922 Off-balance sheet exposures579Excluded exposuresEV-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)579EU-22b (Exposures excluded in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))5050EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)5050EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)505050EU-22b (Excluded exposures of public development banks (or units) - Promotional loans)50505050EU-22b (Excluded excess collateral deposited at triparty agents)50 <td></td> <td>-82</td> <td>-129</td>		-82	-129
22 Off-balance sheet exposures579Excluded exposuresEvaluated from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22b (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))EU-22c (Excluded exposures of public development banks (or units) - Public sector investments)EU-22e (Excluded passing-through promotional loan exposures by non-public development banks (or units))EU-22e (Excluded passing-through promotional loan exposures by non-public development banks (or units))EU-22e (Excluded excess collateral deposited at triparty agents)EU-22g (Excluded CSD related services of GSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Evaluded con exposure neasure22 3 Tier 1 capital27.77123 Tier 1 capital24 Total exposure measure25 Leverage ratio25 Leverage ratio26 Leverage ratio27 4 Total exposure are in (%)28 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)48%4.8%26 Regulatory minimum leverage ratio requirement (%)20-26 Additional own funds requirement (%)20-26 b of which: to be made up of CET1 capital			
Excluded exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)EU-22c (Excluded exposures of public development banks (or units) - Public development banks (or units))EU-22c (Excluded passing-through promotional loan exposures by non-public development banks (or units))EU-22e (Excluded guaranteed parts of exposures arising from export credits)EU-22f (Excluded excess collateral deposited at triparty agents)EU-22b (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22i (Excluded exposure value of pre-financing or intermediate loans)EU-22i (Excluded exposure value of pre-financing or intermediate loans)EU-22b (Total exempted exposures)EU-22b (Total exempted exposure measure23 Tier 1 capital277124 Total exposure measure23 Euverage ratio25 Leverage ratio26 Leverage ratio27 EU-25 Leverage ratio (%)4.8%4.8%25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%26 Regulatory minimum leverage ratio requirement (%)EU-26 b of which: to be made up of CET1 capital		57	99
EU-22a (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)EU-22b (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))EU-22b (Excluded exposures of public development banks (or units) - Public sector investments)EU-22c (Excluded exposures of public development banks (or units) - Promotional loans)EU-22c (Excluded exposures of public development banks (or units) - Promotional loans)EU-22c (Excluded exposures of exposures arising from export credits)EU-22g (Excluded excess collateral deposited at triparty agents)EU-221 (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22k (Total exempted exposures arising from export credits)EU-22k (Total exempted exposures arising or intermediate loans)EU-22k (Total exempted exposures are of per-financing or intermediate loans)EU-22k (Total exempted exposures)EU-22k (Total exempted exposures)EU-22k (Total exempted exposures)EU-22k (Total exempted exposures)EU-22k (Total exempted exposures)EU-22 (Excluded exposure neasure23 Tier 1 capital24 Total exposure measure25 Leverage ratio (%)4.8% (4.8%25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8% (4.8%25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) <td></td> <td>0,</td> <td></td>		0,	
EU-22c (Excluded exposures of public development banks (or units) - Public sector investments)       Image: Sector investments investm			
EU-22d (Excluded exposures of public development banks (or units) - Promotional loans)EU-22e (Excluded passing-through promotional loan exposures by non-public development banks (or units))EU-22f (Excluded guaranteed parts of exposures arising from export credits)EU-22g (Excluded excess collateral deposited at triparty agents)EU-22h (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)EU-22 Total exposure measure2,7712.7712,7712.7712,7712.7712,7712.7712,7712.7712,7712.7712,7712.7722,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7742,7712.7752,7712.7752,7712.7752,7712.7752,7712.7752,7712.7752,7712.7753,7862	EU-22b (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22e (Excluded passing-through promotional loan exposures by non-public development banks (or units))EU-22f (Excluded guaranteed parts of exposures arising from export credits)EU-22g (Excluded excess collateral deposited at triparty agents)EU-22l (Excluded Excess collateral deposited at triparty agents)EU-22l (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Reduction of the exposure value of pre-financing or intermediate loans)EU-22k (Total exempted exposures)Capital and total exposure measure2,77123 Tier 1 capital2,77124 Total exposure measure57,68525 Leverage ratio (%)4.8%EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%20-26 Additional own funds requirements to address the risk of excessive leverage (%)3.0%EU-26 bof which: to be made up of CET1 capital			
EU-22f (Excluded guaranteed parts of exposures arising from export credits)EU-22g (Excluded excess collateral deposited at triparty agents)EU-22h (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22i (Reduction of the exposure value of pre-financing or intermediate loans)EU-22k (Total exempted exposures)Capital and total exposure measure23 Tier 1 capital24 Total exposure measure25 Leverage ratio25 Leverage ratio (%)EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)26 Regulatory minimum leverage ratio requirement (%)27028 Additional own funds requirements to address the risk of excessive leverage (%)EU-26beU-26bof which: to be made up of CET1 capital			
EU-22g (Excluded excess collateral deposited at triparty agents)5EU-22h (Excluded CSD related services of CSD/institutions in accordance with point (p) of Article 429a(1) CRR)5EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)5EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)5EU-22k (Total exempted exposures)7Capital and total exposure measure2,77123 Tier 1 capital2,77124 Total exposure measure57,68525 Leverage ratio (%)4.8%4.8%4.8%25 Leverage ratio (%)4.8%25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%26 Negulational own funds requirements to address the risk of excessive leverage (%)3.0%3.0%EU-26bof which: to be made up of CET1 capital55			
EU-22h (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)EU-22k (Total exempted exposures)Capital and total exposure measure23 Tier 1 capital24 Total exposure measure25 Leverage ratio25 Leverage ratio (%)4.8%4.8%25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%26 Regulatory minimum leverage ratio requirement (%)20 Regulatory minimum leverage ratio to address the risk of excessive leverage (%)EU-26bEU-26bof which: to be made up of CET1 capital			
EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)EU-22k (Total exempted exposures)Capital and total exposure measure23 Tier 1 capital24 Total exposure measure24 Total exposure measure25 Leverage ratio25 Leverage ratio (%)EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)20 Regulatory minimum leverage ratio to address the risk of excessive leverage (%)EU-26a Additional own funds requirements to address the risk of excessive leverage (%)			
EU-22j (Reduction of the exposure value of pre-financing or intermediate loans)         EU-22k (Total exempted exposures)         Capital and total exposure measure         23 Tier 1 capital         2,771         2,776         2,771         2,776         2,776         2,776         2,771         2,771         2,776         2,776         2,776         2,776         2,776 <td< td=""><td></td><td></td><td></td></td<>			
EU-22k (Total exempted exposures)         Capital and total exposure measure         23 Tier 1 capital         2.771       2,771         24 Total exposure measure         25. Leverage ratio         25 Leverage ratio (%)         EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)       4.8%       4.8%         25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)       4.8%       4.8%         26 Regulatory minimum leverage ratio requirement (%)       3.0%       3.0%       3.0%         2.26 Additional own funds requirements to address the risk of excessive leverage (%)         EU-26b of which: to be made up of CET1 capital			
23 Tier 1 capital2,7712,77424 Total exposure measure57,68557,26Leverage ratio57,68557,2625 Leverage ratio (%)4.8%4.8%EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%4.8%25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)EU-26bof which: to be made up of CET1 capital			
24 Total exposure measure57,68557,26Leverage ratio25 Leverage ratio (%)4.8%4.8%25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%4.8%25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)EU-26bof which: to be made up of CET1 capital	Capital and total exposure measure		
Leverage ratio       4.8%       4.8%         25 Leverage ratio (%)       4.8%       4.8%         EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)       4.8%       4.8%         25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)       4.8%       4.8%         26 Regulatory minimum leverage ratio requirement (%)       3.0%       3.0%       3.0%         EU-26a Additional own funds requirements to address the risk of excessive leverage (%)       EU-26b       of which: to be made up of CET1 capital	23 Tier 1 capital	2,771	2,774
25 Leverage ratio (%)4.8%4.8%EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%4.8%25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)5.0%5.0%EU-26bof which: to be made up of CET1 capital5.0%		57,685	57,263
EU-25 Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)4.8%4.8%25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)3.0%3.0%EU-26b of which: to be made up of CET1 capital5.0%5.0%		4.00/	4.00/
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)4.8%4.8%26 Regulatory minimum leverage ratio requirement (%)3.0%3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)3.0%3.0%EU-26b of which: to be made up of CET1 capital66			
26 Regulatory minimum leverage ratio requirement (%)3.0%EU-26a Additional own funds requirements to address the risk of excessive leverage (%)3.0%EU-26b of which: to be made up of CET1 capital6			
EU-26a Additional own funds requirements to address the risk of excessive leverage (%) EU-26b <i>of which: to be made up of CET1 capital</i>			4.8%
EU-26b of which: to be made up of CET1 capital		5.070	5.070
27 Leverage ratio burler requirement (%)	27 Leverage ratio buffer requirement (%)		
	· · · · · ·	3.0%	3.0%
Choice on transitional arrangements and relevant exposures	Choice on transitional arrangements and relevant exposures		
EU-27b Choice on transitional arrangements for the definition of the capital measure	EU-27b Choice on transitional arrangements for the definition of the capital measure		

EURm	CRR leverage rat	io exposures
	a	b
	Q4 2023	Q4 2022
Disclosure of mean values		
28 Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	3,960	4,780
29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,055	5,076
30 Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	57,590	56,968
30a Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	57,590	56,968
31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.8%	4.9%
31a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.8%	4.9%

#### Table 23 - EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

Out of total on-balance sheet exposures EUR 53.6bn, EUR 53.6bn or 100% are related to Banking book exposures. The biggest part of banking book exposures is related to secured by mortgages of immovable properties (66% of banking book exposures) and corporates (28% of banking book exposures).

EURm	a
	CRR leverage ratio exposures
EU-1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	53,628
EU-2 Trading book exposures	
EU-3 Banking book exposures, of which:	53,628
EU-4 Covered bonds	
EU-5 Exposures treated as sovereigns	952
EU-6 Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	0
EU-7 Institutions	205
EU-8 Secured by mortgages of immovable properties	35,660
EU-9 Retail exposures	1,365
EU-10 Corporates	15,052
EU-11 Exposures in default	349
EU-12 Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	45

### Table 24 - EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

Nordea Realkredit's counter-cyclical buffer rate requirements remained stable at 2.49% in Q4 2023 compared to Q2 2023.

EURm	_	a	b	С	d	е	f	g	h	i	j	k	l	m
		General cred	it exposures		dit exposures – ket risk	Conveitiontion			Own fund re	quirements				
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	<ul> <li>Securitisation exposures</li> <li>Exposure value for non-trading book</li> </ul>	posures sure value on-trading	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk- weighted exposure amounts		Countercyclical buffer rate (%)
Countries w	vith existing CCyB rat	e												
001	Australia		6				6	0			0	1	0.0%	1.0%
002	Bulgaria		0				0	0			0	0	0.0%	2.0%
003	Cyprus		0				0	0			0	0	0.0%	0.5%
004	Czech Republic						0							2.0%
005	Germany		16				16	0			0	3	0.0%	0.8%
006	Denmark	28	48,316				48,344	659			659	8,242	99.1%	2.5%
007	Estonia		1				1	0			0	0	0.0%	1.5%
008	Faroe Islands		2				2	0			0	0	0.0%	1.0%
009	France		9				9	0			0	1	0.0%	0.5%
010	United Kingdom		20				20	0			0	3	0.0%	2.0%
011	Hong Kong		4				4	0			0	0	0.0%	1.0%
012	Croatia						0							1.0%
013	Ireland		1				1	0			0	0	0.0%	1.0%
014	Iceland		2				2	0			0	0	0.0%	2.0%
015	Lithuania		0				0	0			0	0	0.0%	1.0%
016	Luxembourg		6				6	0			0	1	0.0%	0.5%
017	Netherlands		9				9	0			0	2	0.0%	1.0%
018	Norway		64				64	2			2	24	0.3%	2.5%
019	Romania		1				1	0			0	0	0.0%	1.0%
020	Sweden		45				45	1			1	10	0.1%	2.0%
021	Slovenia						0							0.5%
022	Slovakia		1				1	0			0	0		1.5%
Su	ıb-total	28	48,501				48,529	663			663	8,288	99.6%	

#### Countries with own funds requirements weight 1% or above and no existing CCyB rate

Countries with own funds req	quirement below 1% a	and no existing CCyB rate						
Sub-total	0	203	203	2	2	30	0.4%	
Total	28	48,704	48,732	665	665	8,318	100%	

### Table 25 - EU CCyB2 - Amount of institution-specific countercyclical capital buffer

Nordea Realkredit's counter-cyclical buffer requirements increased to EUR 242m in the fourth quarter of 2023 (compared to EUR 195m in the fourth quarter of 2022).

## EURm

URm	Q4 2023
1 Total risk exposure amount	9,717
2 Institution specific countercyclical capital buffer rate	2.49%
3 Institution specific countercyclical capital buffer requirement	242

The following template is not disclosed due to not being applicable to Nordea Kredit Realkreditaktieselskab:

EU MR2-B - RWEA flow statements of market risk exposures under the IMA

The following template is not disclosed as it is being reported under the published Group report: EU INS2 - Financial conglomerates information on own funds and capital adequacy ratio