

SASB Index 2020

The table below provides references on where to find information in Nordea's Sustainability Report 2020 (SR) and Annual Report 2020 (AR) and in other relevant external public reports and policies available at [nordea.com](https://www.nordea.com) related to metrics applied in the Sustainability Accounting Standards Boards (SASB) industry-specific standards for: asset management & custody activities (AC), commercial banks (CB), consumer finance (CF), investment banking & brokerage (IB) and mortgage finance (MF).

The below table does not necessarily provide a complete reference to information related to the below metrics as that may also be found in other reports or policies at [nordea.com](https://www.nordea.com).

Topic	Accounting metric	Code	Reference
Transparent information & fair advice for customers	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	FN-AC-270a.1	Not reported
	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial products related information to new and returning customers	FN-AC-270a.2	SR: page 17 AR: Board of Directors' Report
	Description of approach to informing customers about products and services	FN-AC-270a.3	SR: pages 7, 25
Employee Diversity & Inclusion	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	FN-AC-330a.1 FN-IB-330a.1	SR: pages 20, 38
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	FN-AC-410a.1	SR: page 35
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	FN-AC-410a.2	SR: pages 8-9, 14, 35 nordea.com : Responsible Investment Policy
	Description of proxy voting and investee engagement policies and procedures	FN-AC-410a.3	SR: pages 8-9 nordea.com : Responsible Investment Policy and Voting Portal
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1	SR: page 17 AR: Board of Directors' Report
	Description of whistleblower policies and procedures	FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	SR: page 27
Systemic Risk Management	Percentage of open-end fund assets under management by category of liquidity classification	FN-AC-550a.1	Fact Book Q4 2020: page 29
	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	FN-AC-550a.2	AR: Note G2. Risk and liquidity management
	Total exposure to securities financing transactions	FN-AC-550a.3	AR: Note G2. Risk and liquidity management
	Net exposure to written credit derivatives	FN-AC-550a.4	AR: Note G2. Risk and liquidity management AR 2020
	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1 FN-IB-550a.1	nordea.com
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2 FN-IB-550a.2	AR: Note G2. Risk and liquidity management, Pillar 3 Report 2020: pages 45-47
Customer Privacy	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	nordea.com : Privacy Policy
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	SR: page 17 AR: Board of Directors' Report

Topic	Accounting metric	Code	Reference
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1 FN-CF-230a.1	Not reported
	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	FN-CF-230a.2	Pillar 3 Report 2020: page 147
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	SR: page 27
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	Not reported
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Not reported
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not reported
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	SR: page 22
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	SR: page 13 AR: note G2. Risk and liquidity management
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	SR: pages 13-14 AR: Non-Financial Statement Pillar 3 Report 2020: page 21-22
Selling Practices	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	FN-CF-270a.1	AR: Board of Directors' Report
	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 6606	FN-CF-270a.2	Not reported
	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3	Not reported
	1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	Not reported
	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	SR: page 17 AR: Board of Directors' Report
Incorporation of Environmental, Social, and Governance Factors in Investment Banking & Brokerage Activities	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	FN-IB-410a.1	Not reported
	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	FN-IB-410a.1	SR: page 35
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	FN-IB-410a.1	SR: pages 8, 13-14
Professional integrity	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	FN-IB-510b.1	Not reported
	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	FN-IB-510b.2	Not reported
	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	FN-IB-510b.3	SR: page 17 AR: Board of Directors' Report
	Description of approach to ensuring professional integrity, including duty of care	FN-IB-510b.4	SR: page 25 nordea.com: Code of Conduct
Employee incentives & Risk taking	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	FN-IB-550b.1	AR: Board of Directors' Report
	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	FN-IB-550b.2	AR: Board of Directors' Report
	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	FN-IB-550b.3	AR: note G14. Assets and liabilities at fair value

Topic	Accounting metric	Code	Reference
Lending Practices	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	FN-MF-270a.1	Not reported
	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	FN-MF-270a.2	AR: pages 215-216
	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	FN-MF-270a.3	SR: page 17 AR: Board of Directors' Report
	Description of remuneration structure of loan originators	FN-MF-270a.4	AR: Board of Directors' Report
Discriminatory Lending	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	FN-MF-270b.1	AR: pages 215-216
	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	FN-MF-270b.2	SR: page 17 AR: Board of Directors' Report
	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	FN-MF-270b.3	SR: page 25 nordea.com: Code of Conduct
Environmental risk to mortgaged properties	(1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-450a.1	SR: page 14
	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	FN-MF-450a.2	Not reported
	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	FN-MF-450a.3	SR: pages 8-9, 13-14 AR: Non-Financial Statement
Activity Metric	(1) Total registered and (2) total unregistered assets under management (AUM)	FN-AC-000.A	AR: page 43
	Total assets under custody and supervision	FN-AC-000.B	AR: note P46. Customer assets under management
	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	AR: page 44
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	SR: page 13 AR: pages 44, 115
	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	Not reported
	Number of (1) credit card accounts and (2) pre-paid debit card Accounts	FN-CF-000.B	Not reported
	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	FN-IB-000.A	Not reported
	(1) Number and (2) value of proprietary investments and loans by sector ¹⁰	FN-IB-000.B	Not reported
	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (c) currency, (d) derivatives, and (e) commodity products	FN-IB-000.C	Not reported
	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	AR: page 115
(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	FN-MF-000.B	AR: page 115	