

## Appendix C – Nordea Bank Finland

Disclosures according to the Capital Requirements Regulation Part Eight as required by Article 13, provided on a sub-consolidated basis, as of 31 December 2015

For qualitative disclosures regarding approaches, definitions, processes, methods, etc., the reader is referred to the main report, since a common approach is used within the Nordea Group. For disclosures on Remuneration, refer to the Annual Report of Nordea Bank Finland Plc and on [www.nordea.com](http://www.nordea.com) under Corporate Governance > Remuneration.

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**Table C1 Mapping of own funds to the balance sheet, 31 December 2015, EURm**

<b>Assets</b>	Nordea Bank Finland Group	Row in transitional own funds template (Table C2)
Intangible assets	44	
– of which: Goodwill and other intangible assets	–44	8
Deferred tax assets	14	
– of which: Deferred tax assets that rely on future profitability excluding those arising from temporary differences		10 <sup>1)</sup>
Retirement benefit assets	90	
– of which: Retirement benefit assets net of tax	–72	15
<b>Liabilities</b>		
Deferred tax liabilities	54	
– of which: Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences		101)
Subordinated liabilities	628	
– of which: AT1 Capital instruments and the related share premium accounts	550	30
– of which: Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		33 & 47 <sup>2)</sup>
– of which: Direct and indirect holdings by an institution of own AT1 Instruments		37
– of which: T2 Capital instruments and the related share premium accounts		46
– of which: Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	76	47
– of which: Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		52
<b>Equity</b>		
Share capital	2,319	1
Share premium reserve	598	
– of which: Capital instruments and the related share premium accounts	598	1
– of which: Retained earnings	0	2
Other reserves	4,897	
– of which: Retained earnings	4,849	2
– of which: Accumulated other comprehensive income	48	3
– of which: Fair value reserves related to gains or losses on cash flow hedges	–13	11
Retained earnings net of proposed dividend	4,481	
– of which: Profit/loss for the year	274	5a
– of which: Retained earnings	3,427	2
– of which: Direct holdings by an institution of own CET1 instruments (negative amount)	0	16

No differences exist with regards to the scope and method for consolidation used for the balance sheet in the financial statements and the scope and method for prudential consolidation according to the Capital Requirements Regulation.

1) If CA4 1.2 > CA4 2.2.1 then CA4 1.2 – CA4 2.2.1 to row 10.

2) 80% to row 33, col A & 20% col C & 20% row 47, col A.

**Table C2 Transitional own funds, 31 December 2015, EURm**

		(A) amount at disclosure date	(B) regulation (EU) no 575/2013 article reference	(C) Amounts subject to pre-regulation (EU) no 575/2013 treatment or prescribed residual amount of regulation (EU) no 575/2013
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Capital instruments and the related share premium accounts	2,918	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: Share capital	2,319	EBA list 26 (3)	
2	Retained earnings	8,277	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	48	26 (1)	
3a	Funds for general banking risk		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET 1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority interests (amount allowed in consolidated CET1)		84, 479, 480	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	274	26 (2)	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>11,516</b>		
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>				
7	Additional value adjustments (negative amount)	-219	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-44	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU	N/A		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-13	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-207	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that result from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	37	33 (b)	
15	Defined-benefit pension fund assets (negative amount)	-72	36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42, 472 (8)	
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to artificially inflate the own funds of the institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect 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 the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings 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)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU	N/A		
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		36 (1) (k)	

**Table C2, cont.**

20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c			36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258	
	of which: securitisation positions (negative amounts)		244 (1) (b) 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities		36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU	N/A		
25			36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
	of which: deferred tax assets arising from temporary differences		(a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET 1 items (negative amount)		36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment			
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468			
	Of which: ...filter for unrealised loss 1	467		4
	Of which: ...filter for unrealised loss 2	467		
	Of which: ...filter for unrealised gain 1	468		135
	Of which: ...filter for unrealised gain 2	468		
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre-CRR	481		
	Of which: ...	481		
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		36 (1) (j)	
28	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	<b>-518</b>		
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>10,998</b>		
<b>Additional Tier 1 (AT1) capital: instruments</b>				
30	Capital instruments and the related share premium accounts	550	51, 52	
31	of which: classifies 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) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018	N/A	483 (3)	
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		85, 86, 480	
35	of which: instruments issued by subsidiaries subject to phase out		486 (3)	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>550</b>		
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>				
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	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)		56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79, 475 (4)	

**Table C2, cont.**

40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)			56 (d), 59, 79, 475 (4)
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)			
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc			472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc			477, 477 (3), 477 (4) (a)
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR Of which: ...possible filter for unrealised losses Of which: ...possible filter for unrealised gains Of which: ...			467, 468, 481 467 468 481
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)			56 (e)
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>			
44	<b>Additional Tier 1 (AT1) capital</b>		<b>550</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		<b>11,548</b>	
<b>Tier 2 (T2) capital: instruments and provisions</b>				
46	Capital instruments and the related share premium accounts			62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018	76	486 (4)	483 (4)
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			87, 88, 480
49	of which: instruments issued by subsidiaries subject to phase out			486 (4)
50	Credit risk adjustments			62 (c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>		<b>76</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)			63 (b) (i), 66 (a), 67, 477 (2)
53	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)			66 (b), 68, 477 (3)
54	Direct and indirect 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)			66 (c), 69, 70, 79, 477 (4)
54a	Of which new holdings not subject to transitional arrangements			
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			

**Table C2, cont.**

55	Direct and indirect 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)		66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)		
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc		472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc		475, 475 (2) (a), 475 (3), 475 (4) (a)
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR Of which: ...possible filter for unrealised losses Of which: ...possible filter for unrealised gains Of which: ...		467, 468, 481 467 468 481
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>		
58	<b>Tier 2 (T2) capital</b>	<b>76</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>11,624</b>	
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR residual amounts) Of which: ...items not deducted from CET1 (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc) Of which: ...items not deducted from AT1 items (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc) Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)		472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)  475, 475 (2) (b), 475 (2) (c), 475 (4) (b)  477, 477 (2) (b), 477 (2) (c), 477 (4) (b)
60	<b>Total risk weighted assets</b>	<b>44,378</b>	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	24.8%	92 (2) (a), 465
62	Tier 1 (as a percentage of risk exposure amount)	26.0%	92 (2) (b), 465
63	Total capital (as a percentage of risk exposure amount)	26.2%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	2.7%	CRD 128, 129, 130
65	of which: capital conservation buffer requirement	2.5%	
66	of which: countercyclical buffer requirement	0.2%	
67	of which: systemic risk buffer requirement	0.0%	

**Table C2, cont.**

67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.0%	CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	18.2%	CRD 128
69	[non relevant in EU regulation]	N/A	
70	[non relevant in EU regulation]	N/A	
71	[non relevant in EU regulation]	N/A	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of the capital 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)	178	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4) 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	6	36 (1) (i), 45, 48, 470, 472 (11)
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)		36 (1) (c), 38, 48, 470, 472 (5)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	25,226	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	151	62
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements		484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements	319	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		484 (5), 486 (4) & (5)



**Table C3.1 Capital instruments' main features – Common Equity Tier 1, 31 December 2015**

1	Issuer	Nordea Bank Finland Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing laws of the instrument	Finnish
<i>Regulatory treatment</i>		
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-) consolidated/ solo & sub-)consolidated	Solo & sub-consolidated
7	Instrument type (types to be specified by each jurisdiction)	Share capital as published in Regulation (EU) No 575/2013 article 28
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	EUR 2,319m
9	Nominal amount of instrument	EUR 2,319,300,000
9a	Issue price	N/A
9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
<i>Coupons / dividends</i>		
17	Fixed or floating dividend / coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of pricing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of a step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion triggers	N/A
25	In convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	In convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	N/A
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1
36	Non-complaint transitioned features	No
37	If yes, specify non-compliant features	N/A

'N/A' inserted if the question is not applicable.

**Table C3.2 Capital instruments' main features – Additional Tier 1, 31 December 2015**

	AT1:1
1 Issuer	Nordea Bank Finland Plc
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3 Governing law(s) of the instrument	Swedish
<i>Regulatory treatment</i>	
4 Transitional CRR rules	Additional Tier 1
5 Post-transitional CRR rules	Additional Tier 1
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo & sub-consolidated
7 Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 as published in Regulation (EU) No 575/2013 article 52
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	EUR 550m
9 Nominal amount of instrument	EUR 550m
9a Issue price	100 per cent
9b Redemption price	100 per cent of Nominal amount
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	30 Sep 2014
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates, and redemption price	30 Sep 2019 In addition tax/regulatory call 100 per cent of nominal amount
16 Subsequent call dates, if applicable	30 Dec, 30 Mar, 30 Jun and 30 Sep each year after first call date
<i>Coupons / dividends</i>	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	Floating 3-month EURIBOR +4.34 per cent per annum
19 Existence of a dividend stopper	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21 Existence of step up or other incentive to redeem	No
22 Non-cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion triggers	N/A
25 In convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 In convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down features	Yes
31 If write-down, write-down trigger (s)	Group CET1 ratio 7 per cent Issuer CET1 ratio 5.125 per cent
32 If write-down, full or partial	Full or Partially
33 If write-down, permanent or temporary	Temporary
34 If temporary write-down, description of write-up mechanism	Fully discretionary, if a positive net profit of both Issuer and Group
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	N/A

'N/A' inserted if the question is not applicable.

**Table C3.3 Capital instruments' main features – Tier 2, 31 December 2015**

T2: 1	
1 Issuer	Nordea Bank Finland PLC
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3 Governing law(s) of the instrument	Governed by English law, except for the subordination provisions which are governed by Finnish law
<i>Regulatory treatment</i>	
4 Transitional CRR rules	Tier 2
5 Post-transitional CRR rules	Ineligible
6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo, sub-consolidated & consolidated
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 (grandfathered) as published in Regulation (EU) No 575/2013 article 484.5
8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	EUR 76m
9 Nominal amount of instrument	JPY 10,000m / EUR 76m
9a Issue price	100 per cent
9b Redemption price	100 per cent of Nominal amount
10 Accounting classification	Liability - amortised cost
11 Original date of issuance, restructuring date if applicable	22-Aug-2001
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates, and redemption price	26-Feb-2029 In addition tax call 100 per cent of nominal amount
16 Subsequent call dates, if applicable	26-Feb and 26-Aug each year after first call date
<i>Coupons / dividends</i>	
17 Fixed or floating dividend/coupon	Fixed to floating
18 Coupon rate and any related index	Fixed USD 4.51 per cent per annum to call date, thereafter floating rate equivalent to 6-month JPY Deposit +2.00 per cent per annum
19 Existence of a dividend stopper	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary Dividend pusher
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21 Existence of step up or other incentive to redeem	Yes
22 Non-cumulative or cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion triggers	N/A
25 In convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 In convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down features	No
31 If write-down, write-down trigger(s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
34 If temporary write-down, description of write-up mechanism	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior debt
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	Step-up

'N/A' inserted if the question is not applicable.

**Table C4 Geographical distribution and amount of institution-specific countercyclical capital buffer (CCyB)**

<b>EURm</b>	Credit exposures relevant for CCyB <sup>1)</sup>	Own funds requirement weight	CCyB Rate	<b>Amount of institution-specific CCyB</b>	
Denmark	1,766	7%	0.0%	Total REA [EURm]	44,378
Finland	14,750	56%	0.0%	Weighted CCyB rate	0.2%
Norway	2,338	9%	1.0%	CCyB requirement [EURm]	70
Sweden	1,836	7%	1.0%		
Other	5,740	22%	0.0%		
<b>Total</b>	<b>26,430</b>	<b>100%</b>	<b>0.2%</b>		

1) Includes only REA relevant for calculation of buffer requirement.

**Table C5.1 LRSum: Summary reconciliation of accounting assets and leverage ratio exposures, 31 December 2015, EURm**

	Applicable Amounts	
1	Total assets as per published financial statements	301,590
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-1,108
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	
4	Adjustments for derivative financial instruments	-53,758
5	Adjustments for securities financing transactions "SFTs"	-3,230
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	12,915
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	-518
<b>8</b>	<b>Total leverage ratio exposure</b>	<b>255,891</b>

**Table C5.2 LRCom: Leverage ratio common disclosure**

	CRR leverage ratio exposures	
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	176,451
2	(Asset amounts deducted in determining Tier 1 capital)	-518
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>175,933</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	12,256
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	26,317
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-15,285
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	45,388
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-41,877
<b>11</b>	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>26,800</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	53,362
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-13,362
14	Counterparty credit risk exposure for SFT assets	244
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>40,244</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	31,362
18	(Adjustments for conversion to credit equivalent amounts)	-18,447

**Table C5.2 LRCom: Leverage ratio common disclosure, cont.**

<b>19</b>	<b>Total other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>12,915</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429 (7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
<b>Capital and total exposures</b>		
<b>20</b>	<b>Tier 1 capital</b>	<b>11,548</b>
<b>21</b>	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>255,891</b>
<b>Leverage ratio</b>		
<b>22</b>	<b>Leverage ratio</b>	<b>4.5%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429 (11) of Regulation (EU) NO 575/2013	

**Table C5.3 LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)**

	CRR leverage ratio exposures	
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	176,451
EU-2	Trading book exposures	37,252
EU-3	Banking book exposures, of which:	139,199
EU-4	Covered bonds	6,209
EU-5	Exposures treated as sovereigns	38,608
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	2,035
EU-7	Institutions	25,398
EU-8	Secured by mortgages of immovable properties	27,970
EU-9	Retail exposures	10,143
EU-10	Corporate	26,530
EU-11	Exposures in default	1,433
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	872

**Table C5.4 LRQua: Free format text boxes for disclosure on qualitative items**

1	Description of the processes used to manage the risk of excessive leverage	Nordea has policies and processes in place for the identification, management and monitoring of the risk of excessive leverage. The leverage ratio is also part of Nordea's risk appetite framework.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	<p>The leverage ratio has improved 120 basis points (1.2%) from Q4 2014.</p> <p>The leverage ratio in Q4 2014 is calculated accordingly to the CRR prior to the delegated act. In 2015, the leverage ratio is calculated according to the CRR post the delegated act. The main changes were the treatment of SFTs, derivatives and off balance sheet transactions.</p> <p>During the period, the leverage ratio benefited mainly from an increase in Tier 1 Capital and slightly decreased total exposure. Tier 1 Capital increased EUR 2.5bn, mainly as a result of an equity injection.</p>

**Table C6 Minimum capital requirements and REA**

EURm	31 December 2015		31 December 2014	
	Minimum capital requirements	REA	Minimum capital requirements	REA
<b>Credit risk</b>	<b>2,713</b>	<b>33,909</b>	<b>3,059</b>	<b>38,231</b>
– of which counterparty credit risk	586	7,330	663	8,285
IRB	2,018	25,226	2,200	27,496
– of which corporate	1,214	15,175	1,358	16,976
– of which advanced	811	10,143	488	6,103
– of which foundation	403	5,032	870	10,873
– of which institutions	295	3,683	358	4,465
– of which retail	500	6,248	465	5,816
– of which secured by immovable property	200	2,498	171	2,142
– of which other retail	241	3,011	242	3,023
– of which SME	59	738	52	652
– of which other	9	120	19	239
Standardised	695	8,683	859	10,735
– of which central governments or central banks	7	90	17	208
– of which regional governments or local authorities	13	166	14	170
– of which public sector entities	2	30	2	20
– of which multilateral development banks	0	0		
– of which international organisations				
– of which institutions	538	6,728	692	8,663
– of which corporate	81	1,007	79	995
– of which retail	35	433	32	395
– of which secured by mortgages on immovable property				
– of which in default	1	16	1	13
– of which associated with particularly high risk				
– of which covered bonds	4	48	12	145
– of which institutions and corporates with a short-term credit assessment				
– of which collective investments undertakings (CIU)				
– of which equity	5	59	4	54
– of which other items	9	106	6	72
<b>Credit Value Adjustment risk</b>	<b>130</b>	<b>1625</b>	<b>172</b>	<b>2153</b>
<b>Market risk<sup>1)</sup></b>	<b>346</b>	<b>4,329</b>	<b>447</b>	<b>5,589</b>
– of which trading book, Internal Approach	231	2,887	298	3,720
– of which trading book, Standardised Approach	108	1,350	139	1,743
– of which banking book, Standardised Approach	7	92	10	126
<b>Operational risk</b>	<b>338</b>	<b>4,229</b>	<b>366</b>	<b>4,579</b>
Standardised	338	4,229	366	4,579
Additional risk exposure amount due to Article 3 CRR	23	286		
<b>Sub total</b>	<b>3,550</b>	<b>44,378</b>	<b>4,044</b>	<b>50,552</b>
Additional capital requirement due to Basel I floor	1,105	13,810	862	10,776
<b>Total</b>	<b>4,655</b>	<b>58,188</b>	<b>4,906</b>	<b>61,328</b>

1) Market Risk - of which trading book, Standardised Approach has been restated in 2014.

**Table C7 Original exposure split by exposure class, 31 December 2015, including average exposure during the year**

<b>EURm</b>	Original exposure	Average exposure
<b>IRB exposure classes</b>		
Institution	15,175	17,480
Corporate	63,318	65,259
– of which Advanced	46,141	44,374
Retail	43,586	43,412
– of which secured by immovable property	27,965	27,600
– of which other retail	13,558	13,759
– of which SME	2,063	2,053
Other non-credit obligation assets	181	246
<b>Total IRB approach</b>	<b>122,260</b>	<b>126,397</b>
<b>Standardised exposure classes</b>		
Central government and central banks	41,607	45,090
Regional governments and local authorities	2,841	2,997
Institution	27,890	39,444
Corporate	1,259	1,340
Retail	590	584
Exposures secured by real estate		
Other <sup>1)</sup>	3,844	4,307
<b>Total standardised approach</b>	<b>78,032</b>	<b>93,760</b>
<b>Total</b>	<b>200,292</b>	<b>220,157</b>

1) Includes exposure classes public sector entities, multilateral development banks, international organisations, exposures in default, exposures associated with particularly high risk, covered bonds, securitisation positions, institutions and corporates with a short-term credit assessment, collective investment undertakings (CIU), equity and other items.



**Table C8 Exposure split by exposure class and geography, 31 December 2015**

<b>EURm</b>	Nordic countries	– of which Denmark	– of which Finland	– of which Norway	– of which Sweden	Baltic countries	Russia	US	Other	Total
<b>IRB exposure classes</b>										
Institution	6,451	5,202	422	324	503	0	60	1,755	5,976	14,242
Corporate	31,325	2,635	22,494	3,691	2,504	182	10	2,115	5,264	38,896
– of which Advanced	21,379	242	19,144	1,199	794	86	10	2,028	3,993	27,496
Retail	39,945	5	39,885	36	19	1	0	2	27	39,975
– of which secured by immovable property	27,880		27,880							27,880
– of which other retail	10,267		10,267							10,267
– of which SME	1,798	5	1,738	36	19	1	0	2	27	1,827
Other non-credit obligation assets	115	0	115		0			1	3	119
<b>Total IRB approach</b>	<b>77,836</b>	<b>7,843</b>	<b>62,915</b>	<b>4,051</b>	<b>3,026</b>	<b>183</b>	<b>70</b>	<b>3,873</b>	<b>11,270</b>	<b>93,231</b>
<b>Standardised exposure classes</b>										
Central governments and central banks	11,261	419	9,598	341	903	15		29,162	3,850	44,288
Regional governments and local authorities	3,321	519	1,403	827	572	4				3,324
Institution	27,414	2,657	17	4,077	20,663	673	247		6,318	34,653
Corporate	10	0	10	0	0	926			73	1,009
Retail	0	0	0	0	0	577		0	0	577
Exposures secured by real estate	0									0
Other <sup>1)</sup>	1,536	488	1,043	4	0	15			2,080	3,631
<b>Total standardised approach</b>	<b>43,541</b>	<b>4,083</b>	<b>12,072</b>	<b>5,249</b>	<b>22,138</b>	<b>2,208</b>	<b>247</b>	<b>29,163</b>	<b>12,322</b>	<b>87,482</b>
<b>Total</b>	<b>121,377</b>	<b>11,926</b>	<b>74,987</b>	<b>9,300</b>	<b>25,164</b>	<b>2,391</b>	<b>317</b>	<b>33,036</b>	<b>23,592</b>	<b>180,713</b>

1) Includes exposure classes public sector entities, multilateral development banks, international organisations, exposures in default, exposures associated with particularly high risk, covered bonds, securitisation positions, institutions and corporates with a short-term credit assessment, collective investment undertakings (CIU), equity and other items.

**Table C9 Exposure split by industry group and by main exposure class, 31 December 2015**

EURm	IRB approach				Other non-credit obligation assets
	Institution	Corporate	– of which SME	Retail	
Construction and engineering		962	496	162	
Consumer durables (cars, appliances, etc.)		1,495	203	24	
Consumer staples (food, agriculture, etc.)		1,384	485	48	
Energy (oil, gas, etc.)		541	9	1	
Health care and pharmaceuticals		510	169	46	
Industrial capital goods		2,527	239	12	
Industrial commercial services		2,473	658	190	
IT software, hardware and services		623	157	34	
Media and leisure		557	366	105	
Metals and mining materials		204	78	7	
Other financial institutions	14,242	4,790	902	26	
Other materials (chemical, building materials, etc.)		1,783	566	42	
Other, public and organisations		1,187	341	38,212	119
Paper and forest materials		966	77	15	
Real estate management and investment		7,784	4,702	702	
Retail trade		2,441	814	205	
Shipping and offshore		3,956	67	4	
Telecommunication equipment		127	10	1	
Telecommunication operators		424	166	3	
Transportation		1,271	481	127	
Utilities (distribution and production)		2,889	500	6	
<b>Total exposure</b>	<b>14,242</b>	<b>38,896</b>	<b>11,486</b>	<b>39,975</b>	<b>119</b>

**Table C10 Exposure secured by collaterals, guarantees and credit derivatives, split by exposure class, 31 December 2015**

<b>EURm</b>	Original exposure	Exposure	– of which secured by guarantees and credit derivatives	– of which secured by collateral	Average weighted LGD
<b>IRB exposure classes</b>					
Institution	15,175	14,242	101	58	30.4%
Corporate	63,318	38,896	13,070	12,945	33.4%
– of which Advanced	46,141	27,496	8,440	11,507	29.0%
Retail	43,586	39,975	1,436	30,092	14.8%
– of which secured by immovable property	27,965	27,880	0	27,880	11.0%
– of which other retail	13,558	10,267	1,313	1,029	22.7%
– of which SME	2,063	1,827	123	1,183	27.6%
Other non-credit obligation assets	181	119	15	4	N/A
<b>Total IRB approach</b>	<b>122,260</b>	<b>93,231</b>	<b>14,622</b>	<b>43,099</b>	
<b>Standardised exposure classes</b>					
Central governments and central banks	41,607	44,288	73		
Regional governments and local authorities	2,841	3,324	1		
Institution	27,890	34,653			
Corporate	1,259	1,009			
Retail	590	577		0	
Exposures secured by real estates					
Other <sup>1)</sup>	3,844	3,631	34		
<b>Total standardised approach</b>	<b>78,032</b>	<b>87,482</b>	<b>108</b>	<b>0</b>	
<b>Total exposure</b>	<b>200,292</b>	<b>180,713</b>	<b>14,730</b>	<b>43,099</b>	

1) Includes exposure classes public sector entities, multilateral development banks, international organisations, exposures in default, exposures associated with particularly high risk, covered bonds, securitisation positions, institutions and corporates with a short-term credit assessment, collective investment undertakings (CIU), equity and other items.

**Table C11 Distribution of collateral, IRB portfolios,  
31 December 2015**

	%
Financial collateral	1.8
Receivables	2.0
Residential real estate	73.7
Commercial real estate	10.9
Other physical collateral	11.6
<b>Total</b>	<b>100.0</b>

**Table C12 Residual maturity broken down by exposure classes, 31 December 2015**

EURm	< 1 year	1–3 years	3–5 years	>5 years	Total exposure
<b>IRB exposure classes</b>					
Institution	3,818	2,975	1,223	6,226	14,242
Corporate	8,604	6,957	6,368	16,967	38,896
– of which Advanced	8,471	6,447	5,924	6,654	27,496
Retail	817	1,734	2,543	34,880	39,975
– of which secured by immovable property	429	889	1,407	25,156	27,880
– of which other retail	284	545	804	8,635	10,267
– of which SME	105	301	332	1,089	1,827
Other non-credit obligation assets	57	32	9	22	119
<b>Total IRB approach</b>	<b>13,296</b>	<b>11,698</b>	<b>10,142</b>	<b>58,094</b>	<b>93,231</b>
<b>Standardised exposure classes</b>					
Central governments and central banks	1,012	2,052	1,748	39,475	44,288
Regional governments and local authorities	152	161	156	2,856	3,324
Institution	18,361	6,083	3,479	6,729	34,653
Corporate	40	251	361	357	1,009
Retail	39	208	315	15	577
Exposures secured by real estates					
Other <sup>1)</sup>	945	529	666	1,491	3,631
<b>Total standardised approach</b>	<b>20,549</b>	<b>9,284</b>	<b>6,726</b>	<b>50,923</b>	<b>87,482</b>
<b>Total exposure</b>	<b>33,845</b>	<b>20,982</b>	<b>16,869</b>	<b>109,017</b>	<b>180,713</b>

1) Includes exposure classes public sector entities, multilateral development banks, international organisations, exposures in default, exposures associated with particularly high risk, covered bonds, securitisation positions, institutions and corporates with a short-term credit assessment, collective investment undertakings (CIU), equity and other items.

**Table C13 Exposure, impaired exposures, past due exposures and allowances, split by industry, 31 December 2015**

<b>EURm</b>	Impaired loans	Credit risk adjustments <sup>1)</sup>	– of which charges during the reporting period
Construction and engineering	27	18	–8
Consumer durables (cars, appliances, etc.)	18	9	–6
Consumer staples (food, agriculture, etc.)	48	34	2
Energy (oil, gas, etc.)	2	2	0
Health care and pharmaceuticals	27	21	–9
Industrial capital goods	7	4	1
Industrial commercial services	42	31	–15
IT software, hardware and services	116	70	0
Media and leisure	39	26	1
Metals and mining materials	22	11	–10
Other financial institutions	26	22	–1
Other materials (chemical, building materials, etc.)	266	117	21
Other, public and organisations	16	44	10
Paper and forest materials	1	1	–21
Real estate management and investment	52	19	5
Retail trade	96	60	9
Shipping and offshore	20	22	–3
Telecommunication equipment	1	1	–1
Telecommunication operators	2	1	0
Transportation	10	6	1
Utilities (distribution and production)	0	0	0
<b>Total in banking operations</b>	<b>840</b>	<b>518</b>	<b>–24</b>

Total past due exposure for the corporate portfolio was EUR 301m.

1) Nordea Bank Finland only has specific credit risk adjustments due to use of IFRS accounting.

**Table C14 Original exposure, impaired exposures and past due exposures, split by significant geographical areas, 31 December 2015**

<b>EURm</b>	Original exposure	Impaired loans	Past due exposures
Nordic countries	135,486	1,485	748
– of which Denmark	13,440		
– of which Finland	87,060	1,485	748
– of which Norway	13,485		
– of which Sweden	21,500		
Baltic countries	2,620	16	61
Russia	385		
US	34,932		
Other	26,870		
<b>Total</b>	<b>200,292</b>	<b>1,501</b>	<b>810</b>

Specification of impaired loans and past due exposures by country reported according to the bookkeeping country.

**Table C15 Reconciliation of allowance accounts for impaired loans**

<b>EURm</b>	Specific credit risk adjustments <sup>1)</sup>		Total
	Individually assessed	Collectively assessed	
<b>Opening balance, 1 Jan 2015</b>	-516	-119	-635
Changes through the income statement	-83	-6	-89
– of which Provisions	-116	-68	-184
– of which Reversals	33	62	95
Allowances used to cover write-offs	96		96
Change of consolidated situation	-20	21	1
<b>Closing balance, 31 Dec 2015</b>	<b>-523</b>	<b>-104</b>	<b>-627</b>

For loan losses directly recognised through the income statement (not affecting the allowance accounts), refer to the note "Net loan losses" in the Annual Report.

1) Nordea does not have general credit risk adjustment due to use of IFRS accounting.

**Table C16 REA and minimum capital requirements for market risk, 31 December 2015**

EURm	Trading book, IA		Trading book, SA		Banking book, SA		Total	
	REA	Minimum capital requirement	REA	Minimum capital requirement	REA	Minimum capital requirement	REA	Minimum capital requirement
Interest rate risk and other <sup>1)</sup>	1,224	98	1,108	88			2,332	186
Equity risk	327	26	220	18			547	44
Foreign exchange risk	205	17			92	7	297	24
Commodity risk			22	2			22	2
Settlement risk			0	0			0	0
Diversification effect	-660	-53					-660	-53
Stressed VaR	957	77					957	77
Incremental risk charge	382	30					382	30
Comprehensive risk measure	452	36					452	36
<b>Total</b>	<b>2,887</b>	<b>231</b>	<b>1,350</b>	<b>108</b>	<b>92</b>	<b>7</b>	<b>4,329</b>	<b>346</b>

1) Interest rate risk in the column Trading Book IA includes both general and specific interest-rate risk which is elsewhere referred to as interest-rate VaR and credit spread VaR.