

Nordea



Capital and Risk Management Report Second Quarter 2024

Appendix F Nordea Mortgage Bank Plc

EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

At the end of the second quarter of 2024 the internal minimum requirements for own funds and eligible liabilities (iMREL) ratio for Nordea Mortgage Bank Plc was 57.3% of Total Risk Exposure Amount (TREA), compared to the requirement of 18.4% of TREA including the combined buffer requirement of 2.5%. In terms of Total Exposure Measure (TEM) the iMREL ratio was 7.1% compared to the requirement of 5.9%.

	a		b	c
	Minimum requirement for own funds and eligible liabilities (internal MREL)		Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
EURm	Q2 2024	Q4 2023		
Applicable requirement and level of application				
EU-1 Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)				N
EU-2 If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)				
EU-2a Is the entity subject to an internal MREL? (Y/N)				Y
EU-2b If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)				I
Own funds and eligible liabilities: Non-regulatory capital elements				
EU-3 Common Equity Tier 1 capital (CET1)	1,704	1,559		
EU-4 Eligible Additional Tier 1 capital				
EU-5 Eligible Tier 2 capital	22	21		
EU-6 Eligible own funds	1,726	1,580		
EU-7 Eligible liabilities	602	603		
EU-8 of which permitted guarantees				
EU-9a (Adjustments)				
EU-9b Own funds and eligible liabilities items after adjustments	2,328	2,184		
Total risk exposure amount and total exposure measure				
EU-10 Total risk exposure amount (TREA)	4,060	3,922		
EU-11 Total exposure measure (TEM)	32,632	32,559		
Ratio of own funds and eligible liabilities				
EU-12 Own funds and eligible liabilities as a percentage of the TREA	57.3%	55.7%		
EU-13 of which permitted guarantees				
EU-14 Own funds and eligible liabilities as a percentage of the TEM	7.1%	6.7%		
EU-15 of which permitted guarantees				
EU-16 CET1 (as a percentage of the TREA) available after meeting the entity's requirements	34.5%	32.3%		
EU-17 Institution-specific combined buffer requirement				
Requirements				
EU-18 Requirement expressed as a percentage of the TREA	18.4%	18.4%		
EU-19 of which part of the requirement that may be met with a guarantee				
EU-20 Requirement expressed as percentage of the TEM	5.9%	4.8%		
EU-21 of which part of the requirement that may be met with a guarantee				
Memorandum items				
EU-22 Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013				