

Nordea



Debt Investor Presentation Q3 2016

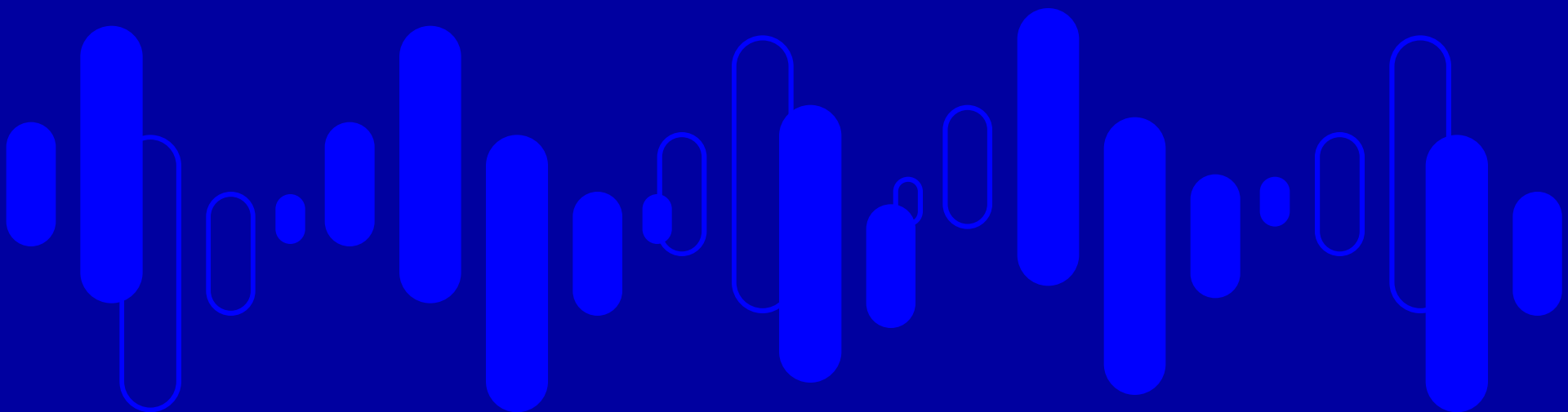
Disclaimer

This presentation contains forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance. Although Nordea believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for Nordea include, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, (iii) change in the regulatory environment and other government actions and (iv) change in interest rate and foreign exchange rate levels.

This presentation does not imply that Nordea has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.

Nordea in Brief



Nordea is the largest financial services group in the Nordics

Strong Nordic distribution platform



11 million customers

- Approx. 10 million personal customers
- 590 000 corporate customers, incl. Nordic Top 500

Distribution power

- Leading market position in all four Nordic countries
- Approx. 600 branch office locations
- Enhanced digitalisation of the business to interact with customers

Financial strength

- EUR 10.1bn in full year income (2015)
- EUR 657bn of assets (Q3 2016)
- EUR 31.1bn in equity capital (Q3 2016)
- CET1 ratio 17.9% (Q3 2016)

AA level credit ratings

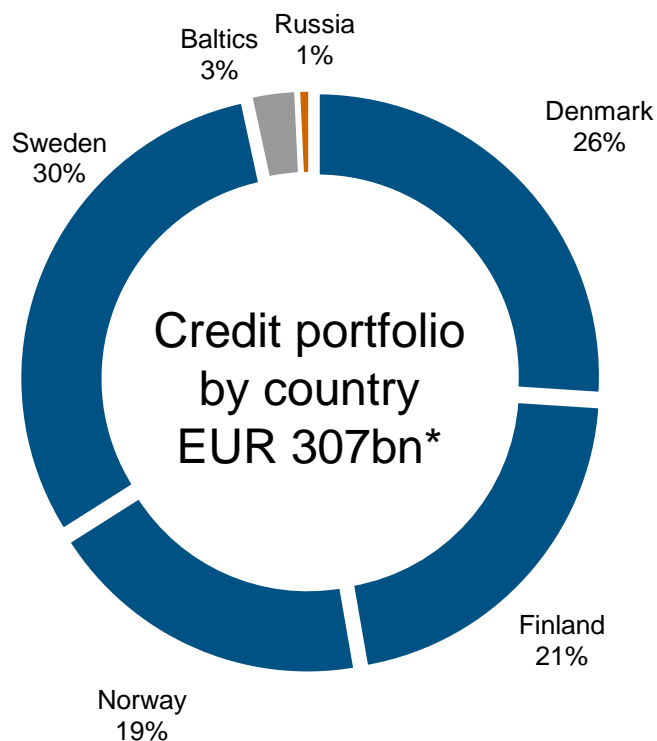
- Moody's Aa3 (stable outlook)
- S&P AA- (negative outlook)
- Fitch AA- (stable outlook)

EUR 36bn in market cap

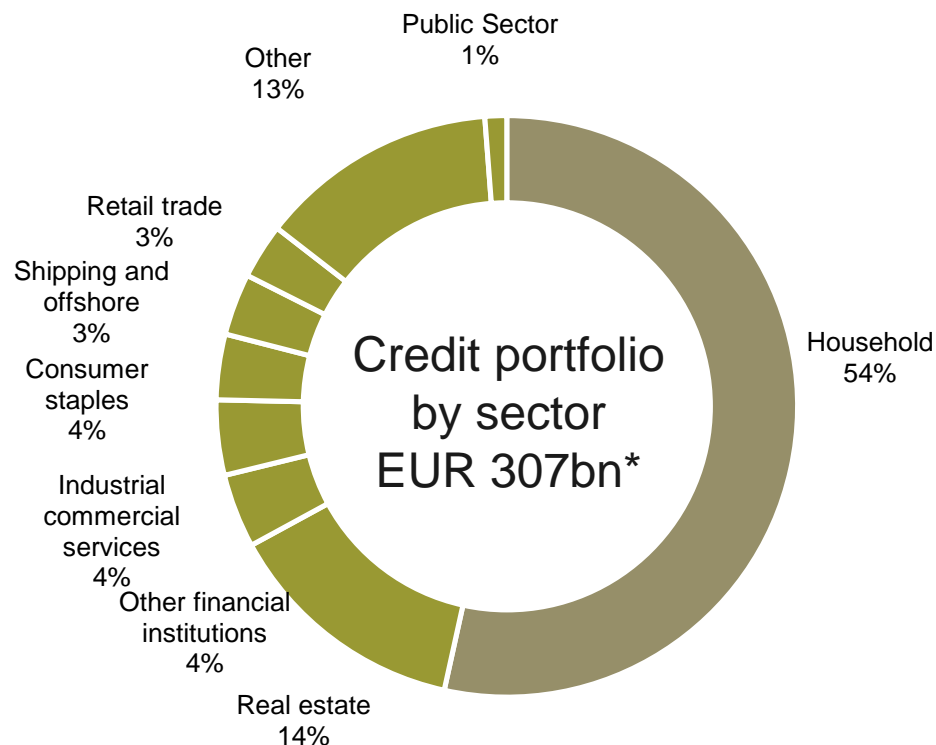
- One of the largest Nordic corporations
- A top-10 universal bank in Europe

Nordea is the most diversified bank in the Nordics

A Nordic-centric portfolio (96%)

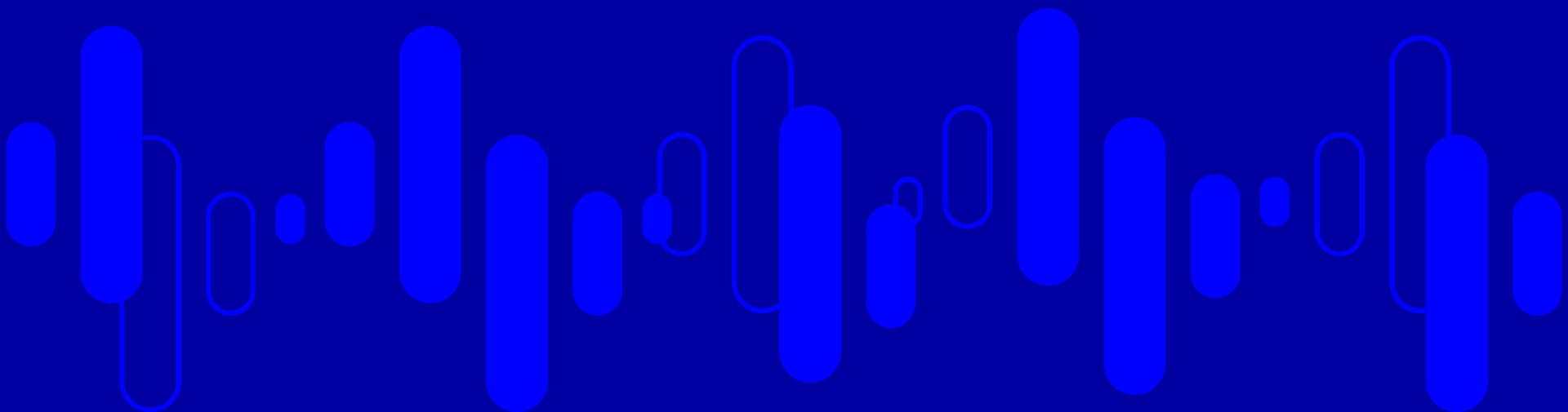


Lending: 46% Corporate and 54% Household



* Excluding repos

Q3 2016 Financial Results Highlights



Highlights Q3/16 (Q3/16 vs. Q3/15*)

Stable environment and low growth

Income up 10 %

- ✓ NII down 4% YoY but up 1% vs Q2 2016
- ✓ Strong trend in the corporate advisory services – a leading European bank in 2016
- ✓ All-time high inflow to asset management of EUR 9.6bn

Costs are following the plan, up 8%

- ✓ Cost to income ratio improved 1%-points to 48.1%
- ✓ Full-year cost guidance of 3% growth in 2016 vs 2015 reiterated
- ✓ Flat costs 2018 vs. 2016

Loan losses at 16 bps, 9 bps are collective

- ✓ Impaired loans level down 9%, of which 6% relates to the Baltics

CET1 ratio up 110 bps QoQ to 17.9%

- ✓ Final SREP requirement is 17.3%
- ✓ CET1 ratio in line with Nordea's capital policy

Business and culture transformation journey

- ✓ Bringing in world-class experts in several key strategic positions

*In local currencies

Nordea Group

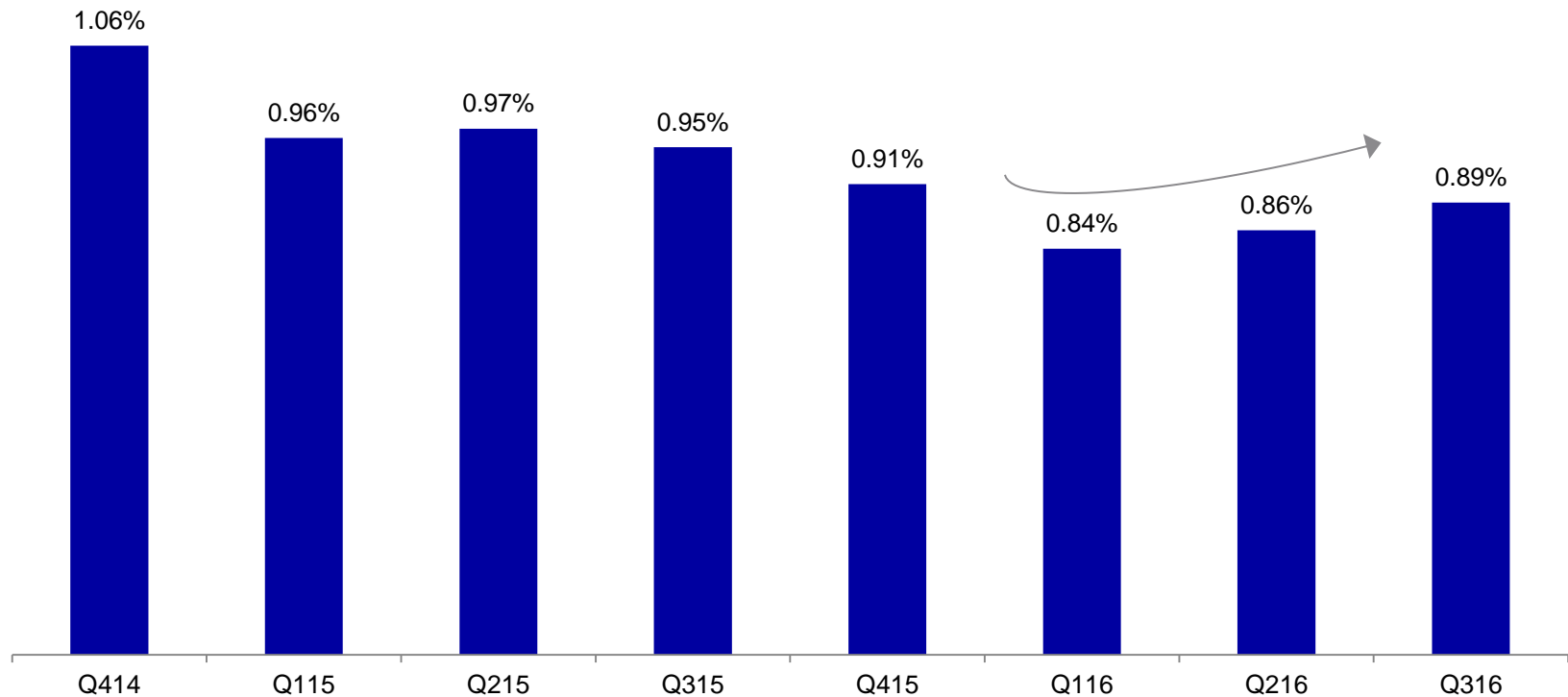
FINANCIAL RESULT

EURm	Q3/16	Q2/16	Chg Q3/Q2 %	Chg Q3/Q3 %	Loc. curr. Chg Q3/Q3 %	Jan-Sep 2016	Loc. curr. Chg YoY %
Net interest income	1,178	1,172	1	-4	-4	3,518	-4
Net fee & commission income	795	804	-1	4	4	2,371	-1
Net fair value result	480	405	19	127	123	1,217	-2
Total income	2,466	2,556	-4	9	10	7,317	-1
Total income*	2,466	2,405	3	9	10	7,166	-3
Total expenses	-1,183	-1,206	-2	7	8	-3,567	4
Total expenses*	-1,183	-1,206	-2	7	8	-3,567	4
Net loan losses	-135	-127	6	21	23	-373	15
Operating profit	1,148	1,223	-6	11	11	3,377	-7
Operating profit*	1,148	1,072	7	11	11	3,226	-11
Net profit	888	996	-11	14	14	2,666	-4
Return on equity* (%)	11.6	11.4	+20 bps	+110 bps	n/a	11.1	+50 bps
CET1 capital ratio (%)	17.9	16.8	+ 110 bps	+150 bps	n/a	17.9	+150 bps
Cost/income ratio* (%)	48	50	-200 bps	-100 bps	n/a	50	-200 bps

*Excluding non-recurring items

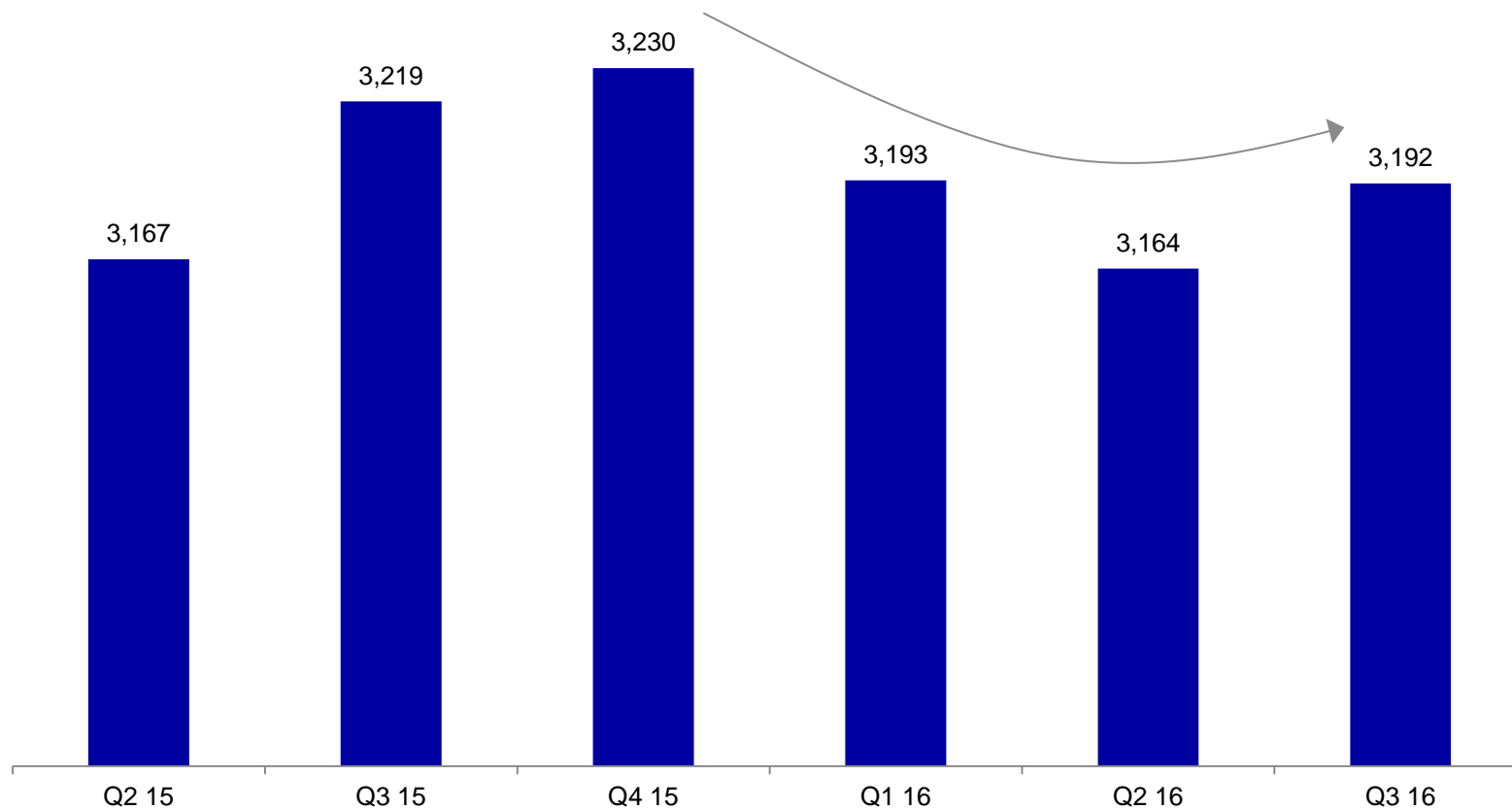
Net Interest Margin

Severe pressure from negatives rates – finally levelling off



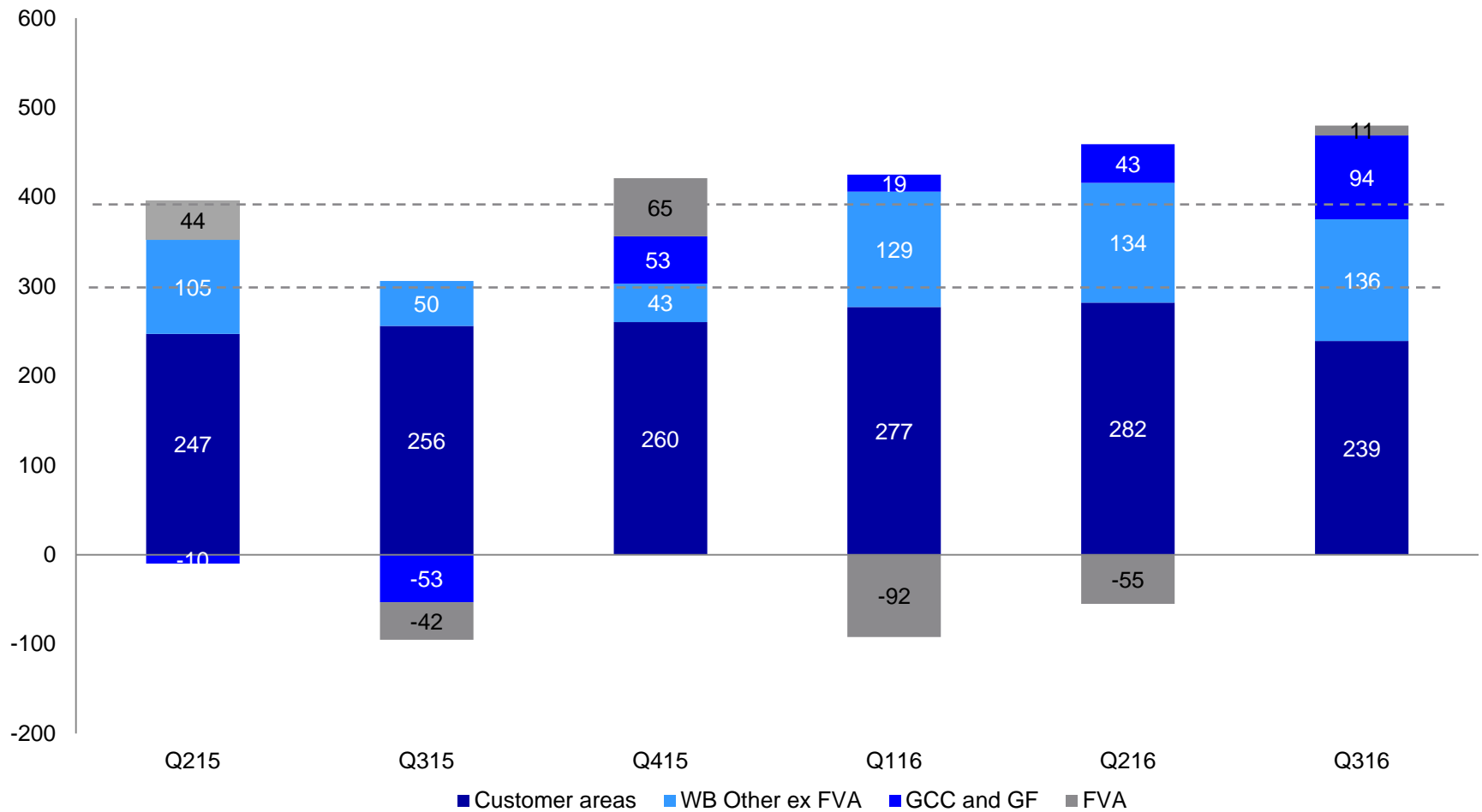
Net Fee and Commission Income, rolling

Improved trend, driven by Asset Management



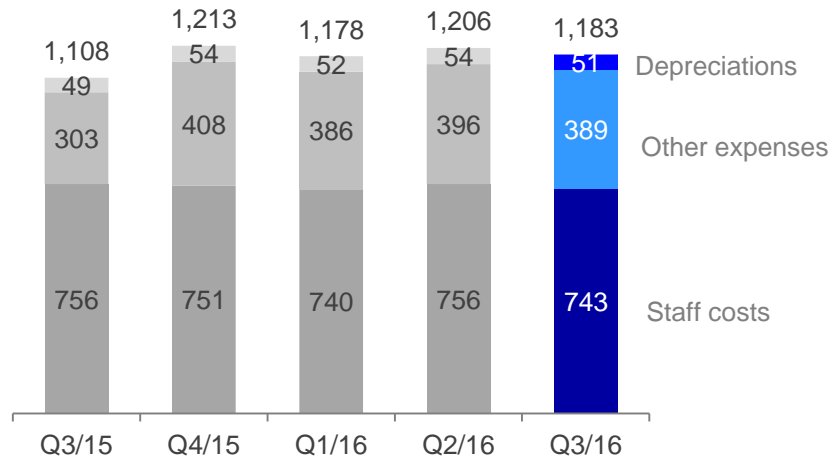
NFV, 6Q overview

Solid underlying trend of EUR 300-400m per quarter



Costs

TOTAL EXPENSES*, EURm



COMMENTS

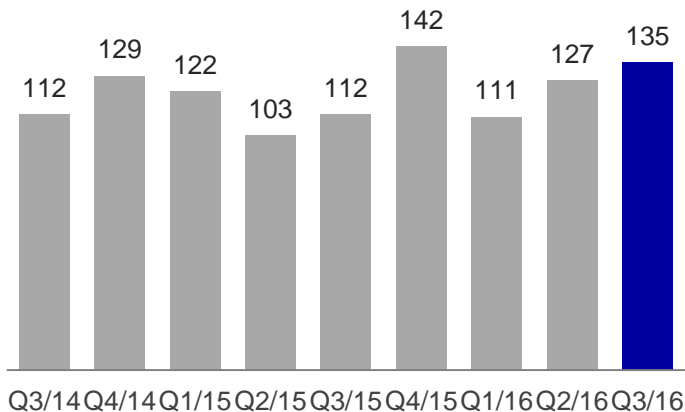
- Cost to income ratio:
 - Improved 100bps YoY and 200bps QoQ
- Costs in local currencies:
 - Down 1% QoQ and up 8% YoY
- Number of staff:
 - Up 1% QoQ and 5% YoY
 - Mainly relates to compliance and insourcing of IT
- Cost growth of approximately 3% in local currencies for 2016 compared to 2015**
- Largely unchanged cost base 2018 vs. 2016
- Continued high activity level in 2017

*Excluding restructuring charge of EUR 263m in Q4/15

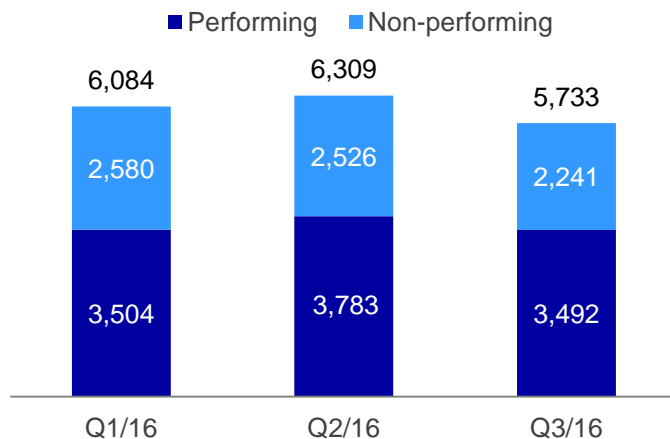
** Including a gain of EUR 80-85m from a changed pension agreement in Norway

Solid asset quality

TOTAL NET LOAN LOSSES, EURm



IMPAIRED LOANS, EURm

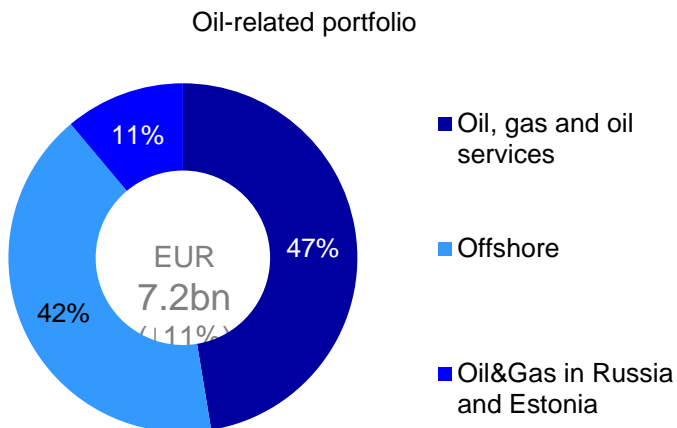
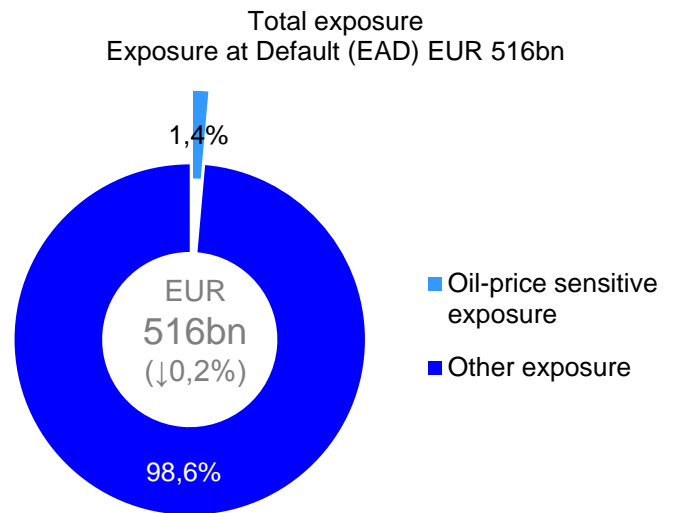


COMMENTS

- Loan losses at 16 bps for Q3 (Q2: 15 bps)
 - 53% from increased collective provisions related to the oil and offshore related portfolios
 - Individual losses were at low level of 7 bps
- Impaired loans ratio down 9 bps to 163 bps and provisioning ratio increased to 44% (Q2: 42%)
- The full year loan losses are expected to be at around 16bps

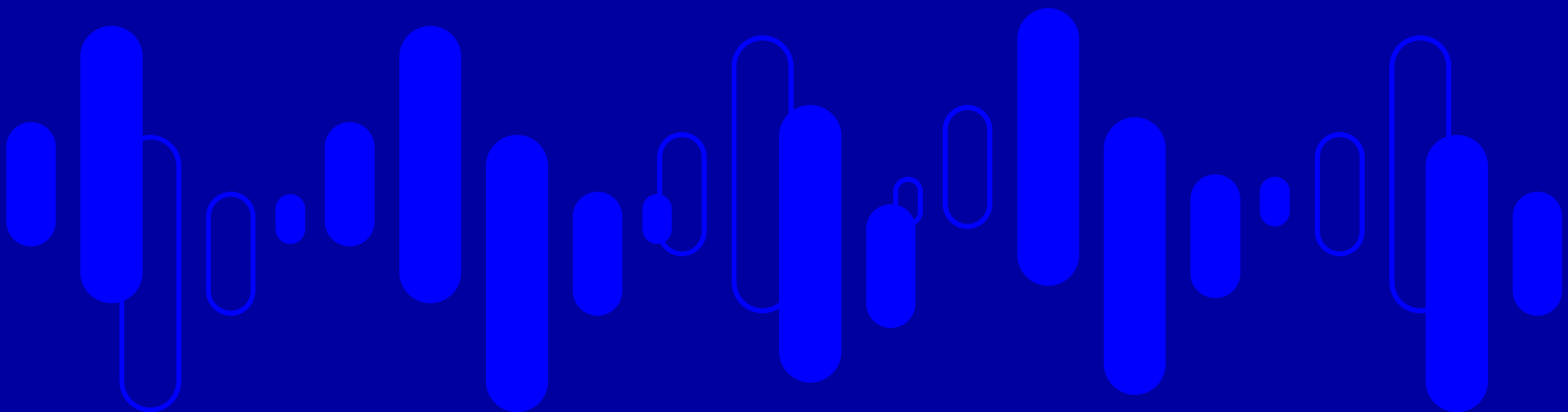
*EUR 6122m, including operations in Baltics, expected finalised Q2 2017

Oil & gas, oil services and offshore is 1.4% of Nordea's EAD

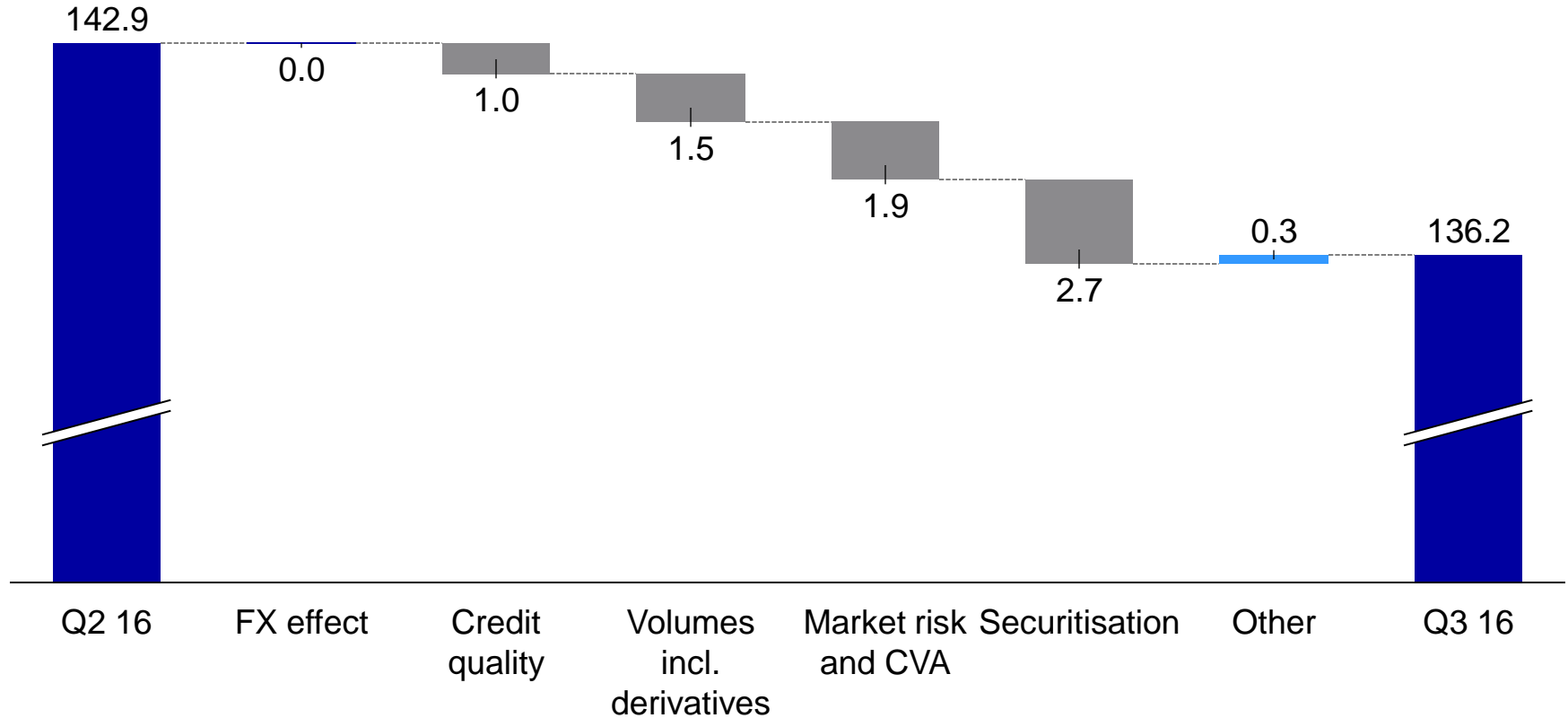


- Credit quality in the oil and offshore related portfolios is still deteriorating
- Exploration & production spending in the oil & gas industry is expected to fall more than 20% in 2016
- Collective provisions related to oil and offshore increased in Q3 with EUR 53m. Total collective provision for oil and offshore is now EUR 157m
- In Q3, EUR 58m of the loan loss provisions related to Offshore
- During Q3, a handful of large restructurings have been successfully completed in the offshore portfolio

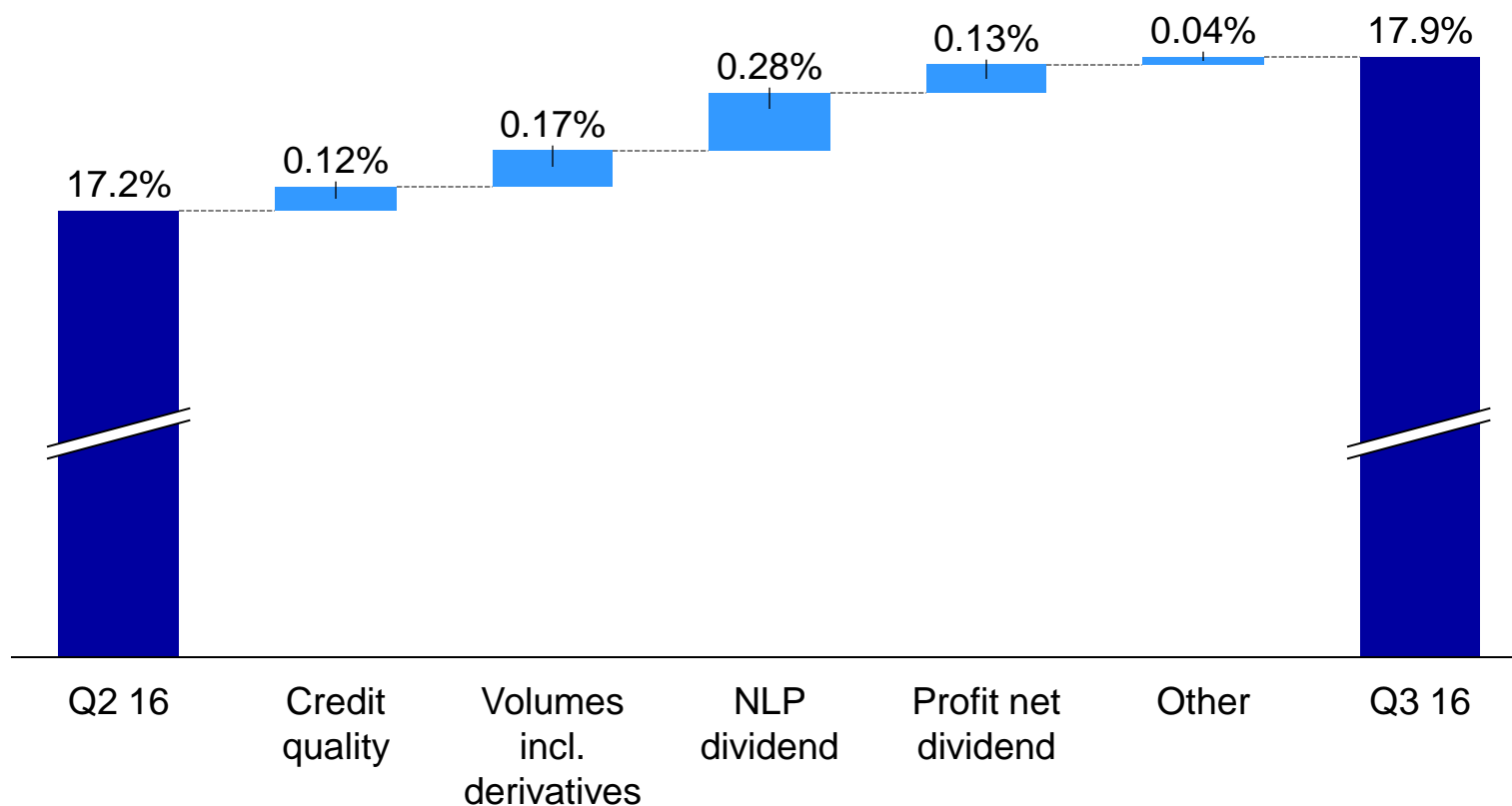
Q3 2016 Capital



REA development Q3 16



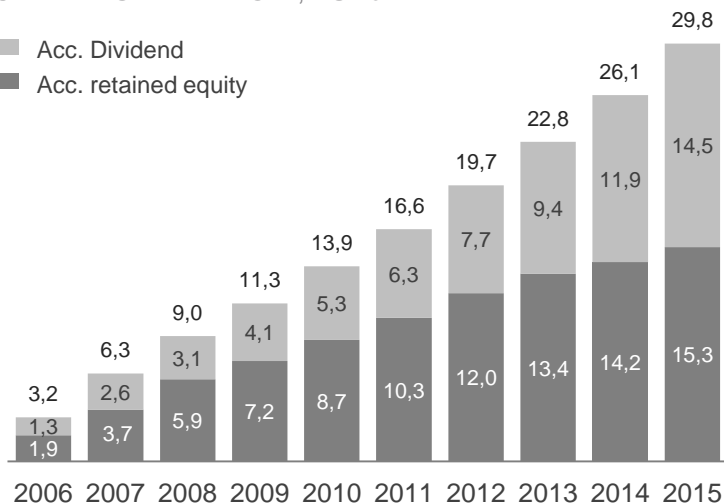
Common Equity Tier 1 ratio development Q316 vs. Q2 proforma



Strong capitalisation and strong capability to generate capital

CAPITAL GENERATION¹, EURbn

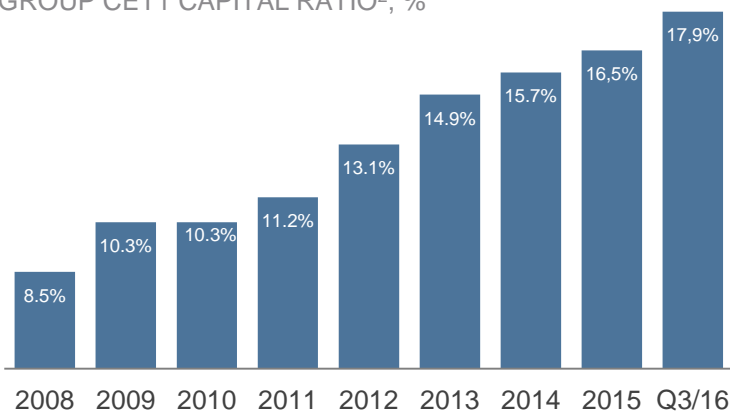
■ Acc. Dividend
■ Acc. retained equity



COMMENTS

- Strong Group CET1 ratio – 17.9% in Q3 2016
- CET1 capital ratio up 400bps since Q4 2013³

GROUP CET1 CAPITAL RATIO², %



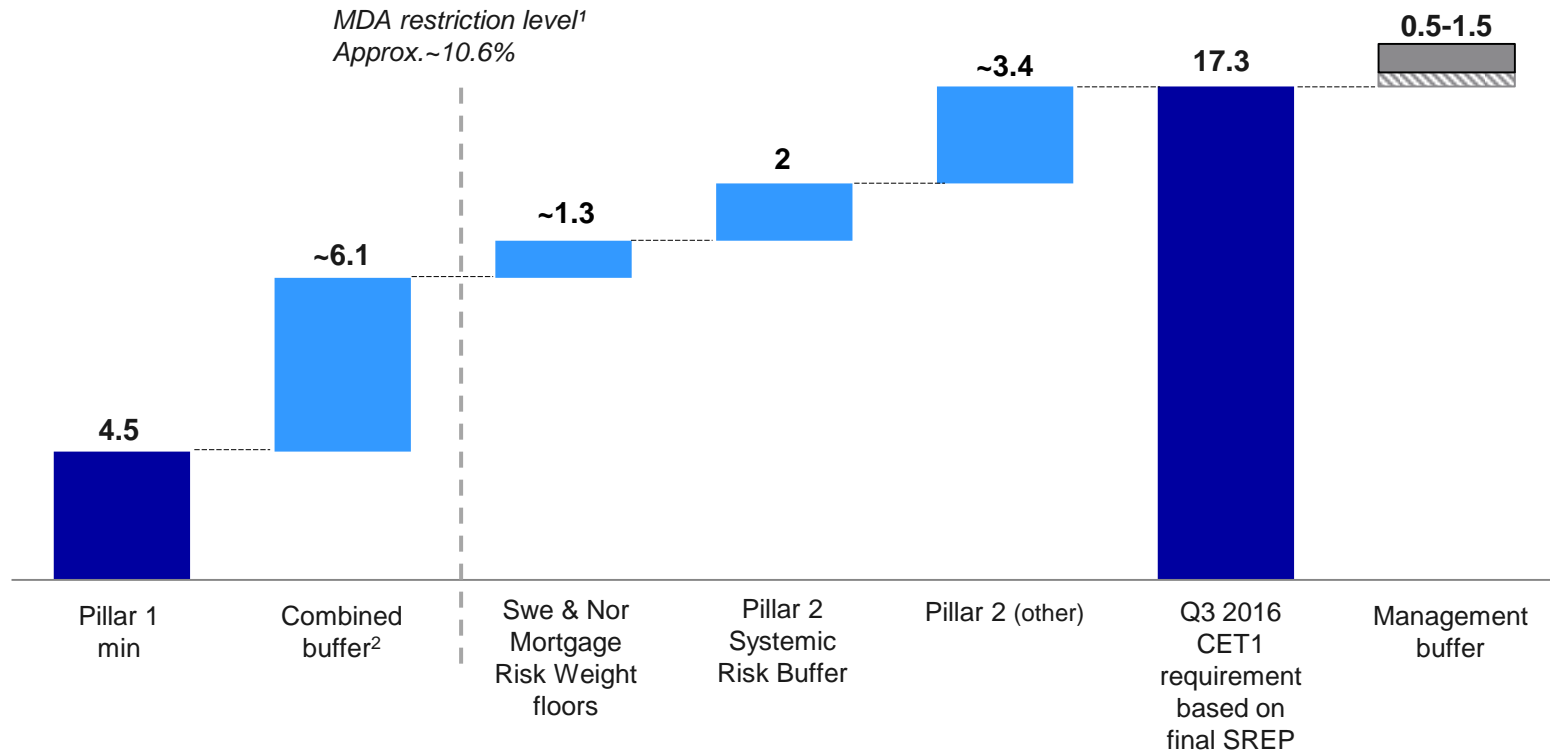
¹ Dividend included in the year profit was generated. Excluding rights issue (EUR 2,495m in 2009)

² CET1 capital ratio excluding Basel 1 transition rules 2008-2013. From 2014, CET1 capital is calculated in accordance with Basel 3 (CRR/CRDIV) framework

³ Estimated Basel 3 CET1 ratio 13.9% Q4 2013

Based on the final 2016 SREP Nordea assesses the CET1 requirement to be 17.3% as of Q3

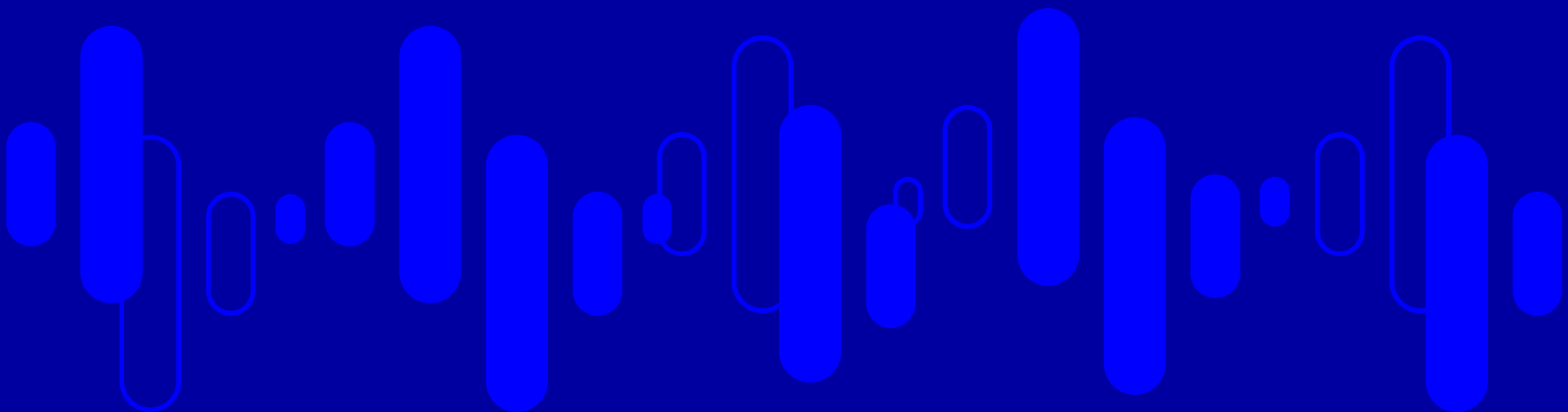
COMMON EQUITY TIER 1 RATIO BUILD-UP, %



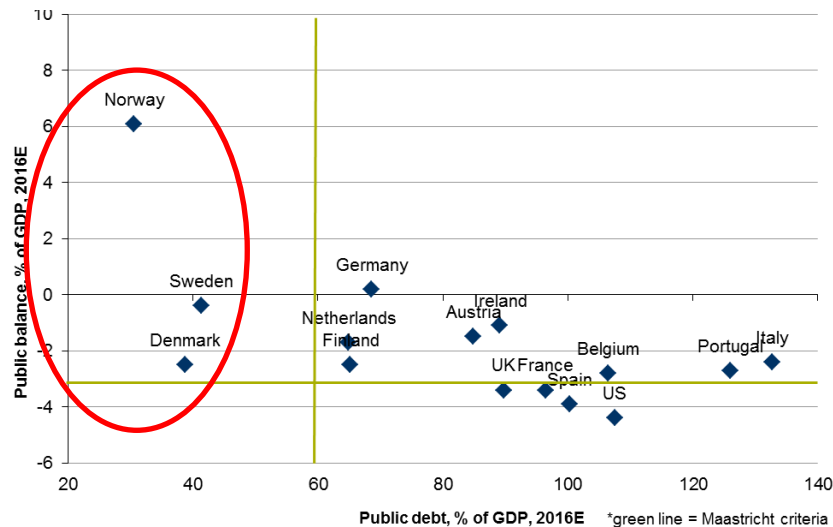
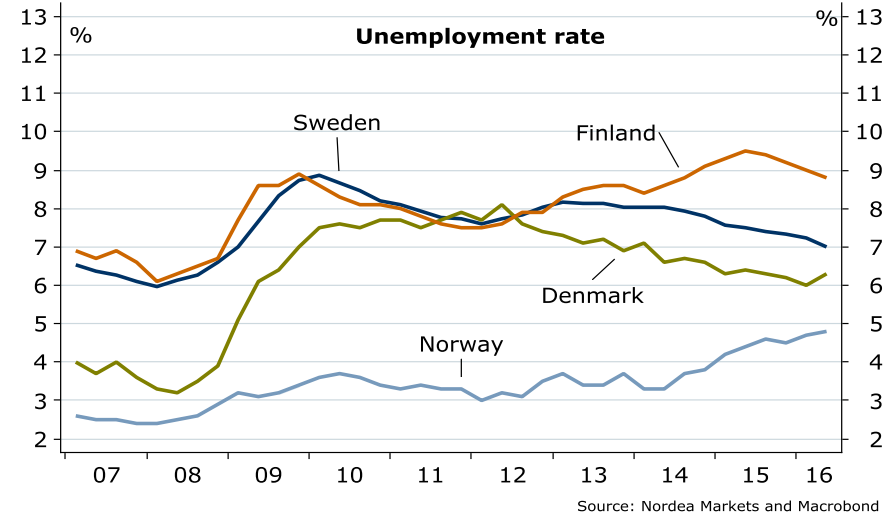
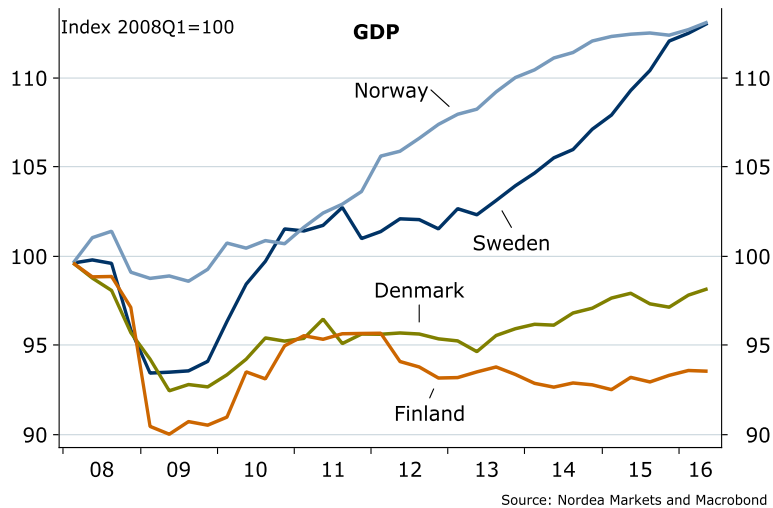
1) Maximum Distributable Amount, provided for illustrative purposes only. The Swedish FSA does not normally intend to make a formal decision on the capital requirement under Pillar 2. "Insofar that a formal decision has not been made, the capital requirement under Pillar 2 does not affect the level at which the automatic restrictions on distributions linked to the combined buffer requirement come into effect." Swedish FSA, Sep 2014.

2) The combined buffer consists of 3% systemic risk buffer, 2.5% capital conservation buffer and ~0.6% countercyclical buffer. The calculation of the countercyclical buffer is based on Swedish and Norwegian buffer rates of 1.5%, which entered into force in Q2 2016.

Q3 2016 Macro



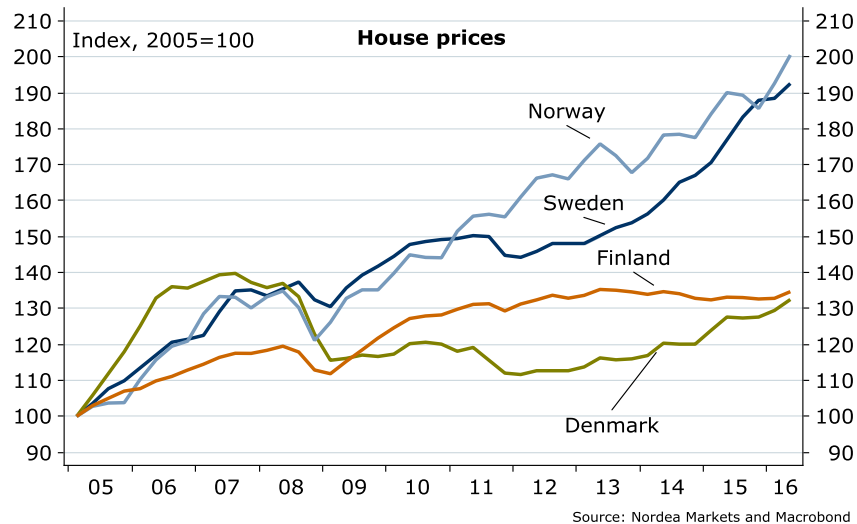
Resilient Nordic economies



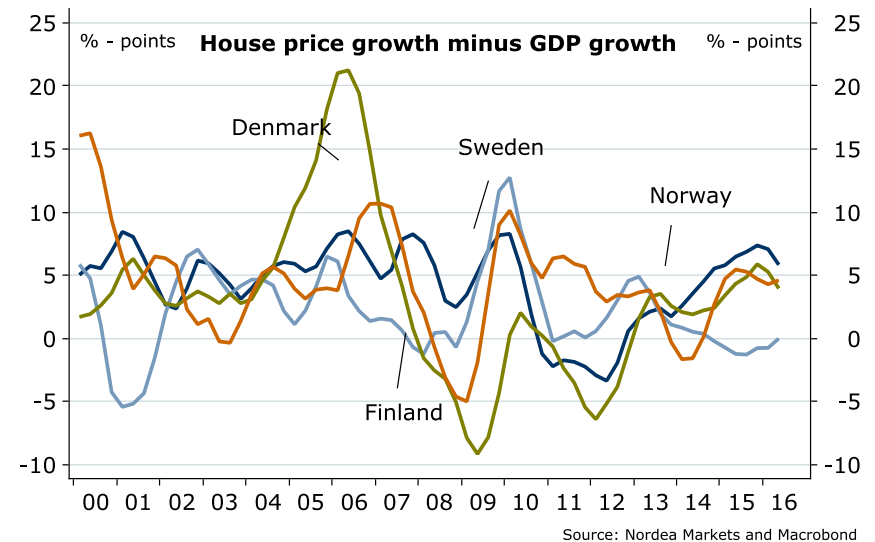
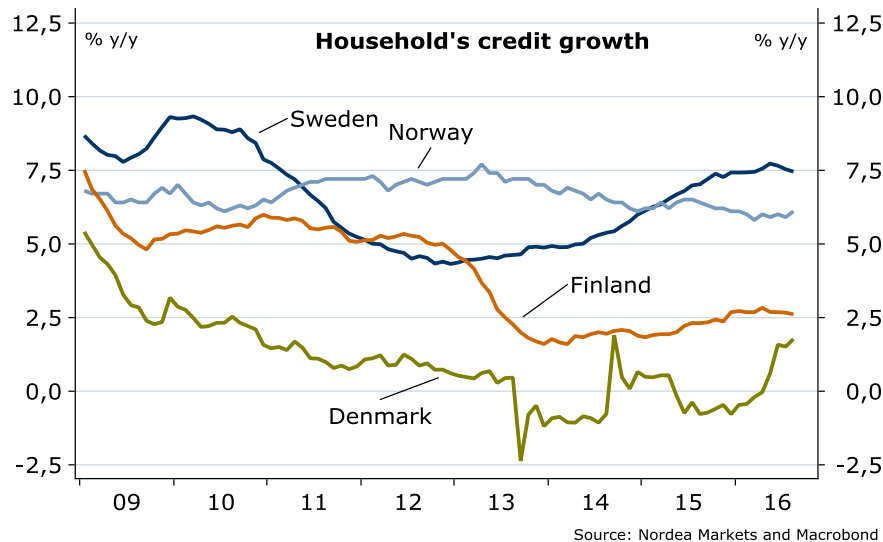
- GDP growth in the Nordic countries has been held back by modest global demand, but they are still more resilient than many others. All countries are currently in an expansionary phase, although growth has slowed somewhat both in Norway and Sweden during 2016.
- The Nordics benefit from their strong public finances and structural advantages. They also benefit from the global recovery, especially from the upturn in the US and Germany.
- The Nordic economies continue to have robust public finances despite slowing growth. Norway is in a class of its own due to oil revenues.

Source: Nordea Markets, European Commission, Spring 2015 forecast

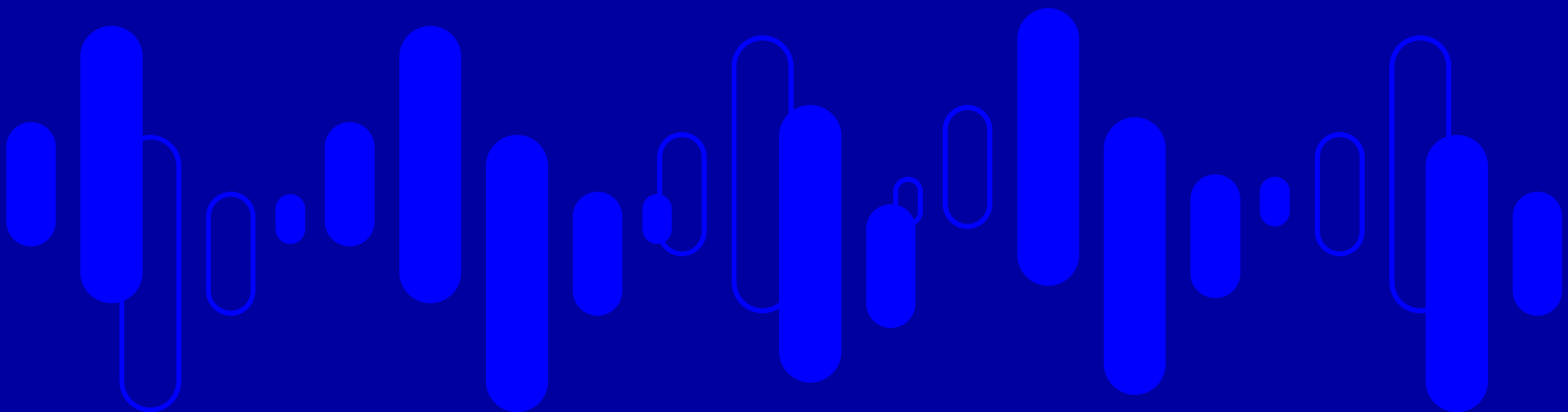
House price development in the Nordics



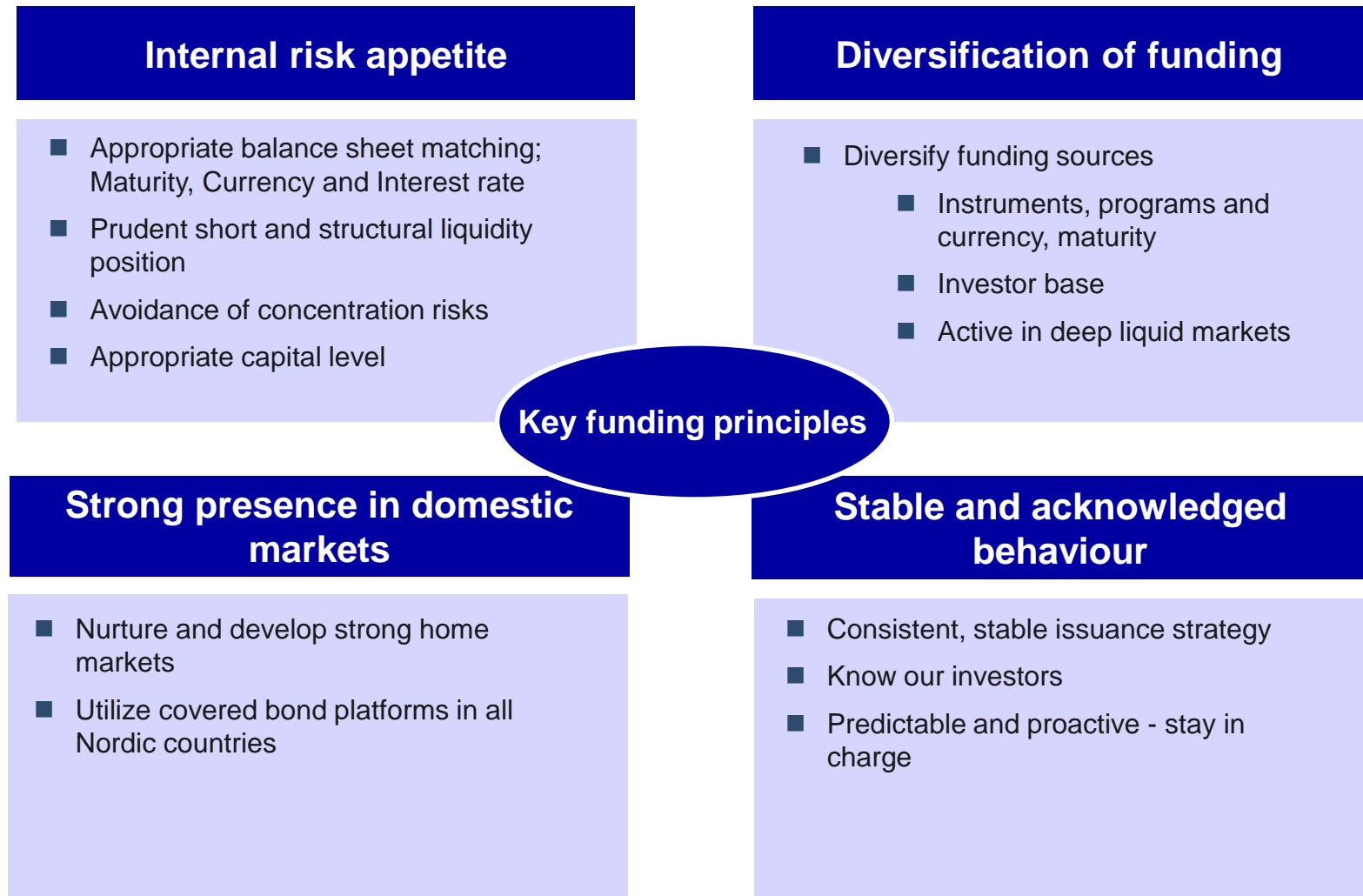
- In Sweden and Norway house prices carry on upwards. However, for both Sweden and Norway a much more moderate growth pace, or even stagnation, should be expected over the coming years.
- House prices in Finland have stabilised on the back of the poor overall economic performance. In Denmark, house prices have started to recover after years of sluggish development.



Q3 2016 Funding

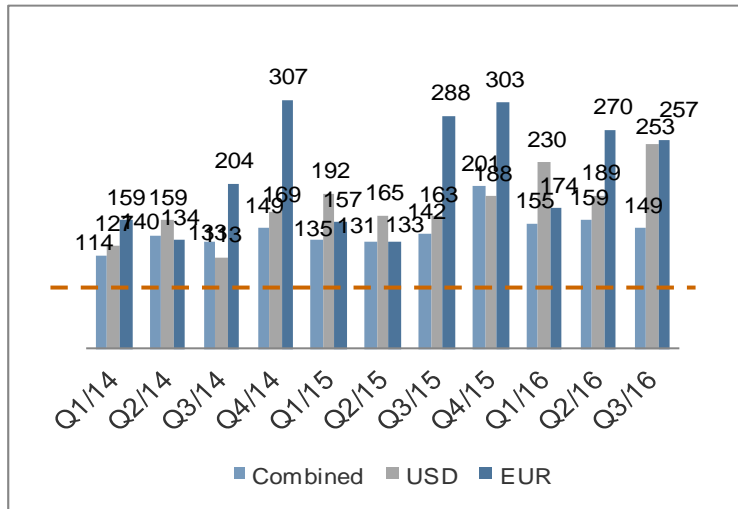


Securing funding while maintaining a prudent risk level



Solid funding operations

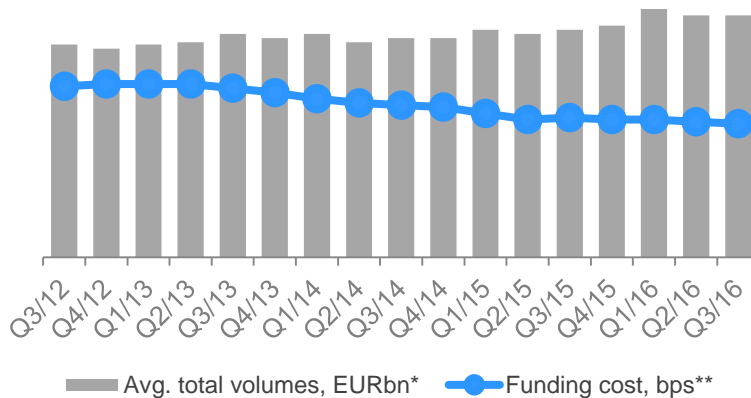
LCR DEVELOPMENTS, %



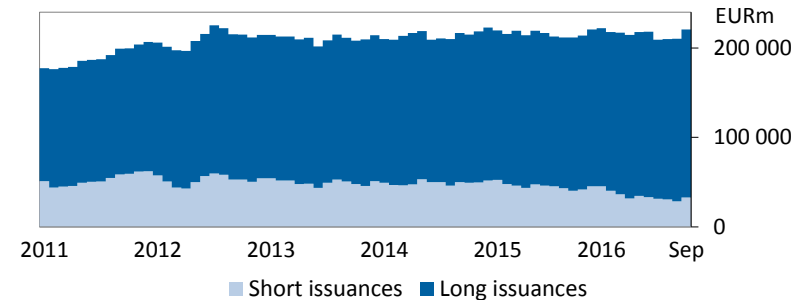
COMMENTS

- Long term issuance of EUR 4.7bn* during Q3
- Conservative liquidity management
 - LCR compliant to Swedish rules
 - Liquidity buffer EUR 64.7bn
- Funding costs trending down
- 82%*** of issuance is long-term

LONG TERM FUNDING VOLUMES AND COST



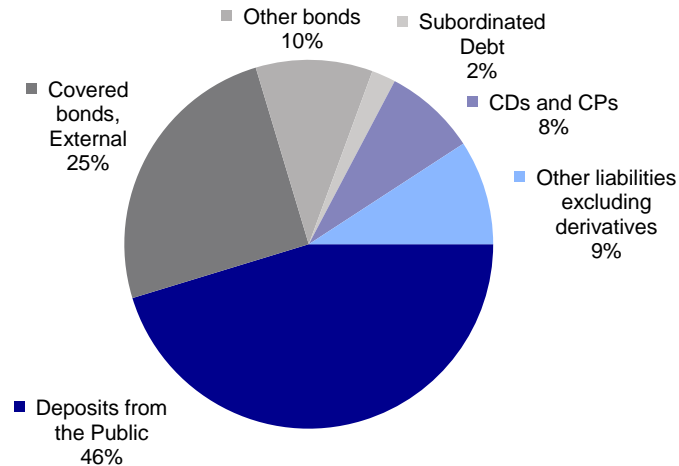
DISTRIBUTION OF SHORT VS. LONG TERM FUNDING



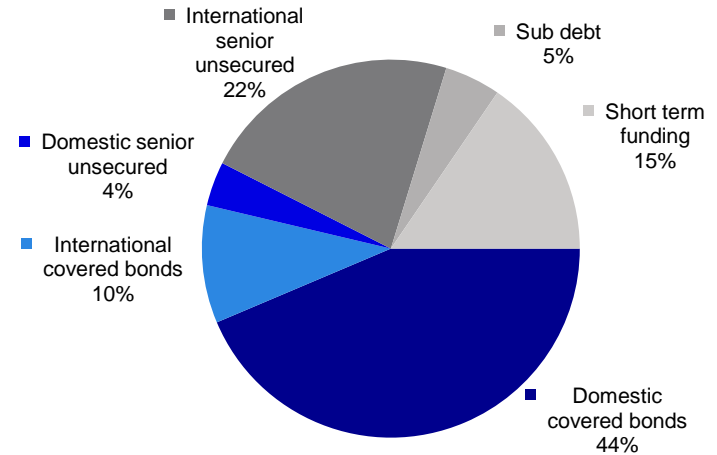
*Senior unsecured and covered bonds (excluding Nordea Kredit and subordinated debt), in graph seasonal effects in volumes due to redemptions
 ** Spread to Xibor
 *** Adjusted for internal holdings

Stable funding with strong market access – Q3 2016

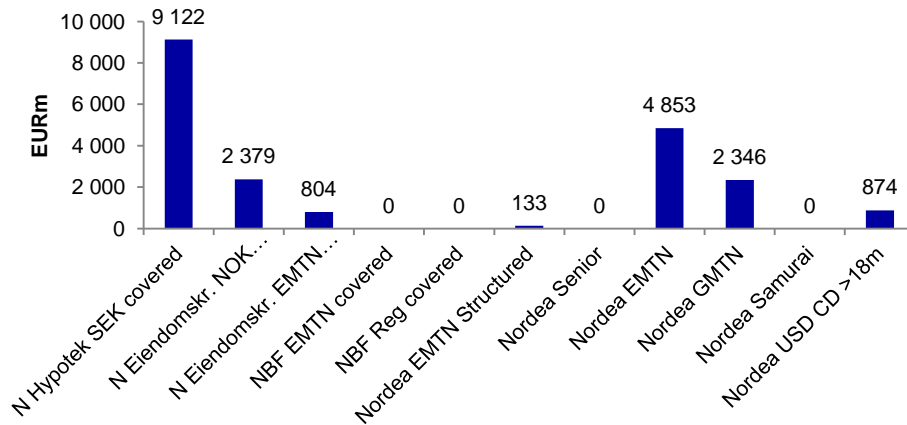
TOTAL FUNDING BASE, EUR 452bn* (BALANCE SHEET)



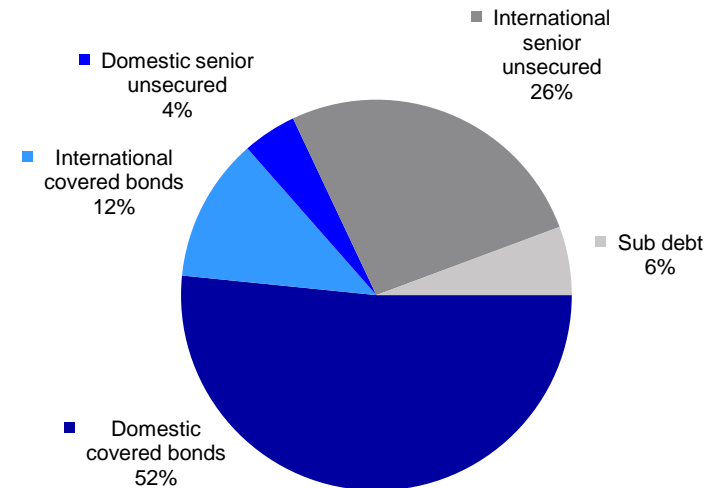
LONG- AND SHORT TERM FUNDING, EUR 213bn**



LONG TERM FUNDING - 2016 COMPOSITION (EXCL. NORDEA KREDIT)



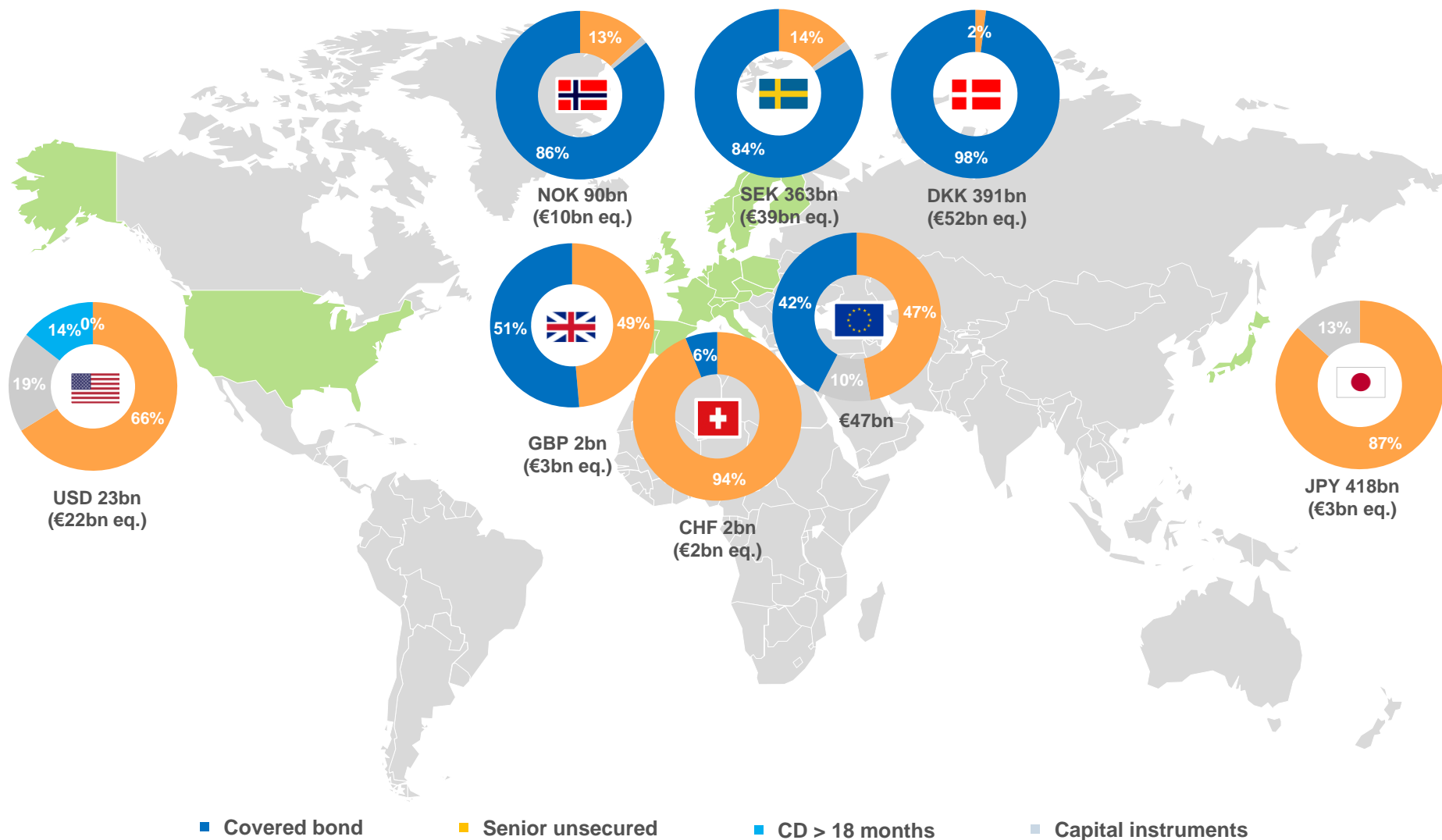
LONG TERM FUNDING, EUR 180bn**



*Adjusted for internal holdings

**Gross volumes

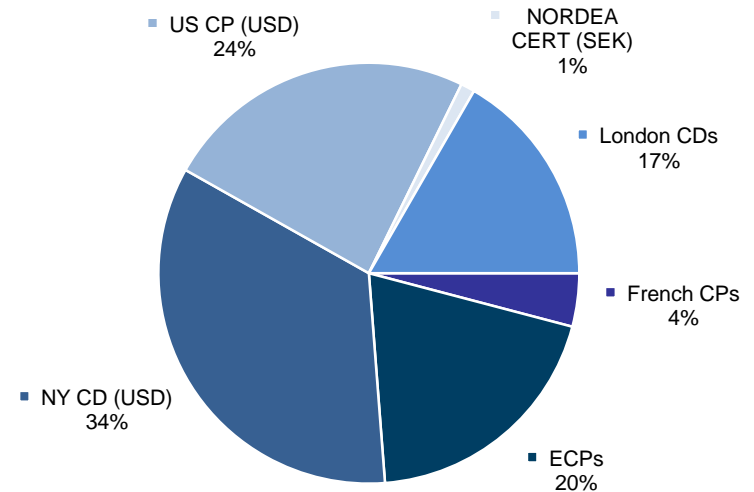
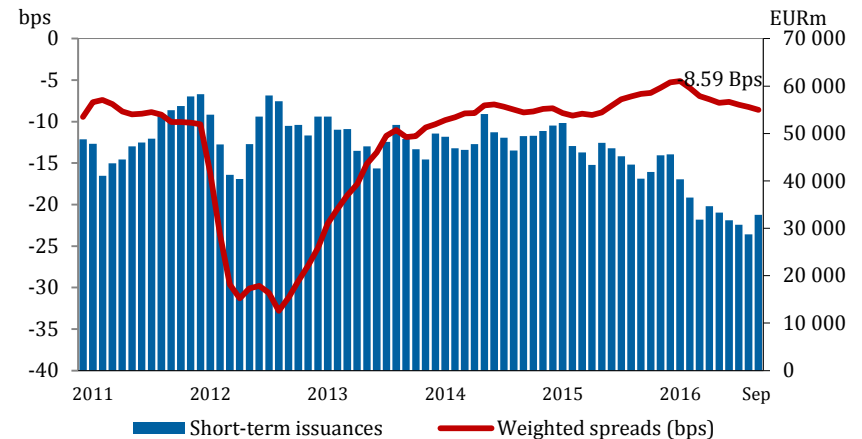
Nordea's global issuance platform



Short Term Funding (STF) – volumes, duration & average costs

COMMENTS

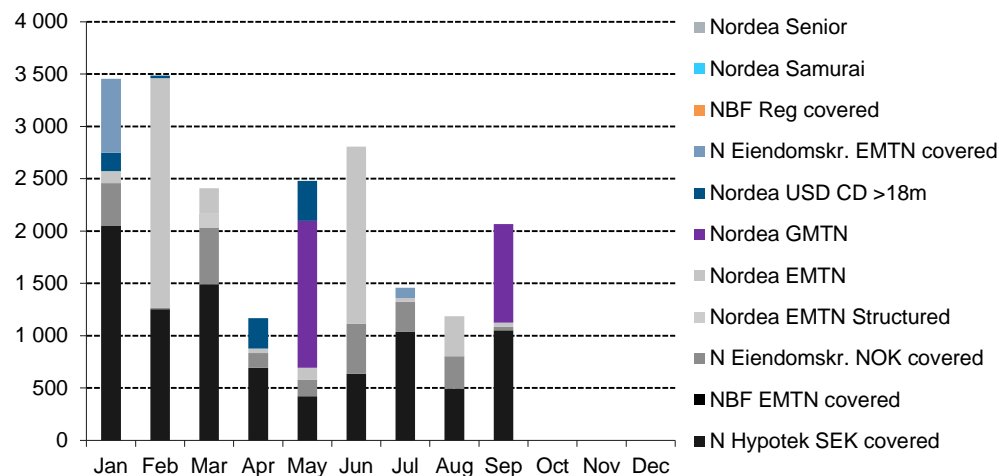
- Q3 ended with pressure on the LIBOR rates and high demand on USD issuance as MMReform was only a couple of weeks away
 - General market pricing above Libor
 - Nordea maintaining its sub-Libor levels
 - And maturity structure above 180 days
- The weight between European and US issuance (normally 50/50) was clearly skewed towards US (58%) as pre-issuance of funds materialized
- Price stability for issuance retained
- Total outstanding stabilized between EUR 30-35bn



Long term issuance per September 2016 – EUR 20.2bn

(excl. Nordea Kredit and subordinated loans)

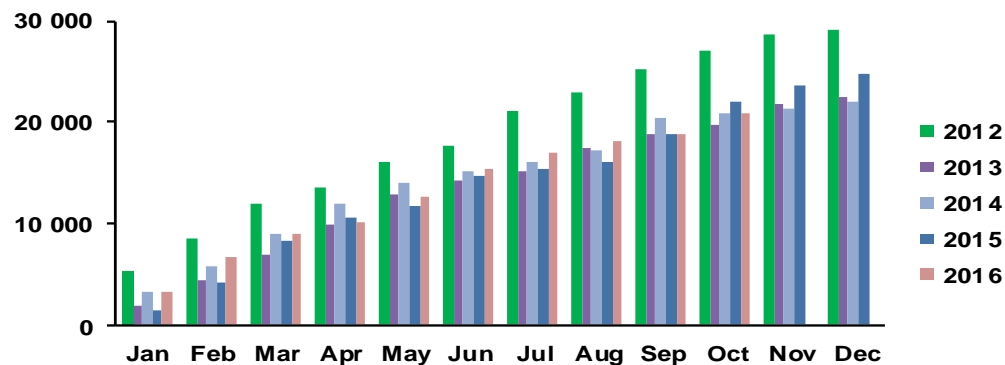
MONTHLY LTF ISSUANCE 2016



BENCHMARK TRANSACTIONS 2016

- GBP 500m Covered 3Y FRN
- EUR 2bn NBAB Senior dual tranche
 - (750m 3Y FRN and 1.25bn 7Y Fixed)
- USD 1.5bn NBAB Senior dual tranche
 - (1.25bn 5Y Fixed and 250m 5Y FRN)
- EUR 1.5bn Senior
- GBP 150m Senior, tap of the 2022 maturity
- USD 1bn NBAB Senior dual tranche
 - (750m 3Y Fixed and 250m 3Y F)

ACCUMULATED LONG TERM FUNDING







DOMESTIC COVERED BOND ISSUANCE 2016

- SEK 81.5bn Nordea Hypotek
- NOK 22.0bn Nordea Eiendoms kreditt

Nordea covered bond operations

Covered bonds are an integral part of Nordea's Long Term Funding operations

Four aligned covered bond issuers with complementary roles				
	Norway  Nordea Eiendomskreditt	Sweden  Nordea Hypotek	Denmark  Nordea Kredit	Finland  Nordea Mortgage Bank
Legislation	Norwegian	Swedish	Danish/SDRO	Finnish
Cover pool assets	Norwegian residential mortgages	Swedish residential mortgages primarily	Danish residential & commercial mortgages	Finnish residential mortgages primarily
Cover pool size	EUR11.7bn	EUR54.9bn	Balance principle	EUR22.7bn
Covered bonds outstanding	EUR10.0bn (Eq.)	EUR35.9bn (Eq.)	EUR55.7bn (Eq.)	EUR15.3bn
OC	16.9%	53.0%	CC1/2 10.9%/8.9%	49.7%
Issuance currencies	NOK, GBP, USD, CHF	SEK	DKK, EUR	EUR
Rating (Moody's/S&P)	Aaa/-	Aaa/AAA	Aaa/AAA	Aaa/-

- Covered bond issuance in Scandinavian and international currencies
- Nordea covered bonds carry ECBC Covered Bond Label
- Nordea Mortgage Bank created 1st of October 2016



Encumbered and unencumbered assets

Q3 2016 ASSET ENCUMBRANCE

Template A - Assets	Carrying amount of encumbered assets	Carrying amount of unencumbered assets
Assets of the reporting institution	165,692	436,826
Equity instruments	1,953	2,571
Debt securities	21,249	49,930
Other assets	27,588	88,917

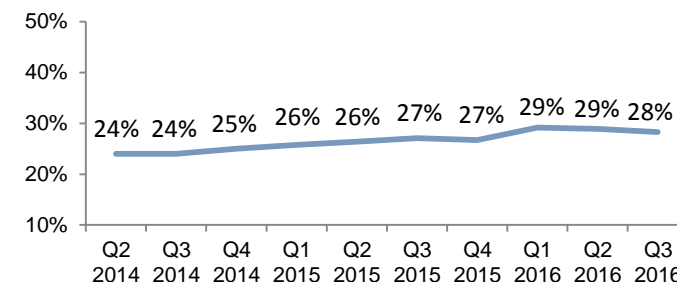
Template B - Collateral received	Encumbered collateral received or own debt securities issued	Unencumbered collateral received or own debt securities issued
Collateral received by the reporting institution	22,520	40,197
Equity instruments	0	716
Debt securities	22,520	14,232
Other collateral received	0	9,642
Own debt securities issued other than own covered bonds or ABSs	0	15

Encumbrance according to sources	Covered bonds	Repos	Derivatives	Other
Total encumbered assets and re-used collateral received	112,378	35,829	33,972	6,034
Cash		540	27,591	848
Net encumbered loans	112,378			
Own covered bonds encumbered		488	638	
Own covered bonds received and re-used		778	47	
Securities encumbered		15,738	2,285	5,186
Securities received and re-used		18,285	3,410	

ASSET ENCUMBRANCE RATIO **28.3 %**

**Unencumbered assets net of other assets/
Unsecured debt securities in issue*** **425%**

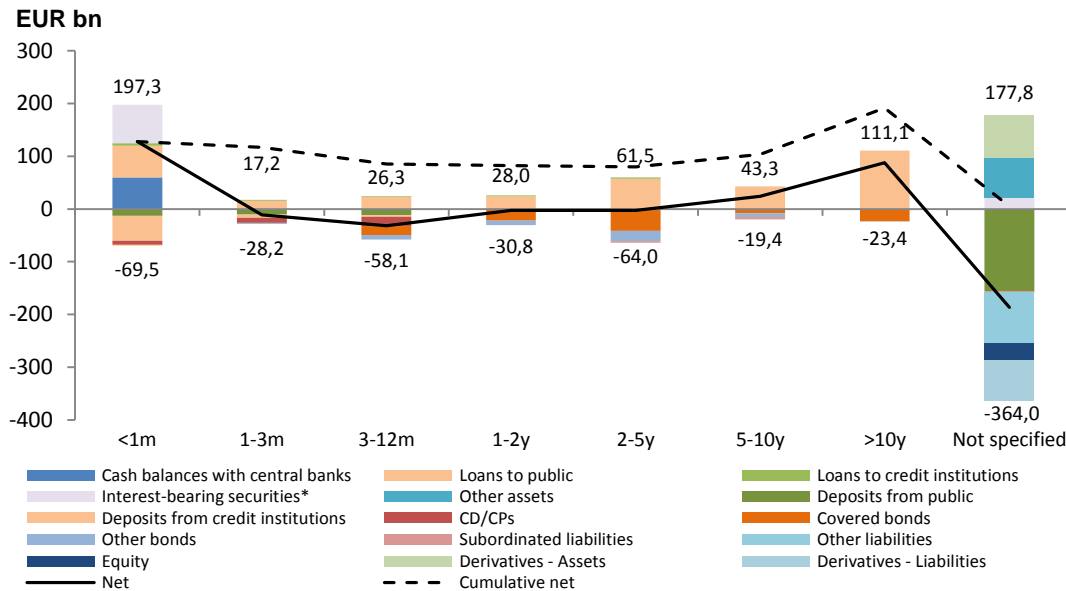
ASSET ENCUMBRANCE; STABLE OVER TIME



Asset encumbrance methodology aligned with EBA Asset Encumbrance definitions from Q4 2014
*Q3 2016: EUR 81.9bn

Maturity profile

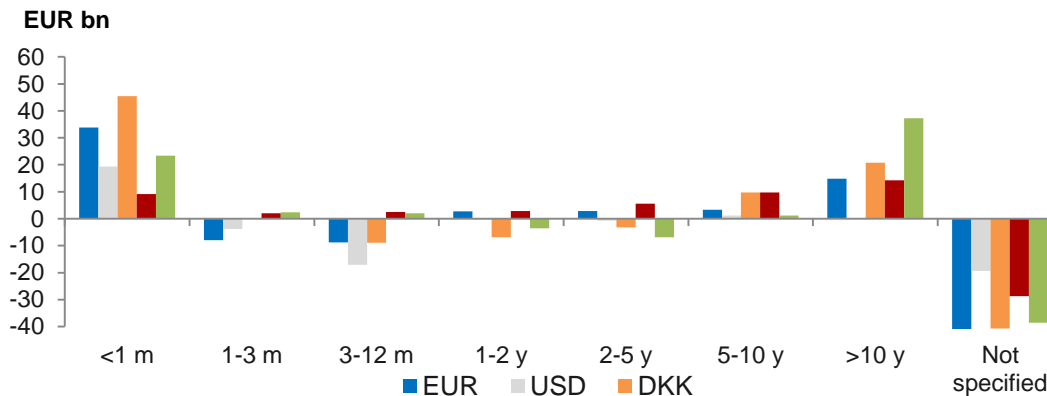
MATURITY PROFILE BY PRODUCT



COMMENTS

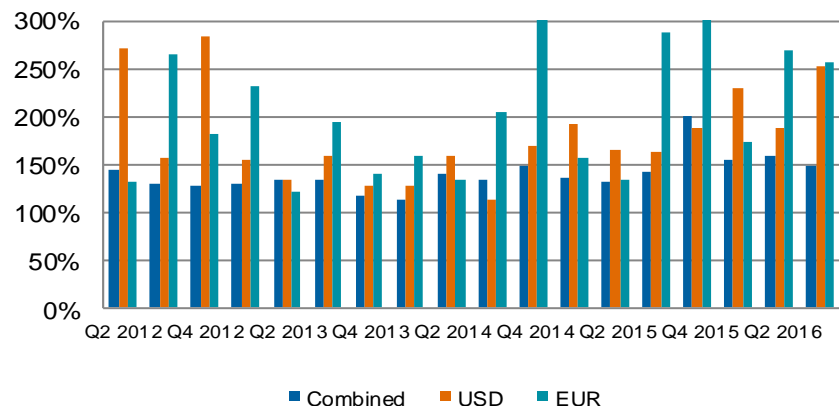
- The balance sheet maturity profile has during the last couple of years become more balanced by
 - Lengthening of issuance
 - Focusing on asset maturities
- Resulting in well balanced structure in assets and liabilities in general, as well as by currency
 - The structural liquidity risk is similar across all currencies
- Balance sheet considered to be well balanced even in foreign currencies

MATURITY GAP BY CURRENCY



Liquidity Coverage Ratio

LIQUIDITY COVERAGE RATIO



Q4 2013 numbers calculated according to the new Swedish LCR rules

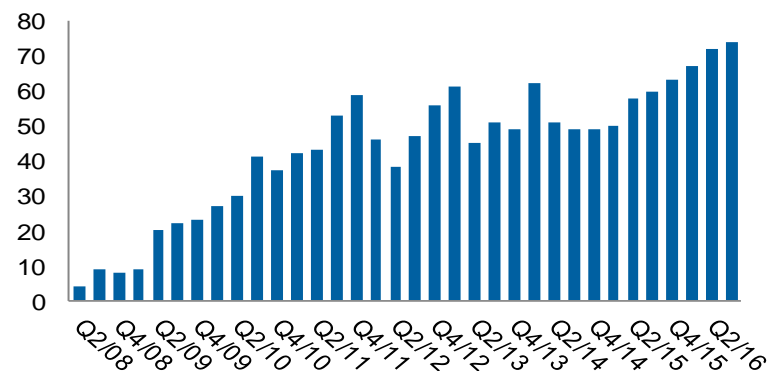
COMMENTS

- LCR limit in place as of Jan 2013
 - LCR of 149% (Swedish rules)
 - LCR compliant in USD and EUR
- Compliance is reached by high quality liquidity buffer and management of short-term cash flows
- Long-term liquidity risk is managed through own metrics, Net Balance of Stable Funding (NBSF)

LCR SUBCOMPONENTS, EURbn

EURbn	Combined		USD		EUR	
	After factors	Before factors	After factors	Before factors	After factors	Before factors
Liquid assets level 1	88.8	88.8	43.2	43.2	23.1	23.1
Liquid assets level 2	19.4	22.8	1.1	1.3	3.3	3.9
Cap on level 2	0.0	0.0	0.0	0.0	0.0	0.0
A. Liquid assets total	108.2	111.6	44.3	44.5	26.4	27.0
Customer deposits	38.9	166.6	9.5	17.1	10.4	50.8
Market borrowing	41.6	70.6	23.8	27.7	8.7	25.5
Other cash outflows	29.5	69.0	1.1	8.4	1.9	14.3
B. Cash outflows total	109.9	306.3	34.3	53.2	21.0	90.7
Lending to non-financial customer	6.6	13.3	0.8	1.6	2.0	3.9
Other cash inflows	30.9	66.1	16.0	16.2	8.8	23.7
Limit on inflows	0.0	0.0	0.0	0.0	0.0	0.0
C. Total inflows	37.5	79.4	16.8	17.7	10.7	27.6
LCR Ratio [A/(B-C)]	149%		253%		257%	

NET BALANCE OF STABLE FUNDING, EURbn



NBSF is an internal metric, which measures the excess of stable liabilities against stable assets. The stability period was changed into 12 month (from 6 months) from the beginning of 2012

*Corresponds to Chapter 4, Articles 10-13 in Swedish LCR regulation, containing e.g. portion of corporate deposits, market funding, repos and other secured funding

**Corresponds to Chapter 4, Articles 14-25, containing e.g. unutilised credit and liquidity facilities, collateral need for derivatives, derivative outflows

Diversified Liquidity Buffer Composition

By instrument and currency – Q3 2016

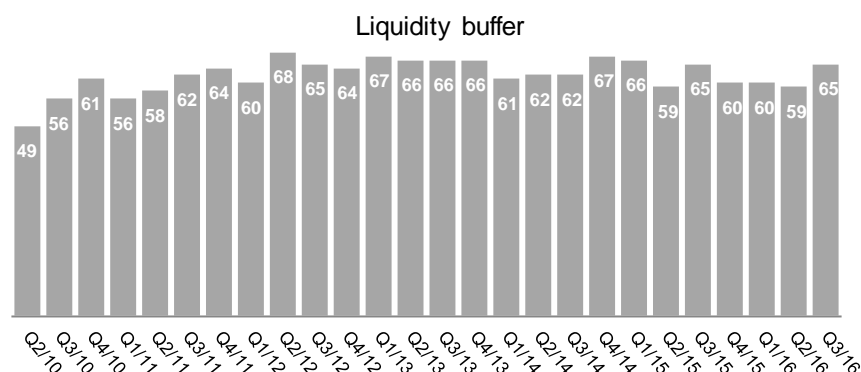
LIQUIDITY BUFFER COMPOSITION

Market value in MEUR					
EURm	SEK	EUR	USD	Other	Sum
Cash and balances with central banks	551	16,190	32,092	11,416	60,249
Balances with other banks	0	1	0	21	22
Securities issued or guaranteed by sovereigns, central banks or multilateral development banks *	1,538	5,797	8,694	3,300	19,329
Securities issued or guaranteed by municipalities or other public sector entities *	1,948	730	2,760	485	5,923
Covered bonds * :					
- Securities issued by other bank or financial institute	6,007	3,945	951	10,482	21,386
- Securities issued by the own bank or related unit	0	31	0	2,012	2,043
Securities issued by non financial corporates *	1,507	225	0	2	1,734
Securities issued by financial corporates, excluding covered bonds *	78	116	145	25	364
All other securities **	0	0	0	0	0
Total (according to Swedish FSA and Swedish Bankers' Association definition)	11,630	27,035	44,642	27,743	111,049
Adjustments to Nordea's official buffer *** :	-788	-16,462	-25,887	-3,246	-46,384
Total (according to Nordea definition)	10,841	10,573	18,755	24,496	64,665

COMMENT

- High level Liquidity buffer, which is also diversified by
 - instrument
 - currency
- Nordea Liquidity Buffer definition does not include Cash and Central banks
- By including those the size of the buffer reaches EUR 111bn

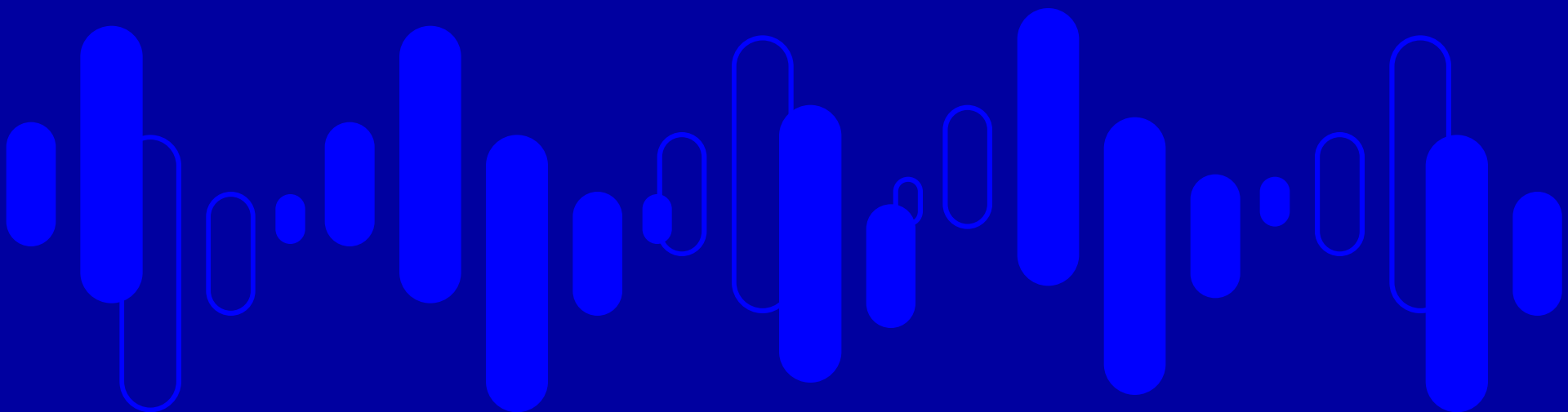
TIME SERIES – LIQUIDITY BUFFER, EURbn



*0-20% risk weight

**All other eligible and unencumbered securities held by Treasury

Appendix: Q3 2016 Business Areas



Retail Banking

FINANCIAL RESULT

EURm	Q3/16	Q2/16	Chg Q3/Q2 %	Chg Q3/Q3 %	Loc. curr. Chg Q3/Q3 %
Net interest income	812	800	2	-3	-2
Total income	1,188	1,195	-1	-5	-4
Total expenses	-676	-680	-1	0	0
Net loan losses	-63	-71	-11%	-6%	-4%
Operating profit	449	444	1	-11	-11
ROCAR (%)	10%	10%	-	-	-
Economic Capital	13,329	13,543	-2%	+10%	+10%

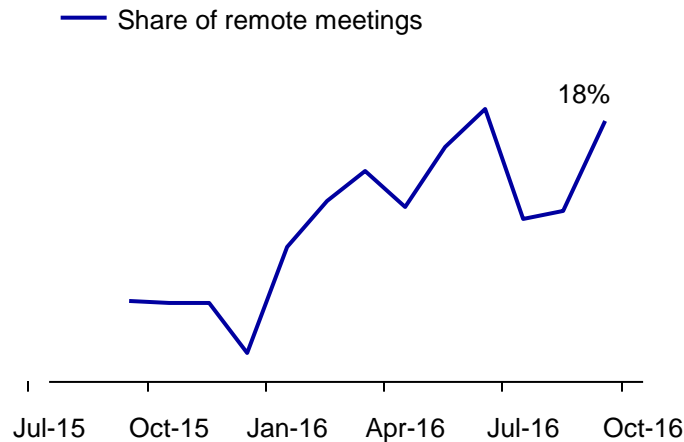
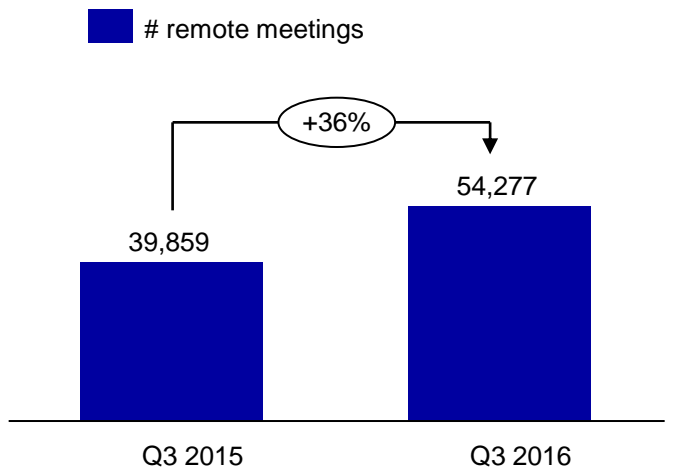
COMMENTS

- Positive trend in NII
 - Strong performance in Sweden
 - Higher NIBOR pressured Norwegian margins
- Lending:
 - Some growth in corporates and household in Sweden - low elsewhere
- Risk management products
 - Seasonally lower activity levels
- Expenses
 - Down 1%, more than mitigating inflation and compliance investments

Making the bank more accessible for our customers

BUSINESS UPDATE

- Every sixth customer meeting is done online, +36 percent YoY
- New partnership on MobilePay in Denmark and Norway
- Winner of The Banker's "Transaction Banking Award for the Nordic region 2016"



Wholesale Banking

FINANCIAL RESULT

EURm	Q3/16	Q2/16	Chg Q3/Q2 %	Chg Q3/Q3 %	Loc. curr. Chg Q3/Q3 %
Net interest income	204	209	-2	-21	-19
Total income	576	542	6	17	18
Total expenses	-221	-229	-3	6	7
Net loan losses	-71	-56	27	51	59
Operating profit	284	257	11	19	19
ROCAR (%)	10	9	-	-	-
Economic Capital	8,607	9,109	-6%	+9%	-

COMMENTS

- Stable business trend in Corporate and Institutional Banking
- Strong trend within corporate advisory services
- Limited impact from Fair Value Adjustments, EUR +11m, vs. EUR -50m in Q2 16
- Volumes in Russia are down 18% QoQ in local lending currencies

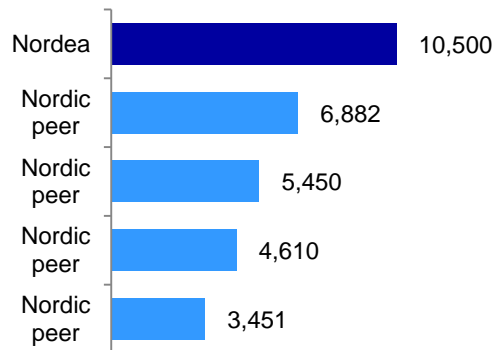
Top ranked both in Nordics and EMEA*

Nordea is a local champion

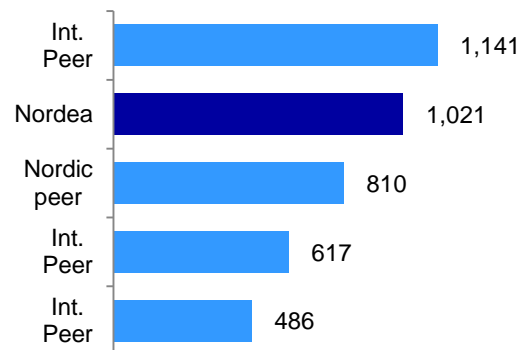
IPOs January - September (Q1-Q3) 2016				
Rank	Global Coordinator	Deal Value, EURm	No. Of IPOs	%share
1	Morgan Stanley	7,315	8	39.60
2	Nordea	5,405	4	29.26
3	JP Morgan	5,132	7	27.78
4	Deutsche Bank	4,924	7	26.55
5	Goldman Sachs	2,690	7	14.56
6	Citi	1,912	4	10.35
7	Bank of America Merrill Lynch	1,789	4	9.68
8	ABN AMRO Bank	1,580	3	8.55
9	Credit Suisse	1,566	3	8.48
10	Mediobanca	1,286	4	6.96

- Nordea among the top on the EMEA* list of joint global coordinators
- Selective #1 league table positions again confirm our market leading position in the Nordics

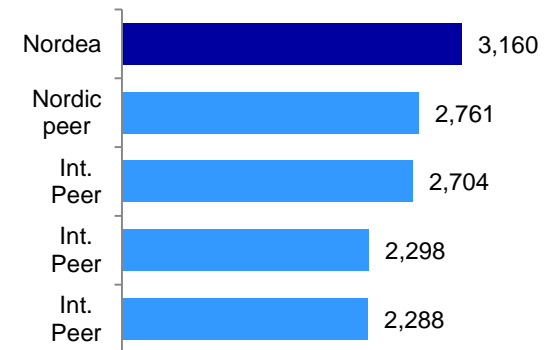
Q3 Nordic #1 on Syndicated loans (EURm)



Q3 Nordic #2 and #1 YTD on Bonds (EURm)



Q3 Nordic #1 on ECM (EURm)



*Emerging Markets, Europe and Africa

Wealth Management

FINANCIAL RESULT

EURm	Q3/16	Q2/16	Chg Q3/Q2 %	Chg Q3/Q3 %	Loc. curr. Chg Q3/Q3 %
Net interest income	28	28	0	-15	-18
Total income	489	499	-2	11	10
Total expenses	-201	-202	0	2	4
Net loan losses	0	0	-	-	-
Operating profit	288	297	-3	18	14
ROCAR (%)	35	38	-	-	-
Economic Capital	2,578	2,459	+5%	+9%	+9%

COMMENTS

- All-time-high inflow to Asset management
 - EUR 9.6bn or 13% of AuM annualised
- Assets under management at all-time high of EUR 317.4bn
- Strong fee and commission trend in Life and Pensions
- Normal seasonality in activity levels in Private Banking

Top ranked by Morningstar on European fund net flows

Overall rating 2016 (End Q3, EURbn)

Nordea	16.3
Union Investment	10.2
Aviva	8.7
PIMCO	6.3
Eurizon Capital	6.1
Credit Suisse	6.0
Amundi	5.5
Mercer Global Investments	5.3
Vanguard	5.1
UBI	4.8

#1

Source: Morningstars' estimated 2016 net flow in OE mutual funds (excl. money market, funds of funds & ETF's) data extracted 26.09.2016.

- Highest net inflow ever; EUR 9.6 bn in Q3 16
- Highest net inflow per end of September
- Awarded "*Multi Asset Manager of the year*" by Financial News



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