

Did you know that by choosing Nordea as your 'gateway to the Nordics' you will be able to...

- **Consolidate your cash**, payments and custody business and benefit from scale, liquidity efficiency and optimisation of your daily business
- **Access to one point of contact** that knows your business and needs – whenever you need our support.
- **Reduce your Nostro relationships** and gain personalized and competitive offerings for all your Nordic payment flows
- **Secure settlements** with a trusted liquidity provider for clearing services in EUR, DKK, NOK & SEK. Diminish settlement risk and enjoy increased operational efficiency and peace of mind for your transactions
- **Increase visibility** into your accounts via our online tool that gives you real time access to your accounts across the different countries
- **Use our CLS Clearing Services** on the three Scandinavian currencies or benefit from our CLS third party premium offering.
- **Support your corporates** in doing business in the Nordics through Nordea's Corporate referral programme
- **Partner with the most innovative bank** in the Nordics in the areas of mobile and digital payments, Open Banking and blockchain

Nordea is a multiple award winner in Transaction Banking

Best Transaction Bank in the Nordics

The Banker

Best Bank for Cash Management in the Nordics

Global Finance

Most Innovative use of Blockchain: we.trade

The Blocks

IT Innovation of the year: Open Banking

Retail Banker Awards

Transaction Banking for Banks

Crafted by history, shaped by tomorrow

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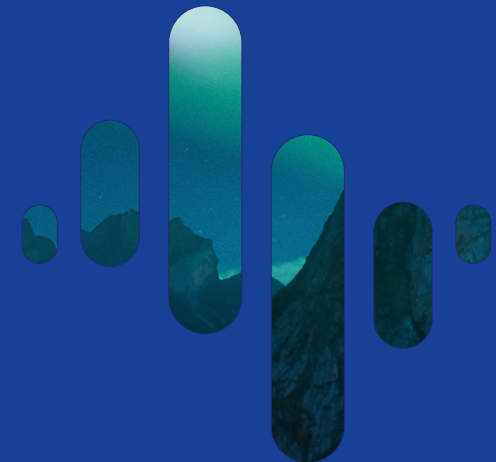
CONTACT

NORDEA | TRANSACTION BANKING
TRANSACTION BANKING FOR BANKS
TxB.Banks.Cash@nordea.com

[NORDEA.COM](https://nordea.com)

Nordea

Nordic Cash Clearing



**Your gateway to
the Nordics**

Transaction Banking for Banks

Crafted by history, shaped by tomorrow

Nordea is your gateway to the Nordics enabling you to reach all Nordic countries at once through one single onboarding process.

We provide you efficiency that reduces operational costs through fast and flexible services – supported by your dedicated point of contact.

Giving you an exclusive access to improve your competitive edge through our long experience of the Nordic markets and innovations shaping the financial industry.

The Leading Nordic bank

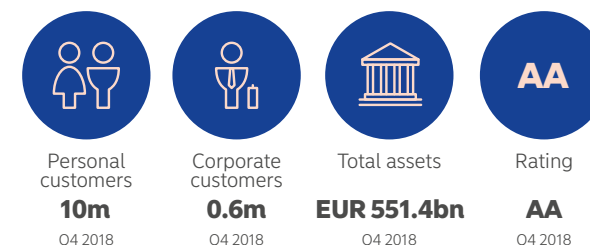
For 200 years Nordea has been a crucial part of our Nordic home markets – helping our customers to realize their dreams and aspirations.

Today, Nordea's foundation lies in the close customer relationship, which allows our customers to **seamlessly enter and operate in the Nordics**.

By providing a **flexible clearing and secure settlement** processes with dedicated advisory support, we enable our customers to efficiently plan and execute their daily tasks. Furthermore, Nordea's innovation leadership and key role in multiple partnerships let our customers enjoy the **latest products and services** that are **designed to meet tomorrow's needs**.

Nordics together represents the **10th biggest economy** in the world, in which Nordea covers **one third of the market**. Through this extensive customer base and role in the Nordics, we have gained an unparalleled understanding of the client's needs. This we have **incorporated in our service to you**.

Nordea at a glance



Nordea is the largest financial group in Northern Europe.

- Total balance sheet assets of EUR 583bn
- Total operating profits of EUR 3,9bn and equity capital of EUR 31bn
- Market capitalisation of EUR 29.8bn
- Top-quartile shareholder return for the last 10 years

Nordea is a strong and reliable bank

- One of the few European Banks with AA- / Aa3 credit ratings from S&P and Moody's
- 15.5 % Tier 1 Equity Capital Ratio
- Operational risk management and compliance forms today a integral part of Nordea's daily business

Nordea embraces the culture of innovation and partnerships

- Nordea is a key member of the consortium of Nordic banks working together on **Project 27** which aims to create the world's first area for domestic and cross-border payments in multiple currencies, establishing an instant, friction free trading zone.
- Nordea is building **New Nordic payment platform**, a foundation for the future that enables safer and more stable payments processing. Together with P27, the platform ensures faster development of new products and services to our customers for years to come.
- As the first movers in **Open Banking** in the Nordics, we continue to cultivate a community of developers and tap into existing ecosystems to both drive innovation and help partners flourish.

10th
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