Nordea

Debt investor presentation Q3 2025

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.

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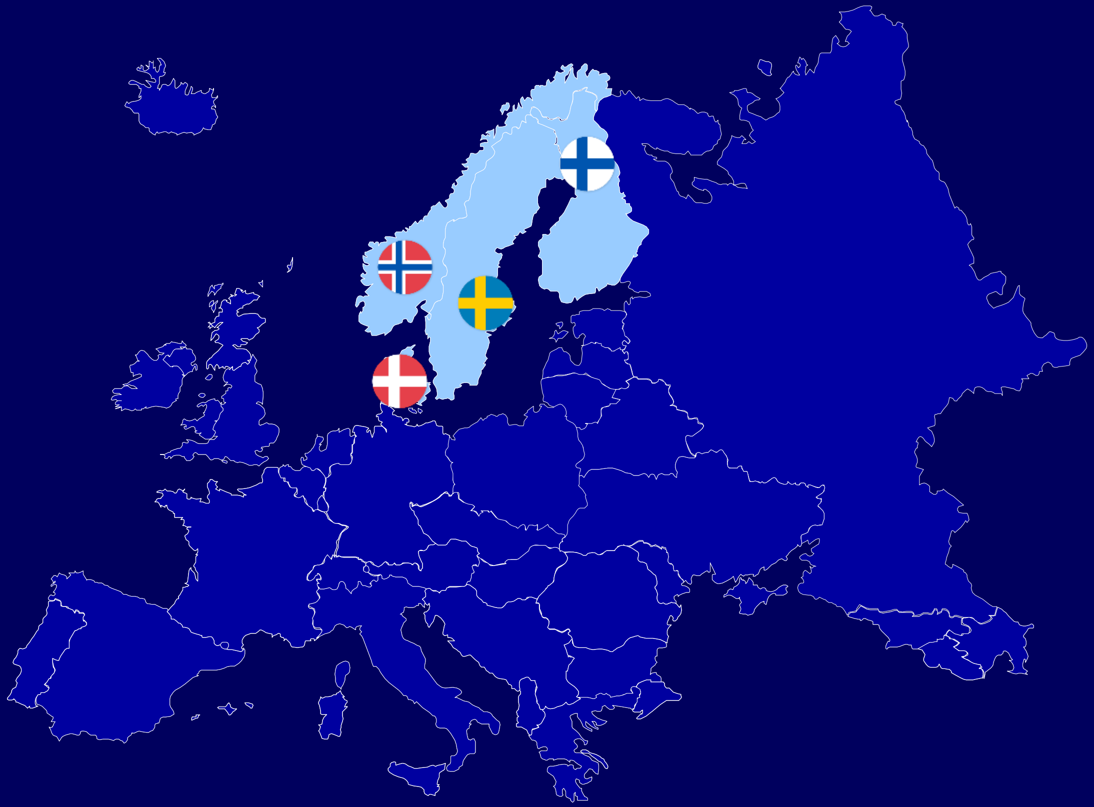
Nordea today

The largest financial services group in the Nordics

Unique Nordic diversification and scale



€648bn Assets	**€6.5bn** Operating profit 2024	**AA-/Aa3** Credit rating
€340bn Loan portfolio	**€456bn** Assets under management	**~€48bn** Market capitalisation
~30 000 Employees	**EUR 0.94** Dividend per share for 2024	**EUR 0.11** Share buy-back per share 2024

Personal Banking | Business Banking | Large Corporates and Institutions | Asset and Wealth Management

Nordea

1. Quarterly update

Third-quarter highlights 2025

Executive summary

Strong performance and resilience although markets remain somewhat muted

- Return on equity* 15.8% and earnings per share EUR 0.36

Lending growth picking up; continued growth in deposit volumes and assets under management

- Mortgage lending up 6% y/y, corporate lending up 6%. Retail deposits up 8% y/y, corporate deposits up 1%. AuM up 11% y/y

Income resilient

- Total income 3% lower y/y. Net interest income down 6%, as expected, and net fee and commission income up 5%

Cost-to-income ratio with amortised resolution fees 46.1%

- Costs flat y/y as expected, with stable levels of strategic investment

Exceptionally strong credit quality – net loan losses again well below long-term expectation

- Net loan losses and similar net result reversal of EUR 19m or 2bp (EUR 31m or 3bp excluding management buffer release)

Continued strong capital generation; new share buy-back programme

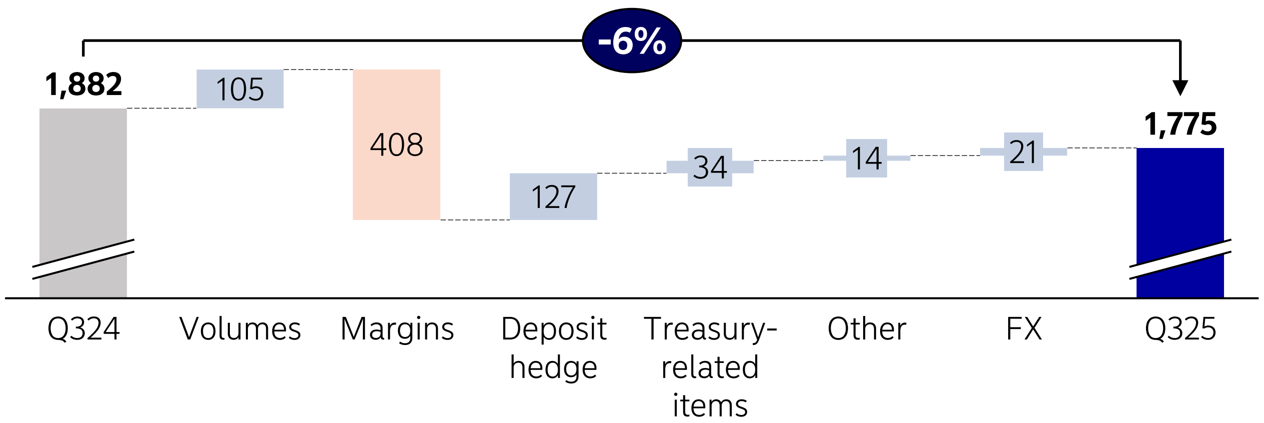
- CET1 ratio 15.9% – 2.3pp above current regulatory requirement
- New EUR 250m share buy-back programme to be launched on or around 20 October

2025 outlook unchanged: well on track to deliver return on equity of above 15%

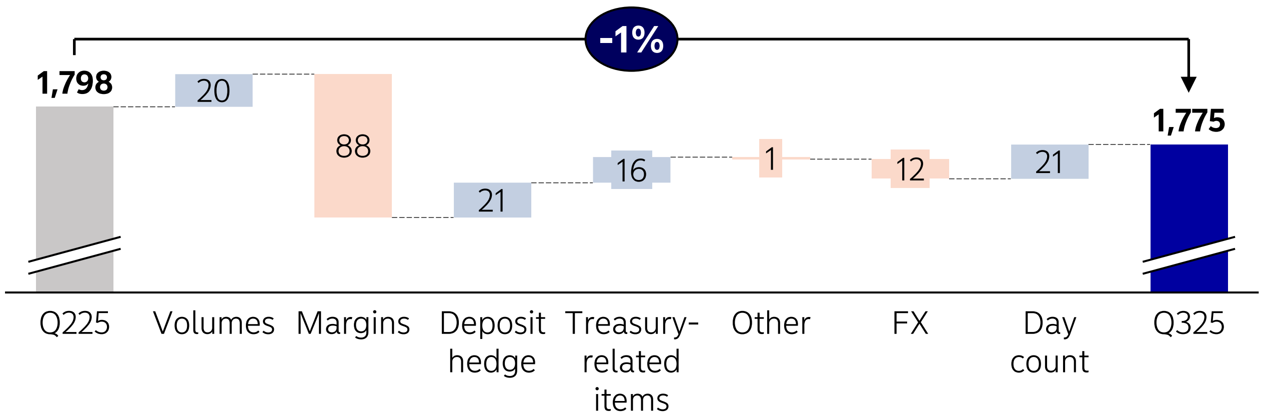
* With amortised resolution fees

Higher business volumes, lower margins as expected

Year-over-year bridge, EURm



Quarter-over-quarter bridge, EURm



- **Net interest income down 6% y/y, as expected**
- **Lending and deposit growth**
  - Mortgages up 6% (1% excluding Norwegian acquisition)
  - Corporate lending up 6%
  - Retail deposits up 8% (5% excluding Norwegian acquisition)
  - Corporate deposits up 1%
- **Net interest margin 1.59% (1.77% Q324)**
  - Lower deposit and equity margins, driven by lower policy rates and lower lending margins – offset by positive contribution from deposit hedge

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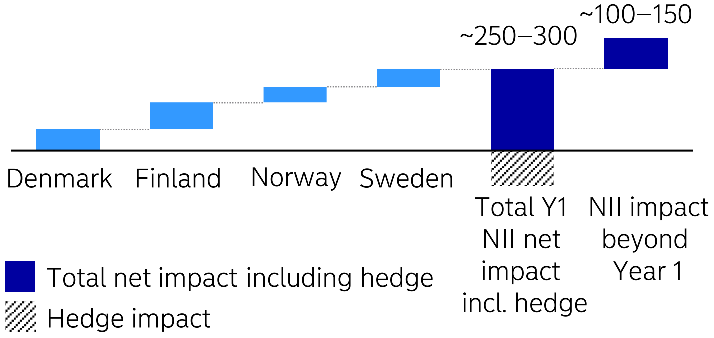
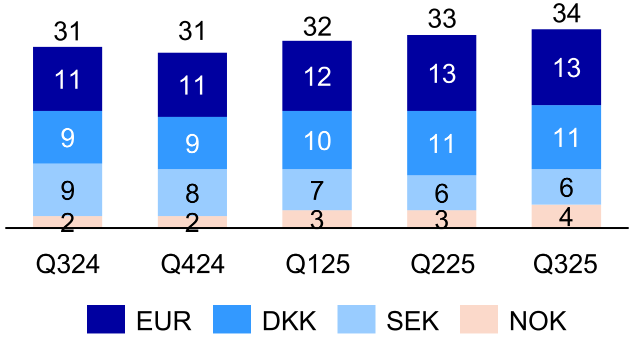
Net interest income sensitivity

Net interest income sensitivity to policy rate changes

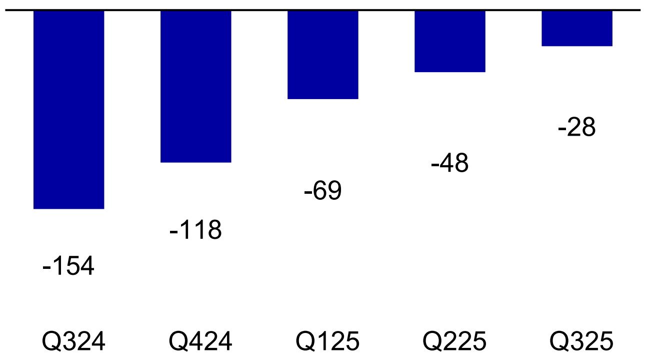
Sensitivity to +50bp parallel shift in policy rates*, EURm



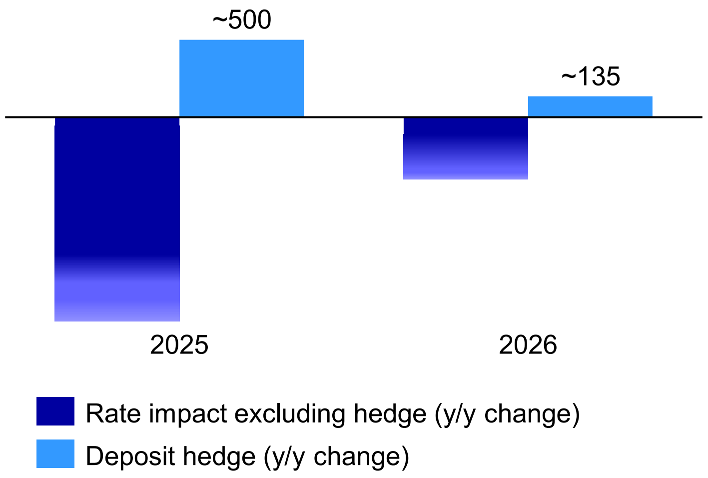
Deposit hedge – nominal volume, EURbn



Quarterly NII impact from deposit hedge (absolute), EURm



Deposit hedge to partially offset NII impact from lower policy rates, EURm**



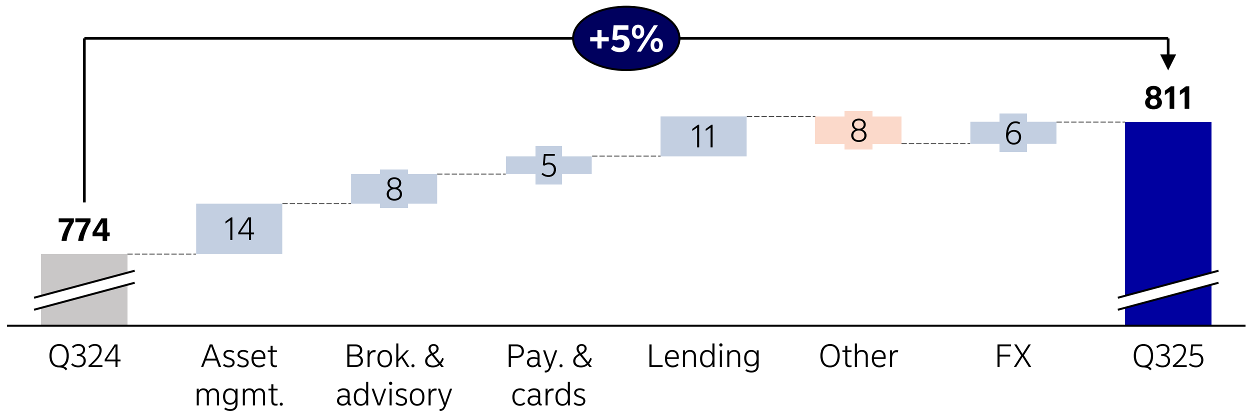
- **NII impact largely driven by policy rates and pass-through**
  - Actual pass-through varying between account types and countries, and throughout rate cycles
  - Sensitivity reflecting modelled risk over cycle – NII impact lower following initial rate cuts and higher thereafter
- **Group NII also impacted by other drivers**
  - Volumes and loan/deposit pricing
  - Wholesale funding costs
- **Deposit hedging reduces sensitivity to interest rate changes**
  - Average hedge maturity ~3 years
  - Additional NII impact in Y2–Y3 as assets repriced and hedges rolled over

* Symmetrical for -50bp parallel shift
** Based on end-Q3 market rates

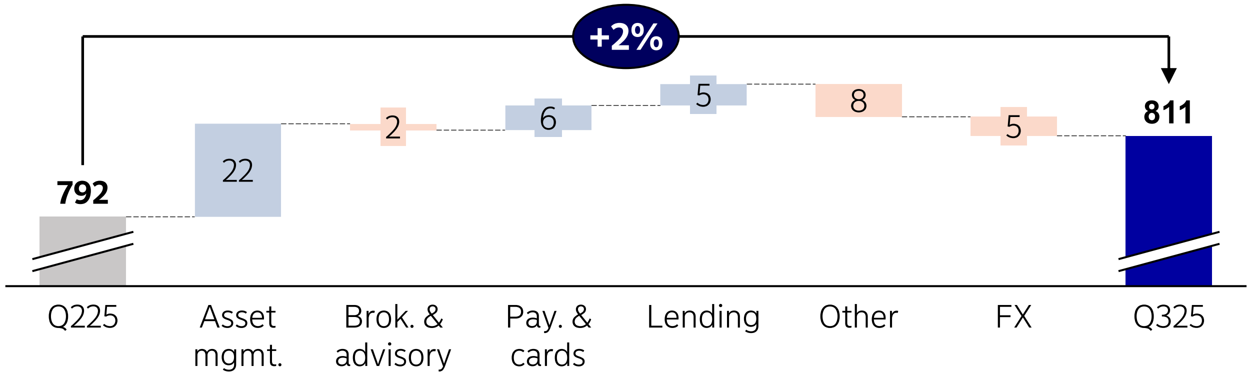
Net fee and commission income

Continued growth, driven by savings and higher activity

Year-over-year bridge, EURm



Quarter-over-quarter bridge, EURm



- **Net fee and commission income up 5% y/y**
- **Savings fee income up**
  - AuM up 11%, to EUR 456bn
  - Net flows in Nordic channels (86% of AuM) EUR 4.4bn
  - Net flows in international channels (14% of AuM) EUR 0.6bn
- **Brokerage & advisory fee income up, driven by higher debt capital market activity**
- **Higher customer activity driving payment and card fee income**
- **Lending fee income up, driven by higher activity**

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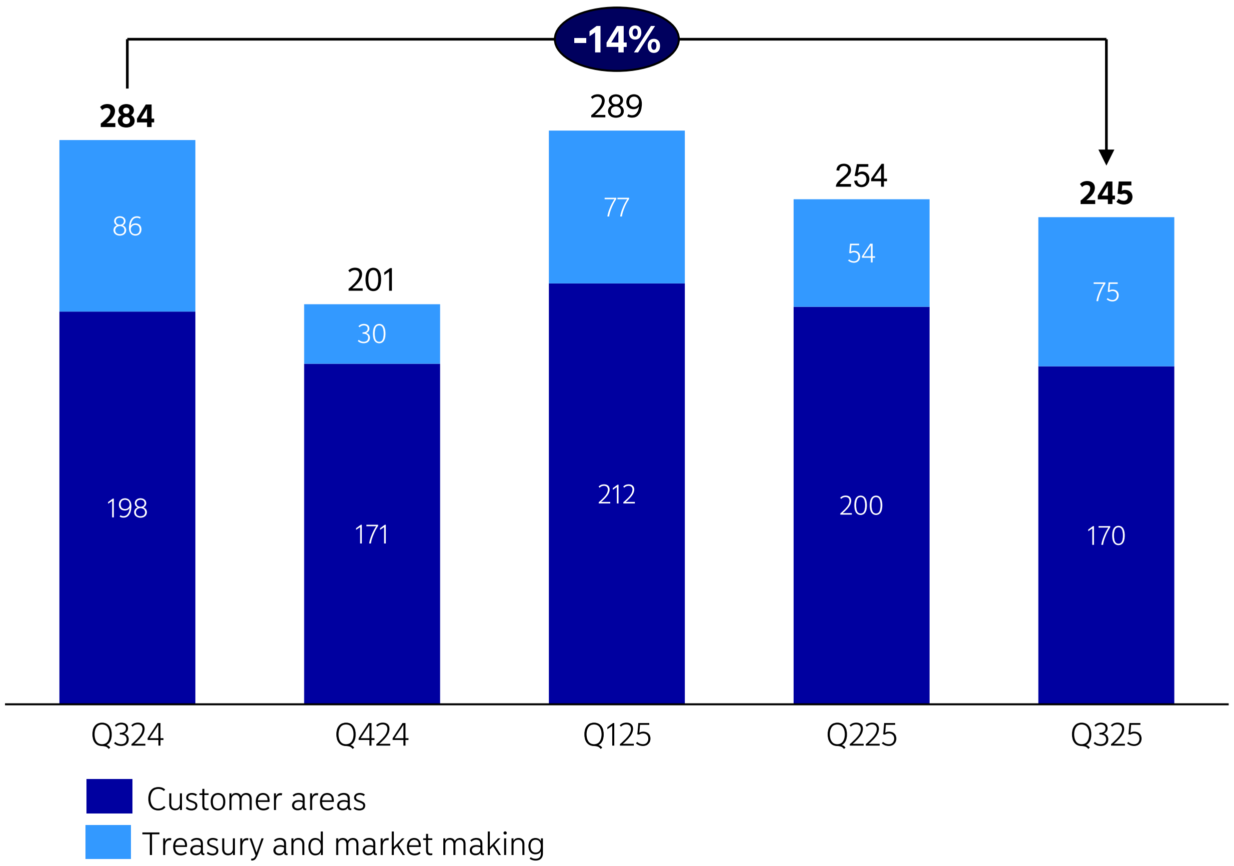
Net fair value result

Solid customer activity

Net fair value result, EURm

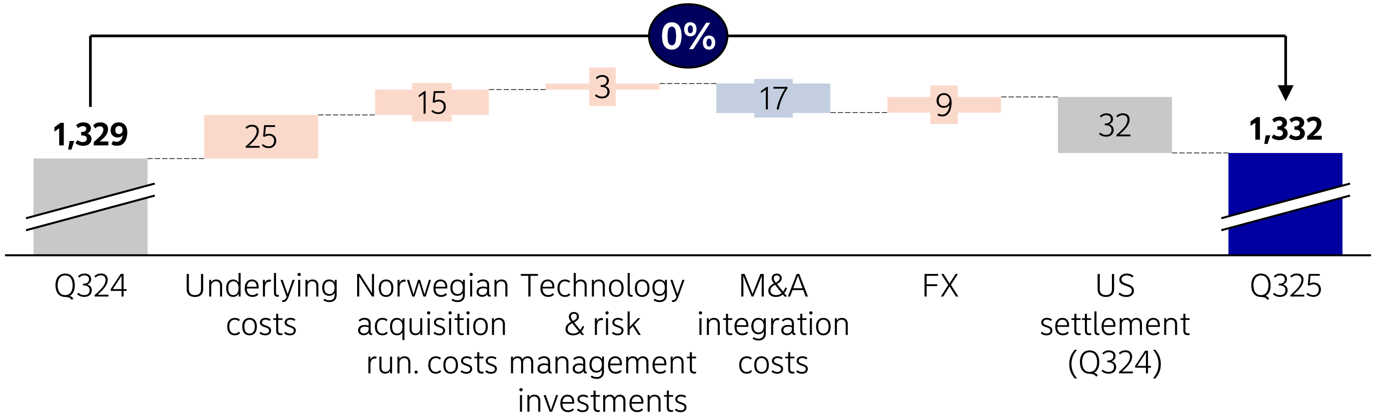


- **Solid customer hedging activity in FX and rates products. Income back to more normal levels after unusually high Q324***
- **Strong market making result offset by Treasury valuation adjustments**

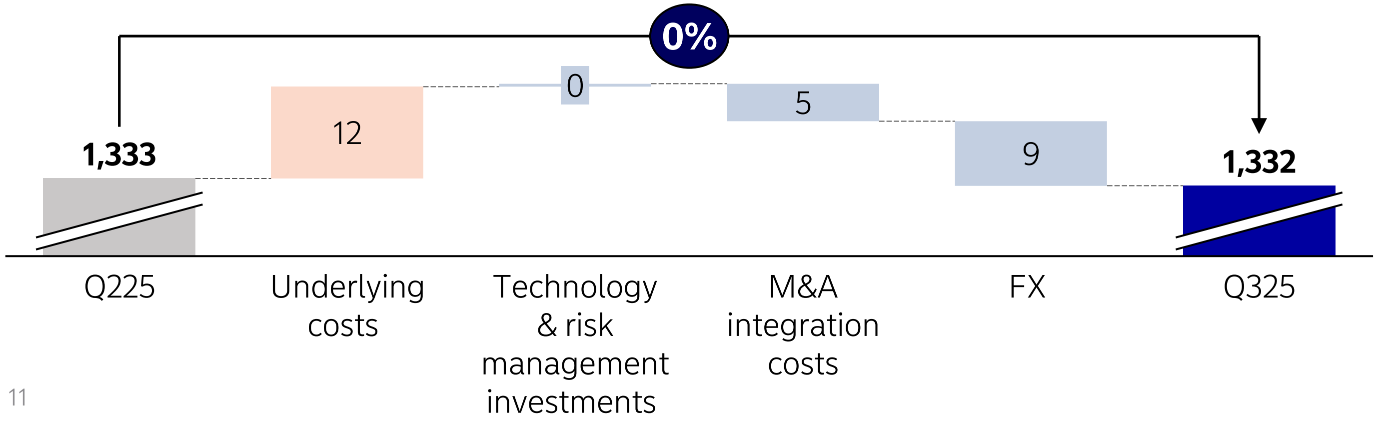
* High hedging activity and higher valuations, driven by significant decreases in rates

Costs stable, in line with plan

Year-over-year bridge, EURm



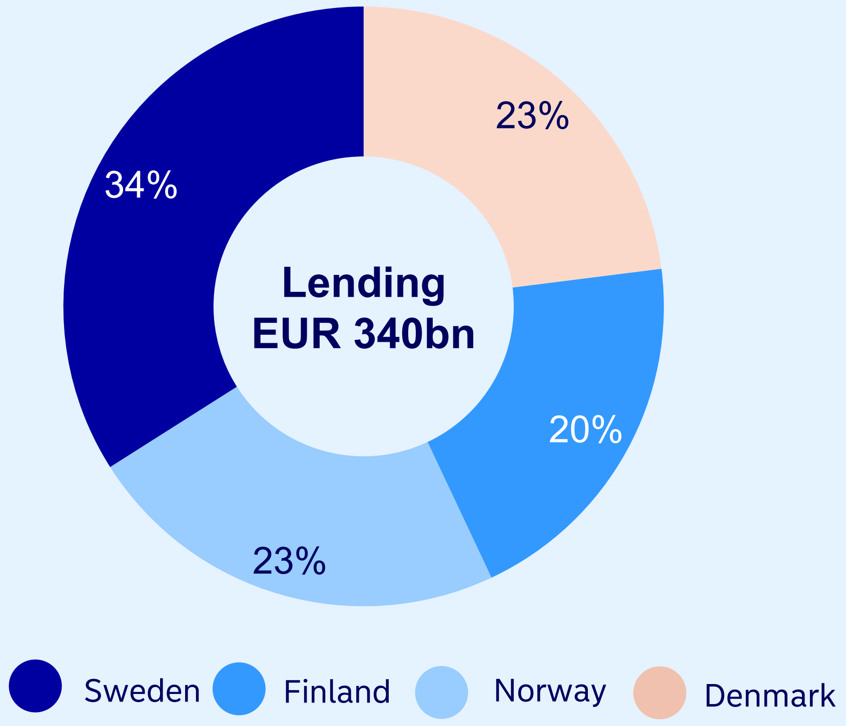
Quarter-over-quarter bridge, EURm

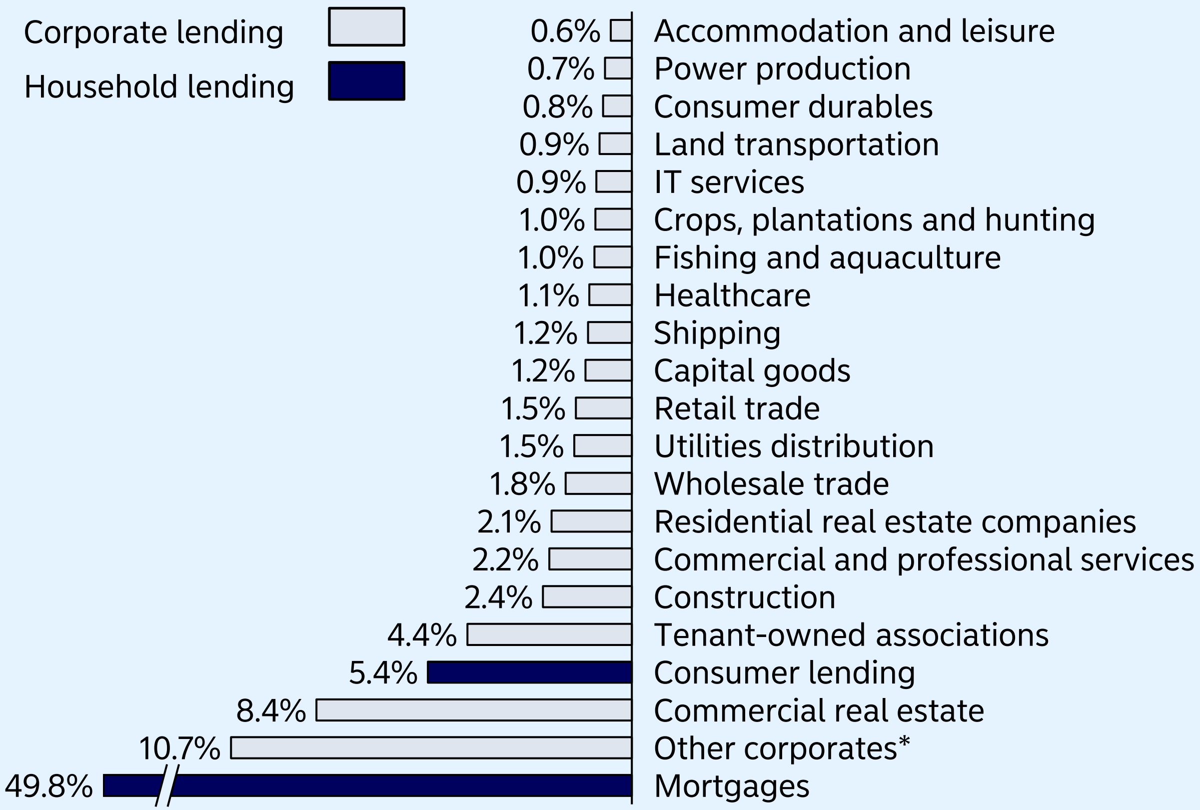


- **Total costs stable y/y (up 2% excl. FX & US settlement, driven by annual inflation)**
  - 2pp of increase due to underlying costs, driven by annual salary increases and Norwegian acquisition
  - Investments stabilised in line with plan
- **Total full-year costs expected to amount to around EUR 5.4bn in 2025**

2. Credit quality

Well diversified pan-Nordic financial service provider



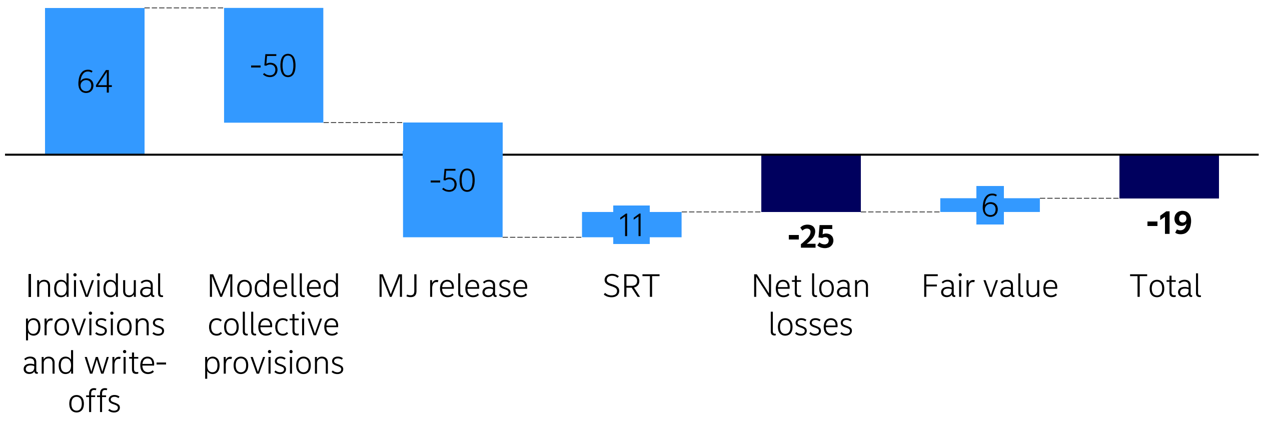


* Other corporates includes several categories of which the largest is financial institutions consisting mostly of various investment funds

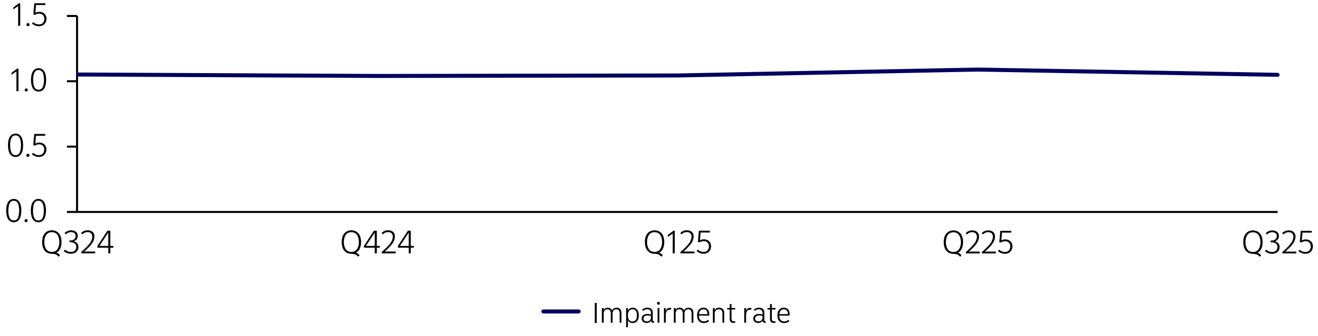
Net loan losses and similar net result

Exceptionally strong credit quality again

Net loan losses and similar net result, EURm



Impaired (stage 3) loans, %

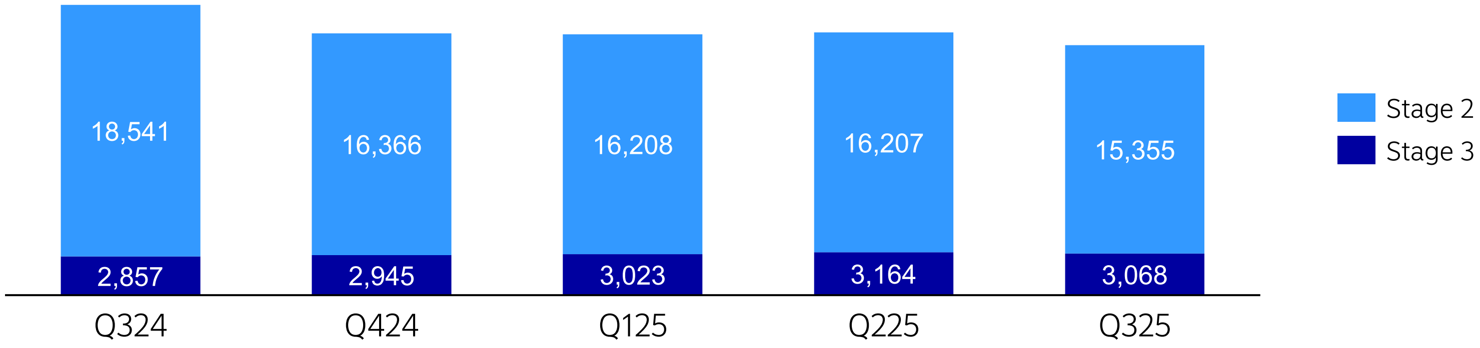


- **Net loan losses and similar net result reversal of EUR 19m (-2bp)**
  - Low individual provisions and write-offs
  - Reduced need for collective provisioning for corporates and households
  - Management judgement buffer reduced by EUR 50m (now at EUR 291m), driven by decreased uncertainty and lower credit risk due to lower interest rates and inflation
- **Provision levels strong at EUR 1.5bn**
  - Solid coverage reflecting high levels of collateral
- **Low level of non-performing loans**
  - Stage 3 loans down at 1.05%

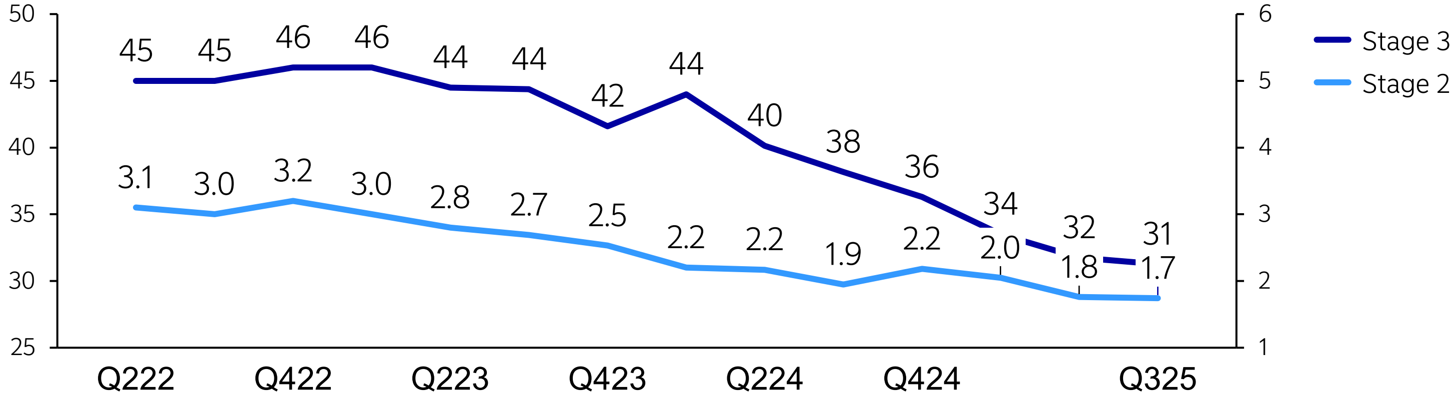
Impairments and provisioning coverage

Continued resilience in strong credit portfolio

Stage 2 and 3 loans at amortised cost, EURm



Coverage ratio, %



- **Stage 2 loans down at 5% of total loans**
  - EUR 0.8bn moved to stage 1 due to improved economic environment
- **Stage 3 loans down at 1.05% of total loans**
- **Coverage ratio for stage 3 portfolio slightly down at 31%**
  - Reduction driven by MJ release and write-offs fully covered by provisions
  - Stage 2 coverage ratio slightly down due to released provisions, reflecting reduced US trade uncertainty and lower interest rates
- **Coverage ratios some of highest among Nordic peers**

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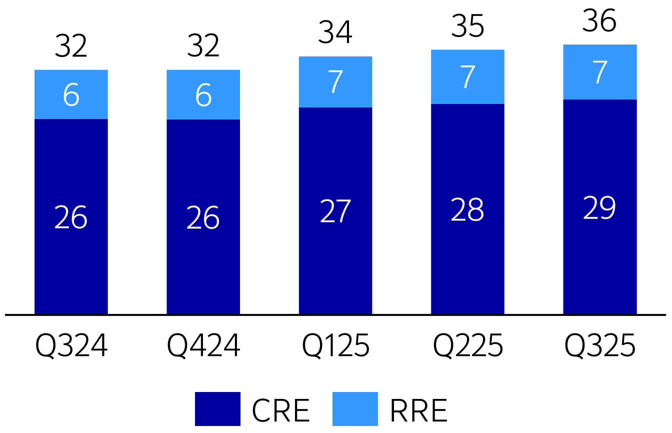
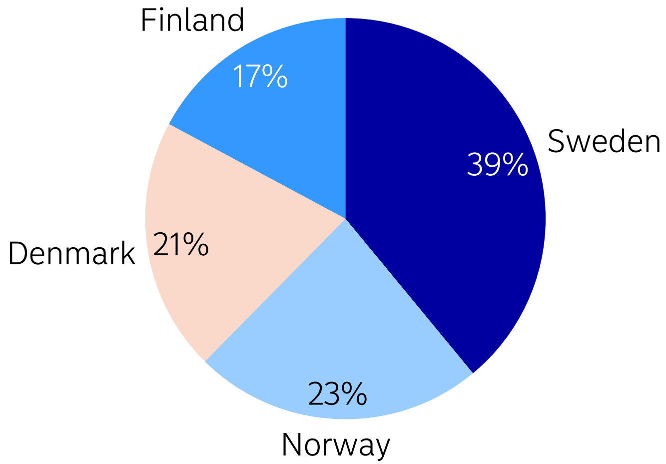
Credit portfolio – real estate management industry (REMI)*

Well-diversified portfolio, high-quality lending

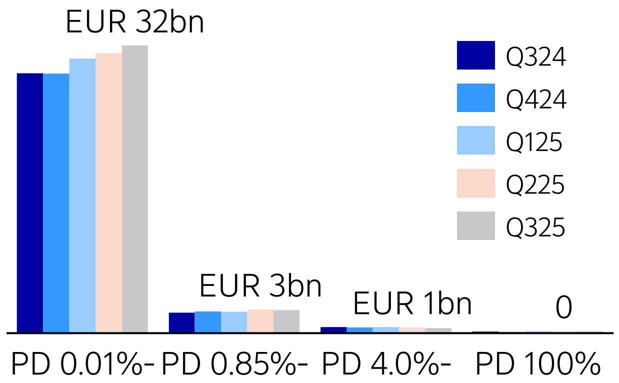
Lending volumes stable



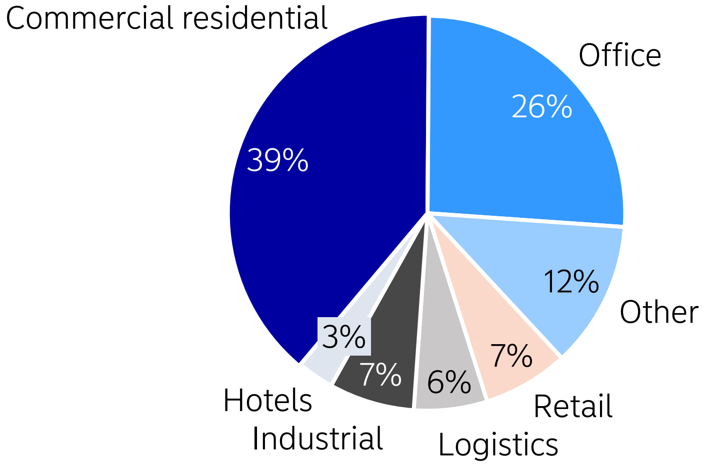
Diversified across countries



91% of portfolio with low probability of default (PD)



Diversified across types



- **Well-diversified portfolio across Nordic markets**
- **90% of exposure towards low-risk customers, 7% towards increased risk, only 2% towards high risk and less than 1% impaired**
- **Portfolio mainly comprising central, modern office and residential properties**
- **Strict underwriting standards: conservative credit policy with focus on cash flow**

* Excluding tenant-owner associations (TOAs)

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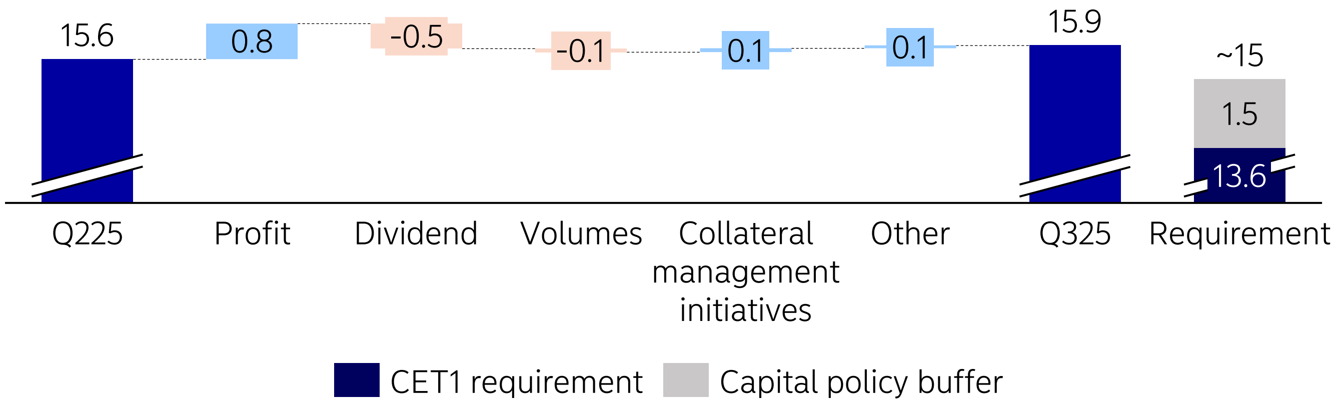
3. Capital, liquidity and funding

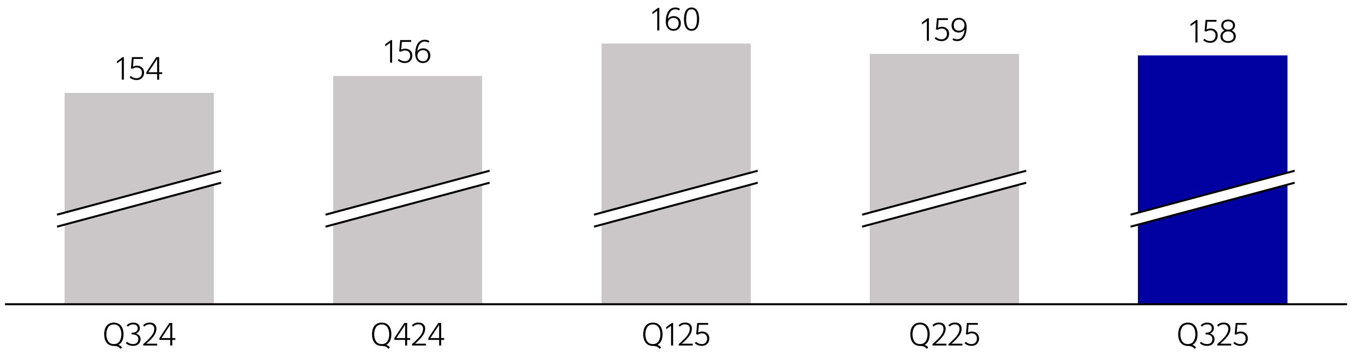
Capital

Strong capital position

CET1 capital ratio development, %



REA development, EURbn



- **CET1 ratio up 30bp at 15.9%**
  - 2.3pp above regulatory requirement
  - CET1 capital up EUR 0.4bn with continued strong profit generation
  - Risk exposure amount down EUR 0.2bn as increased lending volumes and FX effects due to SEK and NOK appreciations were countered by collateral management initiatives increasing collateral utilisation

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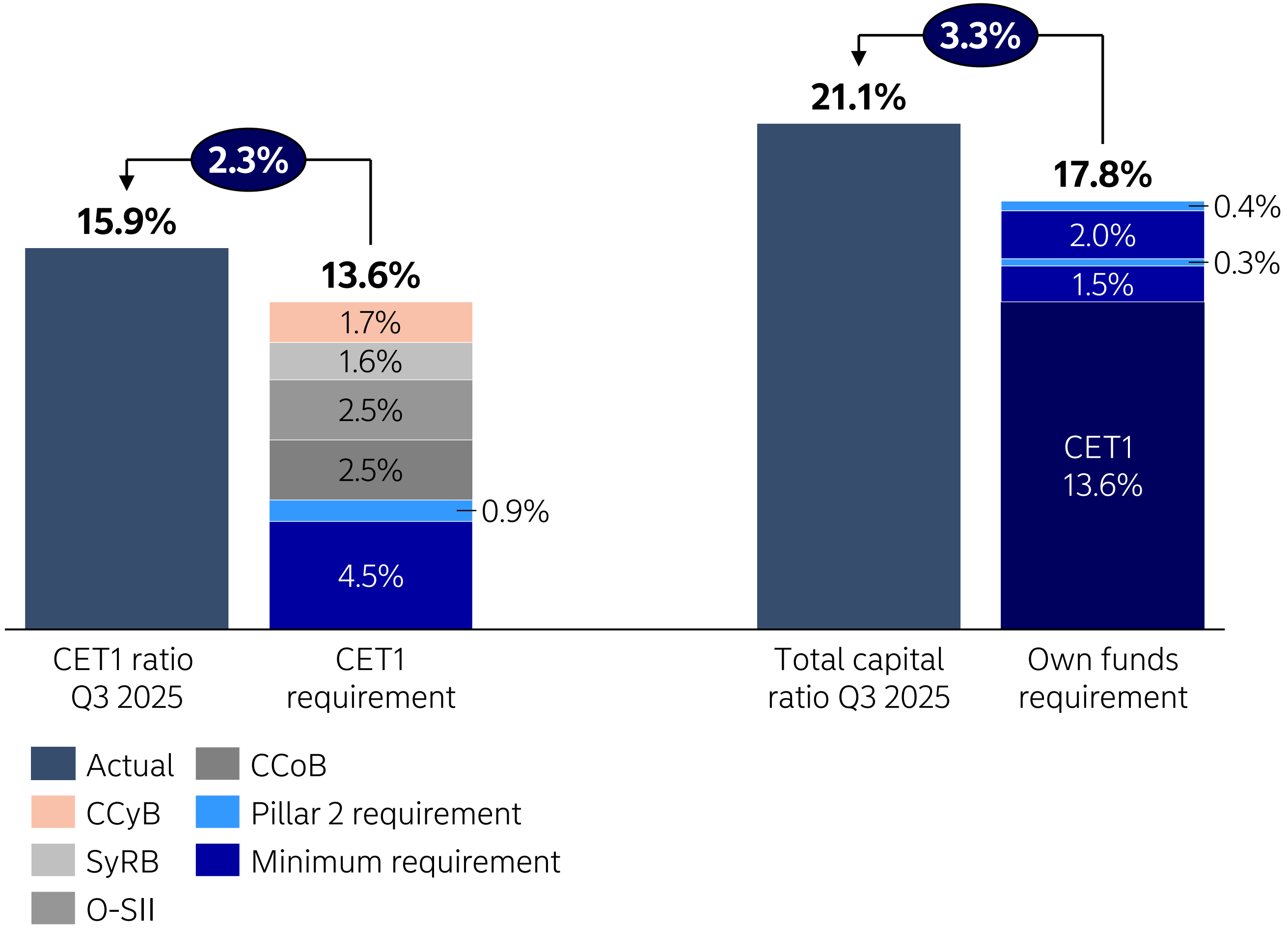
Strong capital position

Capital position and requirements (%)

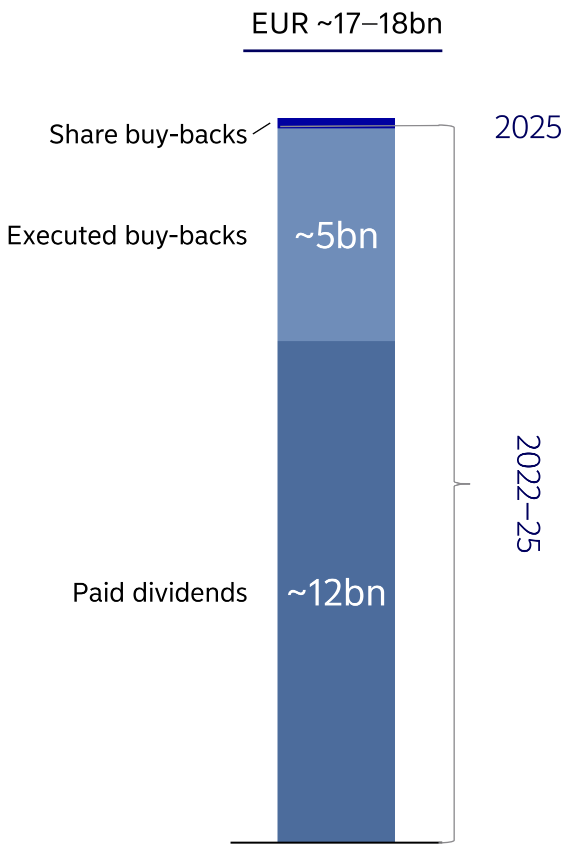


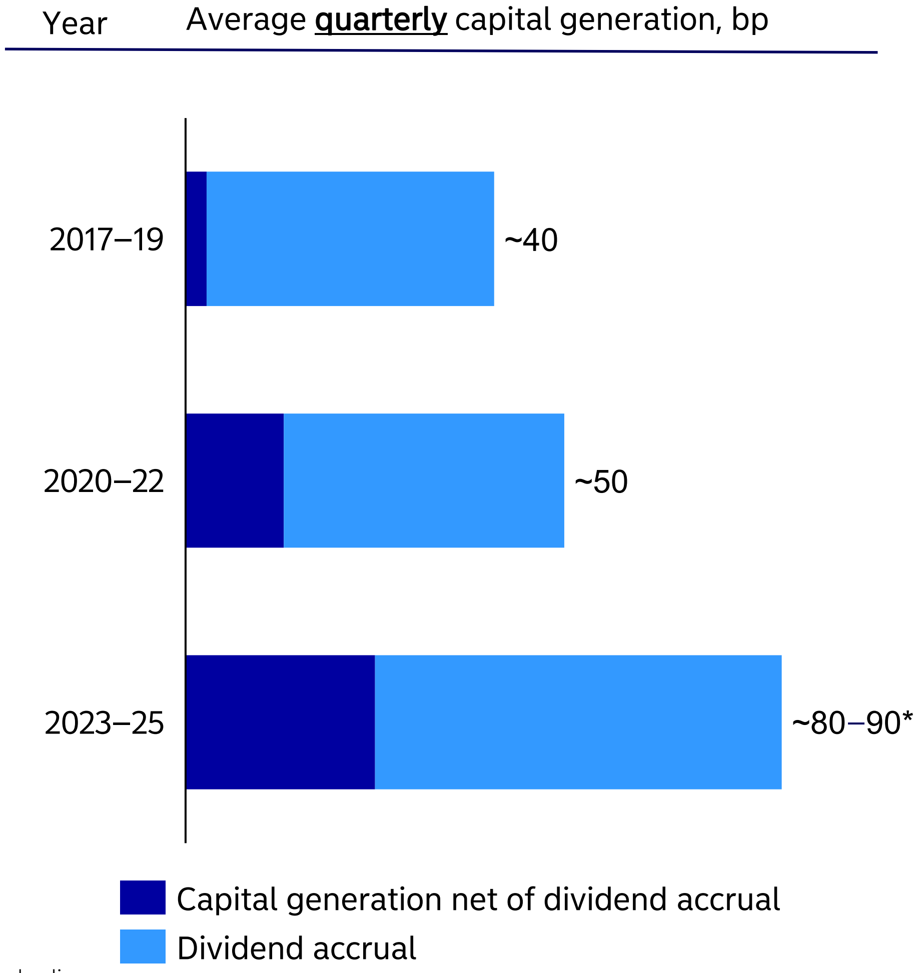
- **CET1 capital ratio at 15.9%**
  - 2.3pp above regulatory requirement, corresponding to CET1 buffer of EUR 3.6bn
- **Regulatory developments**
  - Full reciprocation of Norwegian systemic risk buffer (SyRB) of 4.5% from Q425, increasing Nordea's CET1 requirement by ~20bp
  - Increase in Norwegian risk weight floor for residential real estate exposures from 20% to 25% to be reciprocated by Finnish FSA from 1 January 2026. No impact on Nordea's total REA

Capital excellence

Strong capital generation supporting returns

Shareholder returns supported by continued strong capital generation





- **Capital return commitment reaffirmed**
  - Strong capital generation
  - Unchanged dividend policy
  - Share buy-backs to distribute excess capital
- **New EUR 250m share buy-back programme to be launched on or around 20 October**
- **Continued use of share buy-backs to distribute excess capital in line with capital policy**

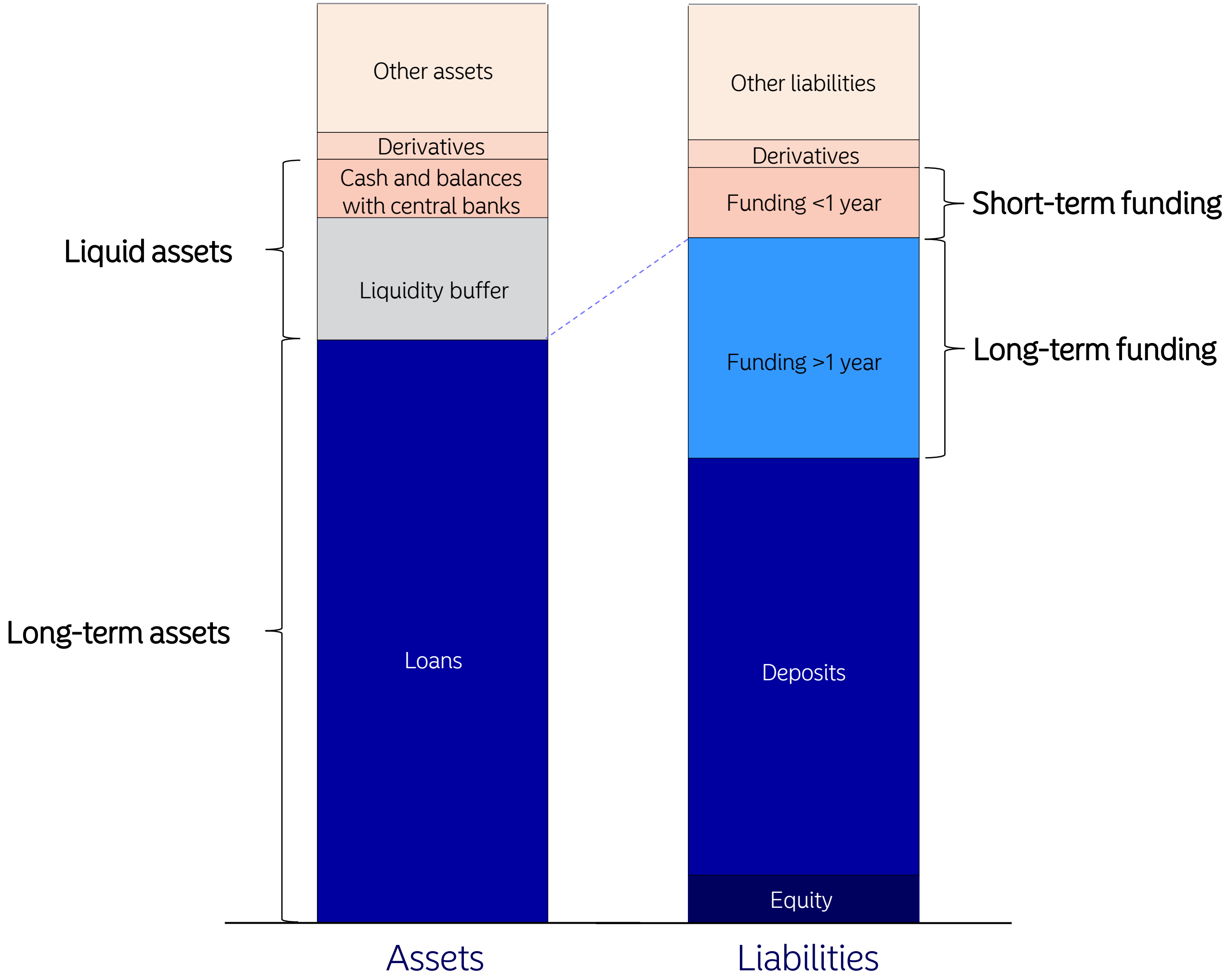
* Indicative, based on 15% RoE and current dividend policy

Nordea

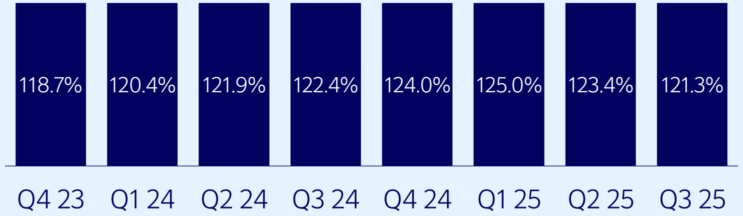
Balance sheet

Strong balance sheet structure

Q3 2025



- **Total assets EUR 648bn Q3 2025**
  - Strong balance sheet with deposits as primary source of funding
  - Long-term funding 77% of total wholesale funding
  - Nordea's net stable funding ratio (NSFR) is stable over time:

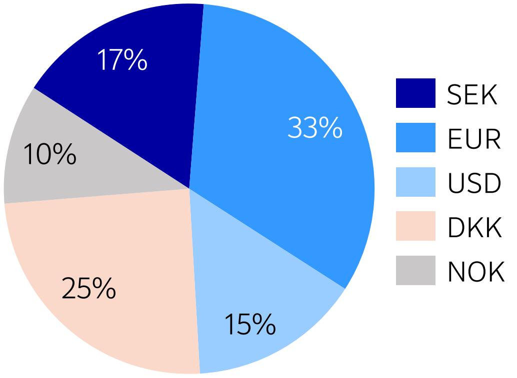


Nordea

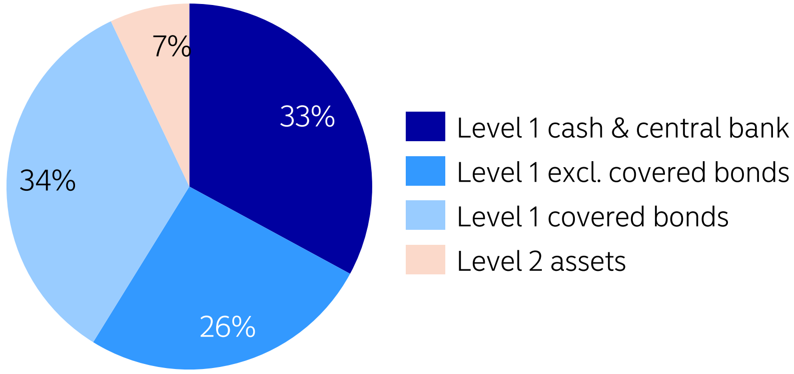
Strong liquidity position

Liquidity buffer composition, EUR 108bn

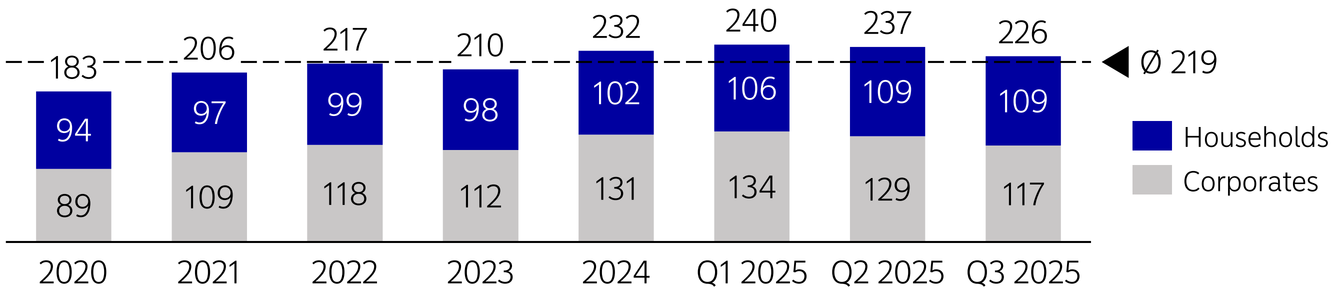
Currency split



Asset split



Deposits and borrowings from the public*, EURbn

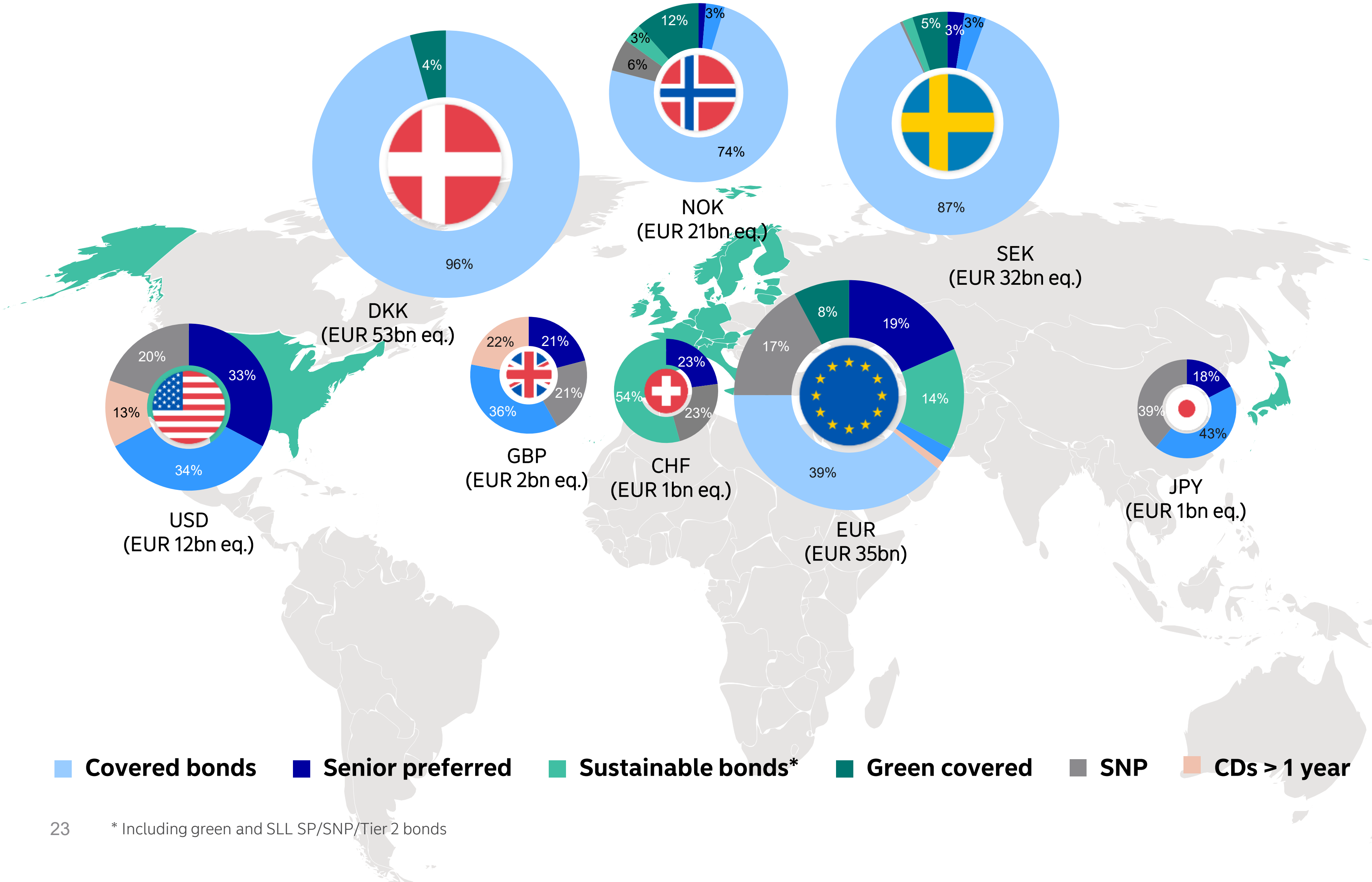


- **Robust liquidity position**
  - Liquidity coverage ratio (LCR) 147%
  - Net stable funding ratio (NSFR) 121.3%
- **Well diversified liquidity buffer of EUR 108bn**
  - EUR 35bn in central bank cash and reserves
  - EUR 73bn in securities
  - Conservative hedging approach and no single name concentration
- **Deposits**
  - 42% of deposits covered by deposit guarantee scheme

* Including repos/securities lending

Long term funding

Nordea global issuance



Strong ratings

Nordea Bank Abp

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

Nordea covered bonds

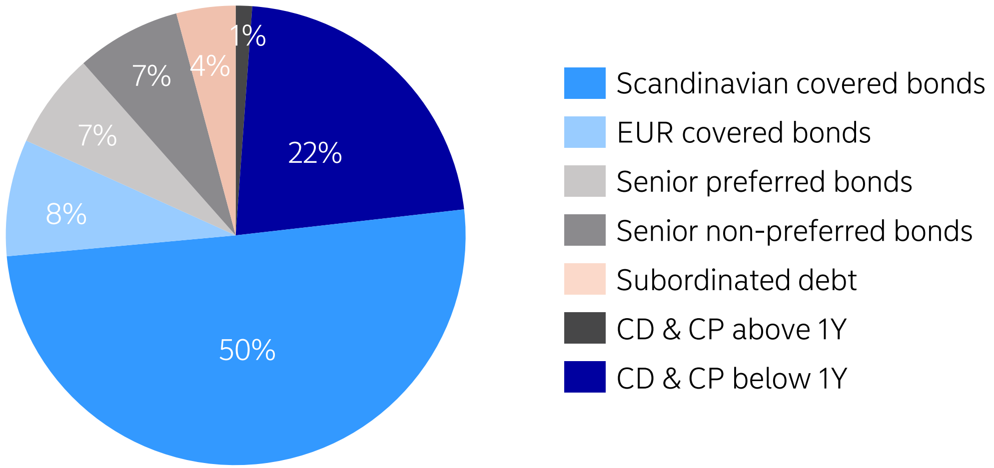
- Moody's Aaa (stable outlook)
- S&P AAA (stable outlook)

* Including green and SLL SP/SNP/Tier 2 bonds

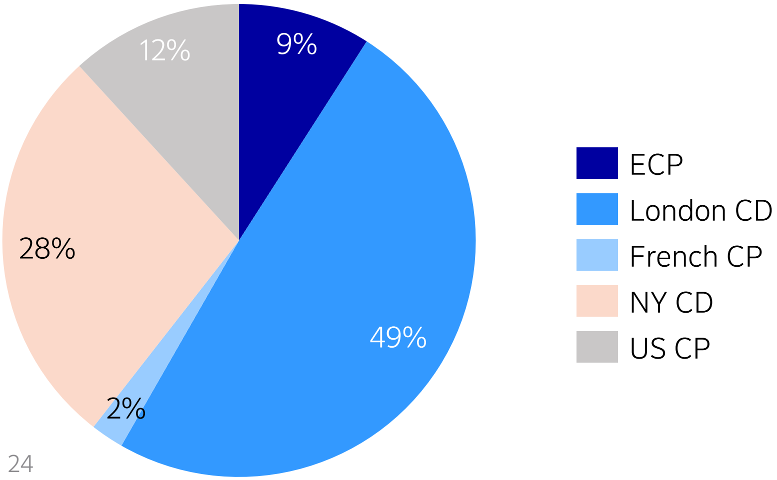
Wholesale funding

Solid funding operations

Total wholesale funding, EUR 199bn



Short term funding, EUR 44bn



IFR Yankee Bond of the Year - 2024

2024 Best FIG Issuer Nordea cmdportal

- **Long-term issuance***
  - EUR 4.1bn issued during Q3
    - EUR 2.5bn in covered bonds and EUR 1.6bn in senior format
  - EUR 16.4bn issued YTD per end of Q3
- **Short term issuance**
  - EUR 44bn total outstanding per end Q3
- **Issuance plans 2025***
  - EUR 20bn estimated in total long-term issuance
    - Around half expected in Scandinavian currencies, most of which in covered bonds
    - Remaining volume in international currencies incorporating senior debt and covered bonds

* Excluding DKK covered bonds, CD/CPs and subordinated debt

Nordea

Sustainability at the core

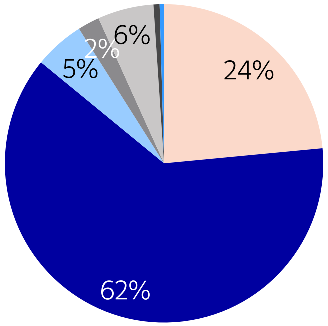
Enhanced focus on sustainable funding

IFR Sustainable Issuer of the Year - 2023

2024 Best ESG Issuer Nordea cmdportal

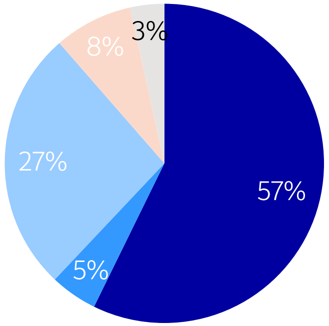
2024 Best FIG ESG Issuer Nordea cmdportal

Nordea's green bond asset portfolio, EUR 24.2bn



- Green buildings
- Assets eligible for green covered bonds
- Renewable energy
- Pollution prevention and control
- Clean transportation
- Energy efficiency
- Sustainable management of living natural resources

Nordea's sustainable bonds, EUR 15.7bn



- Green covered bonds
- Green senior preferred bonds
- Green senior non preferred bonds
- Green Tier 2 bonds
- SLL bonds

- **EUR 24.2bn assets available for green funding**
  - EUR 9.1bn in NBAbp green bond asset portfolio
  - EUR 15.1bn available assets for green covered bonds
- **EUR 6.2bn green bonds from NBAbp outstanding**
- **EUR 9.0bn green covered bonds outstanding**
- **Deposits with climate focus offered in Finland, Norway and Sweden**
- **EUR 0.5bn issued under sustainability linked loan (SLL) funding framework**
  - SEK 2.4bn and NOK 3.8bn in senior preferred

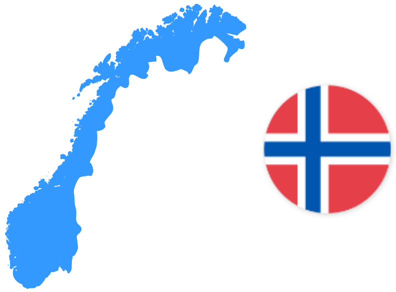
cmdportal TOP DEAL WINNER

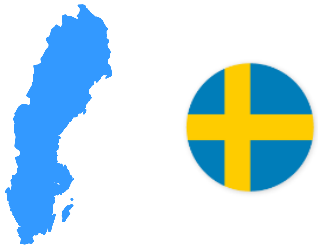
ISS ESG	Sustainalytics	MSCI	S&P Global
Company rating: C+ (A+ to D-)*	ESG score: 13.1 (0 to 100)**	ESG rating: AA (AAA to CCC)	CSA score: 73 (0 to 100)***

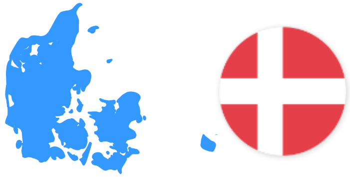
* Highest rating within sector is C+, **Lower score represents lower ESG risk, **Higher score represents better sustainability practices

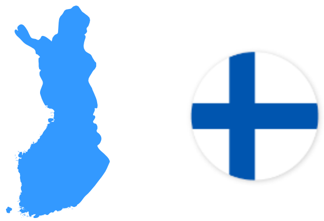
Nordea covered bond operations

Four aligned covered bond issuers with complementary roles









Data as per Q2

	Nordea Eiendomskreditt	Nordea Hypotek	Nordea Kredit	Nordea Mortgage Bank
Legislation	Norwegian	Swedish	Danish	Finnish
Cover pool assets	Norwegian residential mortgages	Swedish residential mortgages primarily	Danish residential & commercial mortgages	Finnish residential mortgages primarily
Cover pool size	EUR 37.1bn (eq.)	EUR 67.9bn (eq.)	Balance principle	Pool 1: EUR 11.9bn Pool 2: EUR 15.2bn
Covered bonds outstanding	EUR 22.7bn (eq.)	EUR 35.9bn (eq.)	EUR 56.2bn (eq.)*	Pool 1: EUR 9.4bn Pool 2: EUR 11.5bn
OC	64%	89%	7%*	Pool 1: 27% / Pool 2: 32%
Issuance currencies	NOK	SEK	DKK, EUR	EUR
Rating (Moody's / S&P)	Aaa/ -	Aaa / -	- / AAA	Aaa / -
Outstanding green covered bonds	EUR 1.8bn	EUR 1.6bn	EUR 2.3bn	EUR 2.8bn

* The figures in Nordea Kredit only include capital centre 2 (SDRO). Nordea Kredit no longer reports for CC1 (RO), as this capital centre only accounts for a minor part (<0.5%) of the outstanding volume of loans and bonds

Funding transactions

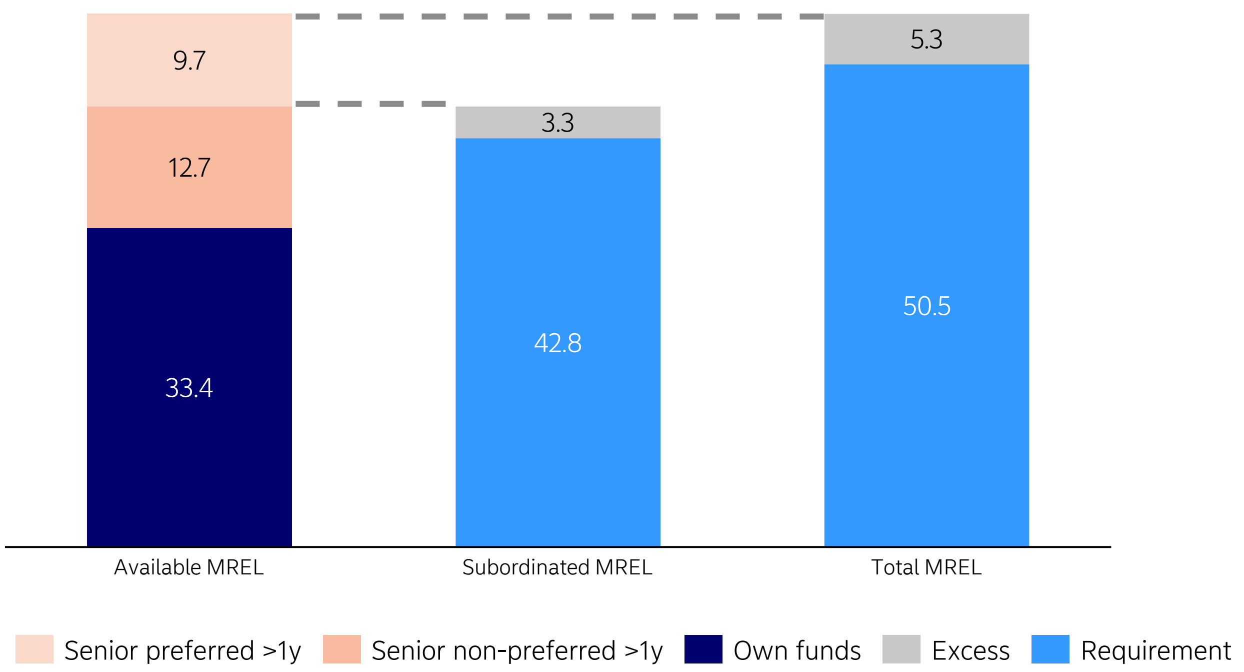
Nordea recent benchmark transactions

Issuer	Type	Currency	Amount (m)	FRN / Fixed	Issue date	Maturity date	First call date
Nordea Bank	Senior non-preferred, Green	EUR	750	Fixed	Sep-25	Sep-35	
Nordea Bank	Additional Tier 1	USD	850	Fixed	Sep-25	Perpetual	Nov-33
Nordea Eiendomskreditt	Covered, Green	NOK	7,000	FRN	Sep-25	Oct-30	
Nordea Bank	Senior preferred	USD	1,000	Fixed/FRN	Aug-25	Aug-30	
Nordea Bank	Additional Tier 1	SEK	2,500	FRN	Aug-25	Perpetual	Nov-30
Nordea Bank	Additional Tier 1	NOK	3,500	FRN	Aug-25	Perpetual	Nov-30
Nordea Mortgage Bank	Covered	EUR	1,000	Fixed	Aug-25	Aug-35	
Nordea Bank	Senior non-preferred	NOK	1,250	FRN	Jun-25	Jun-30	
Nordea Bank	Senior non-preferred	NOK	2,000	FRN	Jun-25	Jun-28	
Nordea Bank	Senior non-preferred, Green	NOK	2,700	FRN/Fixed	May-25	May-32	
Nordea Bank	Senior non-preferred	JPY	44,300	Fixed	May-25	Multi-tranche	Multi-tranche
Nordea Bank	Senior preferred	JPY	9,200	Fixed	May-25	May-30	
Nordea Eiendomskreditt	Covered	NOK	7,000	FRN	May-25	May-30	
Nordea Bank	Senior non-preferred, Green	CHF	175	Fixed	May-25	May-32	
Nordea Bank	Senior preferred	EUR	1,000	Fixed	Apr-25	Apr-30	
Nordea Hypotek	Covered	SEK	6,000	Fixed	Apr-25	Nov-30	
Nordea Mortgage Bank	Covered, Green	EUR	750	Fixed	Mar-25	Mar-28	
Nordea Bank	Senior preferred	SEK	3,000	FRN/Fixed	Mar-25	Mar-28	
Nordea Bank	Senior preferred	USD	1,000	FRN/Fixed	Mar-25	Mar-28	
Nordea Bank	Senior non-preferred	GBP	300	Fixed	Feb-25	Feb-29	Feb-28

Nordea

Minimum requirements for own funds and eligible liabilities

MREL positions and requirements, EUR bn



Subordinated MREL

– EUR 3.3bn above constraining requirement of 27% of REA incl. combined buffer requirement

Total MREL

– EUR 5.3bn above constraining requirement of 31.9% of REA incl. combined buffer requirement

Requirements set by Single Resolution Board (SRB) in 2025 MREL decision, to be updated in H1 2026

Nordea

4. ESG

Our long-term sustainability objectives supported by short-term targets

Our sustainability objectives

Become a **net-zero** emissions bank by 2050 at the latest

40-50%
reduction in emissions across investment and lending portfolios by 2030[1]

50%
reduction in emissions from internal operations by 2030[1]

Gender balance

Supported by our 2025 sustainability targets[2]:

EUR >200bn
Sustainable financing facilitation 2022-2025

90%
of exposure to large corporates in climate-vulnerable sectors to be covered by transition plans

80%
of the top 200 financed emissions contributors in Nordea Asset Management's portfolios are either aligned with the Paris Agreement or subject to active engagement

Double
the share of net-zero committed AUM

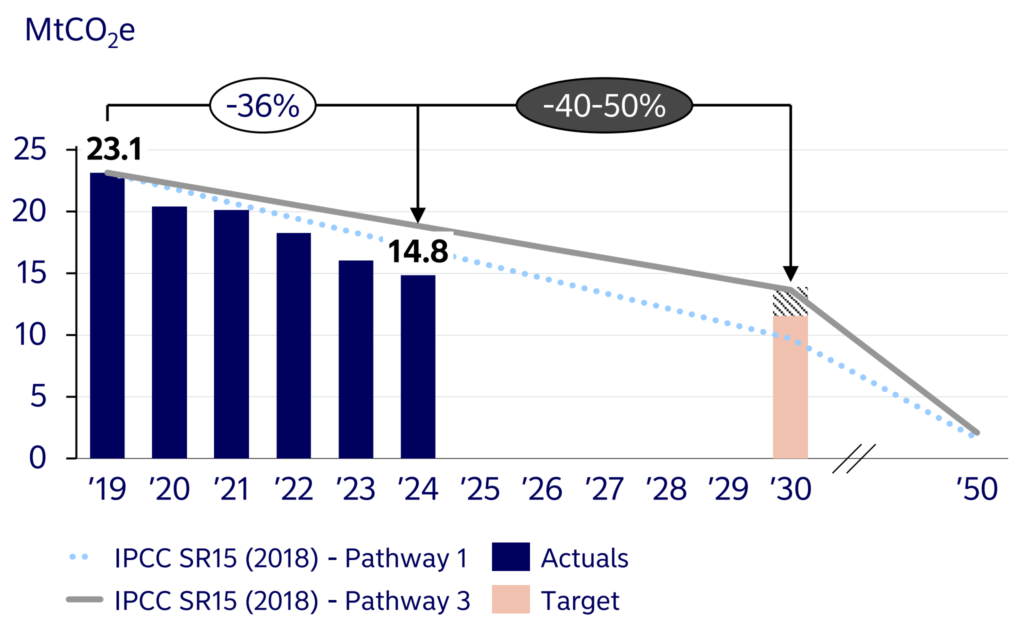
At least 40%
representation of each gender at the top three leadership levels[3] combined

1) compared to 2019 baseline
2) Selection of our medium-term targets – link to full list of targets
3) Group Leadership Team (GLT), GLT-1 and GLT-2

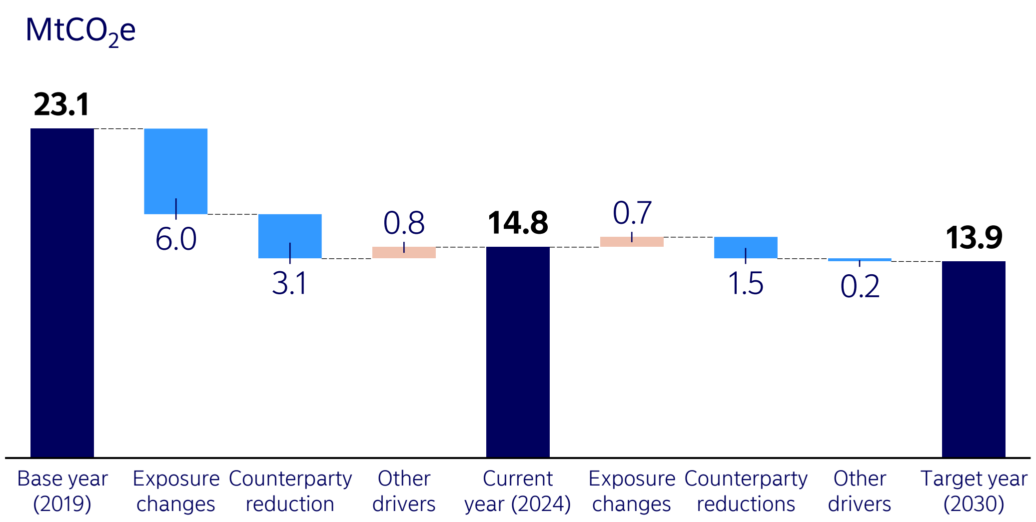
Sustainability at the core

Nordea is well on-track to reach its 2030 financed emissions target

Portfolio-wide 2030 target for the lending portfolio



Decarbonisation levers in the lending portfolio



36%

reduction in financed emissions from business loans, motor vehicle loans, residential and commercial real estate loans between 2019 and 2024

Nordea

Continued progress on climate targets in our lending portfolio

40-50% reduction in financed emissions in our lending portfolio by 2030[1]

2024 progress: -36%

Sector	Sub-sector	Emissions scope	Metric	Base year	Baseline	Target year	Target	2024 progress
Residential real estate	Households and tenant-owner associations	1 and 2	kgCO2e/m2	2019	17.4	2030	**-40–50%**	-5%
Shipping	Vessels	1	AER, gCO2/dwt-nm	2019	8.3	2030	**-30%**	-10%[2]
Motor vehicles	Cars and vans	1	gCO_2e/km	2022	113	2030	**-40%**	-6%
Agriculture	Crops, plantation and hunting, and animal husbandry	1 and 2	tCOe2/EURm	2021	758	2030	**-40-50%**	-7%
Power production	Electricity generation	1 and 2	gCO2e/kWh	2021	220	2030	**-70%**	-90%[2]
Oil & gas	Exploration and production	1, 2 and 3	MtCO2e	2019	2.8	2030	**-55%**	-74%
Offshore	Drilling rigs and offshore service vessels within oil and gas, and shipping	-	EURm	2019	1,872	2025	**-100%**	-96%
Mining	Thermal peat	-	EURm	2022	52	2025	**-100%**	-64%
	Thermal coal	-	EURm	*Restrictive policy, full phase-out achieved in 2021*				

1) compared to 2019 baseline and covering lending to corporates and households for business loans, motor vehicles, commercial and residential real estate and shipping
2) Shipping and Power production are based on 2023 actuals

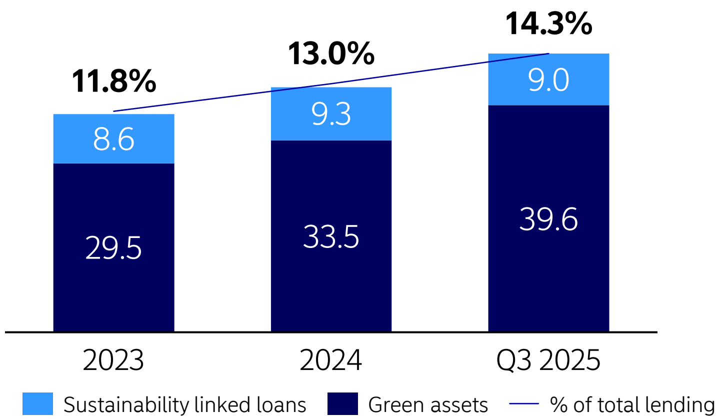
Nordea

Sustainability at the core

We engage with our customers to drive sustainable growth

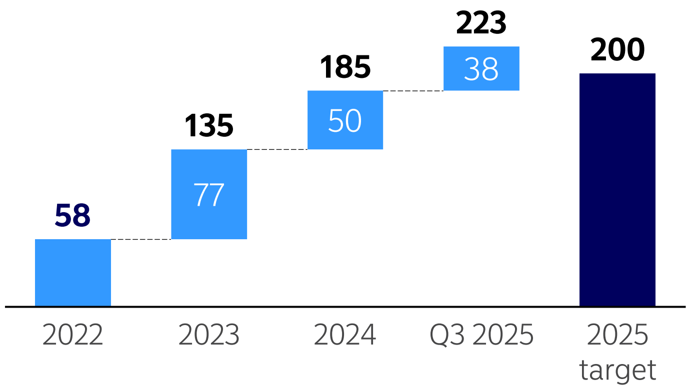
Green assets and sustainability-linked loans

Total volumes, EURbn

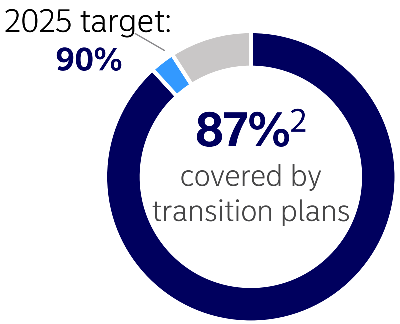


Sustainable finance facilitation[1]

Accumulated volumes, EURbn

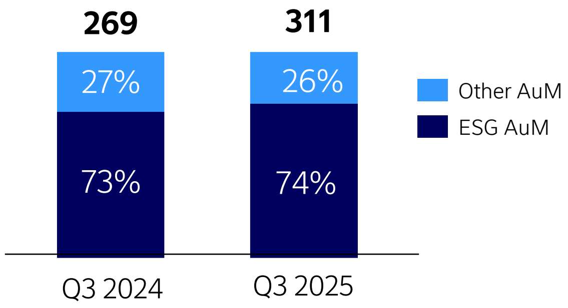


Transition plan for large corporates



Nordea Asset Management

Assets under management, EURbn



ESG AuM = article 8 and 9 funds (according to EU SFDR)

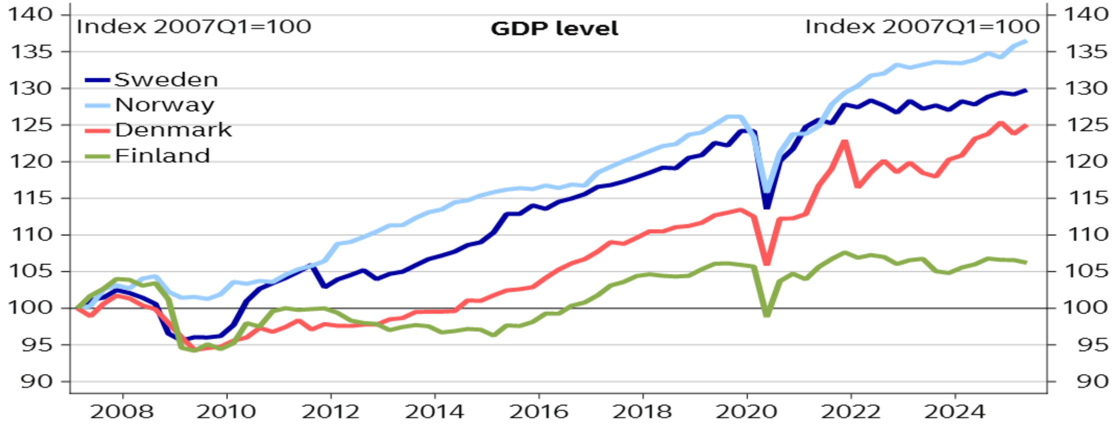
- **Facilitated EUR 223bn in sustainable financing since start of 2022**
  Compared to target EUR >200bn by 2025
- **Number one positions for Nordic corporate sustainable loans**
- **Expanded our EIF guarantee agreement to include also Denmark**

1) Includes green, sustainable, sustainability-linked, and social bond transactions as well as green and sustainability-linked loan transactions
2) Q1 2025

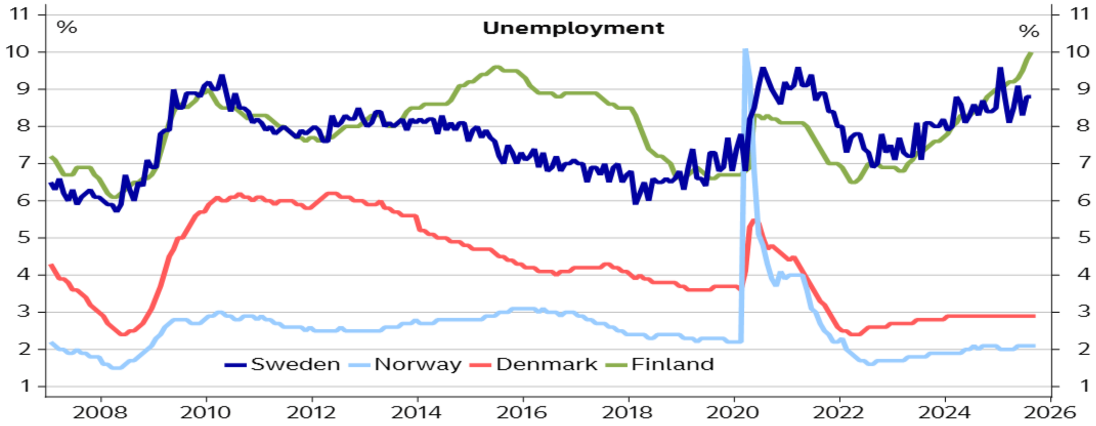
5. Macroeconomy

Nordic economic development
Firmer grounds

GDP



Unemployment rate



- Trade agreements between world leading economies have led to diminishing uncertainty and contributed to the global outlook standing on firmer grounds
- The Nordic economies have remained resilient amid global headwinds. Economic activity is picking up and will be positive going forward, according to our forecast
- The labour market is fundamentally strong in the Nordics. However, recent years' economic development has led to divided conditions between the countries

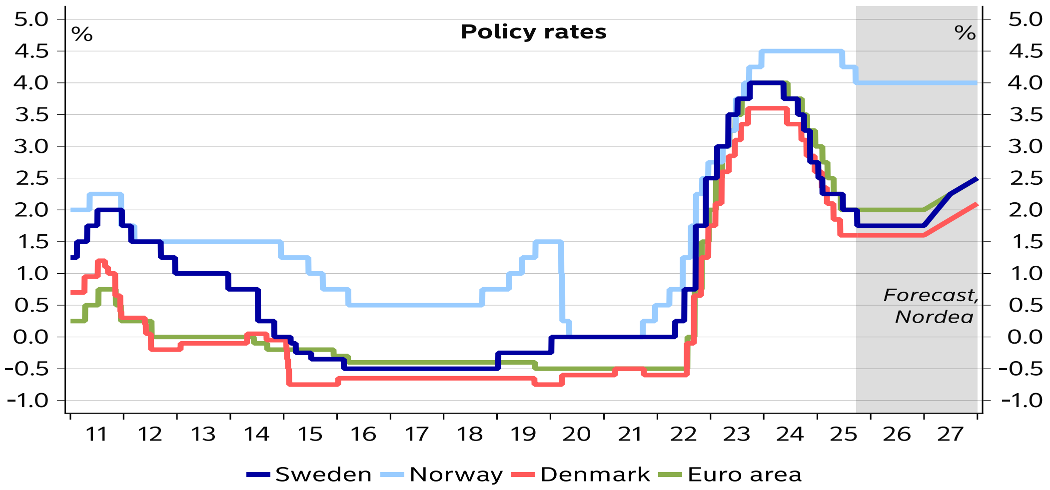
GDP, % y/y, Economic Outlook September 2025

Country	2024	2025E	2026E	2027E
Denmark	3.5	1.8	2.3	1.9
Finland	0.4	0.5	1.5	2.0
Norway (mainland)	0.6	2.0	1.8	1.7
Sweden	0.8	1.2	2.5	2.2

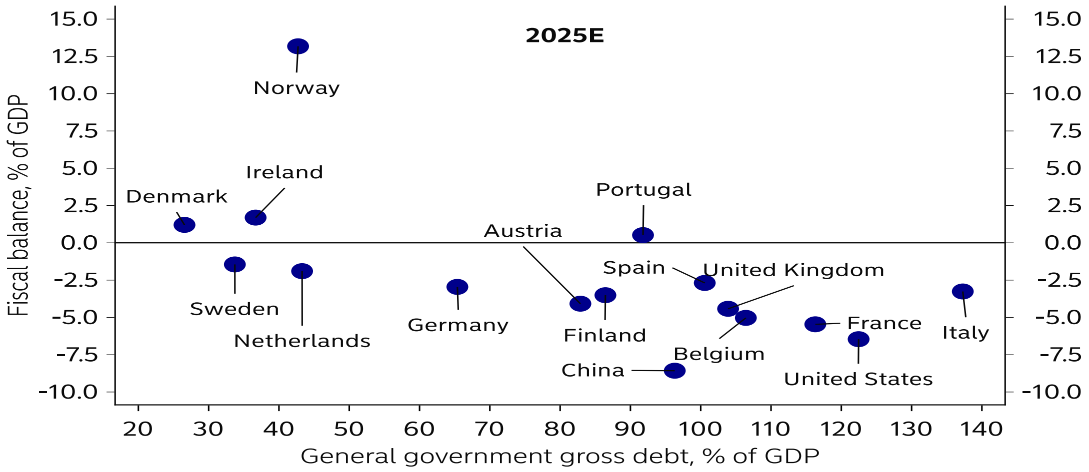
Source: Nordea Markets and Macrobond

Nordic economies
Steady path

Policy rates



Public balance/debt, % of GDP, 2025E (IMF)



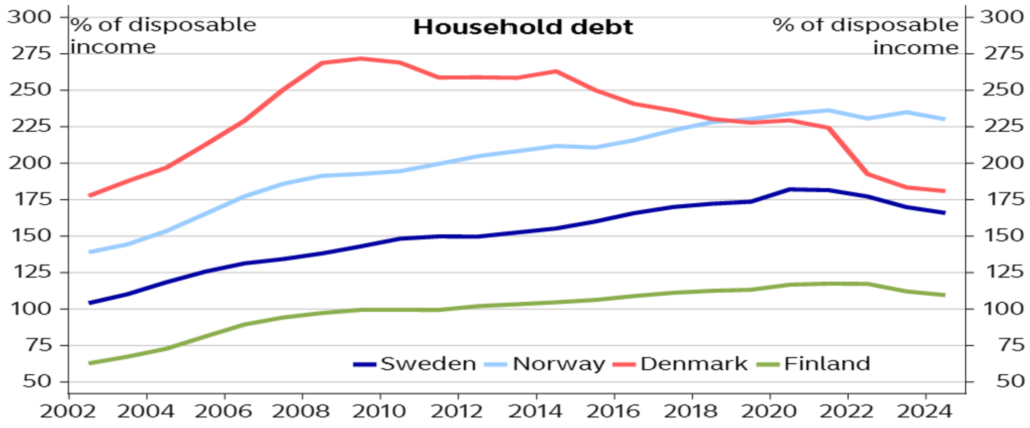
Source: IMF World Economic Outlook, Nordea and Macrobond

- The ECB kept its policy rate unchanged in September, while Norges Bank and Sveriges Riksbank lowered their policy rates by 0.25 percentage points to 4.00% and 1.75%, respectively
- The ECB is expected to leave its policy rate unchanged at 2.00% until year-end 2026. Thereafter, two rate hikes are expected during 2027, bringing the policy rate to 2.50%, according to Nordea's forecast
- The Riksbank is expected to leave its policy rate unchanged at 1.75% until year-end 2026. Thereafter, three rate hikes are expected during 2027, bringing the policy rate to 2.50%, according to Nordea's forecast
- Norges Bank is expected to leave its policy rate unchanged in 2026 and 2027 at 4.00%, according to Nordea's forecast
- Most of the Nordic countries are AAA-rated, characterised by robust public finances and solid external balance sheet surpluses

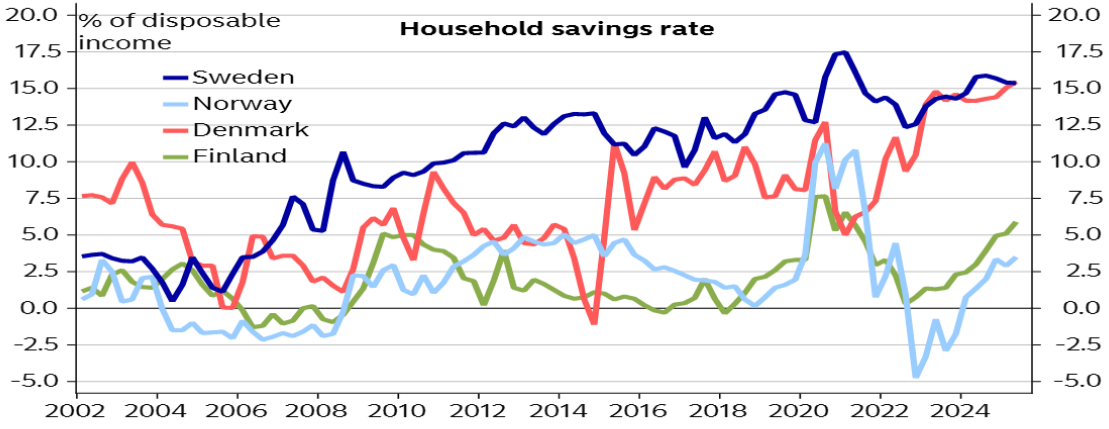
Source: Nordea Markets and Macrobond

Households
Divided confidence

Household debt

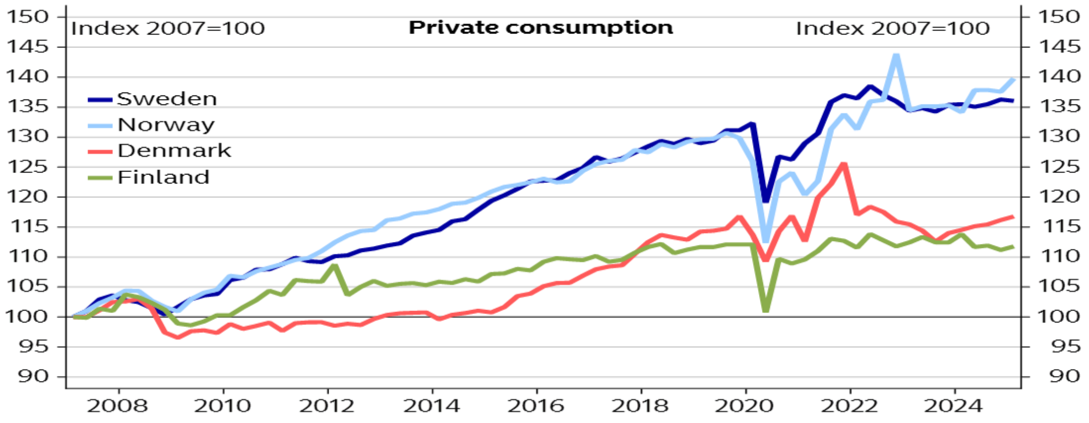


Household savings



- The elevated global uncertainty contributed to a weakening of consumer confidence at the start of the year
- The level has gradually improved in recent months, except for Danish consumers, but still indicates caution among Nordic households
- Household purchasing power and consumption are expected to improve as real disposable income continues to increase. The stronger domestic demand is expected to boost economic growth

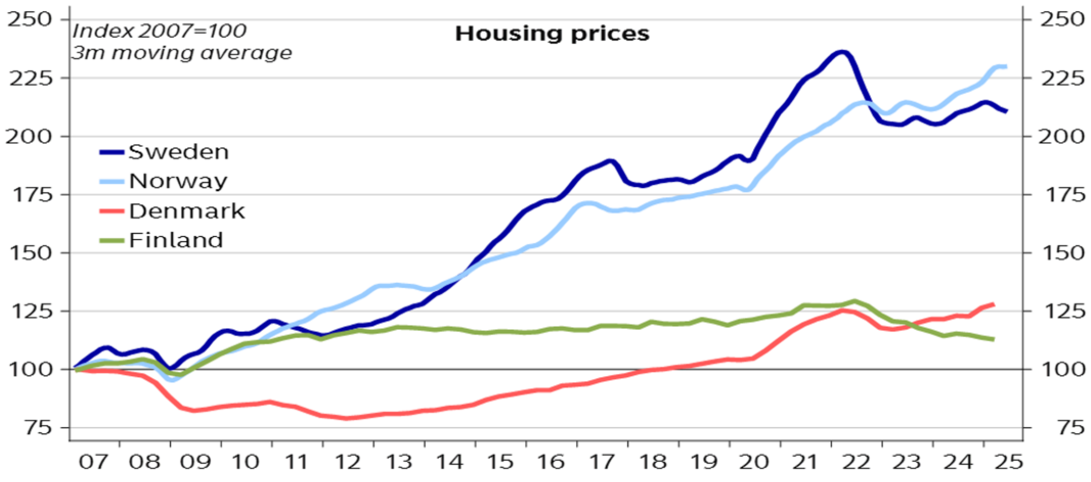
Private consumption



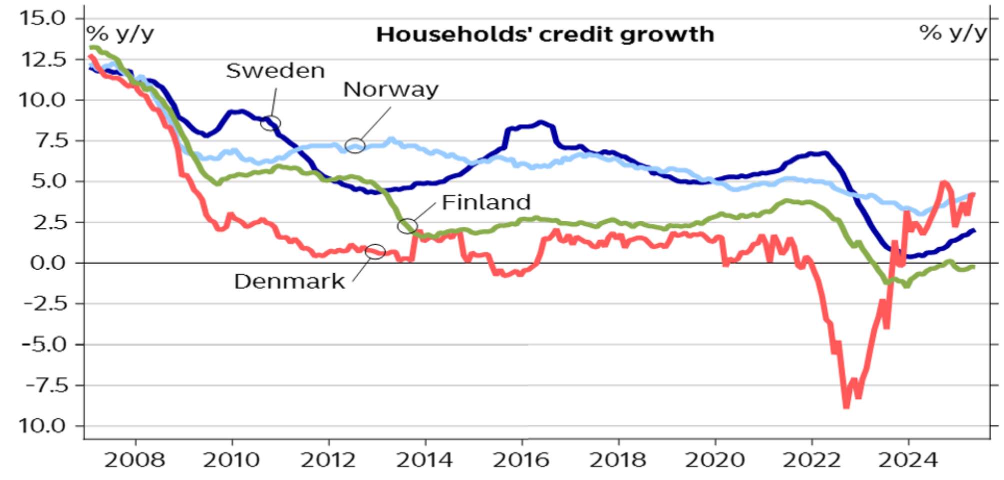
Source: Nordea Markets and Macrobond

Gaining traction

Housing prices



Households' credit growth



- Housing price development in Norway and Denmark have fared better than their Nordic counterparts. Norwegian housing prices were up 5.5% year on year in September 2025. The development in Sweden and Finland remains sluggish and prices are still negative year on year
- Monetary policy has become less restrictive in most of the Nordic countries. In addition, improved financial conditions for households should support a continued recovery in housing prices
- Transaction volumes have normalised. However, the higher-than-normal supply of homes suggests the market can absorb higher demand without sharp price increases
- Household credit growth has turned positive in all the Nordic countries except Finland

Source: Nordea Markets and Macrobond

Contacts

Investor Relations

Ilkka Ottoila

Head of Investor Relations
Tel: +358 9 53 00 70 58
Ilkka.ottoila@nordea.com

Juho-Pekka Jääskeläinen

Head of Debt IR and Ratings
Tel: +358 9 53 00 64 35
Mobile: +358 40 550 91 11
juho-pekka.jaaskelainen@nordea.com

Randie Atto Rhawi

Senior IR Officer
Tel: +46 73 866 17 24
randie.atto.rhawi@nordea.com

Group Treasury

Stefan Bartholdson

Group Treasurer, Head of Group Treasury
Tel: +46 70 323 86 60
stefan.bartholdson@nordea.com

Ola Littorin

Head of Long Term Funding
Tel: +46 8 407 90 05
Mobile: +46 70 840 01 49
ola.littorin@nordea.com

Petra Mellor

Head of Bank Debt
Tel: +46 8 407 91 24
Mobile: +46 70 277 83 72
petra.mellor@nordea.com