



Nordea

Green bond investor presentation

February 2021

Disclaimer

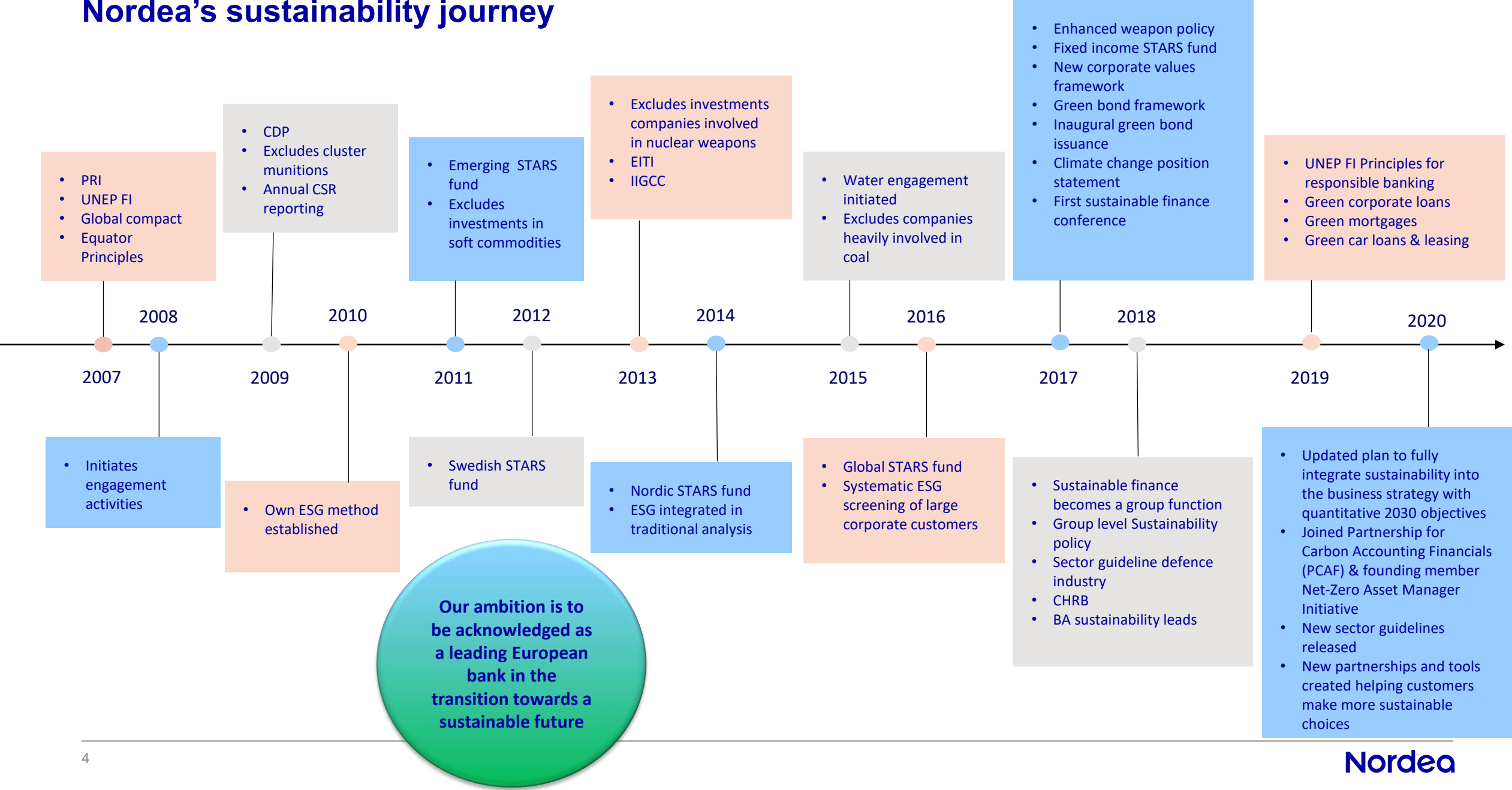
This presentation contains forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance. Although Nordea believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given 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.

Sustainability at Nordea

Nordea's sustainability journey



Next step in our sustainability journey: elevated ambition level and enhanced customer support

Our purpose is the starting point

Together, we lead the way,
enabling dreams and everyday aspirations
for a greater good

As a leading bank we are well positioned to drive change



Sustainability integrated into business plans across Group

- Savings and lending offerings
- Culture and people processes
- Procurement
- Risk management
- Funding

Targets for all ESG pillars – including customer activities and our own direct impact

- Medium-term (2023) targets for all units, covering ESG funds, green mortgages, green bonds, sector policies, etc.
- Focus on incentivising customers to make choices which have a positive impact and supporting their transition to more sustainable banking
- Targets for our activities, including climate, social and governance areas, and financial strength

Our long-term climate objectives

- By 2030 reduce carbon emissions from our lending and investment portfolios by 40-50%* and achieve net zero emissions by 2050 at the latest
- By 2030 reduce carbon emissions from our internal operations by >50%* and deliver net positive carbon contribution (through off-setting)

A strong sustainability governance

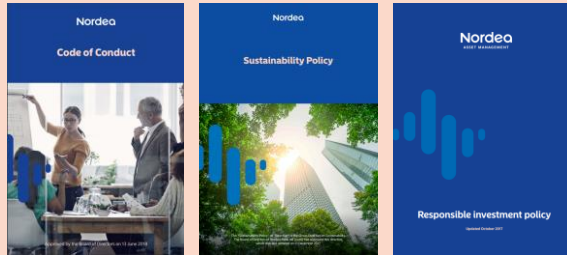
Signatories to international conventions



Nordea also follows the United Nations' Universal Declaration of Human Rights, ILO-conventions and the OECD Guidelines for Multinational Enterprises in our operations and business.



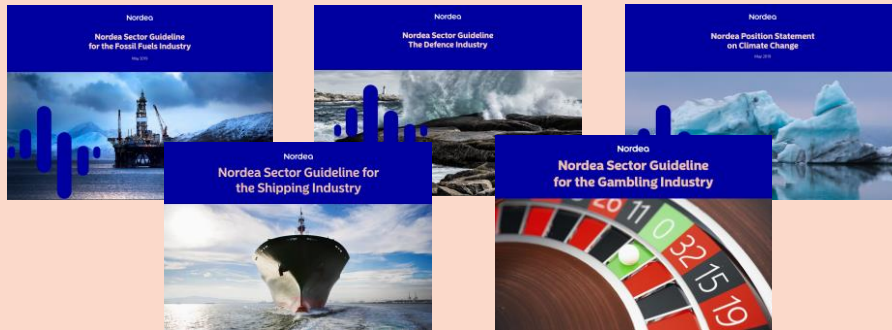
Selected Policies & Publications



Policies

- Nordea's Code of Conduct
- Sustainability Policy
- Responsible investment policy
- Nordea Tax Policies

All of these, and additional, documents can be found at [Nordea.com/sustainability](https://www.nordea.com/sustainability)



Position statements & sector guidelines

- Position Statement on Climate Change
- Fossil fuels industry
- Defence industry
- Shipping industry
- Gambling industry



Reports & Brochures

- Annual Sustainability Reports
- Annual Responsible Investment Reports
- Annual Green Bond Reports
- Thematic engagement reports
- Informative brochures e.g. ESG

Sustainability focus across the group

Sustainability business development 2020

Number of customers that have been advised in savings where sustainability preferences have been considered

242,000

In Q1-Q4 2020

Total AuM in ESG products

EUR 73bn

In Q4 2020

+16%

Q3/Q4 2020

Net volumes sustainable savings

EUR 1.2bn

In Q1-Q4 2020

Mortgages with green collaterals, volume

EUR 352m

In Q4 2020

+22%***


Q3/Q4 2020

Acknowledgements for our sustainability work

- Best ESG process (CFI.co)
- Corporate Knights (top 100)
- Nordea Asset Management in the top 10 list of best-selling asset managers within sustainable funds (Morningstar) and won the 'ESG engagement initiative of the year' prize in the 2020 Sustainable Investment Awards
- Nordea funds received high rankings in the responsibility assessment in a responsible investment report by the UN
- Constituent of the FTSE4Good Index Series



Highlights 2020

- Updated plan to fully integrate sustainability into the business strategy with the objective to achieve net zero emissions by 2050 at the latest
- Joined Partnership for Carbon Accounting Financials (PCAF) & founding member Net-Zero Asset Manager Initiative
- New tool for comparing sustainability footprint of investment portfolios
- Launched energy-saving loan in Denmark
- Upgraded MSCI rating  (AA)

Sustainability ratings



Company Rating: **C** (A+ to D-)*



ESG Score: **21.9** (0 to 100)**



ESG Rating: **AA** (AAA to CCC)

Sustainable banking – inspire and enable our customers to make sustainable choices

Nordea is fully committed to making the financial sector more sustainable

Offering			Risk management	Commitments
Financing	Investments	Advice		
Green and sustainability bonds	Star funds	Green bond issuance	<ul style="list-style-type: none">• Board Operations and Sustainability Committee and Sustainability and Ethics Committee• Group Board Directive on Risk includes ESG and ESG Risk Appetite Statement• Group wide thematic and sector guidelines. Specific policies for investments and sustainable bonds• Task Force on ECB expectations	<ul style="list-style-type: none">• Co-Founders of UNEP FI Principles for Responsible Banking• Founding members of Collective Commitment to Climate Action• Founding member of Net-Zero Asset Owner Alliance (Life & Pensions)• Founding member Net-Zero Asset Manager Initiative• Joined Partnership for Carbon Accounting Financials (PCAF)• Founding member of the Poseidon Principles for the shipping industry
Green corporate loans	Climate & Environmental Fund	Advice on ESG to issuers and investors		
Sustainability linked loans	Sustainable selection model portfolios	Leading green finance framework advisory		
Green mortgages	Global Impact Fund			
Green car loans & leasing	All funds are negatively screened			

Contributing to society’s goals through climate action, social impact and strong governance

ESG at Nordea

Dedicated ESG teams

Nordea continuously assess and evaluate transformative themes and areas which we believe shape the future landscape of businesses, since social and technology change as well as climate change and other environmental issues impact business models.

Nordea have two dedicated ESG teams to support the organization with research and analysis based on the Nordea ESG methodology. One team works within responsible investments and the other within lending and financing. We underpin our approach with externally sourced ESG research and ratings. This provides coverage of over 4,000 companies globally both in terms of their practices and tracking controversial issues.

ESG analysis integrated into investments

- **Nordea bases its investment approach on internationally recognized principles** for sustainable investment and active ownership. Nordea has developed its policies, procedures and investment products to ensure that the companies we invest in all live up to various criteria of sound environmental, social and governance performance.
- **Nordea has developed an internal ESG database** available to all investment professionals. This way we assure that investment and portfolio development decisions are based on a fuller set of information – key factors to improve risk management and thereby risk-adjusted returns for our clients.
- **After years of dedicated work with ESG analysis**, Nordea has extensive experience in sustainable investments. We believe that by engaging and investing in ambitious companies, we can make a considerable difference; selecting companies with high sustainability performance and potential of generating economic value with low risk for our clients.

ESG analysis integrated into financing

- **Nordea has built up a strong in-house ESG analysis team** that supports our credit analysts and client executives to integrate ESG aspects in financing. Nordea is committed to engaging with customers on ESG matters and to understanding the challenges and opportunities customers have in their respective businesses and industries.
- **The ESG analysis conducted in relation to our customers concludes in an ESG risk rating** which is included in credit memorandums. In total, we have five ESG risk categories, ranging from low to high risk. Companies assigned a high ESG risk are escalated to a group-level credit committee which can, if deemed necessary, consult our Business Ethics and Values Committee (BEVC) – a committee that has overall responsibility for conduct and sustainability in Nordea. For companies rated in the highest risk category, long-term financing is typically offered only on specific terms.

Nordea Green Bonds

Nordea rationale for issuing Green Bonds

Sustainability is not only the right thing to do; it also mitigates risk and is financially smart

Issuing Green Bonds...

...supports one of the most important aspects of sustainability at Nordea, namely conducting sustainable business:

- ✓ Enables a connection between sustainable lending to customers and dedicated investor demand
- ✓ Builds a more sustainable credit portfolio

...is a natural step in the process to reach Nordea's long-term sustainability targets:

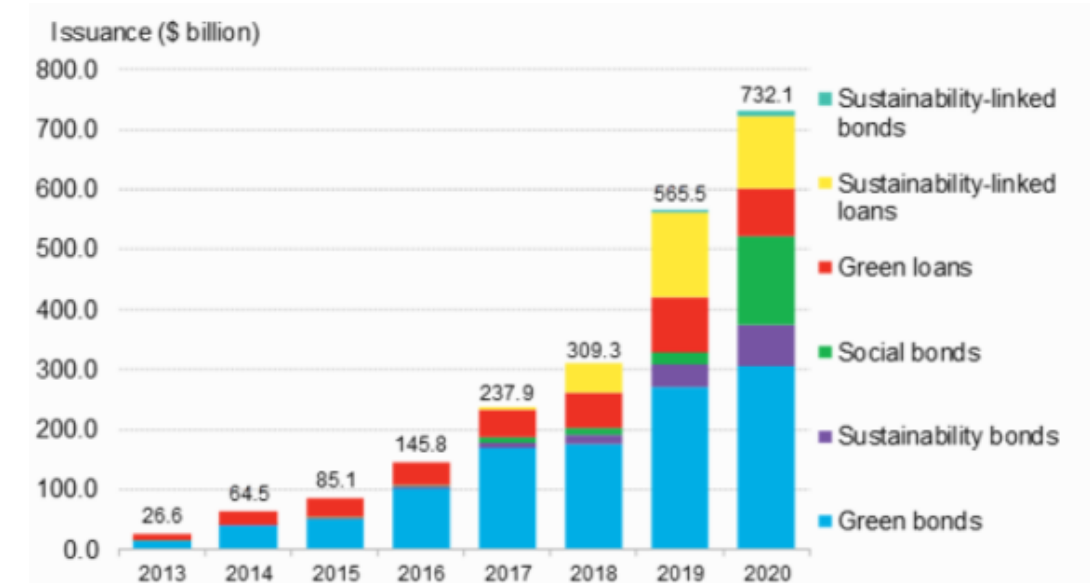
- ✓ Manage Nordea's indirect impact to fight climate change
- ✓ Integrate sustainability in all policies, processes and products

...is well aligned with Nordea's Key Principles to preserve market capacity:

- ✓ Seeking diversification of investor base and product types
- ✓ Maintaining a proactive behaviour

Sustainable debt market development (USDbn)

Issuance of sustainable debt set record, over USD 700bn in 2020



Global sustainable debt annual issuance, 2013-2020 SOURCE: BLOOMBERGNEF, BLOOMBERG L.P.

Source: BloombergNEF, Bloomberg L.P.

Nordea Green Bonds issuance highlights

The transactions combine Nordea's strong credit quality and a pan Nordic portfolio of Green Assets

Summary

- Nordea has issued two senior unsecured green bonds (EUR 500m 5Y and EUR 750m 7Y) with a focus mainly on Green Buildings and Renewable Energy
- Net proceeds are used to (re)finance Green Bond Assets that have been selected through the Nordea Green Bond Framework
- Nordea adheres to the latest edition of the Green Bond Principles (June, 2018)*, which provides
 - Issuer guidance on key components involved in a credible Green Bond setup
 - Transparency to investors through availability of relevant information
 - Assistance to underwriters by moving the market towards standard disclosures
- ISS ESG has provided a Second Party Opinion and made an annual re-assessment of the sustainability quality of the bonds including Nordea's Green Bond Framework, Green Bond Asset Portfolio and Nordea's Sustainability performance
 - *"The overall sustainability quality of the asset pool in terms of sustainability benefits, risk avoidance and minimisation is good based upon the ISS ESG Green Bond KPIs."*

Nordea Green Bond Framework**



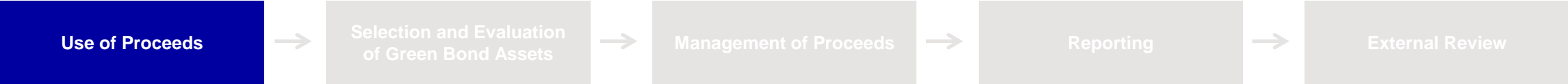
- Sets the basis for the identification, selection, verification and reporting of the sustainable financing that is eligible for being financed by proceeds of the Green Bonds issued by Nordea and the management of such proceeds
- Based on the Green Bond Principles and externally reviewed by ISS ESG



Use of Proceeds

Comments

- Net proceeds of Green Bonds issued by Nordea will be used for (re)financing of assets within the eligible Green Bond Asset Categories
- Green Bond Asset Categories have been identified by Nordea as aiming to increase positive or reduce negative impact on the environment. The Green Bond Framework allows for a broad range of categories (see table for categories included in current Green Bond Asset Portfolio)
- Assets that have been verified by an external verifier to be consistent with the Green Bond Principles and the verifier’s own criteria, will be included in the Green Bond Asset Portfolio
- Any addition to the Green Bond Asset Portfolio is subject to the verification by the external verifier
- Net proceeds of any Nordea Green Bond shall **NOT** be used towards financing of:
 - ✗ Nuclear or fossil fuel energy operations
 - ✗ Weapons and Defence
 - ✗ Coal mining
 - ✗ Tobacco

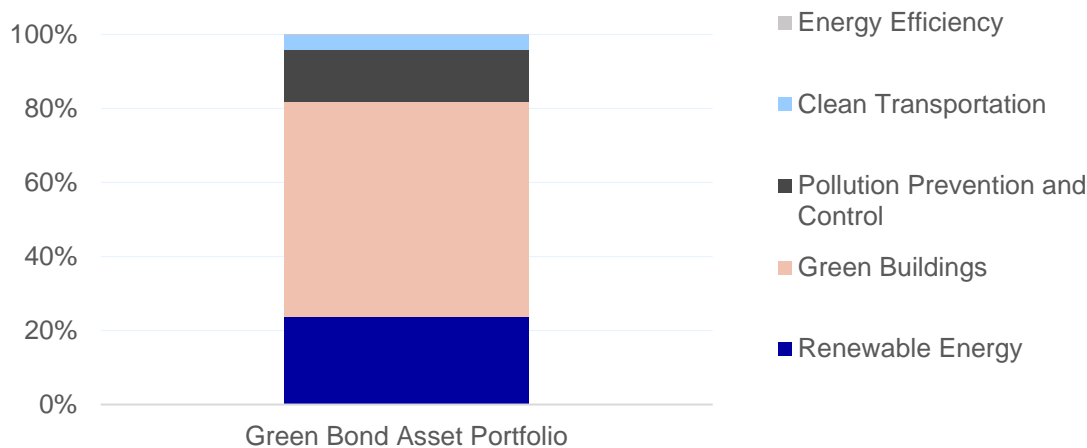


Green Bond Framework six Asset Categories

Green Bond Asset Category	Subcategory	Included in the current Green Bond Asset Portfolio?	SDG mapping*
Renewable Energy	Wind power	✓ Yes	SDG:s 3, 7, 8, 9, 11, 12, 13
	Solar power	✓ Yes	
	Hydro power	✓ Yes	
	Integration of renewable energy into the transmission network	✗ No	
Energy Efficiency	Smart grids, Energy storage, District heating	✗ Yes	SDG:s 7, 8, 9
Green Buildings	Certified green buildings	✓ Yes	SDG 11
Pollution Prevention and Control	Water and waste water management	✓ Yes	SDG:s 3, 11, 12
	Waste-to-energy	✓ Yes	
Clean Transportation	Electric cars	✓ Yes	SDG 11
	Public transportation / Freight transportation	✓ Yes	
Sustainable Management of Living Natural Resources	Sustainable forestry	✗ No	SDG:s 2, 11, 12, 14, 15
	Sustainable agriculture	✓ Yes	

Green Bond Assets overview

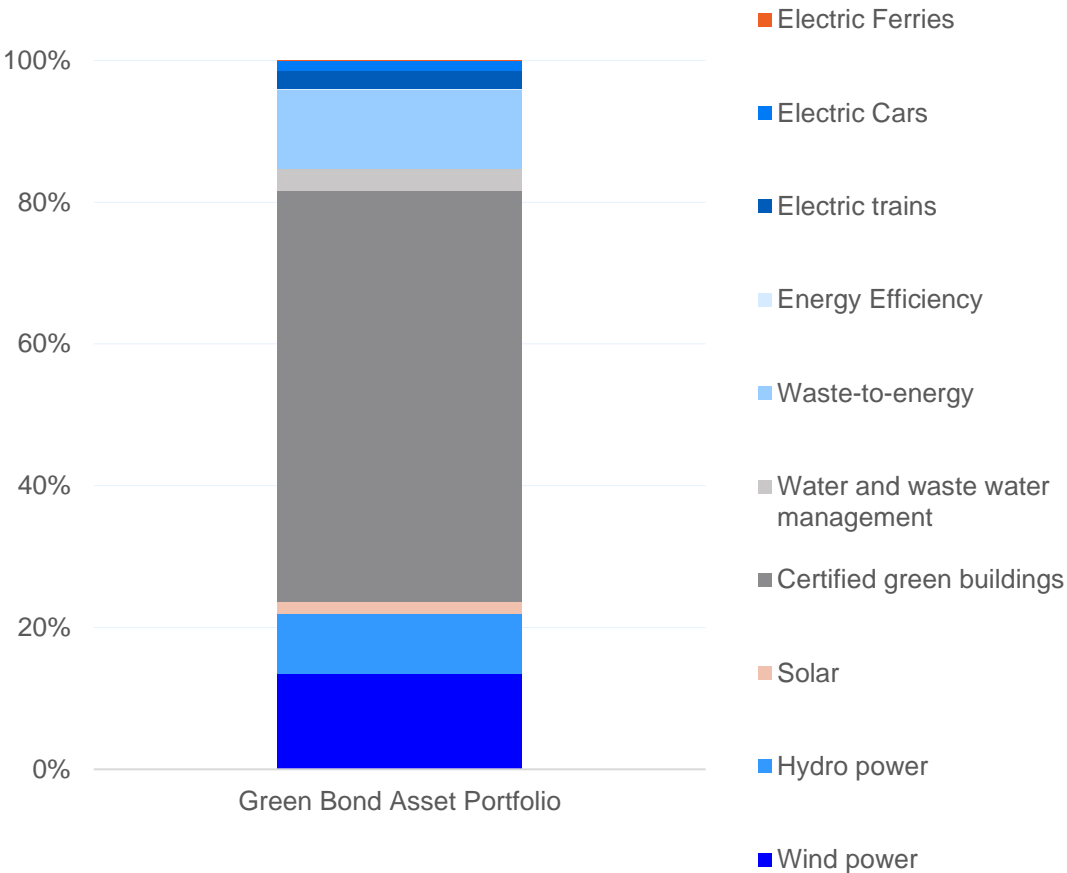
Green Bond Assets – breakdown by category



Comments

- After the second Green Bond issuance Nordea's outstanding Green Bonds amounts to EUR 1,250m, whereas the verified Green Bond Asset Portfolio per August 2020 amounts to EUR 2,852m
- A majority of the Green Bond Assets relate to mitigating climate change
- At issuance, 100% of the proceeds will be used for refinancing of selected Green Bond Assets*
- All Green Bond Assets are in the Nordic countries representing Nordea's Nordic footprint

Green Bond Assets – breakdown by subcategory



Green Bond Asset Portfolio per August 2020 (EURm, rounded)

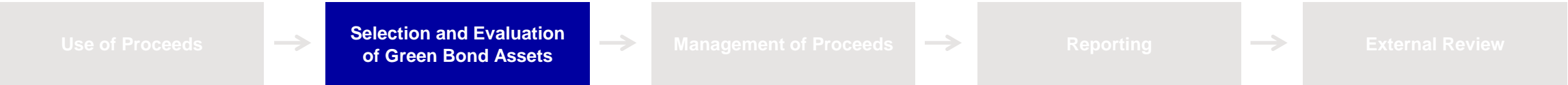
As of August 2020, Nordea has switched to a portfolio level allocation of proceeds from Green Bonds issued

Category	Sub-category	Green Bond Assets amount (1 st Green Bond, 18 % of total)	Green Bond Assets amount (2 nd Green Bond, 26 % of total)	Reserve amount	Green Bond Asset Portfolio amount	Description of underlying assets
Renewable Energy	Wind power	67	101	216	384	Wind parks
	Solar power	9	13	28	49	
	Hydro power	43	64	136	243	Hydro power stations
	Subtotal	119	178	380	676	
Energy Efficiency	Energy Efficiency	0	0	1	2	
	Subtotal	0	0	1	2	
Green Buildings	Green Buildings	290	435	928	1652	Real estate with at least: LEED "gold", BREEAM "very good", Miljöbyggnad "Silver" or RTS "2 stars" certification or Nordic Swan Ecolabel
	Subtotal	290	435	928	1652	
Pollution Prevention and Control	Water and Waste Water Treatment	15	23	49	88	Water utilities
	Waste-to-energy	56	84	179	319	Combustion and bioenergy
	Subtotal	71	107	228	407	
Clean Transportation	Electric cars	7	10	22	38	
	Electric trains	13	20	42	75	
	Electric ferries	0	0	1	2	
	Subtotal	20	30	65	115	
Total		500	750	1,602	2,852	

Selection and Evaluation of Green Bond Assets

A robust decision-making process defines how Green Bond Assets are approved

Internal evaluation				External evaluation	Committee sign-off*
1	2	3	4	Verification	Confirmation
Nordea <u>selects</u> potential Green Assets from each financing that is originated by relevant business units according to Nordea's financing criteria and proposed for selection by the business units	Nordea <u>removes</u> financing that does not qualify (or where the client of such financing does not qualify) as Green Bond Assets	Nordea further <u>removes</u> financing that is deemed ineligible (or where the client of such financing is deemed ineligible) in reference to Nordea's ESG assessment process	The remaining financing is <u>evaluated</u> by sustainability experts within Nordea, after which the qualifying financing is deemed as potential Green Bond Assets	Verification of the potential Green Bond Assets is then performed by the external Second Party Opinion provider. The qualifying assets are included in the Green Bond Register and constitute the Green Bond Asset Portfolio	The Green Bond Committee will then review the Green Bond Asset Portfolio and confirm the allocation to Green Bond Assets of the proceeds of Green Bond issuances



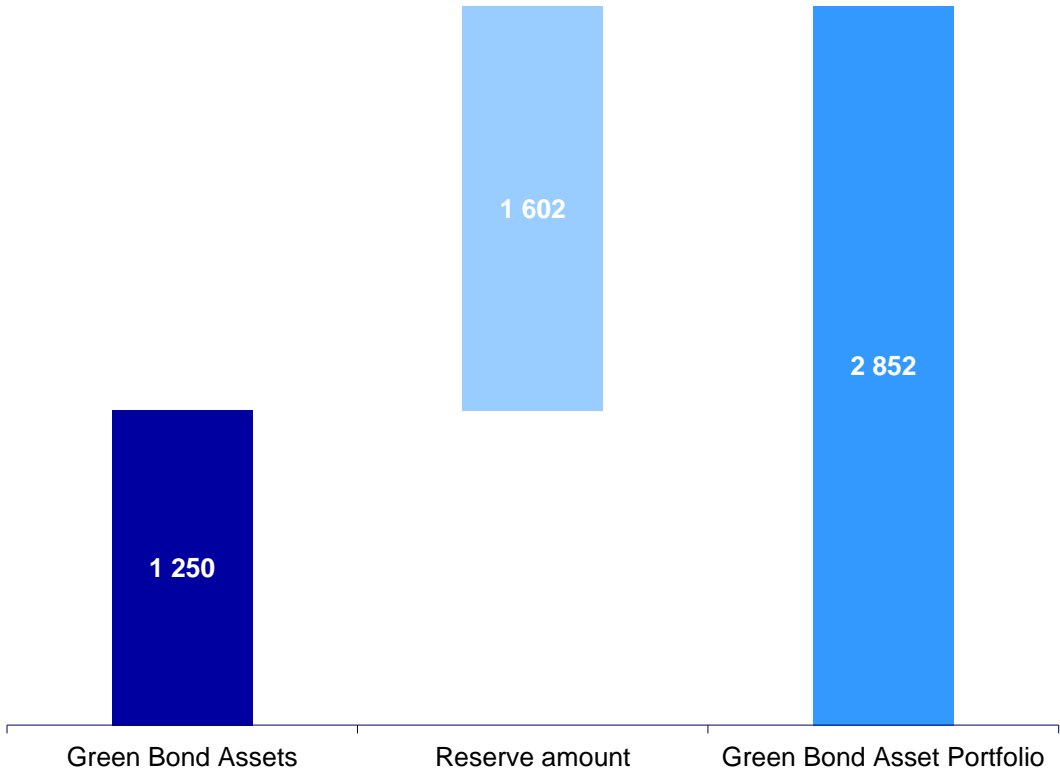
Management of Proceeds

Comments

- Nordea has established a Green Bond Register in relation to Green Bonds issued for the purpose of recording the Green Bond Asset Portfolio and the allocation of the net proceeds from Green Bonds to Green Bond Assets
- The net proceeds are deposited in the general funding accounts and earmarked for allocation in the Green Bond Register
- The composition and amount of Green Bond Assets is internally reviewed on a quarterly basis to account for repayments and drawings
- Nordea's intention is to maintain an aggregate amount of Green Bond Assets that is **at least** equal to the aggregate amount of outstanding Green Bonds
- In case not enough Green Bond Assets are available, net proceeds from Green Bonds will be held in accordance with Nordea's normal liquidity management policy



Green Bond Asset Portfolio reserve as of 08/2020 (EURm)*



Reporting

Green Bond documents*

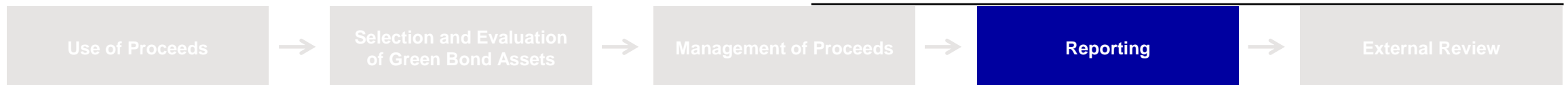
- Nordea Green Bond Framework (August 2020)
- ISS ESG Second Party Opinion (August 2020)
- Nordea Green Bond Report (December 2019)**

The Green Bond Report provides information on:

- The amount of net proceeds allocated within each Green Bond Asset Category (further information on the Green Bond Assets when relevant)
- The remaining balance of net proceeds which have not yet been allocated to Green Bond Assets
- Examples of Green Bond Assets (subject to confidentiality agreements)
- Information on environmental impacts of the Green Bond Assets (see table to the right)
- It is Nordea's intention to report these figures on an annual basis

Green Bond Report – impact reporting**

Category	Subcategory	Impact measurement indicators	
Renewable Energy	Wind, Hydro and Solar	Installed renewable energy production capacity (MW)	Estimation of avoided CO2e emissions compared to baseline
Energy Efficiency	Smart grids, Energy storage, District heating	Amount of energy saved (MW)	Estimation of avoided CO2e emissions
Green Buildings	Green buildings	Amount of energy saved (MW)	Estimation of avoided CO2e emissions
Pollution Prevention and Control	Water and waste water management	Water withdrawals or treatment capacity (m3/day)	Number of people impacted
	Waste-to-energy	Production capacity (MW)	
Clean Transportation	Public transportation / Freight transportation	No. of passengers or amount of freight	
Sustainable Management of Living Natural Resources	Sustainable forestry and agriculture	Land area certified	



19 * Published on Nordea's website: <https://www.nordea.com/en/investor-relations/reports-and-presentations/green-bonds/>

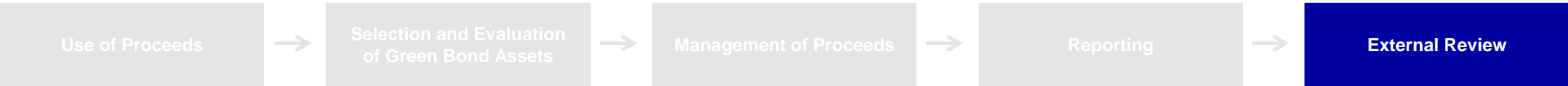
** The Green Bond Report 2020 expected to be published during March, 2021

External Review

“The overall sustainability quality of the asset pool in terms of sustainability benefits, risk avoidance and minimisation is good based upon the ISS ESG Green Bond KPIs.”

Highlights from ISS ESG’s Second Party Opinion

- “The issuer has defined a formal concept for its Green Bonds regarding use of proceeds, processes for project evaluation and selection, management of proceeds and reporting. This concept is in line with the ICMA GBPs.”
- “The overall sustainability quality of the asset pool in terms of sustainability benefits, risk avoidance and minimisation is good based upon the ISS ESG Green Bond KPIs...All assets of the asset pool are located in highly regulated and developed countries. Legislative frameworks in those countries set minimum standards, which reduce environmental and social risks.”
- “The issuer itself shows a good sustainability performance and has been given a rating of C, which classifies it as ‘Prime’ by the methodology of the ISS ESG Corporate Rating.”



ISS ESG’s Corporate Rating

- **Status:** Prime
- **Rating:** C
- **Decile rank:** 1
- “As at 17.08.2020., this rating puts Nordea in place 28 out of 285 companies rated by ISS ESG in the Commercial Banks & Capital
- **Markets sector.”**
- “In all of the key issues, Nordea rates above the average for the sector. A very significant outperformance was achieved in “Sustainable investment criteria”...The bank does not face any severe controversy.”



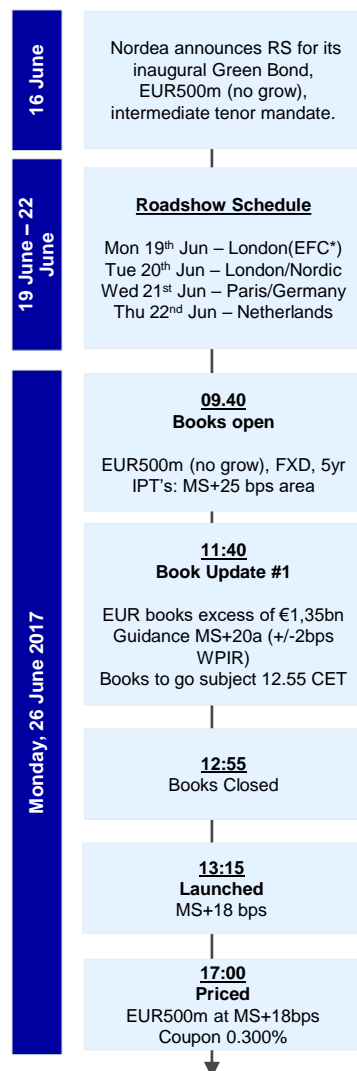
Green Bond Asset Categories overview

Detailed description of Green Bond Asset Categories

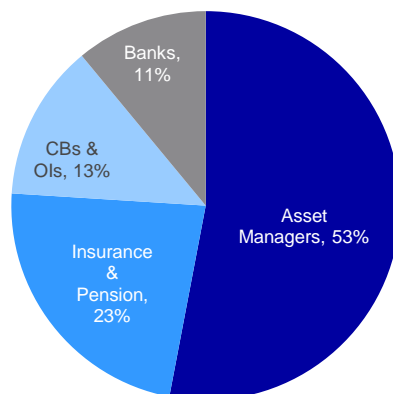
Category	Project types
Renewable Energy	<p>“Renewable Energy” means generation and transmission of energy from renewable sources and manufacturing of the related equipment for:</p> <ul style="list-style-type: none"> • wind power • solar power • hydro power <ul style="list-style-type: none"> • small scale plants, run of river plants or refurbishments of existing larger hydro power plants in the Nordic countries without any increase in the size of its impoundment facility • integrating renewable energy sources into the transmission network
Energy Efficiency	<p>“Energy Efficiency” means infrastructure, equipment, technology and processes related to smart grids, energy storage and district heating including:</p> <ul style="list-style-type: none"> • Automation and intelligence in the power transmission network, distribution and related systems
Green Buildings	<p>“Green Buildings” means; Commercial or residential buildings with at least any of the following certifications:</p> <ul style="list-style-type: none"> • the LEED “gold” certification • the BREEAM “very good” certification • the Miljöbyggnad “Silver” certification (Sweden) • Nordic Swan Ecolabel • The RTS “2 stars” certification, or • Renovations and refurbishments of commercial or residential buildings leading to reduced, or existing buildings having an annual energy use on a m2 basis that is at least 25% lower than the applicable national regulations in the relevant Nordic country, or that lead to an annual reduction of energy use on a m2 basis of at least 25 %
Pollution Prevention and Control	<p>“Pollution Prevention and Control” means projects or activities and any related infrastructure, equipment, technology and processes towards</p> <ul style="list-style-type: none"> • water and waste water management • waste-to-energy
Clean Transportation	<p>“Clean Transportation” means projects or activities and related equipment, technology and processes towards clean transportation infrastructure, including expansion and improvements of train and metro networks, stations and rolling stock for passenger or freight transportation, such as:</p> <ul style="list-style-type: none"> • electric vehicles, e.g. trains, busses, cars and ferries
Sustainable Management of Living Natural Resources	<p>“Sustainable Management of Living Natural Resources” means Projects or activities and related to sustainable forestry or agriculture in the Nordic countries, including acquisition, maintenance and management of:</p> <ul style="list-style-type: none"> • forests certified by Forest Stewardship Council (“FSC”) or Programme for the Endorsement of Forest Certification (“PEFC”) (Sweden) • sustainable agriculture in the Nordic countries comprised of: <ul style="list-style-type: none"> • organic farming as certified in compliance with the EU and national regulation

Nordea Deal Review – Inaugural EUR 500m Green Senior Preferred due June 2022

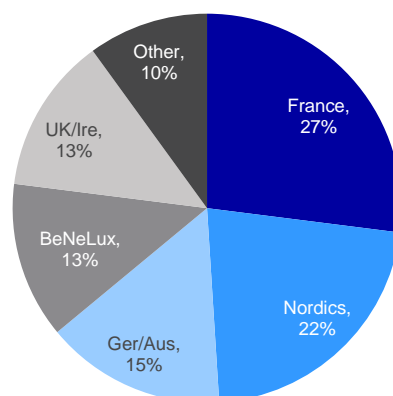
Timeline (CET)



Allocations – Investor type



Allocations – Geography



Final book above EUR 1.3bn

More than 100 accounts participating

Key terms

Issuer	Nordea Bank AB (publ)
Expected rating	Aa3/AA-/AA- (Moody's / S&P / Fitch)
Status	Direct, unsecured and unsubordinated
Trade / Settlement date	26 June 2017 / 30 June 2017 (T+4)
Maturity date / Tenor	30 June 2022 / 5 years
Size	EUR 500m
Reoffer	MS +18bps, Yield 0.323%, Price 99.886%
Coupon	0.300%, Annual, Act/Act ICMA
Listing	Luxembourg
Governing Law	English law
Use of Proceeds	To finance Green Bond Assets that have been evaluated and selected by the Issuer pursuant to its Green Bond Framework dated June 2017
Joint Lead Managers	BNP Paribas, HSBC, Nordea

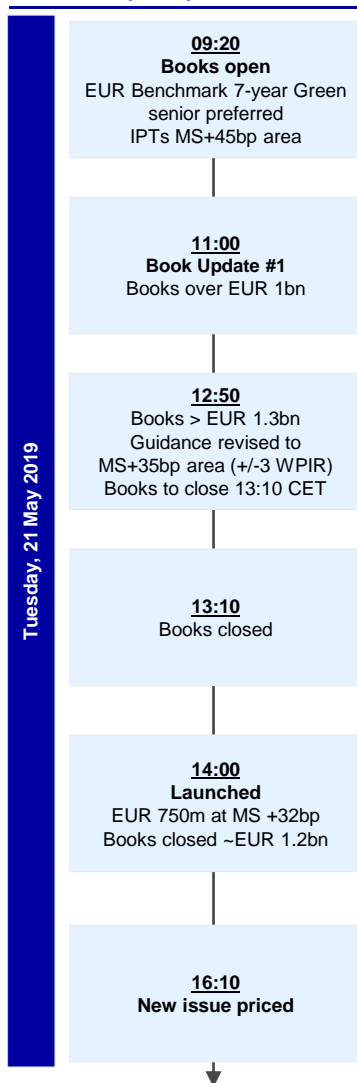
Highlights

- Nordea's inaugural Green Bond represent an important step in Nordea's overall work on sustainability
- On the back of strong investor feedback from the roadshow, notably on Nordea's green bond framework and the strong pool of over EUR800m of green assets, Nordea opened books for the transaction with IPT's of MS+25bp. With books in excess of EUR 1.35bn by midday, the guidance was revised to MS+20a (+/-2bp WPIR)
- The books remained in excess of EUR1.3bn following the revised guidance, which allowed pricing in the tight end of guidance at MS+18bps
- The transaction represent the tightest spread for a EUR Senior Unsecured Green Bond to date, which is driven by the unique combination of Nordea's strong credit quality and the strength of Nordea's Green Bond framework. It is also the tightest spread offered on a 5 year Senior Unsecured issue in a decade
- The book included over 100 accounts, of which 72% dedicated green investors highlighting strong diversification to the traditional senior unsecured issue investor base

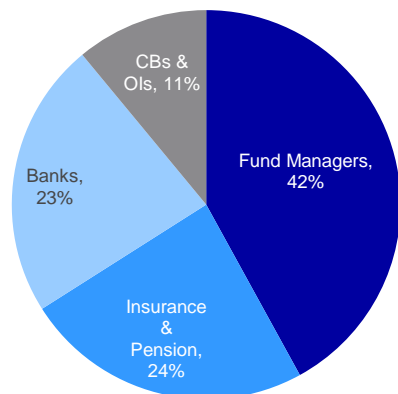
* Environmental Finance conference in London

Nordea Deal Review – EUR 750m Green Senior Preferred due May 2026

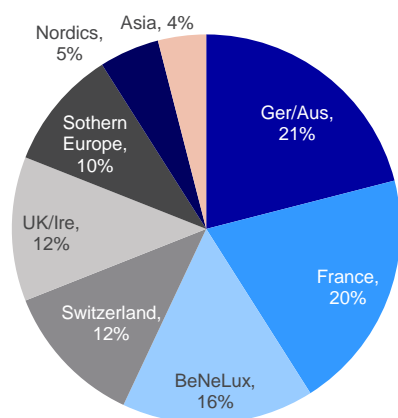
Timeline (CET)



Allocations – Investor type



Allocations – Geography



Final book EUR 1.1n good at re-offer

More than 100 accounts participating

Key terms

Issuer	Nordea Bank Abp
Expected rating	Aa3/AA-/AA- (Moody's / S&P / Fitch)
Status	Senior Preferred
Trade / Settlement date	21 May 2019 / 28 May 2019 (T+5)
Maturity date / Tenor	28 May 2026 / 7 years
Size	EUR 750m
Reoffer	MS +32bps, Yield 0.478%, Price 99.293%
Coupon	0.375%, Annual, Act/Act ICMA
Listing	Luxembourg
Governing Law	English law
Use of Proceeds	To finance or refinance Green Bond Assets that have been evaluated and selected by the Issuer pursuant to its Green Bond Framework dated November 2018
Joint Lead Managers	BNP Paribas, HSBC, Nordea , Societe Generale

Highlights

- Nordea decided to take advantage of a steady market and announced its second Green bond, a 7-year EUR senior preferred benchmark, on Tuesday 21st of May for intraday execution
- Books were opened with MS +45bp area IPTs. Despite a busy day in the market the book grew steadily with high quality orders and was recorded over 1bn at 11 CET
- At 12:50 CET, the orderbook stood over 1.3bn and guidance was revised to MS +35bp area (+/-3bp WPIR). With limited price sensitivity in the book, the transaction was launched roughly an hour later at the tight end of guidance of MS +32bp and size was set at EUR 750m
- Fair value for the new benchmark was estimated in the high 20s area and the final pricing offered 3-4bp new issue concession.
- The final spread is the tightest 7-year senior unsecured pricing since May 2018 and among the tightest across all maturities year-to-date
- The final book included over 100 separate accounts which is a testament to the important diversification gained from the green element, as many accounts are dedicated green investors. The green bond benchmark priced circa 3bp tighter than a conventional benchmark
- With more than 75% of the bonds allocated to real money accounts, this transaction reaffirms Nordea as a leading FIG and Green bond issuers in EUR market and further highlights the strength of Nordea's Green bond framework and group-wide commitment to sustainability

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