

Nordea



Nordea Kredit Realkreditaktieselskab
Remuneration Disclosure (CRR article 450) 2025

NORDEA KREDIT QUANTITATIVE DISCLOSURES

Template EU REM1 - Remuneration awarded for the financial year

		a	b	c	d	
		MB Supervisory function ¹⁾	MB Management function ²⁾	Other senior management	Other identified staff ³⁾	
1	Fixed remuneration	Number of identified staff	7	2	4	0
2		Total fixed remuneration	55,350	554,992	733,439	0
3		Of which: cash-based	55,350	554,992	733,439	0
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	0	0	0	0
5		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x		Of which: other instruments	0	0	0	0
6		(Not applicable in the EU)	0	0	0	0
7		Of which: other forms	0	0	0	0
8	(Not applicable in the EU)	0	0	0	0	
9	Variable remuneration	Number of identified staff	0	2	4	0
10		Total variable remuneration ⁴⁾	0	167,516	9,557	0
11		Of which: cash-based	0	83,758	9,557	0
12		Of which: deferred	0	44,564	0	0
EU-13a		Of which: shares or equivalent ownership interests	0	83,758	0	0
EU-14a		Of which: deferred	0	44,564	0	0
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-14b		Of which: deferred	0	0	0	0
EU-14x		Of which: other instruments	0	0	0	0
EU-14y	Of which: deferred	0	0	0	0	
15	Of which: other forms	0	0	0	0	
16	Of which: deferred	0	0	0	0	
17	Total remuneration (2 + 10)	55,350	722,508	742,996	0	

¹⁾ Includes the Board of Directors at Nordea Kredit Realkreditaktieselskab

²⁾ Includes the CEO and Deputy CEO

³⁾ Other identified staff includes employees whose professional activities could impact the risk profile of Nordea Kredit Realkreditaktieselskab

⁴⁾ Includes awards from 2025 variable remuneration programmes and 2025 profit sharing, if eligible

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d	
	MB Supervisory function	MB Management function	Other senior management	Other identified staff	
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
2	Guaranteed variable remuneration awards -Total amount	0	0	0	0
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	0	0
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	0	0
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff	0	0	0	0
7	Severance payments awarded during the financial year - Total amount	0	0	0	0
8	Of which paid during the financial year	0	0	0	0
9	Of which deferred	0	0	0	0
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
11	Of which highest payment that has been awarded to a single person	0	0	0	0

Template EU REM3 - Deferred remuneration

	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods ¹⁾	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to explicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	0	0	0	0	0	0	0	0
2 Cash-based	0	0	0	0	0	0	0	0
3 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5 Other instruments	0	0	0	0	0	0	0	0
6 Other forms	0	0	0	0	0	0	0	0
7 MB Management function	465,911	137,247	328,664	0	0	0	63,172	74,075
8 Cash-based	197,224	63,172	134,052	0	0	0	63,172	0
9 Shares or equivalent ownership interests	268,687	74,075	194,612	0	0	0	0	74,075
10 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
11 Other instruments	0	0	0	0	0	0	0	0
12 Other forms	0	0	0	0	0	0	0	0
13 Other senior management	0	0	0	0	0	0	0	0
14 Cash-based	0	0	0	0	0	0	0	0
15 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
16 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
17 Other instruments	0	0	0	0	0	0	0	0
18 Other forms	0	0	0	0	0	0	0	0
19 Other identified staff	0	0	0	0	0	0	0	0
20 Cash-based	0	0	0	0	0	0	0	0
21 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
22 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
23 Other instruments	0	0	0	0	0	0	0	0
24 Other forms	0	0	0	0	0	0	0	0
25 Total amount	465,911	137,247	328,664	0	0	0	63,172	74,075

¹⁾ Includes 2021-2024 deferrals

Template EU REM4 - Remuneration of 1 million EUR or more per year¹⁾

	EUR	a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	0
2	1 500 000 to below 2 000 000	0
3	2 000 000 to below 2 500 000	0
4	2 500 000 to below 3 000 000	0
5	3 000 000 to below 3 500 000	0
6	3 500 000 to below 4 000 000	0
7	4 000 000 to below 4 500 000	0
8	4 500 000 to below 5 000 000	0
9	5 000 000 to below 6 000 000	0
10	6 000 000 to below 7 000 000	0
11	7 000 000 to below 8 000 000	0

¹⁾Total remuneration includes fixed salary, accrued variable remuneration, benefits, pension for the year.

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d	e	f	g	h	i	j
	Management body remuneration			Business areas						
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff									13
2	7	2	9							
3	Of which: other senior management									
4	Of which: other identified staff									
5	55,350	722,508	777,857	0	2	0	1	1	0	
6	Of which: variable remuneration									
7	Of which: fixed remuneration									

A * in the tables indicates that the group includes less than four individuals, and compensation is therefore not disclosed due to confidentiality reasons, or by disclosing the figures, the compensation figures for a group with less than four individuals could be derived.

Nordea Kredit Realkreditaktieselskab’s Pillar III disclosures under Article 450 of CRRREM A

Further to below, please refer to

- Nordea Group Annual Report 2025, Board of Directors Report, pages 66, 73-75
- Nordea Kredit Realkreditaktieselskab, Annual Report 2025

Legal references and instructions	
Row number	Explanation
(a)	<p>Information relating to the bodies that oversee remuneration. Disclosures shall include:</p> <ul style="list-style-type: none"> • name, composition and mandate of the main body (management body and remuneration committee where established) overseeing the remuneration policy and the number of meetings held by that main body during the financial year; • external consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework; • a description of the scope of the institution’s remuneration policy (by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries; • a description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile (identified staff).
	<ul style="list-style-type: none"> • Nordea Kredit Realkreditaktieselskab A/S’s (“Nordea Kredit” or ”company”) Board of Directors, as the management body, oversees and approves the remuneration policy as part of its annual governance responsibilities, ensuring alignment with regulatory requirements, Nordea Kredit’s strategy and sound risk management. • The Board acts on recommendations prepared by its remuneration committee, the Board Remuneration Committee (BRC). • Nordea Kredit’s Board has established a remuneration committee, the Board Remuneration Committee (BRC), whose members are appointed annually by the Board. The BRC is responsible for preparing and presenting proposals to the Board on remuneration matters, including the Nordea Kredit Board Directive on Remuneration. At least annually, the BRC follows up on the application of Nordea’s remuneration policy, overseeing its functionality, including the use of variable pay adjustments.

	<ul style="list-style-type: none"> • Material Risk Takers are defined and identified in accordance with the Regulatory Technical Standards on the criteria to identify material risk takers (EBA/RTS/2020/05) as adopted in the Nordea Kredit Material Risk Taker Identification Policy decided annually by the Board. Subsidiaries identify Material Risk Takers in accordance with the Policy adjusted for any sector specific regulations. • Material Risk Takers include staff whose roles have a material impact on Nordea Kredit’s risk profile, identified annually in line with the EBA RTS criteria and Nordea Kredit’s Group Material Risk Taker Identification Policy, covering senior management, risk-taking functions, staff with significant authority or control, and additional roles identified based on qualitative or quantitative regulatory thresholds.
(b)	<p>Information relating to the design and structure of the remuneration system for identified staff. Disclosures shall include:</p> <ul style="list-style-type: none"> • an overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders (e.g. the shareholders’ meeting); • information on the criteria used for performance measurement and ex ante and ex post risk adjustment; • whether the management body and the remuneration committee, where established, reviewed the institution’s remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration; • information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee; • policies and criteria applied for the award of guaranteed variable remuneration and severance payments.
	<ul style="list-style-type: none"> • Nordea Kredit’s Remuneration Policy supports Nordea Kredit’s ability to attract, develop and retain competent, motivated and performance-oriented employees in support of its strategy; ensures a competitive and market-aligned total reward; supports gender-neutral remuneration via Nordea Kredit’s pay principles; aligns remuneration with sustainable results and long-term shareholder interests, including by awarding parts of variable remuneration in shares or other instruments; and ensures consistency with effective risk management and regulatory requirements. Nordea Kredit applies a total remuneration approach, balancing business and local market needs with structures that are consistent with sound and effective risk management and that do not encourage excessive risk-taking. The links between performance, risk and variable remuneration are assessed annually, covering financial and non-financial risks (including operational, compliance and reputational risks) to ensure business relevance and regulatory compliance.

	<ul style="list-style-type: none">• The Board establishes the remuneration policy, at least on an annual basis, taking a sound remuneration risk framework into account, and oversees its implementation as prepared by the Board Remuneration Committee (BRC). The proposal has based as a standard on the Group Nordea remuneration policy, which has been subject to review and challenge from 2nd Line of Defense prior to being submitted for approval in the Group Leadership Team (GLT) established Risk Committee, the CEO in GLT, the Board Risk Committee, the Board Remuneration and People Committee and the Board• Goal-setting processes align business, individual goal- and target-setting and predefined risk-adjusted criteria with Nordea Kredit's strategy. Financial goals (return on equity, income and cost-to-income ratio) and non-financial goals also partially linked to ESG (customer focus, people focus, executing the sustainability implementation plan and increasing green financing) formed the main Group performance goals in 2025. Performance assessments apply an aligned framework with clear expectations, evaluating both 'what' is delivered and 'how' it is delivered, including specific risk, compliance and conduct criteria. All individual remuneration decisions follow sound governance (including the grandparent principle).• The Risk and Remuneration Alignment Committee in Group Nordea provides governance and oversight for risk-adjusted remuneration assessments within the 1st Line of Defence, strengthening accountability and ensuring a fair and transparent approach. Variable pay awards under Nordea's main plans are based on Group, Nordea entity, business unit and individual results and are subject to ex-ante and ex-post risk reduction terms and may therefore be reduced in part or in full (malus or clawback) in case of breaches of policies, regulation or legislation, failures to meet relevant compliance, risk or behavioral requirements, conduct leading to customer detriment, material financial loss or reputational damage, or breach of the Code of Conduct. Employees must not use personal hedging strategies to undermine or eliminate the effects of deferred variable remuneration being partly or fully cancelled.• There are established independent compensation structures for control-function staff which are predominantly based on fixed pay. Where variable pay is used, which is by exception, the goals and targets are predominantly based on control-based objectives to safeguard the independence of the control function• Guaranteed variable remuneration (sign-on) is allowed only in exceptional cases, limited to the first year of employment and subject to a sound capital base• Compensation for contracts in previous employments (buy-outs) is allowed only in exceptional cases, limited to the first year and subject to a sound capital base• Severance payments are granted in line with regulatory requirements and internal policies, ensuring they reflect performance, do not reward failure or misconduct, and remain consistent with a sound and strong capital base.
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	<ul style="list-style-type: none"> For Material Risk Takers, agreed severance pay that does not follow from law or collective bargaining agreements is treated as variable remuneration and subject to the applicable requirements on caps, deferral, instruments, malus and clawback, unless it meets the specific exemptions laid down in national regulation.
(c)	<p>Description of the ways in which current and future risks are taken into account in the remuneration processes</p> <p>Disclosures shall include an overview of the key risks, their measurement and how these measures affect remuneration.</p>
	<ul style="list-style-type: none"> Remuneration risks are assessed on an ongoing basis within the Risk Committee of the Nordea Group and the non-financial risk forums across business areas and Group functions. People risks (including Group taxonomy risks) are assessed through the Risk and Control Self-Assessment and the compliance independent risk assessment. Nordea's Internal Control Framework mitigates relevant risks through values and management culture, goal orientation and follow-up, clear organisational structures, three lines of defence, four-eyes principle, effective internal communication and independent assessments. Additional principles include: <ul style="list-style-type: none"> A Group variable remuneration funding mechanism that considers prudential and appropriate risk adjustments when setting the annual pool Board approval of the total variable remuneration outcome before award, allowing adjustments where appropriate An appropriate balance between fixed and variable remuneration Control-function input to pool setting, performance goals and outcomes Consideration of long-term results when setting goals; Links between risks in the Risk Appetite Statement and forfeiture conditions (ex-ante and ex-post adjustments); Severance payments that reflect performance and do not reward failure or misconduct Independent compensation structures for control-function staff predominantly based on fixed pay. Nordea Kredit's remuneration processes incorporate current and future risks by identifying key remuneration-related risks, such as regulatory and compliance risk, operational implementation risk, behavioural and conduct risk, and risks related to capital adequacy, within Nordea's Common Risk Taxonomy. These risks are measured through the Risk & Control Self-Assessment, ongoing monitoring by Risk and Compliance, internal audit reviews, and prudential assessments embedded in the Group Pool mechanism, which considers capital, liquidity and forward-looking risk factors. The measurement of these risks directly influences remuneration outcomes through ex-ante and ex-post risk adjustments, deferral and instrument requirements, retention periods, malus and clawback provisions, and the mandatory integration of risk, compliance and conduct performance into

	goal-setting and individual outcome assessments, ensuring remuneration remains aligned with Nordea’s risk appetite and long-term interests.
(d)	The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive (EU) 2013/36(“CRD”) ¹
	<ul style="list-style-type: none"> • The maximum variable-to-fixed ratio is 100% of fixed remuneration. • In practice no employee of Nordea Kredit can earn variable remuneration from formal variable pay plans exceeding 70% of their annual fixed base salary, with variable remuneration to the Management Board (CEO and Deputy CEO) respecting the Danish legal requirements implying an actual maximum ratio of 50% of fixed remuneration.
(e)	<p>Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration</p> <p>Disclosures shall include:</p> <ul style="list-style-type: none"> • an overview of main performance criteria and metrics for institution, business lines and individuals. • an overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance. • information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments • information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution’s criteria for determining performance metrics when the performance metrics are considered “weak”. In accordance with point (n) of Article 94(1) CRD, to be paid or vested the variable remuneration has to be justified on the basis of the performance of the institution, the business unit and the individual concerned. Institutions shall explain the criteria/thresholds for determining that the performance is weak and that does not justify that the variable remuneration can be paid or vested.
	<ul style="list-style-type: none"> • Nordea Kredit’s performance-based remuneration framework ensures that variable remuneration outcomes are directly linked to performance at Group, business area/Group function, legal-entity (where applicable) and

¹ DIRECTIVE 2013/36/EU OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

	<p>individual levels. Performance is assessed against predefined financial and non-financial goals, which are aligned with Nordea’s business strategy, risk appetite, sustainability ambitions and long-term value creation.</p> <ul style="list-style-type: none"> • The main Group performance criteria include financial metrics such as return on equity, income development and cost-to-income ratio, as well as non-financial metrics covering customer focus, people objectives and execution of the sustainability implementation plan, including progress on increasing green financing. Individual performance is evaluated through a consistent assessment framework considering both <i>what</i> is delivered and <i>how</i> it is delivered, through criteria related to risk management, compliance, conduct and Nordea Kredit’s values. • Variable remuneration awards are determined based on performance at multiple levels: Group-wide results, business area/Group function outcomes, legal-entity results and individual performance. All remuneration decisions follow established governance requirements, including application of the grandparent principle and review by relevant control functions. Performance assessments include ex-ante risk adjustments, ensuring that remuneration outcomes reflect prudent risk-taking and long-term value creation. • The proportion of instruments used in variable remuneration is based on regulatory requirements, internal policies and the individual’s role, in particular for material risk takers. For these categories of staff, 50% of variable remuneration—both deferred and non-deferred—is delivered in instruments such as Nordea shares or share-linked instruments, supporting alignment with long-term shareholder value. Instrument mix, deferral periods and retention requirements are determined to support sound risk management, ensure alignment with long-term performance and comply with the Capital Requirements Directive. • Variable remuneration may be reduced, postponed or cancelled where performance at Group, business area/Group function, legal-entity or individual level is assessed as weak or insufficient. Weak performance is defined as circumstances where financial or non-financial results fall materially short of targets, where risk-taking has not been appropriately managed, or where breaches of policies, regulations, behavioural standards or compliance requirements have occurred. In accordance with point (n) of Article 94(1) CRD, variable remuneration may only be paid or vested where justified by performance. If performance thresholds are not met, awards may be reduced in part or in full. Nordea’s Risk and Remuneration Alignment Committee and relevant control functions provide input to assessments to ensure fair, risk-aligned and well-founded outcomes.
(f)	<p>Description of the ways in which the institution seeks to adjust remuneration to take account of long-term performance</p> <p>Disclosures shall include:</p> <ul style="list-style-type: none"> • an overview of the institution’s policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff.

	<ul style="list-style-type: none"> • information of the institution' criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law). • where applicable, shareholding requirements that may be imposed on identified staff.
	<ul style="list-style-type: none"> • For material risk takers, 40–60% of variable remuneration is deferred for four to five years with pro-rata vesting and disbursement; the first disbursement may occur no earlier than one year into the deferral period. A five-year deferral period is applied to the Management Board (CEO and Deputy CEO) where deemed appropriate and where national or sector specific regulations require so. Deviations may apply locally. For material risk takers and certain other categories of staff, 50% of variable remuneration (both deferred and non-deferred) is delivered in instruments (primarily Nordea shares or instruments linked to Nordea's share price) with a post-vesting 12-month retention. Dividends are excluded during the deferral period. • The Risk and Remuneration Alignment Committee provides governance and oversight for risk-adjusted remuneration assessments within the 1st Line of Defence, strengthening accountability and ensuring a fair and transparent approach. Variable pay awards under Nordea's main plans are based on Group, Nordea entity, business unit and individual results and are subject to ex-ante and ex-post risk reduction terms and may therefore be reduced in part or in full (malus or clawback) in case of breaches of policies, regulation or legislation, failures to meet relevant compliance, risk or behavioural requirements, conduct resulting in customer detriment, material financial loss or reputational damage, or breaches of the Code of Conduct... Employees must not use personal hedging strategies to undermine or eliminate the effects of deferred variable remuneration being partly or fully cancelled. • A one-year post-vesting retention period is applied for any staff who receives shares as part of their variable remuneration.
(g)	<p>The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit, as referred to in point (f) of Article 450(1) CRR. Disclosures shall include:</p> <ul style="list-style-type: none"> • Information on the specific risk/performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non cash-instruments, options and other instruments.
	<ul style="list-style-type: none"> • It is mandatory for all staff eligible for variable remuneration to have a risk, compliance and conduct goal. This determines the size of the variable component. In addition, ex-ante and ex-post risk adjustment criteria apply. For material risk takers and certain other categories of staff, 50% of variable remuneration (both deferred and

	non-deferred) is delivered in instruments (primarily Nordea shares or instruments linked to Nordea's share price) with a post-vesting 12-month retention. Dividends are excluded during the deferral period.
(h)	Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management, as referred to in point (j) of Article 450(1) CRR
	<ul style="list-style-type: none"> This follows from note 5 of Nordea Kredits's annual report and remuneration report 2025.
(i)	<p>Information on whether the institution benefits from a derogation laid down in Article 94(3) CRD, as referred to in point (k) of Article 450(1) CRR</p> <p>For the purposes of this point, institutions that benefit from such a derogation shall indicate whether this is on the basis of point (a) and/or point (b) of Article 94(3) CRD. They shall also indicate which of the remuneration requirements they apply the derogation(s), (i.e., point (l) and/or (m) and/or (o) of Article 94(1) CRD), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.</p>
	<ul style="list-style-type: none"> Derogation is applied with respect to Article 94 (3) CRD point (b) where proportionality is applied to awards below DKK 100,000, or does not represent more than one-third of the staffs member's total remuneration. In accordance with the Danish Executive Order, variable remuneration below DKK 100,000 may be exempt from deferral, instrument and retention requirements, while variable remuneration exceeding DKK 750,000 is considered particularly high and subject to enhanced deferral requirements.
(j)	Large institutions shall disclose the quantitative information on the remuneration of their collective management body, differentiating between executive and non-executive members, as referred to in Article 450(2) CRR.
	<ul style="list-style-type: none"> This follows from note 5 of Nordea Kredits's annual report and remuneration report 2025.

Attestation Concerning Disclosures under Part Eight of Regulation (EU) No 575/2013

I hereby attest that, to the best of my knowledge, the annual Pillar 3 remuneration disclosures, comprising the qualitative disclosures (REMA) and the quantitative aggregated remuneration disclosures (REM 1–5) prepared in accordance with Article 450 and Part Eight of Regulation (EU) No 575/2013 (as amended), have been prepared in accordance with the formal policies and internal processes, systems and controls.

Copenhagen, 8 May 2026

Morten Boni

Chief Executive Officer, Nordea Kredit Realkreditaktieselskab

Peter Svensson

Chief Financial Officer, Nordea Kredit Realkreditaktieselskab