



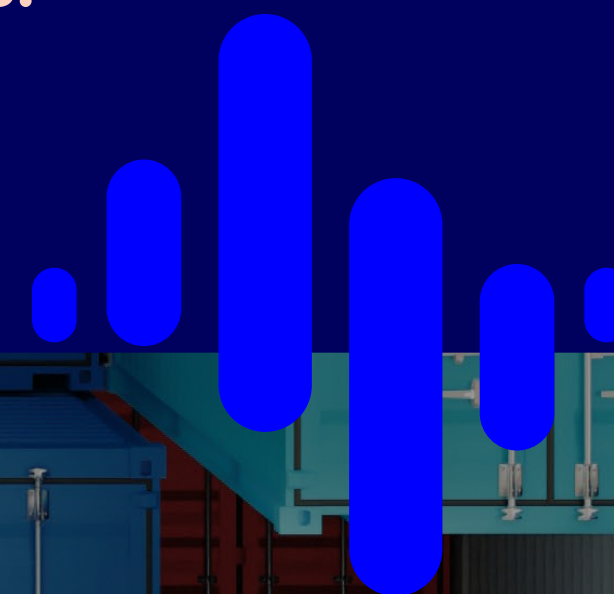
Nordea

Trade Solutions

The leading provider of trade and working capital solutions in the Nordics.

With approximately 150 dedicated trade professionals, Nordea is proud to be the only trade provider with a market leading position across all four countries in the region.

Recognised as the Nordic Number One in Trade Finance by Prospera for 2022, Nordea is the standout partner for Nordic trade finance business.



We are the leading Nordic trade finance bank ...

Welcome to our home:

Nordea's home markets of Denmark, Finland, Norway and Sweden share many similarities but also have many distinct differences including language, currency and EU membership.

Nordea is the only bank active in the region to have a market leading position in all four Nordic markets and is responsible for c.32% of the regions trade volume according to SWIFT traffic.



Why Nordea is the gateway to the Nordics:

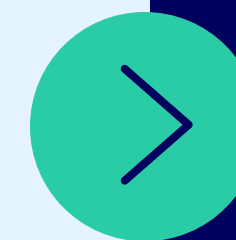
Nordea has a regionally aligned and country focused trade business

Nordea benefits from a global trade finance platform common across all markets

Nordea offers local issuance of international guarantees and traditional trade products

Nordea has a common working capital solution to support domestic, regional and global open account programmes

Nordea has trade advisory specialists and services teams on the ground across all home markets

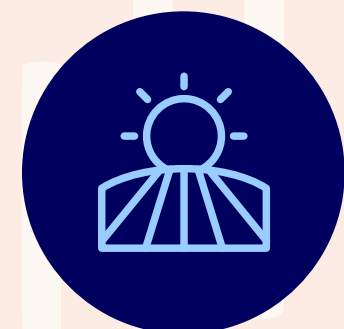


... providing one point of entry to the world's 11th biggest economy ...

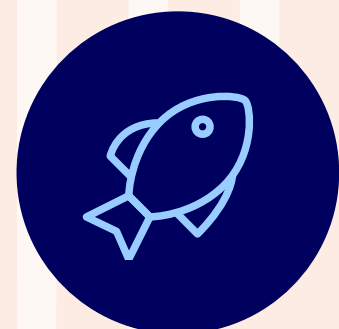
We've got the Nordics covered:

From the largest global corporates to startups and sole traders, Nordea Trade Solutions covers the entire spectrum of the Nordic economy, helping businesses expand and grow.

Nordea has market leading insight into key sectors of the Nordic economies including:



Agriculture



Aquaculture



Forestry



Manufacture



Shipping



Offshore wind

Fully integrated into the global trade system:

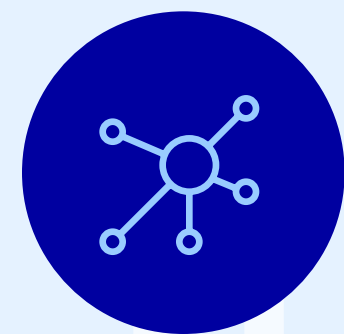
Nordea is a leader in industry standardization and digital banking. Nordea has adopted multibanking solutions, MT798, FileACT (including eUCP) as well as AI processing solutions.



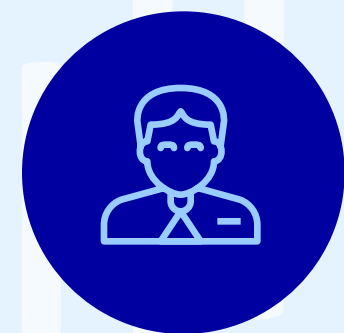
... supported by a leading universal transaction banking business.

Keeping the wheels of Nordic business moving:

Nordea Transaction Banking is comprised of over 800 Trade, Cash Management, Card, Payment and Technology specialists engaging daily with clients across the Nordics.



C. 4bn transactions and customer touch points a year



Transaction banking advisory experts cover the entire financial supply chain of our Nordic customers



Integral member of P27, the world's first integrated region for domestic and cross-border payments in multiple currencies through an open-access, common infrastructure



A first mover in open banking in the Nordics



Everything we do begins and ends with our customers

We are a universal bank with a **200-year history** of supporting and growing the Nordic economies. Our values are deeply rooted in these open, progressive and collaborative societies. We are **the largest bank in the Nordics** and have a **strong market position** within our four business areas:

Personal Banking, Business Banking, Large Corporates & Institutions and Asset & Wealth Management.

345bn

Loans to
public, EUR

YE 2021

570bn

Total Assets,
EUR

YE 2021

36.3bn

Market cap
EURm

01/08/2022

AA-

Credit
rating

01/08/2022

Nordea is the largest financial group in Northern Europe:

- Total operating income EUR9,6bn
- Net profit EUR9,8bn
- Assets under management EUR411.3bn
- RoE 11,2%
- Cost/income ratio 48%
- Number of employees 26,894

Trade Solutions

Number 1 in the Nordics in Prospera's Trade Finance customer survey

CONTACT

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