

We are the leading Nordic Trade Finance bank

Our four home markets Denmark, Finland, Norway and Sweden together constitute the 10th largest economy in the world. Despite the history of collaboration in the region, there are large differences between the countries including four distinct languages, four currencies (Sweden, Norway and Denmark have individual currencies while Finland has the Euro) and EU membership status (Sweden, Finland and Denmark being members of the EU while Norway is not).

- We have aligned TF services and a global TF system
- We offer local issuance of international guarantees
- We are part of a global network of banks

Fronterunners in standardisation

We are an industry leader in standardisation and the development of innovative solutions that increase efficiency in trade finance. We have adopted multi-banking interfaces and SWIFT standards such as MT798, activated FileAct (including eUCP) and continue to deliver fully fledged front-end Trade Finance services.

Nordea – a we.trade bank

Nordea is a member bank on the **we.trade platform** which offers Nordic corporate clients trade facilitation services. Guarantees, financing and automatic payment executions are offered based on distributed ledger technology.

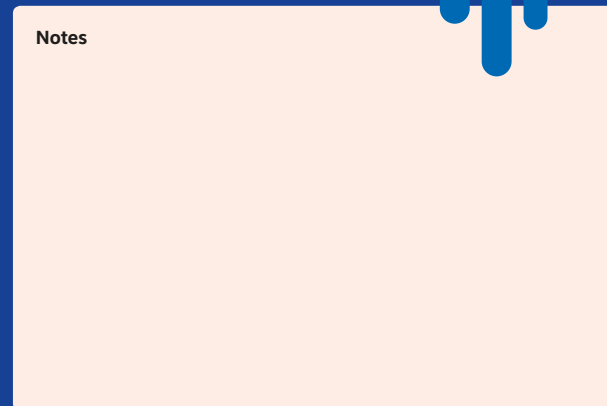


Nordea Trade Finance Bank Management

We are your one point of entry for all Trade Finance related needs in the Nordic region. Please send all business request to tfbankmanagement@nordea.com to safeguard a smooth and fast handling.

Contacts:

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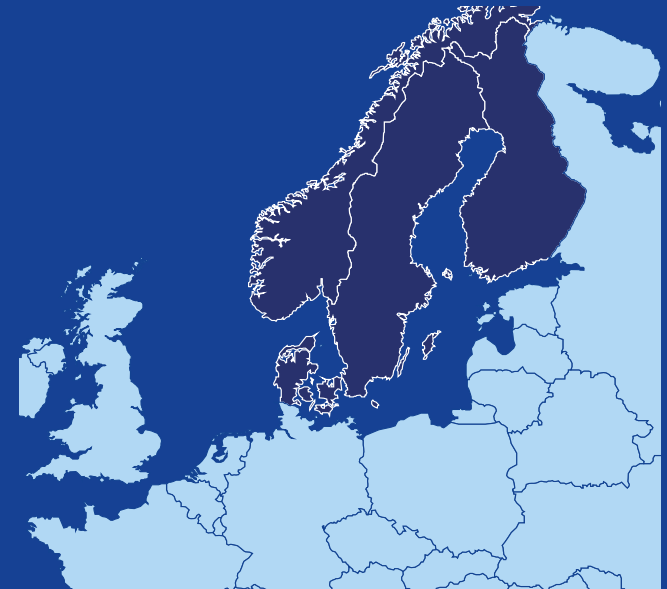
Nordea

Nordea is the largest financial services group in the Nordic region

AA rated and a trusted partner for 200 years

The only true Nordic bank with a leading market position in all four countries in the region

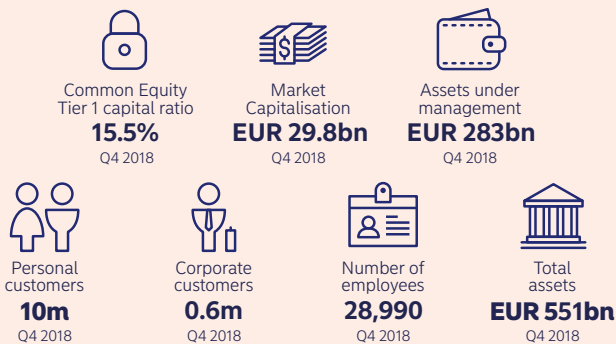
One of only 19 systemically important banks in Europe



The Nordic Leader

With our full-service offering, we are the natural go-to bank for all Nordic corporates and financial institutions. The Nordic region is a hub for the emerging tech sector and our transaction banking and cash management businesses have proven themselves to be among the world's best at innovating to fulfil tech clients' needs.

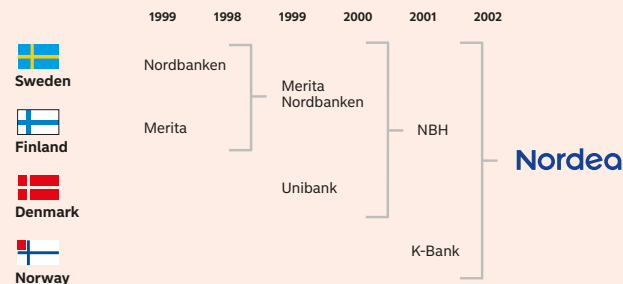
NORDEA BY NUMBERS



Financial Strength (Q4 2018 figures)

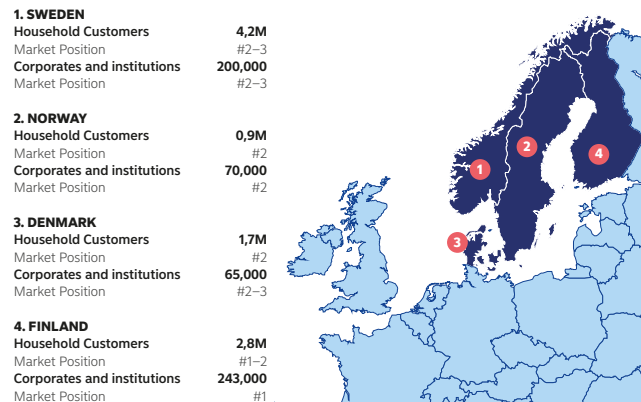
- Total operating income 9 EURbn
- Operating profit 4 EURbn
- Total number of customers 10,600,000

Creating Nordea – Nordic Ideas



One point of entry for the Nordics

We are the leading bank in the Nordic countries operating through a number of branches, subsidiaries and representative offices. In addition to our own network, we also have cooperation agreements with banks across the globe in order to offer you high-quality solutions that meet your international business needs.



We believe in sustainability and diversity

- 57% of the workforce are women
- Nordea is a leader in sustainable finance in the Nordic region and was one of the first banks to introduce a green bond to the market
- Nordea has been ranked as one of the world's top 100 sustainable corporations and was a founding signatory and the first bank in the Nordics to sign up to the UN's Principles for Responsible Banking



Transaction Banking

With a team of more than 1,100 people across the Nordics, Nordea's Transaction Banking (TxB) 'powerhouse' provides services to household and corporate customers across the Nordics.

Our services include cash management, cards, trade finance and mobile- and e-commerce solutions.

Trade Finance & Working Capital Management

Our Trade Finance team of 250 colleagues in 13 countries assists exporting and importing customers with payment, financing and risk management services.

Supporting International Trade

We are committed to supporting our customers in all areas of international trade. Our operating model ensures global alignment and professional business procedures throughout the Nordea Trade Finance organisation, based on an end to end value chain. We lead the industry in providing innovative tools and expert insights.

Access the Nordea Trade Portal at nordeatrade.com

To help our customers to explore new opportunities, we have launched the Nordea Trade Portal. The portal can function as a vital information resource to expand and sustain international business. The Trade portal is open and free for anyone to use.

Stay up to date at insights.Nordea.com

Our in-house publication delivers up-to-date banking knowledge on working capital management, supply chain management, trade risks, compliance and more.