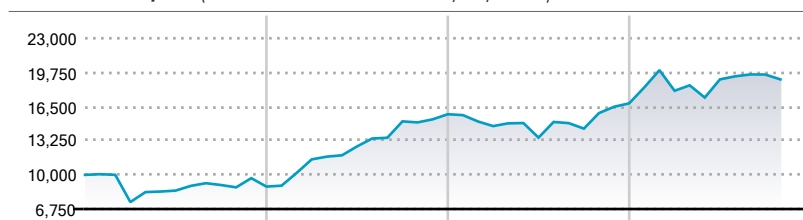


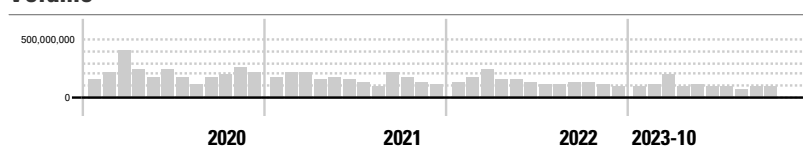
Nordea Bank Abp NDA SE (FI4000297767)



Growth of 10,000 (Total return SEK since 31/12/2019)



Volume



Yearly Performance %(SEK)










2016	2017	2018	2019	2020	2021	2022	2023-10
14.9	4.1	-18.0	11.1	-11.1	76.3	5.9	13.07

Trailing Returns %(SEK)






07/11/2023

1 Week	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
-0.5	-2.8	-2.2	6.9	12.6	18.6	25.0	12.6

Financials(EUR)

Years	5 Yr Trend	2020	2021	2022
Net Revenue		8,493	9,657	9,752
Net Interest Income		4,515	4,925	5,664
Fee Income		2,959	3,495	3,336
Operating Income (Mil)		-	-	-
Operating Margin %		-	-	-
Income before income taxes (Mil)		2,963	4,936	4,768
Net Income (Mil)		2,265	3,831	3,597
Operating Cash Flow (Mil)		-1,343	17,592	21,975
Free Cash Flow (Mil)		-1,830	17,174	21,570
Basic Earn. Per Share		0.55	0.95	0.95
Dividend Per Share		0.00	0.79	0.69


Profitability and Valuation(EUR)

Years	5 Yr Trend	2020	2021	2022
Return on Assets %		0.4	0.7	0.6
Return on Equity %		6.9	11.3	11.0
Return on Invested Capital %		-	-	-
Price / Earnings		11.9	12.4	11.5
Price / Sales		3.2	4.6	4.1
Price / Book		0.8	1.2	1.2

Company Profile

Nordea is a universal Nordic bank which generates most of its income (63%) through vanilla lending products such as mortgages, household loans and corporate loans. The bank is also a leading equity and debt underwriter and issuer specialized in the Nordics, generating roughly one tenth of the group's income. Nordea also offers life and pension, savings and asset management, as well as private banking services to high-net-worth individuals. It operates primarily in Sweden, Denmark, Finland, and Norway.

Key Stats

Website	https://www.nordea.com
Headquarter country	Finland
Employees	29,266
Market Cap (at close 07/11/2023)	SEK-Mil
Morningstar Sector	Financial Services
Morningstar Industry	Banks - Regional
Stock Style	 Large-Value
Fiscal Year Ends	December

Board of Directors and Management

Chairman of the Board	Mr. Stephen Alan Michael Hester
Vice Chairman	Mr. Torbjorn Magnusson
Chief Executive Officer	Mr. Frank Vang-Jensen
Chief Financial Officer	Mr. Ian Smith

Source: Annual Report , Fiscal Year: 2022

Dividends(EUR)

Ex Date	Payment	Type	Currency	Amount
24/03/2023	03/04/2023	Cash	EUR	0.80
25/03/2022	04/04/2022	Cash	EUR	0.69
04/10/2021	12/10/2021	Cash	EUR	0.72
19/02/2021	01/03/2021	Cash	EUR	0.07
29/03/2019	08/04/2019	Cash	EUR	0.69

If data are missing or you find incorrect information in the Fact Sheet, please send an email to: support.nordics@morningstar.com

Please find the FAQ and Methodology at: www.nasdaqomxnordic.com/fact-sheet

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Nordea Bank Abp , NDA SE , (FI4000297767)

Last Price SEK 117.30

Compound Annual Growth Rates(EUR)

	1Y	3Y	5Y	10Y
Revenue %	0.98	4.94	0.67	-0.38
Earnings/Share %	0.00	35.72	4.84	1.99
Dividend Yield %	-12.66	0.00	1.20	10.25
Stock Total Return %	18.64	25.04	12.61	7.96

Profitability Analysis(EUR)

	Current	3 Yr Avg	5 Yr Avg	10 Yr Avg
Return on Equity %	16.57	9.73	8.64	9.85
Return on Assets %	0.82	0.57	0.50	0.52
Return on Invested Capital %	-	-	-	-
Inventory Turnover	-	-	-	-
Rev/Employee	-	-	-	-
Comp. Exp/Rev	-	-	-	-
Net Margin %	43.24	34.14	31.32	33.06

Financial Position(EUR, Mil)

	2021	2022
Loans (Gross)	-	-
Allowances	-	-
Net Loans	345,050	350,316
Securities	-	-
Trading Assets	-	-
Intangibles	3,784	4,044
Other	221,519	240,484
Total Assets	570,353	594,844
Deposits	215,459	228,895
Short-Term Debt	-	-
Long-Term Debt	-	-
Other	-	-
Total Liabilities	-	-
Preferred Stock	-	-
Total Equity	33,494	31,404

Quarterly Results(EUR)

	Q4	Q1	Q2	Q3
Revenue Mil	2,891	2,935	2,958	2,948
Most Recent	2,891	2,935	2,958	2,948
Prior Year	2,467	1,961	2,464	2,475
Revenue Growth %	Q4	Q1	Q2	Q3
Most Recent	16.81	1.52	0.78	-0.34
Prior Year	4.49	-20.51	25.65	0.45
Earnings Per Share	Q4	Q1	Q2	Q3
Most Recent	0.34	0.31	0.37	0.38
Prior Year	0.26	0.06	0.28	0.27

Options & Futures

Instrument	Yes/No
Options	Yes
Forwards	Yes
Futures	Yes

For more information and prices go to:

www.nasdaqomxnordic.com/optionsandfutures

Market Cap

SEK -

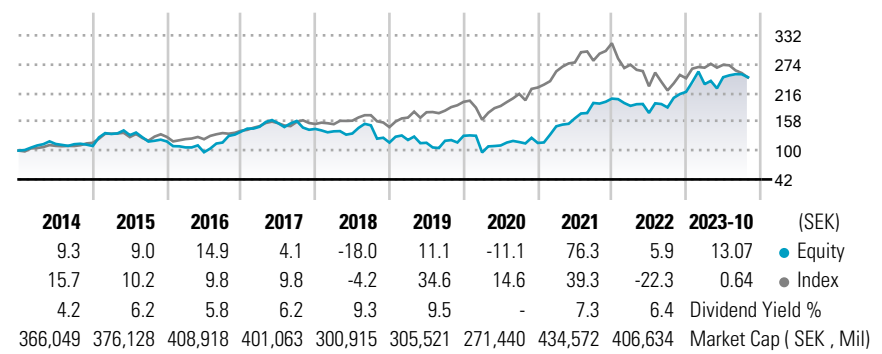
Morningstar Sector

Financial Services

Morningstar Industry

Banks - Regional

Index

NASDAQ OMX Stockholm
All-Share GR SEK


2014	2015	2016	2017	2018	2019	2020	2021	2022	Financials (EUR)
9,995	8,549	7,747	7,575	7,253	7,440	6,327	5,681	8,816	Interest Income
4,513	3,439	3,020	2,909	2,929	3,122	1,812	756	3,152	Interest Expense
5,482	5,110	4,727	4,666	4,324	4,318	4,515	4,925	5,664	Net Interest Income
2,842	3,025	3,238	3,369	2,993	3,011	2,959	3,495	3,336	Fee Income
4,333	4,620	5,078	4,764	4,163	4,120	3,978	4,732	4,088	Other Income
9,815	9,730	9,805	9,430	8,487	8,438	8,493	9,657	9,752	Net Revenue
3,332	3,662	3,766	3,031	3,077	1,545	2,265	3,831	3,597	Net Income (Mil)
0.83	0.91	0.93	0.75	0.76	0.38	0.55	0.95	0.95	Basic Earn. Per Share
0.43	0.62	0.64	0.65	0.68	0.69	0.00	0.79	0.69	Dividend Per Share
4,031	4,031	4,037	4,039	4,037	4,035	4,039	4,025	3,782	Avg. Diluted Shares Outstanding (Mil)
70.5	68.1	73.8	78.4	83.4	78.8	81.0	95.5	95.1	Book Value/Share
669,342	646,868	615,659	581,612	551,408	554,848	552,160	570,353	594,844	Total Assets
-	-	-	-	-	-	-	-	-	Total Liabilities
29,835	31,031	32,409	33,148	32,895	31,488	33,731	33,494	31,404	Stockholders' equity

2014	2015	2016	2017	2018	2019	2020	2021	2022	Profitability
0.5	0.6	0.6	0.5	0.5	0.3	0.4	0.7	0.6	Return on Assets %
11.3	12.0	11.9	9.2	9.3	4.7	6.9	11.3	11.0	Return on Equity %
33.9	37.6	38.4	32.1	36.2	18.0	26.4	39.4	36.7	Net Margin %
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Asset Turnover
22.4	20.8	19.0	17.5	16.8	17.6	16.4	17.0	18.9	Financial Leverage

2014	2015	2016	2017	2018	2019	2020	2021	2022	Financial Health (EUR)
348,085	340,981	317,689	310,158	308,304	322,740	329,765	345,050	350,316	Net Loan
202,216	211,137	202,209	188,101	199,577	204,770	182,483	183,658	190,282	Long Term Debt (Mil)
211,403	211,596	198,160	191,650	186,191	187,321	190,346	215,459	228,895	Total Deposits
6.8	6.8	6.2	5.7	6.1	6.5	5.4	5.5	6.1	Debt/Equity

Valuation Analysis

	Current	3 Yr Avg	5 Yr Avg	10 Yr Avg
Price/Earnings	7.07	11.94	13.67	12.70
Forward Price/Earnings	7.71	10.52	10.11	10.83
Price/Cash Flow	-	3.84	-	5.39
Dividend Yield %	7.72	-	-	-
Price/Book	1.16	1.05	1.00	1.17
Price/Sales	3.06	3.99	3.80	3.96
PEG Ratio	-	0.73	0.57	-

Industry Peers by Market CapSEK

	Mkt Cap (Mil)	P/E	ROE%
Arion banki hf	14,379	8.4	12.7
Pareto Bank ASA	3,839	6.5	13.8
TF Bank AB	3,199	8.8	19.6
Morrow Bank ASA	902	-	-0.3
Voss Veksel- og Landmandsbank ASA	478	7.5	9.7
Nordea Bank Abp	0	7.1	16.6

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