

Product and Risk Description

Purpose

This document provides you with key information about this product. The information is intended to help you understand the nature, risks, costs, potential gains and losses of this product.

Summary

Product name	Equity (Cash)
Issuer of this document	Nordea Bank Abp (hereafter "Nordea")
Regulated by	Finnish Financial Supervisory Authority
Produced	19.05.2020

What is this product?

Description

A listed share represents a part in the ownership of a listed incorporated company. The shares provide voting rights and entitle the holder to a part of the company's success through dividends and/or capital appreciation. The shareholder's claim depends on how many shares the holder owns relative to the number of shares issued.

Shares of widely held companies are listed on a stock exchange or other regulated markets. These companies are subject to disclosure and information requirements supervised by an authority in the country in which the shares are listed.

The price of a share expresses the value of the company. The value can be seen as a function of the company's expected future earnings. In the short term, however, the price of the share may be affected by other factors influencing the supply and demand.

When the share is going ex dividend it should be expected that the share price drops equal to the dividend paid.

Different share classes, like A and B shares, are typically introduced to differentiate the voting rights. B shares typically only have one-tenth of the A shares' voting rights.

The following corporate actions can have an impact on the share price:

- Stock split (increasing the number of shares to lower the price per share)
- Reverse stock split (decreasing the number of shares to increase the price per share)
- Share buybacks (the company buying its own shares) New issues, either as a rights issue (giving existing shareholders the right to buy new shares typically at a discount to market price) or a targeted issue (targeted towards a predefined group of investors)

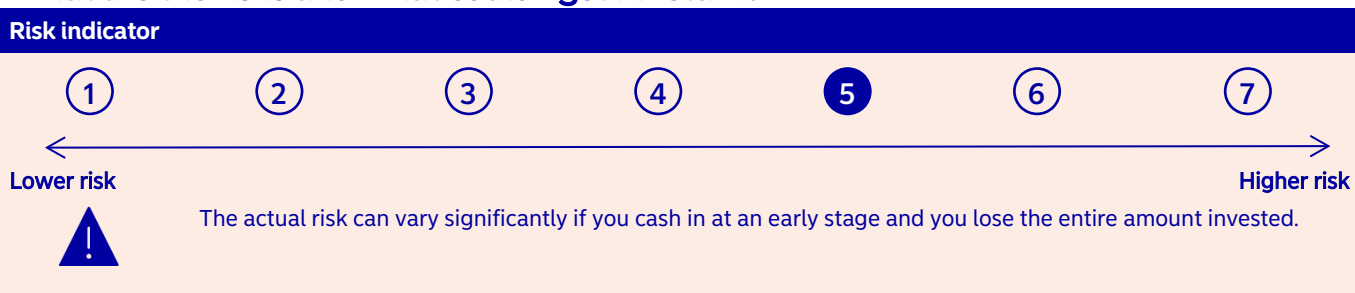
An announced increase in dividend payments can influence the share price upwards.

The price is subject to change until the transaction is agreed upon.

Intended investor

The product Equity (Cash) is aimed at retail clients, professional clients and eligible counterparties, who are interested in preservation of their capital, capital growth, hedging, leveraged participation, income and other investment objectives. The Equity (Cash) is a product for basic investors, informed investors and advanced investors.* The intended retail investor has a medium risk tolerance.

What are the risks and what could I get in return?



The summary risk indicator is a guide to the level of risk of this product compared to other products with a similar risk profile sold by Nordea. It shows that the potential risks that the product will lose money because of movements in the markets or because the issuer of this product or the counterparty (which may be Nordea), as applicable, is not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

The risk of investing in listed shares is that the company which issued the shares performs differently from what was expected.

Performance, whether it is better or worse than expected, affects the share price. When investing in listed shares the potential for profit is unlimited whereas the potential for a loss is limited to the invested capital.

The investor assumes the full credit risk of the issuer, and in the case of issuer default the investor may lose all or a part of his investments.

The market value of listed shares is exposed to the market parameters listed in the matrix below.

* Basic investors have basic knowledge of relevant financial instruments and/or with no financial industry experience. Informed investors have average knowledge of relevant financial products and/or some financial industry experience. Advanced investors have good knowledge of relevant financial products and transactions, and/or financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service.

Listed shares are furthermore exposed to a general shift in interest rates as well as changes in the general growth expectations. The risk and profit/loss descriptions relate to this product only. If this product is combined with other products or commercial positions, the total portfolio will have a significantly different profile than the one for this product alone.

Market Parameters	Equity (Cash)	
	Influence on market value when increasing	Influence on market value when decreasing
Share price	+	-

What happens if Nordea Bank Abp [LEI: 529900ODI3047E2LIV03] is unable to pay out?

You are exposed to the risk that the issuer of this product or the counterparty (which may be Nordea), as applicable, might be unable to fulfil its obligations in respect of the product e.g. in the event of insolvency, an administrative order or bail-in. The product is not covered by any deposit protection scheme. Thus, you could lose the entire amount invested.

What are the costs?

The total costs take into account one-off, on-going, transaction, ancillary and incidental costs.

They include potential early exit penalties. The figures assume you invest 100,000 EUR nominal. The figures are estimates and may change in the future.

The costs charge for the investment is dependent on the risks associated with the transaction and the term of the investment. We may include additional costs and charges on a case by case basis. If so, Nordea will provide you with information about these costs and charges prior to the point of sale, and will explain the impact that these costs will have on your investment over time.

Investment (based on above nominal)	Cumulative Costs
Combined cost to buy and exit the product	900
% p.a. of nominal	0.9

Composition of costs on purchase of the product

Detailed Costs	Description	Amount in EUR	%
One-off costs	All costs and charges relating to the handling of the financial instrument paid to product suppliers as an entry cost or exit cost.	0	0
Ongoing costs	All on-going costs and charges that are related to the management of the financial instrument and deducted from the value of the financial instrument during the holding period of the investment in the financial instrument.	0	0
Transaction costs	All execution costs and charges associated with the buying or selling of the financial instrument performed by Nordea or another party.	450	0.45
Ancillary services	Any other costs and charges tied to servicing the financial instrument during the holding period of the financial instrument – such as research commissions.	0	0
Incidental costs	Any costs and charges tied to events during the holding period of the financial instrument – such as performance fees.	0	0

How can I complain?

Any complaint regarding the product or the conduct of the persons within Nordea advising on, or selling the product can be submitted under the following website <https://www.nordea.fi/en/personal/get-help/tell-us-what-you-think-about-our-services.html>, in written form to Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Helsinki.