

Nordea

Opportunities and threats is a changing environment – from a banks perspective

Nordea – easy to deal with!

Casper von Koskull, President and Group CEO

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The Nordic bank in the centre of Europe



The current sentiment

Macro economics vs Markets vs Geopolitics

Macro

Markets

Geopolitical risks



VUCA world



Long term big global trends

Globalisation

Digitalisation

Urbanisation

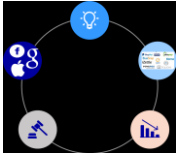
Ageing population

4th industrial revolution

Banks face strong external forces – change is underway



Regulatory environment



Changing competitive landscape



Technology



Changing customer behaviour and expectations

Traditional banks as we know them have to change



CUSTOMER CENTRIC



DATA DRIVEN



AGILE AND PARTNERSHIPS



SCALABLE AND EFFICIENT



RESILIENT AND COMPLIANT

We are renovating our engine room



Resilience

Agility

**Core Banking
Systems**

**Digital
Capabilities**

Data

Developing digital service capabilities to meet customer demands

Mobile payments



Open Banking



Remote advisory



Digital channels /
Automated solutions
(i.e. Nova)



A better bank for our
customers

Nordea believes in Sustainability; building trust, engaging with customers, and acting with integrity

Sustainability means...

Taking responsibility for the impact the company has on its surroundings



Example of sustainability activities

StartUp & Growth units

Community engagement activities

Sustainable advice



**Our purpose and values
guides us in the daily work**

Our customer vision



Easy to deal with



Anywhere anytime



Relevant and competent



Personal and digital
relation



Safe and trusted