

IMPORTANT NOTICE

In accessing the attached final terms (the "Final Terms") you agree to be bound by the following terms and conditions.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the Financial Services and Markets Act 2000 (as amended, the "FSMA") to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

The information contained in the Final Terms may be addressed to and/or targeted at persons who are residents of particular countries only as specified in the Final Terms and/or in the Base Prospectus (as defined in the Final Terms) and is not intended for use and should not be relied upon by any person outside those countries and/or to whom the offer contained in the Final Terms is not addressed. **Prior to relying on the information contained in the Final Terms, you must ascertain from the Final Terms and/or the Base Prospectus whether or not you are an intended addressee of the information contained therein.**

Neither the Final Terms nor the Base Prospectus constitutes an offer to sell or the solicitation of an offer to buy securities in the United States or in any other jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration, exemption from registration or qualification under the securities law of any such jurisdiction.

The securities described in the Final Terms and the Base Prospectus have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") and may not be offered or sold directly or indirectly within the United States or to, or for the account or benefit of, U.S. persons or to persons within the United States of America (as such terms are defined in Regulation S under the Securities Act ("Regulation S")). The securities described in the Final Terms will only be offered in offshore transactions to non-U.S. persons in reliance upon Regulation S.

Final Terms dated 6 May 2025

NORDEA BANK ABP
Legal entity identifier (LEI): 529900ODI3047E2LIV03
Issue of Mini Futures Long
under the Programme for the
Issuance of Warrants and Certificates

The Base Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (b) below, any offer of Instruments in any Member State of the European Economic Area will be made pursuant to an exemption under the EU Prospectus Regulation, from the requirement to publish a prospectus for offers of the Instruments. Accordingly any person making or intending to make an offer of the Instruments may only do so:

- (a) in circumstances in which no obligation arises for the Issuer to publish a prospectus pursuant to Article 3 of the Prospectus Regulation or supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer; or
- (b) in those Public Offer Jurisdictions mentioned in Paragraph 7 of Part B below, provided such person is one of the persons described in Paragraph 7 of Part B below and which satisfies the conditions set out therein and that such offer is made during the Offer Period specified for such purpose therein.

The Issuer has not authorised, and it does not authorise, the making of any offer of Instruments in any other circumstances. The expression "**EU Prospectus Regulation**" means Regulation (EU) 2017/1129.

The Base Prospectus referred to below is valid until and including 12 December 2025. The succeeding base prospectus relating to the Programme shall be made available for viewing during normal business hours at, and copies may be obtained from, the principal office of the Issuer at Satamaradankatu 5, FI-00020 Nordea, Helsinki, Finland and from www.nordea.no.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the base prospectus dated 13 December 2024 which constitute a base prospectus (the "**Base Prospectus**") for the purposes of the EU Prospectus Regulation. This document constitutes the Final Terms of the Instruments described herein for the purposes of the EU Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all relevant information. A summary of the Instruments is annexed to these Final Terms. Full information on the Issuer and the offer of the Instruments is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and these Final Terms are available for viewing during normal business hours at, and copies may be obtained from, the principal office of the Issuer at Satamaradankatu 5, FI-00020 Nordea, Helsinki, Finland and from www.nordea.no.

I. GENERAL TERMS

1.

- | | | |
|-------|-------------------------|----------------|
| (i) | Instrument Type: | Mini Future |
| (ii) | Type of Warrant: | Not Applicable |
| (iii) | Type of Market Warrant: | Not Applicable |
| (iv) | Type of Turbo Warrant: | Not Applicable |
| (v) | Type of Quanto Warrant: | Not Applicable |

	(vi)	Type of Mini Future/ Unlimited Turbo:	Mini Future Long
	(vii)	Type of Certificate:	Not Applicable
	(viii)	FX Underlying:	In the case of Underlying Assets which are FX, Applicable In the case of Underlying Assets which are equities, equity indices, equity futures or commodity futures, Not Applicable
2.	(i)	Series Number:	2025: L18N NO
	(ii)	Tranche Number:	1
	(iii)	Date on which the Instruments become fungible:	Not Applicable
3.		Currency:	NOK
4.		Number of Instruments	
	(i)	Series:	As set out in the table in Part B of these Final Terms
	(ii)	Tranche:	As set out in the table in Part B of these Final Terms
5.		Issue Price:	Not Applicable, the Instruments will be issued on the Issue Date but will not be subscribed by any investor. The Instruments will be traded on the market(s) specified in Part B.1 of these Final Terms.
6.		Issue Date:	7 May 2025
7.		Settlement Date:	No later than 10 Business Days after the Expiration Date or, if earlier, the occurrence of an Early Expiration Event or Stop Loss Event.
8.		Business Day Convention:	Following Business Day Convention unadjusted
9.		Exchange Business Day Convention:	Following Business Day Convention
10.		Reference Currency:	As set out in the table in Part B of these Final Terms
11.		Scheduled Trading Day:	As specified in the Conditions
12.		Underlying Asset:	As set out in the table in Part B of these Final Terms
13.		Reference Bond:	Not Applicable
14.		Reference Bond Principal Amount:	Not Applicable

II. PROVISIONS RELATING TO INTEREST OR YIELD NOT APPLICABLE

Items 15 to 76 have been intentionally omitted

III. PROVISIONS RELATING TO SETTLEMENT

77.	Expiration Date:	Expiration Date Determination
78.	Number of Expiration Date Business Days:	5
79.	Initial Price:	Not Applicable
80.	Initial Price Determination Period:	Not Applicable
81.	Initial Price Determination Date(s):	Not Applicable
82.	Closing Price:	The Reference Price on the Closing Price Determination Date
83.	Closing Price Determination Date(s):	Closing Date Determination
84.	Closing Price following Early Expiration Event:	Condition 6(d) is Not Applicable
85.	Closing Price following Stop Loss Event:	Condition 6(i) is Applicable
86.	Number of Closing Date Business Days:	5
87.	Strike Price:	Not Applicable
88.	Strike Price Determination Period:	Not Applicable
89.	Strike Price Determination Date(s):	Not Applicable
90.	Financing Level:	As specified in the table in Part B of these Final Terms
91.	Financing Level Calculation Date:	Each Scheduled Trading Day
92.	Redemption Price:	Not Applicable
93.	Base Rate:	in the case of Underlying Assets which are equity futures or commodity futures, 0 (zero) in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is SEK, STIBOR in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is DKK, CIBOR in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is NOK, NIBOR in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is EUR, €STR in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is USD, SOFR in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is CAD, CORRA in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is JPY, TIBOR
94.	Base Rate 1:	In the case of Underlying Assets which are USDSEK, SOFR. In the case of Underlying Assets which are EURSEK, ESTER. In the case of Underlying Assets which are CHFSEK, SARON. In the case of Underlying Assets which are NOKSEK, NOK Overnight. In the case of Underlying Assets which are USDNOK, SOFR. In the case of Underlying Assets which are EURNOK, ESTER. In the case of Underlying Assets which are USDJPY, SOFR. In the case of Underlying Assets which are EURUSD, ESTER. In the case of Underlying Assets which are GBPUSD, SONIA. In the case of Underlying Assets which are USDCAD, SOFR.

In the case of Underlying Assets which are EURGBP, ESTER.

95. Base Rate 2:

In the case of Underlying Assets which are FX and where the Reference Currency is SEK, STIBOR Overnight.
In the case of Underlying Assets which are FX and where the Reference Currency is NOK, NOK Overnight.
In the case of Underlying Assets which are FX and where the Reference Currency is JPY, TONAR.
In the case of Underlying Assets which are FX and where the Reference Currency is USD, SOFR.
In the case of Underlying Assets which are FX and where the Reference Currency is CAD, CORRA.
In the case of Underlying Assets which are FX and where the Reference Currency is GBP, SONIA.

96. Relevant Screen Page:

Base rate:

in the case of Underlying Assets which are equity futures or commodity futures, Not Applicable

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is SEK, STIBID Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is DKK, DETNT/N Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is NOK, NOWA Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is EUR, ESTRON Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is USD, SOFRRATE Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is CAD, CAONREPO Index

in the case of Underlying Assets which are equities or equity indices and where the Reference Currency is JPY, MUTSCALM Index

Base rate 1:

In the case of Underlying Assets which are USDSEK, SOFRRATE Index.

In the case of Underlying Assets which are EURSEK, ESTRON Index.

In the case of Underlying Assets which are CHFSEK, SSARON Index.

In the case of Underlying Assets which are NOKSEK, NOWA Index.

In the case of Underlying Assets which are USDNOK, SOFRRATE Index.

In the case of Underlying Assets which are EURNOK, ESTRON Index.

In the case of Underlying Assets which are USDJPY, SOFRRATE Index.

In the case of Underlying Assets which are EURUSD, ESTRON Index.

In the case of Underlying Assets which are GBPUSD, SONIO/N Index.

In the case of Underlying Assets which are USDCAD,

		SOFRRATE Index. In the case of Underlying Assets which are EURGBP, ESTRON Index.
	Base rate 2:	In the case of Underlying Assets which are FX and where the Reference Currency is SEK, STIB1D Index. In the case of Underlying Assets which are FX and where the Reference Currency is NOK, NOWA Index. In the case of Underlying Assets which are FX and where the Reference Currency is JPY, MUTSCALM Index. In the case of Underlying Assets which are FX and where the Reference Currency is USD, SOFRRATE Index. In the case of Underlying Assets which are FX and where the Reference Currency is CAD, CAONREPO Index. In the case of Underlying Assets which are FX and where the Reference Currency is GBP, SONIO/N Index.
97.	Base Rate Margin:	As specified in the table in Part B of these Final Terms
98.	Day Calculation Method	Actual/365 (Fixed)
99.	Redemption Price Start:	Not Applicable
100.	Reference Source:	As specified in the table in Part B of these Final Terms
101.	Reference Price Determination Method:	in the case of Underlying Assets which are equities, equity futures or equity indices, Official Closing. In the case of Underlying Assets which are commodity futures or FX, Valuation Time.
102.	Reference Price:	As determined in accordance with paragraph (i) of the definition of "Reference Price"
103.	Reference Price Determination Date(s):	Not Applicable
104.	Reference Price Determination Period:	Not Applicable
105.	Valuation Date:	Each Scheduled Trading Day during the term of the Instrument
106.	Valuation Time:	in the case of Underlying Assets which are commodity futures, 20:00 CET in the case of Underlying Assets which are FX, 22:00 CET in the case of Underlying Assets which are equities, equity indices or equity futures, As set out in the Conditions
107.	Multiplier:	As specified in the table in Part B of these Final Terms
108.	Underlying Amount:	Not Applicable
109.	Participation Rate:	Not Applicable
110.	Leverage Factor:	Not Applicable
111.	Early Expiration Event:	Not Applicable
112.	Nordnet Termination Event:	Condition 6(j) is Applicable
113.	Commencement of observation of Early Expiration Event:	Not Applicable

114.	Number of Trading Hours:	3 hours
115.	Initial Translation Rate:	Not Applicable
116.	Translation Rate:	where the Reference Currency is equal to the Listing Currency, Not Applicable where the Reference Currency is not equal to the Listing Currency, Applicable
	• Cross Rate:	Where the Reference Currency is equal to the Listing Currency or EUR, Not Applicable
		Where the Reference Currency is neither equal to the Listing Currency nor EUR, Applicable
	• Crossing Currency:	Where the Reference Currency is equal to the Listing Currency or EUR, Not Applicable
		Where the Reference Currency is neither equal to the Listing Currency nor EUR, EUR
117.	Exchange Rate Reference Source:	Where the Reference Currency is equal to the Listing Currency, Not Applicable Where the Reference Currency is not equal to the Listing Currency, Bloomberg
118.	Exchange Rate Reference Time:	Where the Currency is equal to the Listing Currency, Not Applicable Where the Currency is not equal to the Listing Currency, 18:00 CET
119.	Settlement Amount Cap:	Not Applicable
120.	Settlement Amount Floor:	Not Applicable
121.	Dividend Coupon:	Not Applicable
122.	Dividend Coupon Date(s):	Not Applicable
123.	Dividend Reinvestment:	Not Applicable
124.	Dividend Reinvestment Date(s):	Not Applicable
125.	Material Price Movement:	Not Applicable
126.	Material Price Percentage:	Not Applicable
127.	Reference Bond Price Source:	Not Applicable
128.	Reference Bond Quotation Time:	Not Applicable
129.	Dirty Price:	Not Applicable
130.	Settlement Amount Multiplier:	Not Applicable
131.	Reference Bond Exchange Rate (Settlement Amount):	Not Applicable
132.	Initial Accumulated Decremental Rate:	Not Applicable
133.	Max Level:	Not Applicable
134.	Barrier Level(s):	Not Applicable
135.	Determination Date(s):	Not Applicable
136.	Barrier Reference Price:	Not Applicable
137.	Observation Day for Barrier Level(s):	Not Applicable
	(i) Observation Start Date:	Not Applicable
	(ii) Observation End Date:	Not Applicable

138.	Administration Fee:	Not Applicable
139.	Maximum Administration Fee:	Not Applicable
140.	Initial Accumulated Value:	Not Applicable
141.	Accumulated Value Calculation Day:	Not Applicable
142.	Stop Loss Event:	Applicable
143.	Stop Loss Level:	The product of the Financing Level and the result obtained by subtracting the Stop Loss Buffer from 100% or Adding the Stop Loss Buffer to 100%, as specified in the Conditions
144.	Stop Loss Reference Price:	In the case of Underlying Assets which are equities, equity indices, equity futures or commodity futures, all of the most recent transaction prices during continuous trading listed on a Reference Source, commencing on the Listing Date up to and including the Expiration Date In the case of Underlying Assets which are FX, all of the transaction prices quoted on a Reference Source, commencing on the Listing Date up to and including the Expiration Date
145.	Stop Loss Rollover Date(s):	Each Scheduled Trading Day
146.	Stop Loss Buffer:	As specified in the table in Part B of these Final Terms
	• Maximum Stop Loss Buffer:	As specified in the table in Part B of these Final Terms
147.	Stop Loss Observation Period:	The period from and including Issue Date to and including Expiration Date

IV. EARLY REDEMPTION APPLICABLE

148.	Application for Redemption:	Applicable
149.	Redemption Date(s):	The third Friday in March, June, September and December each year or, if such day is not a Business Day, the next following Business Day.
150.	Number of Redemption Business Days:	5
151.	Redemption Fee:	2.00 per cent. of the Settlement Amount
152.	Specific Early Redemption:	Applicable
153.	Redemption Price:	As set out in the Conditions

V. PROVISIONS APPLICABLE TO DISRUPTION, ADJUSTMENTS AND OTHER EXTRAORDINARY EVENTS

154.	Change in Law:	As set out in the Conditions
155.	Increased Costs of Hedging:	As set out in the Conditions
156.	Hedging Disruption:	As set out in the Conditions
157.	Market Disruption:	As set out in the Conditions
158.	Commodity Disruption:	As set out in the Conditions

159.	Currency Disruption:	As set out in the Conditions
	• Minimum Amount:	Not Applicable
160.	Fund Event:	As set out in the Conditions
161.	Changed Calculation:	As set out in the Conditions
162.	Corrections:	As set out in the Conditions
163.	Correction Commodity:	As set out in the Conditions
164.	Correction Currency:	As set out in the Conditions
165.	Extraordinary Events:	As set out in the Conditions
166.	Interest Rate Fallback:	As set out in the Conditions

GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

167.	Form of Instruments:	Norwegian Instruments The Instruments are Norwegian Instruments in uncertificated and dematerialised book entry form.
168.	Calculation Agent:	Nordea Bank Abp
169.	Relevant Benchmarks:	SOFR is provided by CME Group Benchmark Administration Limited. As at the date hereof, CME Group Benchmark Administration Limited does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (Register of administrators and benchmarks) of Regulation (EU) 2016/1011, as amended.

Dow Jones Industrial Average is provided by S&P Dow Jones Indices. As at the date hereof, S&P Dow Jones Indices does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) 2016/1011, as amended.

NQ100 is provided by Nasdaq. As at the date hereof, Nasdaq does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) 2016/1011, as amended

DAX is provided by Deutsche Börse A.G. As at the date hereof, Deutsche Börse A.G does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) 2016/1011, as amended

SP500 is provided by S&P Dow Jones Indices. As at the date hereof, S&P Dow Jones Indices does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) 2016/1011, as

amended

170. Governing Law: Norwegian Law

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for the issue of the Instruments described herein pursuant to the Programme for the Issuance of Warrants and Certificates of Nordea Bank Abp.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these the Final Terms.

Signed on behalf of Nordea Bank Abp:

By:

Duly authorised

PART B – OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING** Application has been made by the Issuer (or on its behalf) for the Instruments to be admitted to the official list and to trading on the Nasdaq First North Sweden with effect from the Issue Date.

Commencement Date: The Issue Date

Listing Currency: NOK

Trading Lot: One (1) Mini Future constitutes one (1) Trading Lot.

2. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

In connection with the issuance and offer of the Instruments, the Issuer will make use of the marketing and customers support services of Nordnet Bank ("**Nordnet**"). The Issuer will compensate Nordnet for such services.

In addition, the Issuer has entered into an agreement with Nordnet (the "**Nordnet Agreement**") under the terms of which Nordnet will make the Instruments available on Nordnet's online trading platform. Nordnet will receive compensation under the agreement.

The Issuer currently expects that the current Nordnet Agreement will terminate at the end of calendar year 2025, subject to specific agreement between the Issuer and Nordnet on the date of termination (the "Nordnet Agreement Termination Date") and any transitional arrangements. The Issuer intends to offer Holders the opportunity to sell their Instruments to the Issuer during the three month period preceding the Nordnet Agreement Termination Date, and thereafter the Issuer expects to exercise its right to redeem the Instruments early following a Nordnet Termination Event in accordance with Condition 6(j).

3. **REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES**

- (i) Reasons for the offer: The net proceeds of the issue of the Instruments will be used for the general banking and other corporate purposes of the Issuer and the Nordea Group.
- (ii) Estimated net proceeds: The net proceeds will be determined on the basis of the number of Instruments sold during the Offer Period multiplied by the relevant Offer Price, net of any applicable fees and expenses.

4. **INITIAL PRICE**

Instrument Trading Code/ ISIN	Initial Price
Not Applicable	Not Applicable

5. PERFORMANCE INFORMATION CONCERNING THE UNDERLYING ASSET(S)

Instrument Trading Code/ISIN	Underlying Asset(s) / Issuer	Underlying Asset ISIN	Number of Instruments	Multiplier	Financing Level	Reference Price and Currency	Reference Source	Base Rate Margin	Stop Loss Buffer / Maximum Stop Loss Buffer
MFLDJIANONN239 / NO0013541607	Futures Contract on Dow Jones Industrial Average	N/A	2 000 000	0,01	40 075,98	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLDISNONN58 / NO0013539957	Walt Disney Co/The	US2546871060	100 000	0,1	86,62	USD	New York Stock Exchange	3,00 %	5 %/Not Applicable
MFLDASHNONN62 / NO0013539395	DoorDash Inc	US25809K1051	1 000 000	0,1	186,69	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLCELSIUSNONN64 / NO0013541409	Celsius Holdings, Inc	US15118V2079	50 000	0,1	27,57	USD	Nasdaq	3,00 %	15 %/Not Applicable
MFLC3NONN60 / NO0013540591	C3.AI, INC-A	US12468P1049	30 000	1	19,08	USD	New York Stock Exchange	3,00 %	10 %/Not Applicable
MFLBRKNONN30 / NO0013539981	BERKSHIRE HATHAWAY INC-CL B	US0846707026	100 000	0,1	451,98	USD	New York Stock Exchange	3,00 %	10 %/Not Applicable
MFLBROADNONN16 / NO0013541714	BROADCOM INC	US11135F1012	50 000	0,1	143,89	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLADBNONN48 / NO0013541482	Adobe Systems	US00724F1012	100 000	0,1	333,93	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLOTLYNONN66 / NO0013539858	Oatly Group	US67421J2078	100 000	1	9,22	USD	NASDAQ Global Select	3,00 %	15 %/Not Applicable
MFLSATSNONN52 / NO0013541821	SATS ASA	NO0010863285	300 000	1	31,34	NOK	Oslo Børs	3,00 %	15 %/Not Applicable

MFLVARNONN54 / NO0013540468	VAR Energi ASA	NO0011202772	300 000	1	23,49	NOK	Oslo Børs	3,00 %	15 %/Not Applicable
MFLSPONONN74 / NO0013541904	Spotify Technology	LU1778762911	100 000	0,1	570,27	USD	New York Stock Exchange	3,00 %	7 %/Not Applicable
MFLNODNONN88 / NO0013541276	Nordic Semiconductor	NO0003055501	300 000	1	103,10	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLKOGNONN71 / NO0013541151	KONGSBERG GRUPPEN	NO0003043309	300 000	1	1 565,39	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLORKNONN65 / NO0013542084	Orkla	NO0003733800	300 000	1	108,69	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLNHYNONN105 / NO0013541771	Norsk Hydro	NO0005052605	300 000	1	48,32	NOK	Oslo Børs	3,00 %	10 %/Not Applicable
MFLQNRNONN118 / NO0013540609	Equinor	NO0010096985	300 000	1	222,78	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLAMDNONN110 / NO0013542837	Advanced Micro Devices Inc	US0079031078	100 000	0,1	92,62	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLSTBNONN85 / NO0013540831	Storebrand	NO0003053605	300 000	1	108,26	NOK	Oslo Børs	3,00 %	15 %/Not Applicable
MFLBABANONN79 / NO0013539437	Alibaba	US01609W1027	100 000	0,1	115,54	USD	New York Stock Exchange	3,00 %	8 %/Not Applicable
MFLDNBNONN73 / NO0013541979	DNB	NO0010161896	300 000	1	241,90	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLGJFNONN89 / NO0013540781	Gjensidige Forsikring	NO0010582521	300 000	1	233,54	NOK	Oslo Børs	3,00 %	5 %/Not Applicable

MFLAAPLNONN83 / NO0013540146	Apple	US0378331005	100 000	0,1	183,01	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLFBNONN70 / NO0013541763	Meta Platforms Inc - Class A	US30303M1027	100 000	0,1	537,24	USD	NASDAQ Global Select	3,00 %	7 %/Not Applicable
MFLFRONONN118 / NO0013540328	Frontline PLC	CY0200352116	300 000	1	157,57	NOK	Oslo Børs	3,00 %	15 %/Not Applicable
MFLMUNONN108 / NO0013542803	MICRON TECHNOLOGY INC	US5951121038	100 000	0,1	69,95	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLMANONN66 / NO0013540088	Mastercard	US57636Q1040	100 000	0,1	515,75	USD	New York Stock Exchange	3,00 %	5 %/Not Applicable
MFLAMZNNONN68 / NO0013541045	Amazon.com	US0231351067	100 000	0,1	170,77	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLGOOGNONN84 / NO0013540138	Alphabet	US02079K1079	100 000	0,1	152,10	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLTELNONN85 / NO0013539742	Telenor	NO0010063308	300 000	1	146,19	NOK	Oslo Børs	3,00 %	5 %/Not Applicable
MFLDNONONN117 / NO0013541326	DNO	NO0003921009	300 000	1	9,86	NOK	Oslo Børs	3,00 %	15 %/Not Applicable
MFLINTNONN110 / NO0013541490	Intel	US4581401001	100 000	0,1	18,57	USD	NASDAQ Global Select	3,00 %	5 %/Not Applicable
MFLTSLANONN169 / NO0013542746	Tesla	US88160R1014	100 000	0,1	250,07	USD	NASDAQ Global Select	3,00 %	7 %/Not Applicable
MFLNFLXNONN91 / NO0013539593	Netflix	US64110L1061	100 000	0,1	1 021,57	USD	NASDAQ Global Select	3,00 %	7 %/Not Applicable

MFLNVDANONN122 / NO0013539890	NVIDIA	US67066G1040	100 000	0,1	98,99	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLZAPNONN100 / NO0013541474	Zaptec AS	NO0010713936	300 000	1	15,92	NOK	Oslo Bors	3,00 %	15 %/Not Applicable
MFLMSFTNONN76 / NO0013541102	Microsoft	US5949181045	100 000	0,1	392,86	USD	NASDAQ Global Select	3,00 %	7 %/Not Applicable
MFLO20NONN122 / NO0013542779	Futures Contract on OMXO20	SE0023995329	500 000	1	1 242,18	NOK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLO20NONN121 / NO0013541078	Futures Contract on OMXO20	SE0023995329	500 000	1	1 296,47	NOK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLO20NONN120 / NO0013542241	Futures Contract on OMXO20	SE0023995329	500 000	1	1 350,76	NOK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLOMXSCNONN65 / NO0013539478	OMX Sweden Small Cap 30 ESG Responsible Gross Index	SE0023942107	300 000	1	844,97	SEK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLOMXSCNONN64 / NO0013541755	OMX Sweden Small Cap 30 ESG Responsible Gross Index	SE0023942107	300 000	1	853,73	SEK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLOMXSCNONN63 / NO0013540310	OMX Sweden Small Cap 30 ESG Responsible Gross Index	SE0023942107	300 000	1	862,48	SEK	NASDAQ Stockholm	3,00 %	2 %/Not Applicable
MFLFTSENONN126 / NO0013541193	Futures Contract on FTSE100 Index	GB00M251VK77	200 000	0,01	7 653,16	GBP	IFLL	3,00 %	2 %/Not Applicable
MFLFTSENONN125 / NO0013541961	Futures Contract on FTSE100 Index	GB00M251VK77	200 000	0,01	7 821,35	GBP	IFLL	3,00 %	2 %/Not Applicable
MFLFTSENONN124 / NO0013539544	Futures Contract on FTSE100 Index	GB00M251VK77	200 000	0,01	7 989,55	GBP	IFLL	3,00 %	2 %/Not Applicable

MFLFTSENONN123 / NO0013542027	Futures Contract on FTSE100 Index	GB00M251VK77	200 000	0,01	8 157,75	GBP	IFLL	3,00 %	2 %/Not Applicable
MFLFTSENONN122 / NO0013541375	Futures Contract on FTSE100 Index	GB00M251VK77	200 000	0,01	8 325,95	GBP	IFLL	3,00 %	2 %/Not Applicable
MFLUS NGASNNN316 / NO0013541029	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,06	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLUS NGASNNN315 / NO0013540856	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,14	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLUS NGASNNN314 / NO0013540534	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,21	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLCRAYNNONN05 / NO0013540989	Crayon Group Holding ASA	NO0010808892	100 000	1	109,08	NOK	Oslo Børs	3,00 %	10 %/Not Applicable
MFLOKEANONN08 / NO0013540435	Okea ASA	NO0010816895	100 000	1	14,65	NOK	Oslo Børs	3,00 %	7 %/Not Applicable
MFLMGNNONN08 / NO0013539791	MAGNORA	NO0010187032	100 000	1	20,44	NOK	Oslo Børs	3,00 %	7 %/Not Applicable
MFLOETNONN33 / NO0013540021	Okeanis Eco Tankers	MHY641771016	15 000	1	227,29	NOK	Oslo Børs	3,00 %	10 %/Not Applicable
MFLHIMSNONN41 / NO0013539718	HIMS & HERS HEALTH INC	US4330001060	15 000	0,1	31,62	USD	New York Stock Exchange	3,00 %	20 %/Not Applicable
MFLRDDTONN46 / NO0013541524	REDDIT INC-CL A	US75734B1008	50 000	0,1	93,24	USD	New York Stock Exchange	3,00 %	20 %/Not Applicable
MFLDUOLNONN55 / NO0013539577	Duolingo Inc	US26603R1068	50 000	0,1	429,63	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable

MFLZMNONN37 / NO0013540708	Zoom Video Communications Inc	US98980L1017	100 000	0,1	65,54	USD	NASDAQ Global Select	3,00 %	15 %/Not Applicable
MFLTSMNONN45 / NO0013539668	Taiwan Semi Conductor	US8740391003	30 000	0,1	152,77	USD	New York Stock Exchange	3,00 %	10 %/Not Applicable
MFLROKNONN50 / NO0013540625	ROKU INC	US77543R1023	200 000	0,1	48,36	USD	NASDAQ Global Select	3,00 %	20 %/Not Applicable
MFLPYNONN45 / NO0013540294	PayPal	US70450Y1038	100 000	0,1	57,36	USD	NASDAQ Global Select	3,00 %	15 %/Not Applicable
MFLPLTONN56 / NO0013540526	Palantir Technologies Inc	US69608A1088	100 000	0,1	101,12	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLPEPSINONN28 / NO0013539817	PepsiCo	US7134481081	30 000	0,1	106,93	USD	NASDAQ Global Select	3,00 %	20 %/Not Applicable
MFLMANUNONN43 / NO0013540153	Manchester United	KYG5784H1065	30 000	1	10,76	USD	New York Stock Exchange	3,00 %	20 %/Not Applicable
MFLLLYNONN46 / NO0013541680	Eli Lilly	US5324571083	30 000	0,1	724,86	USD	New York Stock Exchange	3,00 %	10 %/Not Applicable
MFLDOCNONN52 / NO0013539734	DocuSign Inc	US2561631068	200 000	0,1	66,04	USD	NASDAQ Global Select	3,00 %	20 %/Not Applicable
MFLDKNONN52 / NO0013541359	Draftkings Inc	US26142V1052	100 000	0,1	29,93	USD	NASDAQ Global Select	3,00 %	10 %/Not Applicable
MFLUS NGASNNN313 / NO0013542167	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,28	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLUS NGASNNN312 / NO0013539866	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,35	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable

MFLUS NGASNNN311 / NO0013542720	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,43	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLUS NGASNNN310 / NO0013541201	Henry Hub Natural gas futures contract	Not Applicable	500 000	1	3,50	USD	New York Mercantile Exchange	3,00 %	10 %/Not Applicable
MFLNQ1NONN304 / NO0013540724	Futures Contract on NQ100	US6311011026 (in respect of the underlying NASDAQ-100® index)	5 000 000	0,01	18 987,75	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLNQ1NONN303 / NO0013540617	Futures Contract on NQ100	US6311011026 (in respect of the underlying NASDAQ-100® index)	5 000 000	0,01	19 379,90	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLDAXNONN330 / NO0013540633	DAX Index	DE0008469008	2 000 000	0,001	22 144,90	EUR	Deutsche Börse	3,00 %	2 %/Not Applicable
MFLDAXNONN329 / NO0013541383	DAX Index	DE0008469008	2 000 000	0,001	22 599,16	EUR	Deutsche Börse	3,00 %	2 %/Not Applicable
MFLSOLNONN371 / NO0013540245	Silver futures contract	Not Applicable	100 000	1	31,45	USD	CME Globex, CME Clearport and Open outcry (New York)	3,00 %	3 %/Not Applicable
MFLSOLNONN370 / NO0013541730	Silver futures contract	Not Applicable	100 000	1	32,09	USD	CME Globex, CME Clearport and Open outcry (New York)	3,00 %	3 %/Not Applicable
MFLSPXNONN262 / NO0013540476	Futures Contract on S&P500® Index	US78378X1072 (in respect of the underlying S&P500® index)	5 000 000	0,01	5 379,90	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLSPXNONN261 / NO0013540559	Futures Contract on S&P500® Index	US78378X1072 (in respect of the underlying S&P500® index)	5 000 000	0,01	5 487,75	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLRUSNONN257 / NO0013541169	Futures Contract on Russel 2000	N/A	2 000 000	0,01	1 389,71	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable

MFLRUSNONN256 / NO0013539551	Futures Contract on Russel 2000	N/A	2 000 000	0,01	1 703,43	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLRUSNONN255 / NO0013542142	Futures Contract on Russel 2000	N/A	2 000 000	0,01	1 938,73	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLOLJENONN447 / NO0013541003	ICE Brent Crude oil futures contract	Not Applicable	100 000	1	42,66	USD	ICE Futures Europe	3,00 %	3 %/Not Applicable
MFLOLJENONN446 / NO0013539569	ICE Brent Crude oil futures contract	Not Applicable	100 000	1	43,85	USD	ICE Futures Europe	3,00 %	3 %/Not Applicable
MFLOLJENONN445 / NO0013541748	ICE Brent Crude oil futures contract	Not Applicable	100 000	1	56,99	USD	ICE Futures Europe	3,00 %	3 %/Not Applicable
MFLOLJENONN444 / NO0013540500	ICE Brent Crude oil futures contract	Not Applicable	100 000	1	58,18	USD	ICE Futures Europe	3,00 %	3 %/Not Applicable
MFLOLJENONN443 / NO0013542852	ICE Brent Crude oil futures contract	Not Applicable	100 000	1	59,38	USD	ICE Futures Europe	3,00 %	3 %/Not Applicable
MFLDJIANONN240 / NO0013541144	Futures Contract on Dow Jones Industrial Average	N/A	2 000 000	0,01	39 262,25	USD	Chicago Mercantile Exchange	3,00 %	2 %/Not Applicable
MFLGULLNONN263 / NO0013541268	Gold futures contract	Not Applicable	500 000	0,01	3 133,50	USD	CME Globex, CME Clearport and Open outcry (New York)	3,00 %	3 %/Not Applicable
MFLGULLNONN262 / NO0013540922	Gold futures contract	Not Applicable	500 000	0,01	3 201,46	USD	CME Globex, CME Clearport and Open outcry (New York)	3,00 %	3 %/Not Applicable
MFLGULLNONN261 / NO0013541789	Gold futures contract	Not Applicable	500 000	0,01	3 269,42	USD	CME Globex, CME Clearport and Open outcry (New York)	3,00 %	3 %/Not Applicable

The Issuer does not intend to provide post-issuance information.

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Underlying Asset's designation:

Futures Contract on Dow Jones Industrial Average

Description:

The futures contract referencing the Dow Jones Industrial Average Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.

Historical rate/Rate diagram:

Not Applicable

Rolling of Futures Contracts:

Applicable

Roll Date(s):

Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract

Additional Information:

Additional information regarding the Underlying Asset is available on

<https://www.cmegroup.com/company/nymex.html>

Disclaimer:

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Underlying Asset's designation	Walt Disney Co/The
Issuer of Underlying Asset:	Walt Disney Co/The
Additional information regarding the issuer:	Additional information about the issuer is available on: www.thewaltdisneycompany.com

Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
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Underlying Asset's designation	DoorDash Inc
Issuer of Underlying Asset:	DoorDash Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.doordash.com

Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
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Underlying Asset's designation	Celsius Holdings, Inc
Issuer of Underlying Asset:	Celsius Holdings, Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.celsiusholdingsinc.com

Market(s) on which Underlying Asset(s) is/are admitted to trading:	Nasdaq
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Underlying Asset's designation	C3.AI, INC-A
Issuer of Underlying Asset:	C3.AI, INC-A
Additional information regarding the issuer:	Additional information about the issuer is available on: www.c3.ai

Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
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Underlying Asset's designation	BERKSHIRE HATHAWAY INC-CL B
Issuer of Underlying Asset:	BERKSHIRE HATHAWAY INC-CL B
Additional information regarding the issuer:	Additional information about the issuer is available on:

	www.berkshirehathaway.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	BROADCOM INC
Issuer of Underlying Asset:	BROADCOM INC
Additional information regarding the issuer:	Additional information about the issuer is available on: www.broadcom.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Adobe Systems
Issuer of Underlying Asset:	Adobe Systems
Additional information regarding the issuer:	Additional information about the issuer is available on: www.adobe.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Oatly Group
Issuer of Underlying Asset:	Oatly Group
Additional information regarding the issuer:	Additional information about the issuer is available on: www.oatly.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	SATS ASA
Issuer of Underlying Asset:	SATS ASA
Additional information regarding the issuer:	Additional information about the issuer is available on: www.sats.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	VAR Energi ASA

Issuer of Underlying Asset:	VAR Energi ASA
Additional information regarding the issuer:	Additional information about the issuer is available on: www.varenergi.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Spotify Technology
Issuer of Underlying Asset:	Spotify Technology
Additional information regarding the issuer:	Additional information about the issuer is available on: www.spotify.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	Nordic Semiconductor
Issuer of Underlying Asset:	Nordic Semiconductor
Additional information regarding the issuer:	Additional information about the issuer is available on: www.nordicsemi.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	KONGSBERG GRUPPEN
Issuer of Underlying Asset:	KONGSBERG GRUPPEN
Additional information regarding the issuer:	Additional information about the issuer is available on: www.geoacoustics.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Orkla
Issuer of Underlying Asset:	Orkla
Additional information regarding the issuer:	Additional information about the issuer is available on: www.orkla.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs

Underlying Asset's designation	Norsk Hydro
Issuer of Underlying Asset:	Norsk Hydro
Additional information regarding the issuer:	Additional information about the issuer is available on: www.hydro.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Equinor
Issuer of Underlying Asset:	Equinor
Additional information regarding the issuer:	Additional information about the issuer is available on: www.equinor.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Advanced Micro Devices Inc
Issuer of Underlying Asset:	Advanced Micro Devices Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.amd.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Storebrand
Issuer of Underlying Asset:	Storebrand
Additional information regarding the issuer:	Additional information about the issuer is available on: www.storebrand.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Alibaba
Issuer of Underlying Asset:	Alibaba
Additional information regarding the issuer:	Additional information about the issuer is available on: www.alibabagroup.com

Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	DNB
Issuer of Underlying Asset:	DNB
Additional information regarding the issuer:	Additional information about the issuer is available on: www.dnb.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Gjensidige Forsikring
Issuer of Underlying Asset:	Gjensidige Forsikring
Additional information regarding the issuer:	Additional information about the issuer is available on: www.gjensidige.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Apple
Issuer of Underlying Asset:	Apple
Additional information regarding the issuer:	Additional information about the issuer is available on: www.apple.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Meta Platforms Inc - Class A
Issuer of Underlying Asset:	Meta Platforms Inc - Class A
Additional information regarding the issuer:	Additional information about the issuer is available on: www.facebook.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Frontline PLC
Issuer of Underlying Asset:	Frontline PLC
Additional information regarding the issuer:	Additional information about the issuer is available on:

	www.frontline.bm
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	MICRON TECHNOLOGY INC
Issuer of Underlying Asset:	MICRON TECHNOLOGY INC
Additional information regarding the issuer:	Additional information about the issuer is available on: www.micron.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Mastercard
Issuer of Underlying Asset:	Mastercard
Additional information regarding the issuer:	Additional information about the issuer is available on: www.mastercard.us
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	Amazon.com
Issuer of Underlying Asset:	Amazon.com
Additional information regarding the issuer:	Additional information about the issuer is available on: www.amazon.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Alphabet
Issuer of Underlying Asset:	Alphabet
Additional information regarding the issuer:	Additional information about the issuer is available on: www.abc.xyz
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Telenor

Issuer of Underlying Asset:	Telenor
Additional information regarding the issuer:	Additional information about the issuer is available on: www.telenor.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	DNO
Issuer of Underlying Asset:	DNO
Additional information regarding the issuer:	Additional information about the issuer is available on: www.dno.no
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	Intel
Issuer of Underlying Asset:	Intel
Additional information regarding the issuer:	Additional information about the issuer is available on: www.intel.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Tesla
Issuer of Underlying Asset:	Tesla
Additional information regarding the issuer:	Additional information about the issuer is available on: www.tesla.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Netflix
Issuer of Underlying Asset:	Netflix
Additional information regarding the issuer:	Additional information about the issuer is available on: www.netflix.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select

Underlying Asset's designation	NVIDIA
Issuer of Underlying Asset:	NVIDIA
Additional information regarding the issuer:	Additional information about the issuer is available on: www.nvidia.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select

Underlying Asset's designation	Zaptec AS
Issuer of Underlying Asset:	Zaptec AS
Additional information regarding the issuer:	Additional information about the issuer is available on: www.zaptec.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs

Underlying Asset's designation	Microsoft
Issuer of Underlying Asset:	Microsoft
Additional information regarding the issuer:	Additional information about the issuer is available on: www.microsoft.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select

Underlying Asset's designation:

Futures Contract on OMXO20

Description:	The futures contract referencing the OMXO20GI Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.
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Historical rate/Rate diagram:	Not Applicable
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Rolling of Futures Contracts:	Applicable
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Roll Date(s):	Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract
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Additional Information:	Additional information regarding the Underlying Asset is available on www.nasdaqomxnordic.com
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Underlying Asset’s designation:	OMX Sweden Small Cap 30 ESG Responsible Gross Index
Description:	The futures contract referencing the OMX Stockholm 30 ESG Responsible Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.
Historical rate/Rate diagram:	Not Applicable
Rolling of Futures Contracts:	Applicable
Roll Date(s):	Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract
Additional Information:	Additional information regarding the Underlying Asset is available on www.nasdaqomxnordic.com
Disclaimer:	<u>The OMX Stockholm 30 ESG Responsible Index* is provided by Nasdaq Inc.</u> <u>The Issuer has not participated in and does not have any influence over the management and administration of, as well as the selection of entities which comprise, the OMX Stockholm 30 ESG Responsible Index. The Issuer has not assessed and does not make any representations in relation to the compliance with or classification according to any laws, regulation, rules or principles related to environmental, social and/or governance criteria of the entities comprising the OMX Stockholm 30 ESG Responsible</u>

Index or of the OMX Stockholm 30 ESG Responsible Index itself.

Underlying Asset's designation:

Futures Contract on FTSE100 Index

Description:

The futures contract referencing the FTSE100 Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.

Historical rate/Rate diagram:

Not Applicable

Rolling of Futures Contracts:

Applicable

Roll Date(s):

Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract

Additional Information:

Additional information regarding the Underlying Asset is available on

<https://www.londonstockexchange.com/>

Disclaimer:

The Product has been developed solely by Nordea Bank Abp. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

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Underlying Asset's designation:

Henry Hub Natural gas futures contract

Description:

Historical rate/Rate diagram:

Not Applicable

Rolling of Futures Contracts:

Applicable

Roll Date(s):

Any day from and including the fifth Scheduled Trading Day in the month prior to expiration of the relevant futures contract.

Additional Information:

Additional information regarding the Underlying Asset is available on

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Underlying Asset's designation Crayon Group Holding ASA

Issuer of Underlying Asset: Crayon Group Holding ASA

Additional information regarding the issuer: Additional information about the issuer is available on:
www.crayon.com

Market(s) on which Underlying Asset(s) is/are admitted to trading: Oslo Børs

Underlying Asset's designation Okea ASA

Issuer of Underlying Asset: Okea ASA

Additional information regarding the issuer: Additional information about the issuer is available on:
www.okea.no

Market(s) on which Underlying Asset(s) is/are admitted to trading: Oslo Børs

Underlying Asset's designation MAGNORA

Issuer of Underlying Asset: MAGNORA

Additional information regarding the issuer: Additional information about the issuer is available on:
www.magnoraasa.com

Market(s) on which Underlying Asset(s) is/are admitted to trading: Oslo Børs

Underlying Asset's designation Okeanis Eco Tankers

Issuer of Underlying Asset:	Okeanis Eco Tankers
Additional information regarding the issuer:	Additional information about the issuer is available on: www.okeanisecotankers.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	Oslo Børs
Underlying Asset's designation	HIMS & HERS HEALTH INC
Issuer of Underlying Asset:	HIMS & HERS HEALTH INC
Additional information regarding the issuer:	Additional information about the issuer is available on: www.hims.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	REDDIT INC-CL A
Issuer of Underlying Asset:	REDDIT INC-CL A
Additional information regarding the issuer:	Additional information about the issuer is available on: www.redditinc.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	Duolingo Inc
Issuer of Underlying Asset:	Duolingo Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.duolingo.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Zoom Video Communications Inc
Issuer of Underlying Asset:	Zoom Video Communications Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.zoom.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select

Underlying Asset's designation	Taiwan Semi Conductor
Issuer of Underlying Asset:	Taiwan Semi Conductor
Additional information regarding the issuer:	Additional information about the issuer is available on: www.tsmc.com.tw
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	ROKU INC
Issuer of Underlying Asset:	ROKU INC
Additional information regarding the issuer:	Additional information about the issuer is available on: www.roku.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	PayPal
Issuer of Underlying Asset:	PayPal
Additional information regarding the issuer:	Additional information about the issuer is available on: www.paypal.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Palantir Technologies Inc
Issuer of Underlying Asset:	Palantir Technologies Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.palantir.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	PepsiCo
Issuer of Underlying Asset:	PepsiCo
Additional information regarding the issuer:	Additional information about the issuer is available on: www.pepsico.com

Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Manchester United
Issuer of Underlying Asset:	Manchester United
Additional information regarding the issuer:	Additional information about the issuer is available on: www.manutd.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	Eli Lilly
Issuer of Underlying Asset:	Eli Lilly
Additional information regarding the issuer:	Additional information about the issuer is available on: www.lilly.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	New York Stock Exchange
Underlying Asset's designation	DocuSign Inc
Issuer of Underlying Asset:	DocuSign Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.docusign.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select
Underlying Asset's designation	Draftkings Inc
Issuer of Underlying Asset:	Draftkings Inc
Additional information regarding the issuer:	Additional information about the issuer is available on: www.draftkings.com
Market(s) on which Underlying Asset(s) is/are admitted to trading:	NASDAQ Global Select

Underlying Asset's designation:

Futures Contract on NQ100

Description:

The futures contract referencing the Nasdaq 100 Index, which in the opinion of the Issuer has the shortest remaining term of the cash

settled futures contracts listed on the Reference Source.

Historical rate/Rate diagram: Not Applicable

Rolling of Futures Contracts: Applicable

Roll Date(s): Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract

Additional Information: Additional information regarding the Underlying Asset is available on

www.cmegroup.com

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Index's designation: DAX Index

Index provider: Deutsche Börse

Description: See www.deutsche-boerse.com

Additional information: Additional information regarding the index is available on:

Disclaimer: The DAX Index is the intellectual property (including registered trademarks) of Qontigo Index GmbH ("QIG"), Deutsche Börse Group or their licensors, which is used under license. The instruments is neither sponsored nor promoted, distributed or in any other manner supported by QIG, Deutsche Börse Group or their licensors, research partners or data providers and QIG, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the DAX Index or its data.

Underlying Asset's designation: **Silver futures contract**

Description: The futures contract traded on CME referencing the price of silver which in the opinion of the Issuer has the shortest remaining term and which are sufficiently liquid of the contracts listed on the Reference Source.

Historical rate/Rate diagram: Not Applicable

Rolling of Futures Contracts: Applicable

Roll Date(s): Any day from and including the fifth Scheduled Trading Day in the month prior to expiration of the relevant futures contract.

Additional Information: Additional information regarding the Underlying Asset is available on

www.cmegroup.com/trading/metals/precious/silver_contract_specifications.html

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Underlying Asset's designation: **Futures Contract on S&P500® Index**

Description:	The futures contract referencing the SPX Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.
Historical rate/Rate diagram:	Not Applicable
Rolling of Futures Contracts:	Applicable
Roll Date(s):	Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract
Additional Information:	Additional information regarding the Underlying Asset is available on www.cmegroup.com
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Underlying Asset's designation:	Futures Contract on Russel 2000
Description:	The futures contract referencing the RUSSELL 2000 Index, which in the opinion of the Issuer has the shortest remaining term of the cash settled futures contracts listed on the Reference Source.

Historical rate/Rate diagram:	Not Applicable
Rolling of Futures Contracts:	Applicable
Roll Date(s):	Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract
Additional Information:	Additional information regarding the Underlying Asset is available on https://www.cmegroup.com/company/nymex.html
Disclaimer:	CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN NORDEA PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO NORDEA PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY NORDEA PRODUCTS OR SERVICES. CME GROUP HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE NORDEA PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO NORDEA AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND NORDEA. CME GROUP MARKET DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR CERTAIN NORDEA PRODUCTS. CME GROUP HAS NO OTHER CONNECTION TO NORDEA PRODUCTS AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY NORDEA PRODUCTS OR SERVICES. CME GROUP HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE NORDEA PRODUCTS AND SERVICES. CME GROUP DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO NORDEA AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN CME GROUP AND NORDEA.
Underlying Asset's designation:	ICE Brent Crude oil futures contract
Description:	Futures contract on Brent Crude listed on the ICE are contracts for delivery EFP (Exchange of Futures for Physical) with possibility for cash settlement.
Historical rate/Rate diagram:	Not Applicable

Rolling of Futures Contracts:	Applicable
Roll Date(s):	Any day from and including the fifth (5) Scheduled Trading Day prior to expiration of the relevant futures contract
Additional Information:	Additional information regarding the Underlying Asset is available on www.theice.com/productguide/ProductSpec.shtml?specId=219

Disclaimer:

Underlying Asset's designation: **Gold futures contract**

Description: The futures contract traded on CME referencing the price of gold which in the opinion of the Issuer has the shortest remaining term and which are sufficiently liquid of the contracts listed on the Reference Source.

Historical rate/Rate diagram:	Not Applicable
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Rolling of Futures Contracts:	Applicable
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Roll Date(s):	Any day from and including the fifth Scheduled Trading Day in the month prior to expiration of the relevant futures contract.
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Additional Information:	Additional information regarding the Underlying Asset is available on www.cmegroup.com/trading/metals/precious/gold_contract_specifications.html
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6. OPERATIONAL INFORMATION

ISIN Code:	As specified in the table above
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Common Code:	Not Applicable
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Clearing system(s): Euronext VPS

Name and address of additional Paying Agent: Not applicable

Market Maker: Nordea

7. DISTRIBUTION

Public Offer: The Issuer consents to the use of the Base Prospectus in connection with a Public Offer of the Instruments during the period from and including the date of these Final Terms to and including the Expiration Date (the "**Offer Period**") by Nordnet in Norway ("**Public Offer Jurisdictions**"), for so long as it is authorised to make such offers under the Markets in Financial Instruments Directive (Directive 2014/65/EU, as amended).

Prohibition of Sales to EEA Retail Investors: Not Applicable

Prohibition of Sales to UK Retail Investors: Applicable

Offer Price: Not Applicable. The Instruments will initially be created and held by the Issuer for its own account, in order that they are available for resale to prospective investors from time to time. The Instruments will be offered for purchase over the relevant securities exchange at the price that is the official price quoted on the securities exchange from time to time.

Expenses included in the Offer Price: Not Applicable

Conditions to which the offer is subject: Not Applicable

Description of the application process: Prospective investors should purchase Instruments through an intermediary that is a direct or indirect member of the relevant securities exchange where the Instruments are admitted to trading.

Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants: Not Applicable. Instruments will be offered for purchase over the relevant securities exchange and there will be no offer for subscription.

Details of the minimum and/or maximum amount of application: Not Applicable

Details of the method and time limits for paying up and delivering the Instruments: Not Applicable. Purchases of Instruments will be settled in accordance with the standard procedures of the relevant settlement system.

Manner in and date on which results of the offer are to be made public: Not Applicable. Instruments will be made available for sale on a continuing basis and therefore may be purchased at any time throughout their life and at a variety of different prices depending on prevailing market conditions at the time of purchase.

Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised: Not Applicable

Categories of potential investors to which the Instruments are offered and whether tranche(s) have been reserved for certain countries:	Not Applicable
Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	Not Applicable. Instruments will be offered for purchase over the relevant securities exchange and therefore the Issuer will not provide notification of allotments.
Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	Not Applicable
Name(s) and address(es), to the extent known to the Issuer, of the Authorised Offerors in the various countries where the offer takes place.	Nordnet. Alströmergatan 39, 112 47 Stockholm, Sweden

U.S. FEDERAL INCOME TAX CONSIDERATIONS

The Instruments are not subject to U.S. federal withholding tax under Section 871(m) of the Internal Revenue Code of 1986, as amended.

ANNEX TO THE FINAL TERMS – SUMMARY OF THE ISSUE

PROSPECTUS SUMMARY: MINI FUTURES LONG - 2025: L18N NO ISSUED BY NORDEA BANK
ABP UNDER ITS PROGRAMME FOR THE ISSUANCE OF
WARRANTS AND CERTIFICATES

1. Introduction and Warnings

- (a) The names and ISINs of the securities to be issued pursuant to these Final Terms are set out in the table below:

<u>Title of Instruments</u>	<u>ISIN</u>
MFLDJIANONN239	NO0013541607
MFLDISNONN58	NO0013539957
MFLDASHNONN62	NO0013539395
MFLCELSIUSNONN64	NO0013541409
MFLC3NONN60	NO0013540591
MFLBRKNONN30	NO0013539981
MFLBROADNONN16	NO0013541714
MFLADBNONN48	NO0013541482
MFLOTLYNONN66	NO0013539858
MFLSATSNONN52	NO0013541821
MFLVARNONN54	NO0013540468
MFLSPONONN74	NO0013541904
MFLNODNONN88	NO0013541276
MFLKOGNONN71	NO0013541151
MFLORKNONN65	NO0013542084
MFLNHYNONN105	NO0013541771
MFLQNRNONN118	NO0013540609
MFLAMDNONN110	NO0013542837
MFLSTBNONN85	NO0013540831
MFLBABANONN79	NO0013539437
MFLDNBNONN73	NO0013541979
MFLGJFNONN89	NO0013540781
MFLAAPLNONN83	NO0013540146

MFLFBNONN70	NO0013541763
MFLFRONONN118	NO0013540328
MFLMUNONN108	NO0013542803
MFLMANONN66	NO0013540088
MFLAMZNNONN68	NO0013541045
MFLGOOGNONN84	NO0013540138
MFLTELNONN85	NO0013539742
MFLDNONONN117	NO0013541326
MFLINTNONN110	NO0013541490
MFLTSLANONN169	NO0013542746
MFLNFLXNONN91	NO0013539593
MFLNVDANONN122	NO0013539890
MFLZAPNONN100	NO0013541474
MFLMSFTNONN76	NO0013541102
MFLO20NONN122	NO0013542779
MFLO20NONN121	NO0013541078
MFLO20NONN120	NO0013542241
MFLOMXSCNONN65	NO0013539478
MFLOMXSCNONN64	NO0013541755
MFLOMXSCNONN63	NO0013540310
MFLFTSENONN126	NO0013541193
MFLFTSENONN125	NO0013541961
MFLFTSENONN124	NO0013539544
MFLFTSENONN123	NO0013542027
MFLFTSENONN122	NO0013541375
MFLUS NGASNNN316	NO0013541029
MFLUS NGASNNN315	NO0013540856
MFLUS NGASNNN314	NO0013540534
MFLCRAYNNONN05	NO0013540989
MFLOKEANONN08	NO0013540435
MFLMGNNONN08	NO0013539791
MFLOETNONN33	NO0013540021
MFLHIMSNONN41	NO0013539718

MFLRDDTNONN46	NO0013541524
MFLDUOLNONN55	NO0013539577
MFLZMNONN37	NO0013540708
MFLTSMNONN45	NO0013539668
MFLROKNONN50	NO0013540625
MFLPYPNONN45	NO0013540294
MFLPLTNONN56	NO0013540526
MFLPEPSINONN28	NO0013539817
MFLMANUNONN43	NO0013540153
MFLLLYNONN46	NO0013541680
MFLDOCNONN52	NO0013539734
MFLDKNNONN52	NO0013541359
MFLUS NGASNNN313	NO0013542167
MFLUS NGASNNN312	NO0013539866
MFLUS NGASNNN311	NO0013542720
MFLUS NGASNNN310	NO0013541201
MFLNQ1NONN304	NO0013540724
MFLNQ1NONN303	NO0013540617
MFLDAXNONN330	NO0013540633
MFLDAXNONN329	NO0013541383
MFLSOLNONN371	NO0013540245
MFLSOLNONN370	NO0013541730
MFLSPXNONN262	NO0013540476
MFLSPXNONN261	NO0013540559
MFLRUSNONN257	NO0013541169
MFLRUSNONN256	NO0013539551
MFLRUSNONN255	NO0013542142
MFLLOJENONN447	NO0013541003
MFLLOJENONN446	NO0013539569
MFLLOJENONN445	NO0013541748
MFLLOJENONN444	NO0013540500
MFLLOJENONN443	NO0013542852
MFLDJIANONN240	NO0013541144

MFLGULLNONN263	NO0013541268
MFLGULLNONN262	NO0013540922
MFLGULLNONN261	NO0013541789

- (b) The Issuer is Nordea Bank Abp and the Issuer's legal entity identifier is 529900ODI3047E2LIV03. The Issuer's address is Satamaradankatu 5 FI-00020 Nordea, Helsinki, Finland.
- (c) The Issuer is the offeror in respect of the Instruments and the person applying for admission of the Instruments to trading on Nasdaq First North Sweden. The Issuer has consented to the Instruments being made available on Nordnet's online trading platform.
- (d) The competent authority approving the Base Prospectus for the Programme and the Instruments is the Central Bank of Ireland, whose address is at New Wapping Street, North Wall Quay, Dublin 1, Ireland.
- (e) The Base Prospectus was approved on 13 December 2024.

Warning to Investors:

This summary should be read as an introduction to the Base Prospectus; any decision to invest in the securities should be based on a consideration of the Base Prospectus as a whole by the investor; the investor could lose all or part of the invested capital; where a claim relating to the information contained in a Base Prospectus is brought before a court, the plaintiff investor might, under national law, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated; civil liability attaches only to those persons who have tabled the summary including any translation thereof, but only where the summary is misleading, inaccurate or inconsistent, when read together with the other parts of the Base Prospectus, or where it does not provide, when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in such securities.

You are about to purchase a product that is not simple and may be difficult to understand.

2. Key Information on the Issuer

Who is the Issuer of the Securities?

- (a) The Issuer, Nordea Bank Abp, is a public limited liability company organised under the laws of Finland. Nordea Bank Abp, was registered with the Finnish Trade Register on 27 September 2017. The Issuer's legal entity identifier is 529900ODI3047E2LIV03.
- (b) According to Article 3 of Nordea Bank Abp's articles of association, as a commercial bank Nordea Bank Abp engages in business activities that are permitted to a deposit bank pursuant to the Finnish Act on Credit Institutions. Nordea Bank Abp provides investment services and performs investment activities pursuant to the Finnish Act on Investment Services. Further, in its capacity as parent company, Nordea Bank Abp attends to and is responsible for overall functions in the Nordea Group, such as management, supervision, risk management and staff functions.
- (c) The following table sets forth information relating to the Issuer's five largest shareholders as of the end of November 2024:

Number of shares (million)	Per cent. of shares and votes
---	--

		(1)
BlackRock	181.5	5.2
Norges Bank	174.8	5.0
Nordea-fonden	153.9	4.4
Vanguard	134.6	3.8
Cevian Capital	134.3 ⁽¹⁾	3.8 ⁽¹⁾

1) Latest disclosed to the Issuer.

(d) The following table sets forth, for each member of the board of directors of the Issuer, their year of birth and the year of their initial appointment to the board of directors:

	<u>Year of birth</u>	<u>Board member since</u>	<u>Position</u>
Sir Stephen Hester	1960	2022	Chair
Lene Skole	1959	2022	Vice Chair
Petra van Hoeken	1961	2019	Member
John Maltby	1962	2019	Member
Risto Murto	1963	2023	Member
Lars Rohde	1954	2024	Member
Per Strömberg	1963	2023	Member
Jonas Synnergren	1977	2020	Member
Arja Talma	1962	2022	Member
Kjersti Wiklund	1962	2022	Member

(e) The auditors of the Issuer are PricewaterhouseCoopers Oy.

What is the Key Financial Information Regarding the Nordea Group?

	Year ended 31 December		Nine months ended 30 September	
	2023 <i>(Audited)</i>	2022 <i>(Audited)</i>	2024 <i>(Unaudited)</i>	2023 <i>(Unaudited)</i>
	<i>(EUR million)</i>			
Income Statement				
Net interest income.....	7,451	5,664	5,740	5,505
Net fee and commission income.....	3,021	3,186	2,332	2,258
Total operating income.....	11,743	9,721	9,129	8,828
Net loan losses	(187)	(112)	(142)	(92)
Operating profit	6,338	4,762	5,081	4,923
Net profit for the period.....	4,934	3,587	3,930	3,828
Balance Sheet				
Loans to the public	344,828	345,743	348,896	343,292
Debt securities in issue	182,548	179,803	188,943	191,180
Subordinated liabilities.....	5,720	5,401	6,991	5,103
Deposits by credit institutions	29,504	32,869	34,630	37,298
Deposits and borrowings from the public	210,062	217,464	222,064	213,893
Total assets	584,702	594,729	617,415	609,824
Total liabilities.....	553,477	563,885	585,961	579,454
Total equity.....	31,225	30,844	31,454	30,370

	Year ended 31 December		Nine months ended 30 September	
	2023 (Audited)	2022 (Audited)	2024 (Unaudited)	2023 (Unaudited)
	(EUR million)			
Total liabilities and equity.....	584,702	594,729	617,415	609,824

Cash Flow Statement

Cash flow from operating activities before changes in operating assets and liabilities	10,757	(3,271)	4,811	4,328
Cash flow from operating activities.....	(6,472)	21,975	4,321	2,414
Cash flow from investing activities	(535)	(629)	(377)	(407)
Cash flow from financing activities.....	(4,008)	(6,584)	(2,375)	(4,196)
Cash flow for the period	(11,015)	14,762	1,569	(2,189)
Change	(11,015)	14,762	1,569	(2,189)

	Year ended 31 December		Nine months ended 30 September	
	2023	2022	2024	2023
Ratios				
CET1 capital ratio.....	17,0 %	16,4 %	15,8%	16,3%

What are the Key Risks Specific to the Issuer?

Negative economic developments and conditions in the markets in which the Nordea Group operates can adversely affect the Nordea Group's business and results of operations: The Nordea Group's performance is significantly influenced by the general economic conditions in the Nordic markets (Denmark, Finland, Norway and Sweden). Development of the economic conditions in other markets where the Nordea Group currently operates can also affect the Nordea Group's performance. Economic developments have affected and may continue to affect the Nordea Group's business in a number of ways, including, among others, the income, wealth, liquidity, business and/or financial condition of the Nordea Group's customers, which, in turn, could further reduce the Nordea Group's credit quality and demand for the Nordea Group's financial products and services.

Deterioration in counterparties' credit quality may affect the Nordea Group's financial performance: Risks arising from changes in credit quality and the recoverability of loans and amounts due from counterparties are inherent in a wide range of the Nordea Group's businesses. The Nordea Group makes provisions for loan losses in accordance with IFRS. However, the provisions made are based on available information, estimates and assumptions and are subject to uncertainty, and there can be no assurances that the provisions will be sufficient to cover the amount of loan losses as they occur. Adverse changes in the credit quality of the Nordea Group's borrowers and counterparties or a decrease in collateral values, are likely to affect the recoverability and value of the Nordea Group's assets and require an increase in the Nordea Group's individual provisions and potentially in collective provisions for impaired loans, which in

turn would adversely affect the Nordea Group's financial performance. In particular, the Nordea Group's exposure to corporate customers is subject to adverse changes in credit quality should the economic environment in the Nordea Group's markets deteriorate.

The Nordea Group is exposed to market price risk: The Nordea Group's customer-driven trading operations and its treasury operations (where the Nordea Group holds investment and liquidity portfolios for its own account) are the key contributors to market price risk in the Nordea Group. To the extent volatile market conditions persist or recur, the fair value of the Nordea Group's bond, derivative and structured credit portfolios, as well as other classes, could fall more than estimated, and therefore cause the Nordea Group to record write-downs. In addition, because the Nordea Group's trading and investment income depends to a great extent on the performance of financial markets, volatile market conditions could result in a significant decline in the Nordea Group's trading and investment income, or result in a trading loss, which, in turn, could have a material adverse effect on the Nordea Group's business, financial condition and results of operations.

The Nordea Group is subject to extensive regulation that is subject to change: Companies active in the financial services industry, including the Nordea Group, operate under an extensive regulatory regime. The Nordea Group is subject to laws and regulations, administrative actions and policies as well as related oversight from the local regulators in each of the jurisdictions in which it has operations. The Nordea Group is also under the direct supervision and subject to the regulations of the European Central Bank, as a result of the size of its assets. Regulatory developments or any other requirements, restrictions, limitations on the operations of financial institutions and costs involved, or unexpected requirements under, or uncertainty with respect to, the regulatory framework to be applied to the Nordea Group, could have a material adverse effect on the Nordea Group's business, financial condition and results of operations.

Liquidity risk is inherent in the Nordea Group's operations: Liquidity risk is the risk that the Nordea Group will be unable to meet its obligations as they fall due or meet its liquidity commitments only at an increased cost. A substantial portion of the Nordea Group's liquidity and funding requirements is met through reliance on customer deposits, as well as ongoing access to wholesale funding markets, including issuance of long-term debt market instruments, such as covered bonds. The volume of these funding sources, in particular long-term funding, may be constrained during periods of liquidity stress. Turbulence in the global financial markets and economy may adversely affect the Nordea Group's liquidity and the willingness of certain counterparties and customers to do business with the Nordea Group, which may result in a material adverse effect on the Nordea Group's business and results of operations.

3. Key Information on the Securities

What are the Main Features of the Securities?

<u>Type and Class of Instruments</u>	<u>ISIN</u>	<u>Currency</u>	<u>Number of Instruments</u>	<u>Expiration Date</u>
Mini Futures Long on futures	NO0013541607	NOK	2 000 000	Open ended
Mini Futures Long on shares	NO0013539957	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539395	NOK	1 000 000	Open ended
Mini Futures Long on shares	NO0013541409	NOK	50 000	Open ended
Mini Futures Long on shares	NO0013540591	NOK	30 000	Open ended

Mini Futures Long on shares	NO0013539981	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541714	NOK	50 000	Open ended
Mini Futures Long on shares	NO0013541482	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539858	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541821	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013540468	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541904	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541276	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541151	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013542084	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541771	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013540609	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013542837	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540831	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013539437	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541979	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013540781	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013540146	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541763	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540328	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013542803	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540088	NOK	100 000	Open ended

Mini Futures Long on shares	NO0013541045	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540138	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539742	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541326	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541490	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013542746	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539593	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539890	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013541474	NOK	300 000	Open ended
Mini Futures Long on shares	NO0013541102	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013542779	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013541078	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013542241	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013539478	NOK	300 000	Open ended
Mini Futures Long on futures	NO0013541755	NOK	300 000	Open ended
Mini Futures Long on futures	NO0013540310	NOK	300 000	Open ended
Mini Futures Long on futures	NO0013541193	NOK	200 000	Open ended
Mini Futures Long on futures	NO0013541961	NOK	200 000	Open ended
Mini Futures Long on futures	NO0013539544	NOK	200 000	Open ended
Mini Futures Long on futures	NO0013542027	NOK	200 000	Open ended
Mini Futures Long on futures	NO0013541375	NOK	200 000	Open ended
Mini Futures Long on futures	NO0013541029	NOK	500 000	Open ended

Mini Futures Long on futures	NO0013540856	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013540534	NOK	500 000	Open ended
Mini Futures Long on shares	NO0013540989	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540435	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539791	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540021	NOK	15 000	Open ended
Mini Futures Long on shares	NO0013539718	NOK	15 000	Open ended
Mini Futures Long on shares	NO0013541524	NOK	50 000	Open ended
Mini Futures Long on shares	NO0013539577	NOK	50 000	Open ended
Mini Futures Long on shares	NO0013540708	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539668	NOK	30 000	Open ended
Mini Futures Long on shares	NO0013540625	NOK	200 000	Open ended
Mini Futures Long on shares	NO0013540294	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013540526	NOK	100 000	Open ended
Mini Futures Long on shares	NO0013539817	NOK	30 000	Open ended
Mini Futures Long on shares	NO0013540153	NOK	30 000	Open ended
Mini Futures Long on shares	NO0013541680	NOK	30 000	Open ended
Mini Futures Long on shares	NO0013539734	NOK	200 000	Open ended
Mini Futures Long on shares	NO0013541359	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013542167	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013539866	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013542720	NOK	500 000	Open ended

Mini Futures Long on futures	NO0013541201	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013540724	NOK	5 000 000	Open ended
Mini Futures Long on futures	NO0013540617	NOK	5 000 000	Open ended
Mini Futures Long on indices	NO0013540633	NOK	2 000 000	Open ended
Mini Futures Long on indices	NO0013541383	NOK	2 000 000	Open ended
Mini Futures Long on futures	NO0013540245	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013541730	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013540476	NOK	5 000 000	Open ended
Mini Futures Long on futures	NO0013540559	NOK	5 000 000	Open ended
Mini Futures Long on futures	NO0013541169	NOK	2 000 000	Open ended
Mini Futures Long on futures	NO0013539551	NOK	2 000 000	Open ended
Mini Futures Long on futures	NO0013542142	NOK	2 000 000	Open ended
Mini Futures Long on futures	NO0013541003	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013539569	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013541748	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013540500	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013542852	NOK	100 000	Open ended
Mini Futures Long on futures	NO0013541144	NOK	2 000 000	Open ended
Mini Futures Long on futures	NO0013541268	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013540922	NOK	500 000	Open ended
Mini Futures Long on futures	NO0013541789	NOK	500 000	Open ended

- (a) **Mini Future Long:** the return of the Instruments depends on the performance of the underlying asset during the lifetime of the Instruments. The price of the Instruments will be adjusted for dividends in the underlying asset. The price of the Instruments will increase when the price of the underlying asset increases, and decrease when the price of the underlying asset decreases. If the price of the underlying asset is at or below the stop-loss level, the Instruments will terminate and some or all of the amount invested will be lost. The stop-loss level and the financing level will be adjusted on a daily basis. Currency fluctuations will also affect the performance of the Instruments.
- (b) By investing in the Instruments, an investor will be assuming the risk that the Issuer will not be able to make payments on the securities in accordance with their terms. On an insolvency of the Issuer, there is a risk that the investors may lose some or all of their investment. The Instruments constitute unsecured and unsubordinated obligations of the Issuer and rank *pari passu* without any preference among themselves and at least *pari passu* with all other outstanding unsecured and unsubordinated obligations of the Issuer, present and future. The Instruments could also be subject to the bail-in power in the event of a resolution of the Issuer under directive 2014/59/EU, as implemented in Finland, and may be written down or converted into other securities (including ordinary shares) if the resolution authority determines that this is necessary in order to restore the viability of the Issuer.
- (c) The Instruments are freely transferable by their terms, although the Base Prospectus summarises certain legal restriction on the offers and sales of Instruments in certain jurisdictions.

Where will the Securities be Traded?

Application has been made for the Instruments to be admitted to listing on Nasdaq First North Sweden and to trading on Nasdaq First North Sweden effective as of the Issue Date.

What are the Key Risks that are Specific to the Securities?

Complexity of the product – The yield structure for the Instruments is sometimes complex and may contain mathematical formulae or relationships which, for an investor, may be difficult to understand and compare with other investment alternatives. It should be noted that the relationship between yield and risk may be difficult to assess.

Leverage Risks – due to the structure of the Instruments, the performance of the underlying asset will affect the price of the Instrument and may lead to larger profits or losses on invested capital than if the investment had been made directly in the underlying asset. This is normally expressed by saying that the Instruments have a leverage effect compared with an investment in the underlying asset, i.e. a change in price (both upwards and downwards) of the underlying asset results, in percentage terms, in a greater change in the value of the Instruments. Consequently, the risk associated with an investment in such Instruments is greater than with an investment in the underlying asset. Such Instruments may become worthless.

There may be no active trading market for the Instruments - The Instruments will be new securities which may not be widely distributed and/or may be unlisted and, even if listed, may not have an active trading market. The lack of an active trading market may result in reduced liquidity for the Instruments, with the result that the investor may have to hold such Instruments until they are redeemed. Holders of Instruments should be aware that the secondary market for the Instruments and instruments of this kind may be illiquid due to, among other things, the disruptions and volatility in the global financial markets that have continued through recent years. Holders of Instruments should also be aware that inflation could have an adverse effect on the value of the relevant Instruments (including, without limitation, capital protected Instruments), including where the return on the Instruments is below the level of the relevant inflation rate(s).

Performance of the underlying assets – under the terms of the Instruments, the holders are entitled to yield and payment of any applicable settlement amount, depending on the performance of one or more underlying assets and the applicable yield structure. The performance of the Instruments is affected by the value of the

underlying assets at specific points in time during the term of the Instruments, the intensity of fluctuations in the prices of the underlying assets, expectations regarding future volatility, market interest rates, and expected dividends on the underlying assets. In some circumstances the investor may lose all of their invested amount.

Automatic early redemption – The Instruments may be redeemed automatically if certain conditions are met, typically referred to as a "knock". In some circumstances, this may result in a loss of part, or all, an investor's future coupon or interest payments in respect of the Instruments. Because certain costs and expenses are deducted from the issue price, an early redemption of the Instruments may also result in proportionately higher expenses.

Risks relating to market disruption and extraordinary events - underlying assets may be affected by disruption to their normal trading markets, or extraordinary events such as delisting, nationalisation, bankruptcy, liquidation or dilutive events affecting the relevant underlying asset. For all Instruments, events such as changes in the law or increased costs for risk management may arise. If so, the Issuer may, at its sole discretion, make any adjustments in the composition of the assets and the calculation of the yield or value of Instruments or replace one underlying asset with another underlying asset, as the Issuer deems necessary.

Risks relating to the underlying asset – the return on the Instruments will depend on the performance of the Underlying Assets. Investors should be aware that the market price of the Instruments may be volatile due to the performance of the Underlying Assets, and the amount payable upon exercise or maturity may be less than the original amount paid for the Instruments, or even zero. Changes in the price of the Underlying Asset may not be directly correlated with the price of the Instruments and a small movement in the value of the Underlying Asset may result in a significant change in the value of the Instruments.

Other risks associated with Instruments may relate, inter alia, to changes in interest rates, changes in exchange rates, whether the Issuer is entitled to redeem the Instruments prematurely, the complexity of the financial instruments, fluctuations in relevant indices, other underlying assets or the financial market, and whether repayment is dependent on circumstances other than the credit-worthiness of the Issuer.

4. Key Information on the Offer of Securities to the Public and/or the Admission to Trading on a Regulated Market

Under which Conditions and Timetable can I Invest in this Security?

- (a) A Public Offer of the Instruments will take place in Norway from and including the Listing Date to and including the Expiration Date (the "**Offer Period**"). The Issuer has consented to the Instruments being made available on Nordnet's online trading platform.

The Instruments will initially be created and held by the Issuer for its own account, in order that they are available for resale to prospective investors from time to time. The Instruments will be offered for purchase over the relevant securities exchange at the price that is the official price quoted on the securities exchange from time to time.

- (b) Application has been made for the Instruments to be admitted to listing on Nasdaq First North Sweden and to trading on Nasdaq First North Sweden effective as of Issue Date.
- (c) No expenses are being charged to an investor in the Instruments by the Issuer.

Who is the Offeror and/or the Person Asking for Admission to Trading?

The offeror in respect of the Instruments and the person requesting the admission of the Instruments to trading is the Issuer.

The Instruments may also be offered by Nordnet whom the Issuer has appointed as Authorised Offeror's in respect of the Instruments.

Authorised Offeror	Domicile and Country of Incorporation	Legal Form	Law under which it Operates
Nordnet Bank AB (Nordnet)	The Authorised Offeror is incorporated under the laws of Sweden	Limited Liability Company	Swedish Companies Act 2005

Any investor intending to acquire or acquiring any Instruments from an Authorised Offeror will do so, and offers and sales of the Instruments to an investor by an Authorised Offeror will be made, in accordance with any terms and other arrangements in place between such Authorised Offeror and such Investor including as to price, allocation and settlement arrangements.

Why is this Prospectus Summary Being Produced?

- (a) The Offer is being made to provide funding for the Issuer and offer investors a return linked to the performance of the underlying assets. The net proceeds of the issue of the Instruments will be used for the general banking and other corporate purposes of the Issuer and the Nordea Group.
- (b) The offer of the Instruments is not underwritten.
- (c) Authorised Offerors and other third party distributors may be paid fees in relation to the issue of the Instruments. In connection with the issuance and offer of the Instruments, the Issuer will make use of the marketing and customers support services of Nordnet. The Issuer will compensate Nordnet for such services. In addition, the Issuer has entered into an agreement with Nordnet under the terms of which Nordnet will make the Instruments available on Nordnet's online trading platform. Nordnet will receive compensation under the agreement. Save for the foregoing, so far as the Issuer is aware, no person involved in the issue of the Instruments has an interest material to the offer.

Dette sammendraget er en uoffisiell oversettelse. Investorer må lese og ta til seg den engelske versjonen av sammendraget da denne kan avvike fra den norske oversettelsen

SAMMENDRAG AV GRUNNPROSPEKT: MINI FUTURES LONG - 2025: L18N NO UTSTEDT AV NORDEA BANK ABP UNDER ENS EMISJONSPROGRAM FOR WARRANTS OG CERTIFIKATER

1. Innledning og advarsler

- (a) Navn og ISIN til Instrumentene som utstedes i henhold til disse Endelige Vilkårerne er angitt i tabellen under:

<u>Navn på Instrumentene</u>	<u>ISIN</u>
MFLDJIANONN239	NO0013541607
MFLDISNONN58	NO0013539957
MFLDASHNONN62	NO0013539395
MFLCELSIUSNONN64	NO0013541409

MFLC3NONN60	NO0013540591
MFLBRKNONN30	NO0013539981
MFLBROADNONN16	NO0013541714
MFLADBNONN48	NO0013541482
MFLOTLYNONN66	NO0013539858
MFLSATSNONN52	NO0013541821
MFLVARNONN54	NO0013540468
MFLSPONONN74	NO0013541904
MFLNODNONN88	NO0013541276
MFLKOGNONN71	NO0013541151
MFLORKNONN65	NO0013542084
MFLNHYNONN105	NO0013541771
MFLEQNRNONN118	NO0013540609
MFLAMDNONN110	NO0013542837
MFLSTBNONN85	NO0013540831
MFLBABANONN79	NO0013539437
MFLDNBNONN73	NO0013541979
MFLGJFNONN89	NO0013540781
MFLAAPLNONN83	NO0013540146
MFLFBNONN70	NO0013541763
MFLFRONONN118	NO0013540328
MFLMUNONN108	NO0013542803
MFLMANONN66	NO0013540088
MFLAMZNONN68	NO0013541045
MFLGOOGNONN84	NO0013540138
MFLTELNONN85	NO0013539742
MFLDNONONN117	NO0013541326
MFLINTNONN110	NO0013541490
MFLTSLANONN169	NO0013542746
MFLNFLXNONN91	NO0013539593
MFLNVDANONN122	NO0013539890
MFLZAPNONN100	NO0013541474
MFLMSFTNONN76	NO0013541102

MFLO20NONN122	NO0013542779
MFLO20NONN121	NO0013541078
MFLO20NONN120	NO0013542241
MFLOMXSNNONN65	NO0013539478
MFLOMXSNNONN64	NO0013541755
MFLOMXSNNONN63	NO0013540310
MFLFTSENNONN126	NO0013541193
MFLFTSENNONN125	NO0013541961
MFLFTSENNONN124	NO0013539544
MFLFTSENNONN123	NO0013542027
MFLFTSENNONN122	NO0013541375
MFLUS NGASNNN316	NO0013541029
MFLUS NGASNNN315	NO0013540856
MFLUS NGASNNN314	NO0013540534
MFLCRAYNNONN05	NO0013540989
MFLOKEANNONN08	NO0013540435
MFLMGNNONN08	NO0013539791
MFLOETNNONN33	NO0013540021
MFLHIMSNONN41	NO0013539718
MFLRDDTNNONN46	NO0013541524
MFLDUOLNNONN55	NO0013539577
MFLZMNNONN37	NO0013540708
MFLTSMNNONN45	NO0013539668
MFLROKNNONN50	NO0013540625
MFLPYPNNONN45	NO0013540294
MFLPLTNNONN56	NO0013540526
MFLPEPSINONN28	NO0013539817
MFLMANUNONN43	NO0013540153
MFLLLYNNONN46	NO0013541680
MFLDOCNNONN52	NO0013539734
MFLDKNNONN52	NO0013541359
MFLUS NGASNNN313	NO0013542167
MFLUS NGASNNN312	NO0013539866

MFLUS NGASNNN311	NO0013542720
MFLUS NGASNNN310	NO0013541201
MFLNQ1NONN304	NO0013540724
MFLNQ1NONN303	NO0013540617
MFLDAXNONN330	NO0013540633
MFLDAXNONN329	NO0013541383
MFLSOLNONN371	NO0013540245
MFLSOLNONN370	NO0013541730
MFLSPXNONN262	NO0013540476
MFLSPXNONN261	NO0013540559
MFLRUSNONN257	NO0013541169
MFLRUSNONN256	NO0013539551
MFLRUSNONN255	NO0013542142
MFLOLJENONN447	NO0013541003
MFLOLJENONN446	NO0013539569
MFLOLJENONN445	NO0013541748
MFLOLJENONN444	NO0013540500
MFLOLJENONN443	NO0013542852
MFLDJIANONN240	NO0013541144
MFLGULLNONN263	NO0013541268
MFLGULLNONN262	NO0013540922
MFLGULLNONN261	NO0013541789

- (b) Utstederen er Nordea Bank Abp og utstederens LEI-kode er 529900OD13047E2L1V03. Utstederens adresse er Satamaradankatu 5 FI-0020 Nordea, Helsinki, Finland..
- (c) Utstederen er tilbyder av Instrumentene og personen som søker om opptak til handel av Instrumentene på Nasdaq First North Sweden. Utstederen har samtykket til at Instrumentene gjøres tilgjengelige på Nordnets online handelsplattform.
- (d) Vedkommende myndighet som skal godkjenne Grunnprospektet for Programmet og Instrumentene er Central Bank of Ireland med adresse New Wapping Street, North Wall Quay, Dublin 1, Irland..
- (e) Grunnprospektet ble godkjent den 13. desember 2024.

Advarsel til Investorer:

Dette sammendraget skal anses som en introduksjon til Grunnprospektet. Enhver beslutning om å investere i instrumentene bør være basert på en vurdering av Grunnprospektet i sin helhet. Investoren kan tape hele

eller deler av den investerte kapitalen. Hvor et krav som vedrører informasjonen som gis i et Grunnprospekt bringes inn for en domstol, kan den saksøkende investoren etter nasjonal rett bli pålagt å dekke kostnadene til oversettelse av Grunnprospektet før søksmålet fremmes til behandling. Bare de personer som har presentert sammendraget og eventuelle oversettelser av sammendraget kan komme i sivilrettslig ansvar, men kun dersom sammendraget er villedende, unøyaktig eller uoverensstemmende når det leses sammen med de andre delene av Grunnprospektet, eller dersom det ikke, når det leses sammen med de andre delene av Grunnprospektet, inneholder nøkkelopplysninger som kan være til hjelp for investorer ved vurderingen av om de vil investere i slike verdipapirer.

Du er i ferd med å kjøpe et produkt som ikke er enkelt og som kan være vanskelig å forstå.

2. Nøkkelopplysninger om Utstederen

Hvem er utstederen av Instrumentene?

- (a) Utstederen, Nordea Bank Abp, er et allmennaksjeselskap organisert under finsk rett. Nordea Bank Abp ble registrert i det finske foretaksregisteret den 27. september 2017. Utstederens LEI-kode er 529900OD13047E2L1V03.
- (b) I henhold til Artikkel 3 i vedtektene til Nordea Bank Abp deltar Nordea Bank Abp, som forretningsbank, i forretningsvirksomhet som er tillatt for en innskuddsbank i medhold av den finske loven om kredittinstitusjoner. Nordea Bank Abp yter investeringstjenester og utfører investeringsvirksomhet i medhold av den finske loven om investeringstjenester. I tillegg tar Nordea Bank Abp seg av og er ansvarlig for, i egenskap av å være morselskap, de overordnede funksjonene i Nordea-konsernet, slik som administrasjon, tilsyn, risikostyring og stabsfunksjoner.
- (c) Den følgende tabellen viser informasjon vedrørende Utstederens fem største aksjeeiere ved utgangen av november 2023:

	Antall aksjer (millioner)	Prosent av aksjer og stemmer
BlackRock	181,5	5,2
Norges Bank	174,8	5,0
Nordea-fonden	153,9	4,4
Vanguard	134,6	3,8
Cevian Capital	134,3 ⁽¹⁾	3,8 ⁽¹⁾

1) Senest opplyst til Utstederen

- (d) Den følgende tabellen viser, for hvert av Utstederens styremedlemmer, medlemmets fødselsår og året medlemmet først ble utnevnt som styremedlem:

	Fødselsår	Styremedlem siden	Stilling
Sir Stephen Hester	1960	2022	Styreleder
Lene Skole	1959	2022	Nestleder
Petra van Hoeken	1961	2019	Medlem
John Maltby	1962	2019	Medlem
Risto Murto	1963	2023	Medlem
Lars Rohde	1954	2024	Medlem
Per Strömberg	1963	2023	Medlem
Jonas Synnergren	1977	2020	Medlem
Arja Talma	1962	2022	Medlem
Kjersti Wiklund	1962	2022	Medlem

(e) Utstederens revisor er PricewaterhouseCoopers Oy.

Hva er Utstederens finansielle nøkkelinformasjon?

	Året som endte 31. desember		Ni måneders-perioden som endte 30. september	
	2023	2022	2024	2023
	<u>(revidert)</u>	<u>(revidert)</u>	<u>(urevidert)</u>	<u>(urevidert)</u>
	(millioner EUR)			
Resultatregnskap				
Netto renteinntekter	7 451	5 664	5 740	5 505
Netto provisjons- og kommisjons-				
baserte inntekter.....	3 021	3 186	2 332	2 258
Driftsinntekter.....	11 743	9 721	9 129	8 828
Netto tap på lån.....	(187)	(112)	(142)	(92)
Driftsresultat	6 338	4 762	5 081	4 923
Periodens resultat etter skatte-				
kostnad.....	4 934	3 587	3 930	3 828
Balanse				
Lån til offentligheten	344 828	345 743	348 896	343 292
Utstedte gjeldsinstrumenter	182 548	179 803	188 943	191 180
Etterstilte forpliktelser	5 720	5 401	6 991	5 103
Innskudd av kredittinstitusjoner	29 504	32 869	34 630	37 298
Innskudd og lån fra offentligheten .	210 062	217 464	222 064	213 893
Sum eiendeler	584 702	594 729	617 415	609 824
Sum gjeld.....	553 477	563 885	585 961	579 454
Sum egenkapital	31 225	30 844	31 454	30 370
Sum gjeld og egenkapital	584 702	594 729	617 415	609 824
Kontantstrømoppstilling				
Kontantstrøm fra operasjonelle				
aktiviteter før endringer i varige				
driftsmidler og gjeld	10 757	(3 271)	4 811	4 328
Kontantstrøm fra				
operasjonelle aktiviteter.....	(6 472)	21 975	4 321	2 414

	Året som endte 31. desember		Ni måneders-perioden som endte 30. september	
	2023	2022	2024	2023
	(revidert)	(revidert)	(urevidert)	(urevidert)
	(millioner EUR)			
Kontantstrøm fra				
investeringsaktiviteter.....	(535)	(629)	(377)	(407)
Kontantstrøm fra				
finansieringsaktiviteter	(4 008)	(6 584)	(2 375)	(4 196)
Periodens kontantstrøm	(11 015)	14 762	1 569	(2 189)
Endring	(11 015)	14 762	1 569	(2 189)

	Året som endte 31. desember		Ni måneders-perioden som endte 30. september	
	2023	2022	2024	2023
Forholdstall				
CET1 kapitaldekning.....	17,0%.	16,4%.	15,8%	16,3%

Hva er de viktigste risikoene som er spesifikke for Utstederen?

Negativ økonomisk utvikling og negative forhold i markedene som Nordea-konsernet har virksomhet i, kan ha negativ effekt på Nordea-konsernets virksomhet og driftsresultater: Nordea-konsernets resultater påvirkes i vesentlig grad av de generelle økonomiske forholdene i de nordiske markedene (Danmark, Finland, Norge og Sverige). Utviklingen i de økonomiske forholdene i andre markeder der Nordea-konsernet for tiden har virksomhet, kan også påvirke resultatene til Nordea-konsernet. Økonomiske utviklingstendenser har påvirket og kan fortsette å påvirke Nordea-konsernets virksomhet på mange måter, herunder blant annet inntekt, formue, likviditet, virksomhetsforhold og/eller finansiell stilling for Nordea-konsernets kunder, som igjen kan redusere Nordea-konsernets kredittverdighet og etterspørsel etter Nordea-konsernets produkter og tjenester.

Forverring av motparters kredittverdighet kan påvirke Nordea-konsernets økonomiske resultat: Risikoer som oppstår som følge av endringer i motparters kredittverdighet og muligheten til tilbakebetaling av lån og forfalte beløp fra motparter er iboende i en lang rekke av Nordea-konsernets forretninger. Nordea-konsernet gjør avsetninger for utlånstap i henhold til IFRS. Avsetningene er imidlertid basert på slik informasjon, slike anslag og antagelser som er tilgjengelig, og vil være beheftet med usikkerhet, og det kan ikke gis noen garantier for at avsetningene vil være tilstrekkelige til å dekke utlånstapene etter hvert som de oppstår. Negative endringer i kredittverdigheten til Nordea-konsernets låntakere og motparter eller en nedgang i sikkerhetsverdier kan forventes å påvirke muligheten til tilbakebetaling og verdien av Nordea-konsernets aktiva og kreve en økning i Nordea-konsernets individuelle avsetninger og potensielt i kollektive avsetninger for misligholdte lån, hvilket igjen ville påvirke Nordea-konsernets finansielle resultat negativt.

Nordea-konsernets eksponering mot næringslivskunder er særlig sårbar for negative endringer i kredittverdigheten om den økonomiske situasjonen i Nordea-konsernets markeder skulle forverres.

Nordea-konsernet er eksponert for markedsprisindeksrisiko: Nordea-konsernets kundeorienterte handelsaktiviteter og dets treasury-aktiviteter (der Nordea-konsernet fører investerings- og likviditetsporteføljer i eget navn) er de viktigste bidragsyterne til markedsprisindeksrisikoen i Nordea-konsernet. Dersom volatile markedsforhold vedvarer eller er gjentakende, vil den virkelige verdien til Nordea-konsernets obligasjons-, derivat- og strukturerede kredittporteføljer, så vel som andre investeringsklasser, kunne falle mer enn estimert og dermed føre til at Nordea-konsernet gjør nedskrivninger. Siden Nordea-konsernets handels- og investeringsinntekter videre i stor grad avhenger av utviklingen i finansmarkedene, kan volatile markedsforhold føre til en betydelig nedgang i Nordea-konsernets handels- og investeringsinntekter, eller resultere i tap på trading, som igjen kan ha en vesentlig negativ effekt på Nordea-konsernets virksomhet, økonomiske stilling og driftsresultater.

Nordea-konsernet er gjenstand for omfattende regulering som er i endring: Virksomheten til selskaper som er aktive i markedet for finansielle tjenester, inkludert Nordea-konsernet, er underlagt et omfattende regulatorisk regime. Nordea-konsernet er underlagt lover og forskrifter, administrative tiltak og retningslinjer, så vel som tilhørende tilsyn fra lokale tilsynsmyndigheter i hver jurisdiksjon konsernet har virksomhet i. Som et resultat av størrelsen på sine aktiva er Nordea-konsernet også underlagt tilsynsmyndigheten til og reguleringsbestemmelser gitt av Den europeiske sentralbanken. Regulatorisk utvikling eller alle andre krav, restriksjoner eller begrensninger av driften til finansinstitusjoner og tilknyttede kostnader, eller uventede krav eller usikkerhet relatert til det regulatoriske rammeverket som gjelder for Nordea-konsernet, kan ha en vesentlig negativ effekt på Nordea-konsernets virksomhet, økonomiske stilling og driftsresultater.

Likviditetsrisiko er iboende i Nordea-konsernets virksomheter: Likviditetsrisiko er risikoen for at Nordea-konsernet ikke vil være i stand til å oppfylle sine forpliktelser etter hvert som de forfaller eller bare kan oppfylle sine likviditetsforpliktelser til økte kostnader. En vesentlig del av Nordea-konsernets likviditets- og kapitalkrav oppfylles ved kundeinnskudd, samt vedvarende tilgang til en gros kapitalmarkedet, herunder ved utstedelse av langsiktige lånemarkedsinstrumenter som obligasjoner med fortrinnsrett. Volumet på disse finansieringskildene, spesielt langsiktig finansiering, kan bli begrenset i perioder med anstrengt likviditet. Turbulens i de globale finansmarkedene og den globale økonomien kan ha en negativ effekt på Nordea-konsernets likviditet samt visse motparters og kunders vilje til å gjøre forretninger med Nordea-konsernet. Dette kan føre til vesentlige negative effekter på Nordea-konsernets virksomhet og driftsresultat.

3. Nøkkelinformasjon om Instrumentene

Hva er Instrumentenes viktigste egenskaper?

<u>Type og Klasse av Instrumenter</u>	<u>ISIN</u>	<u>Valuta</u>	<u>Antall Instrumenter</u>	<u>Utløpsdato</u>
Mini Future Long med futureskontrakter som underliggende	NO0013541607	NOK	2000000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539957	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539395	NOK	1000000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541409	NOK	50000	Evigvarende

Mini Future Long med aksjer som underliggende	NO0013540591	NOK	30000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539981	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541714	NOK	50000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541482	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539858	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541821	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540468	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541904	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541276	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541151	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013542084	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541771	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540609	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013542837	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540831	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539437	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541979	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540781	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540146	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541763	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540328	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013542803	NOK	100000	Evigvarende

Mini Future Long med aksjer som underliggende	NO0013540088	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541045	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540138	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539742	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541326	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541490	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013542746	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539593	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539890	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541474	NOK	300000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541102	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542779	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541078	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542241	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013539478	NOK	300000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541755	NOK	300000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540310	NOK	300000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541193	NOK	200000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541961	NOK	200000	Evigvarende

Mini Future Long med futureskontrakter som underliggende	NO0013539544	NOK	200000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542027	NOK	200000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541375	NOK	200000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541029	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540856	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540534	NOK	500000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540989	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540435	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539791	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540021	NOK	15000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539718	NOK	15000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541524	NOK	50000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539577	NOK	50000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540708	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539668	NOK	30000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540625	NOK	200000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540294	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540526	NOK	100000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539817	NOK	30000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013540153	NOK	30000	Evigvarende

Mini Future Long med aksjer som underliggende	NO0013541680	NOK	30000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013539734	NOK	200000	Evigvarende
Mini Future Long med aksjer som underliggende	NO0013541359	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542167	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013539866	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542720	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541201	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540724	NOK	5000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540617	NOK	5000000	Evigvarende
Mini Future Long med indekser som underliggende	NO0013540633	NOK	2000000	Evigvarende
Mini Future Long med indekser som underliggende	NO0013541383	NOK	2000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540245	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541730	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540476	NOK	5000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540559	NOK	5000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541169	NOK	2000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013539551	NOK	2000000	Evigvarende
Mini Future Long med futureskontrakter som	NO0013542142	NOK	2000000	Evigvarende

underliggende				
Mini Future Long med futureskontrakter som underliggende	NO0013541003	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013539569	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541748	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540500	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013542852	NOK	100000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541144	NOK	2000000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541268	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013540922	NOK	500000	Evigvarende
Mini Future Long med futureskontrakter som underliggende	NO0013541789	NOK	500000	Evigvarende

- (a) Instrumentene er med ISIN
- (b) Instrumentene er utstedt i valuta. Totalt antall Instrumenter er antall og Instrumenten utløper måned, år/er åpne Instrumenter uten fast utløpsdato.
- (c) **Mini Future Long:** Avkastningen på Instrumentene avhenger av utviklingen til det underliggende aktivumet i Instrumentenes levetid. Kursen på Instrumentene vil bli justert for utbytte i det underliggende aktivumet. Kursen på Instrumentene vil stige når kursen på det underliggende aktivumet stiger, og faller når kursen på det underliggende aktivumet faller. Dersom kursen på det underliggende aktivumet kommer ned på eller under stop-loss-nivået, vil Instrumentene bortfalle, og all eller deler av investert kapital vil gå tapt. Stop-loss-nivået og finansieringsnivået vil bli justert daglig. Valutasvingninger vil også påvirke Instrumentenes utvikling.
- (d) Ved å investere i Instrumentene påtar investoren seg risikoen for at Utstederen ikke vil være i stand til å gjennomføre utbetalinger på instrumentene i henhold til deres vilkår. Hvis Utstederen blir insolvent, er det risiko for at investorene vil tape hele eller deler av sin investering. Instrumentene utgjør usikrede og ordinære forpliktelser for Utstederen og er pari passu uten noen intern preferanse mellom hverandre og minst pari passu med alle andre utestående, nåværende og fremtidige, ordinære og usikrede gjeldsforpliktelser for Utstederen. Instrumentene kan også bli gjenstand for krisehåndteringsordningen under direktiv 2014/59/EU, som implementert i Finland, dersom Utstederen blir gjenstand for en avvikling og de kan bli nedskrevet eller konvertert til andre verdipapirer (inkludert til ordinære aksjer) dersom krisehåndteringsmyndigheten bestemmer at dette er nødvendig for å gjenopprette Utstederens levedyktighet.

- (e) Instrumentene er fritt omsettelige i henhold til deres vilkår, men Grunnprospektet oppsummerer likevel visse rettslige begrensninger rundt tilbud og salg av Instrumentene i noen jurisdiksjoner.

Hvor vil instrumentene bli handlet?

Instrumentene er unoterte Instrumenter/Det vil bli søkt om opptak til notering på Nasdaq First North Sweden og opptak til handel på Nasdaq First North Sweden med virkning fra Issue Date.

Hva er de viktigste risikoene som er spesifikke for Instrumentene?

Produktets kompleksitet – Avkastningsstrukturen til Instrumentene er av og til kompleks og kan inneholde matematiske formler eller sammenhenger som, for en investor, kan være vanskelige å forstå og sammenligne med andre investeringsalternativer. Sammenhengen mellom avkastning og risiko kan videre være vanskelig å vurdere.

Giringsrisikoer – Instrumentene har en struktur som innebærer at utviklingen til det underliggende aktivumet påvirker kursen på Instrumentet, og dette kan medføre større fortjeneste eller tap på investert kapital enn ved en direkte investering i det underliggende aktivumet. Dette blir normalt uttrykt på den måten at Instrumentene har en gearingeffekt sammenlignet med en investering i det underliggende aktivumet, dvs. at en kursendring (både positiv og negativ) i det underliggende aktivumet fører til en prosentvis større endring i Instrumentenes verdi. Følgelig er risikoen forbundet med en investering i slike Instrumenter større enn ved en investering i det underliggende aktivumet. Slike Instrumenter kan bli verdiløse.

Muligheten for at det ikke finnes noe aktivt handelsmarked for Instrumentene – Instrumentene vil være nye verdipapirer, og det er mulig at disse ikke vil bli vidt distribuert og/eller børsnoterte, og at de selv om de er børsnoterte, ikke nødvendigvis vil ha noe aktivt handelsmarked. Mangelen på et aktivt handelsmarked kan medføre redusert likviditet for Instrumentene, med den følge at investoren kan komme til å måtte eie slike Instrumenter frem til innfrielsestidspunktet. [Nordea har ingen forpliktelse til å kjøpe tilbake eller opprettholde et marked for noen Instrumenter.] Innehavere av Instrumenter bør være oppmerksomme på at annenhåndsmarkedet for Instrumentene eller instrumenter av denne typen kan være illikvid som følge av, blant annet, forstyrrelser og volatilitet på de globale finansmarkedene som har fortsatt gjennom de seneste år. Innehavere av Instrumenter bør også være oppmerksomme på at inflasjon kan ha en negativ påvirkning på verdien til de relevante Instrumentene (herunder, men ikke bare, kapitalbeskyttede Instrumenter), herunder hvor avkastningen på Instrumentene er under nivået på den relevante inflasjonen.

Utviklingen i de underliggende aktiva – I henhold til Instrumentenes vilkår er innehaverne berettiget til avkastning og utbetaling av eventuelt avregningsbeløp, avhengig av kursutviklingen til et eller flere underliggende aktiva og av den relevante avkastningsstrukturen. Verdien til Instrumentene påvirkes av verdien til de underliggende aktiva på bestemte tidspunkter i Instrumentenes levetid, intensiteten i kurssvingningene til de underliggende aktiva, forventninger til fremtidig volatilitet, markedsrenten og forventede utbytter i de underliggende aktiva. I noen tilfeller kan investoren tape all sin investerte kapital.

Automatisk førtidig innfrielse – Instrumentene kan bli automatisk innfridd før deres planlagte utløpsdato dersom visse betingelser oppfylles, vanligvis omtalt som en «knock». I noen tilfeller kan dette føre til at en investors krav på fremtidige utbetalinger av kupong- eller rentebeløp helt eller delvis går tapt. Siden visse kostnader og utgifter blir trukket fra emisjonskursen, kan en førtidig innfrielse medføre proporsjonalt høyere utgifter.

Valutasvingninger og valutakurser som underliggende aktiva – Når det underliggende aktivumet er en valutakurs eller er notert i en annen valuta enn investorens valuta, kan valutasvingninger påvirke avkastningen på Instrumentene. Valutakurser kan påvirkes av komplekse politiske og økonomiske faktorer, inkludert relative inflasjonsrater, handelsbalansen mellom land, graden av overskudd eller underskudd på statsbudsjettet, samt penge-, skatte- og/eller handelspolitikken som føres av myndighetene i landene med de

relevante valutaene. Valutasvingninger kan også på komplekse måter påvirke verdien eller nivået til underliggende aktiva. Dersom slike valutasvingninger fører til svingninger i verdien eller nivået til de underliggende aktivaene, kan verdien eller nivået til Instrumentene falle. Dersom verdien eller nivået til en eller flere underliggende aktiva er denominert i en annen valuta enn Instrumentene, kan investorene bli eksponert for økt valutarisiko. Historiske valutakurser gir ikke nødvendigvis en indikasjon på fremtidige valutakurser.

Risiko knyttet til markedsforstyrrelser og ekstraordinære hendelser – Underliggende aktiva kan påvirkes av forstyrrelser i markedene hvor de til vanlig omsettes, eller slike ekstraordinære hendelser som for eksempel strykning fra børsnotering, nasjonalisering, konkurs, likvidasjon eller andre forhold som utvanner verdien til det relevante underliggende aktivumet. For alle Instrumenter kan det inntreffe hendelser slik som for eksempel lovendringer eller økte kostnader for risikostyring. I et slikt tilfelle kan Utstederen etter eget skjønn foreta justeringer i sammensetningen av aktiva og beregningen av avkastningen eller verdien til Instrumentene eller erstatte et underliggende aktivum med et annet underliggende aktivum, alt ettersom Utstederen finner det nødvendig.

Risiko knyttet til underliggende aktiva – Avkastning på Instrumentene vil avhenge av utviklingen til det underliggende aktiva. Investorer bør være oppmerksomme på at markedsprisen på Instrumentene kan være volatil som følge av utviklingen til det underliggende aktiva, og at beløpet som utbetales ved førtidig innfrielse eller utløp vil kunne være mindre enn beløpet som opprinnelig ble betalt for Instrumentet, eller til og med null. Endringer i prisen på det underliggende aktiva er ikke nødvendigvis direkte korrelert med prisen på Instrumentet, og en mindre endring i verdien av det underliggende aktiva kan føre til en vesentlig endring i verdien av Instrumentet.

Annen risiko i forbindelse med Instrumenter kan blant annet relatere seg til renteendringer, valutakursendringer, hvorvidt Utstederen er berettiget til å førtidig innfri Instrumentene, kompleksiteten til de finansielle instrumentene, svingninger i relevante indekser, andre underliggende aktiva eller finansmarkedet, samt hvorvidt innfrielse avhenger av andre faktorer enn Utstederens kredittverdighet.

4. Nøkkelopplysninger om det Offentlige Tilbudet av Instrumenter og/eller opptaket til handel på et regulert marked

Hvilke vilkår og hvilken tidsplan vil gjelde dersom jeg investerer i dette Instrumentet?

- (a) Et Offentlig Tilbud av Instrumentene vil finne sted i Norge fra og med og til og med [angi dato]/ siste dag som noen av Instrumentene fortsatt er utestående ("**Tilbudsperioden** "). Utstederen har samtykket til at Instrumentene blir gjort tilgjengelige på Nordnets handelsplattform på nett..

Instrumentene vil først bli utstedt og beholdt av Utstederen i eget navn slik at de fra tid til annen vil være tilgjengelige for videresalg til fremtidige investorer. Instrumentene vil bli tilbudt til salg på den relevante verdipapirbørsen til den kursen som offisielt noteres på verdipapirbørsen fra tid til annen.

- (b) Instrumentene er unoterte Instrumenter/Det vil bli søkt om opptak til notering av Instrumentene på Nasdaq First North Sweden og til handel på med virkning fra Utstedelsesdatoen.
- (c) Ingen utgifter blir belastet en investor i instrumentene av Utstederen.

Hvem er Tilbyderen og/eller personen som anmoder om opptak til handel?

Tilbyderen av Instrumentene og personen er Utstederen. Tilbyderen av Instrumentene og personen er Utstederen. Instrumentene kan også bli tilbudt av Nordnet som Utstederen har utpekt som Godkjente Tilbydere av Instrumentene.

(d) Autoriserte Tilbydere

(e) Autorisert Tilbyder	(f) Land der virksomheten er hjemmehørende og registrert	(g) Juridisk form	(h) Underlagt hvilket lands rett
(i) Nordnet Bank AB (Nordnet)	(j) Den Autoriserte Tilbyderen er stiftet og registrert under sett inn opplysninger	(k) Aksjeselskap	(l) Den svenske aksjeloven av 2005

(m)

- (n) Når en investor har til hensikt å erverve eller erverver Instrumenter fra en Autorisert Tilbyder, eller når tilbud og salg av Instrumenter gjøres fra en Autorisert Tilbyder til en investor, vil dette bli gjort i overensstemmelse med de vilkår og øvrige ordninger som gjelder i forholdet mellom den relevante Autoriserte Tilbyderen og investoren, blant annet hva gjelder pris, allokering og oppgjør.

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Hvorfor utarbeides dette prospektsammendraget?

- (a) Tilbudet fremsettes for å skaffe kapital til Utstederen og for å tilby investorer en avkastning knyttet til utviklingen i de underliggende aktivaene. Nettoprovenyet fra utstedelsen av Instrumentene vil bli brukt til Utstederens og Nordea-konsernets alminnelige bankformål og andre selskapsformål dersom relevant, angi alternative formål.
- (b) Det gis ingen fulltegningsgaranti for tilbudet av Instrumentene.
- (c) I forbindelse med utstedelsen av Instrumentene kan det bli betalt honorarer/gebyrer til Autoriserte Tilbydere og andre tredjepartsdistributører. I forbindelse med utstedelsen av Instrumentene vil Utstederen benytte seg av markedsførings- og kundedøttjenester fra Nordnet Bank AB («Nordnet»). Utstederen vil betale Nordnet kompensasjon for slike tjenester. I tillegg har Utstederen inngått en avtale med Nordnet, og Nordnet vil under avtalens vilkår gjøre Instrumentene tilgjengelige på Nordnets handelsplattform på nett. I henhold til avtalen vil Nordnet motta kompensasjon for dette. Med forbehold om det foregående, og til Utstaders kunnskap, har ingen av de personene som er involvert i utstedelsen av Instrumentene interesser av vesentlig betydning for tilbudet.

