InvestmentDeposit account

The InvestmentDeposit account is a time deposit account. Its return consists of a deposit interest and a possible additional interest. The additional interest of each InvestmentDeposit lot is bound to the performance of the market rate of a reference asset. Shares, indices, commodities, foreign currencies, real estate or combinations of the above can serve as reference assets.

InvestmentDeposit account Equity 2/2014

Sales period
24 February 2014–31 March 2014
Maturity date
31 March 2017
Minimum deposit
500 euros
Deposit interest
0.05%
Possible additional interest
The predicted additional interest is 6.5%* (variation range 5.0%–8.0%). The additional interest will be paid on the deposit's maturity date if, on the closing date of 15 March 2017, the prices of all three reference shares are on or above the starting level of 3 April 2014.
Reference shares
Apple Inc.
Neste Oil Corporation
PepsiCo Inc.
Actual annual interest

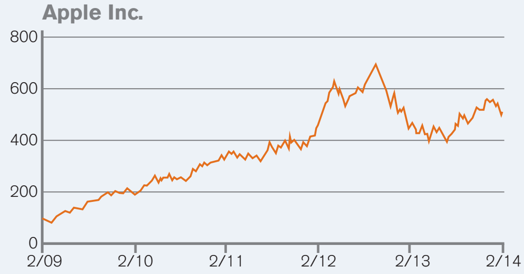
- 0.05% (without the additional interest)
- 2.17%* (The predicted additional interest is 6.5%, deposit period 36 months).

* The final additional interest will be confirmed on 3 April 2014 and it will be within the variation range of 5.0%–8.0%. The additional interest is not annual interest.

The shares were chosen on the basis of the recommendations by Nordea Equity Research.
The share recommendations were checked on 6 February 2014.

Apple Inc. S&P recommendation: Buy
Listed on New York Stock Exchange

Apple Inc is an international company manufacturing and selling consumer electronics, software and hardware. The company is especially known for its iPhone smartphones, iPad tablet computers and MacBook laptops. In recent years, the company's growth has been strong, and its iPhone, which started the touchphone boom, is still Apple's most important engine of growth. iPhone's standing is strong both among consumers and phone operators. The company employs over 80,000 people, and in 2013 its net sales totalled about USD 171 billion and operating profit was around USD 37 billion.
Further information available at www.apple.com

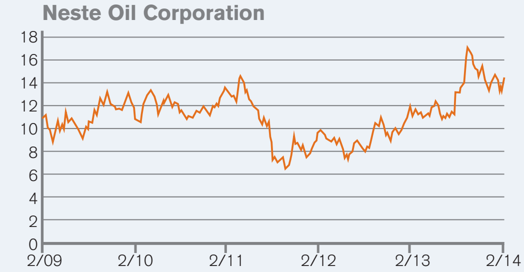


Price performance of Apple share** Feb 2009–Feb 2014 (USD)
Source: Bloomberg

Neste Oil Corporation Nordea's recommendation: Buy
Listed on: OMX Helsinki

Neste Oil Corporation is a fuel refining and marketing company. Its strategy is based on the refining of high-quality fuels, especially those obtained from renewable sources. Around 45% of the company's turnover is generated in Finland. Neste Oil also has significant operations in the other Nordic countries, the Baltic countries and in Poland. In 2012 North America accounted for about 8% of sales. The company has production operations in seven different countries. The largest refinery is in Porvoo, Finland, and the newest ones are in Rotterdam, Netherlands, and in Singapore.

Neste Oil's operations are divided into three business areas: Oil Products, Renewable Fuels and Oil Retail. Oil Products, which covers the company's sourcing and refining operations, accounts for the biggest proportion of the company's turnover (around 65% in 2013). Its leading products are diesel fuel, gasoline and gasoline components. Oil Retail operates Neste Oil's fuel stations, and the segment accounted for approximately 22% of turnover in 2013. Renewable Fuels generated 12% of sales last year but the segment's share is on the rise, as refineries achieved high utilisation rates. Neste Oil is listed on the Helsinki stock exchange. The State of Finland directly holds a majority of Neste Oil's shares and votes (50.1%). Other major shareholders include Ilmarinen Mutual Pension Insurance Company, Varma Mutual Pension Insurance Company and Kela – The Social Insurance Institution of Finland. In 2013, Neste Oil's net sales totalled EUR 17 billion and its operating profit around EUR 500 million. Neste Oil employs around 5,000 people.
Further information: www.neste.fi/



Share price performance of Neste Oil Corporation** Feb 2009–Feb 2014 (EUR)
Source: Bloomberg

PepsiCo Inc. S&P recommendation: Buy
Listed on: New York Stock Exchange

PepsiCo, established in 1965, is the world's second largest manufacturer of food products and beverages. PepsiCo's products are sold in over 200 different countries. The company's well-known brands include Pepsi, Mountain Dew and Gatorade. During the past three years, PepsiCo's net sales have increased by around 50%. The company employs approximately 280,000 people, and in 2013 the company's net sales amounted to about USD 66 billion and operating profit to about EUR 6.7 billion.
Further information is available at: www.pepsico.com

Price performance of PepsiCo Inc. share** Feb 2009–Feb 2014 (USD)
Source: Bloomberg

** Historical performance and Nordea's forecasts are not guarantees of future performance.

Nordea Bank Finland Plc 02.14

General information of the InvestmentDeposit

The InvestmentDeposit account is a time deposit account. The asset reference type affecting the possible additional interest changes by each new lot. The amount of the deposit interest, the fluctuation range of the additional interest and the basis on which the additional interest is determined also change by each new lot.

Interest paid on the InvestmentDeposit account and how it is calculated

Deposit interest

The deposit interest is fixed for the entire deposit period and is paid from the deposit date to the maturity date, excluding the maturity date. The deposit interest is determined by deposit lot. Please note that the deposit interest may also be 0%.

Additional interest

The reference asset type of the possible additional interest paid on the deposit capital, the possible variation range of the additional interest amount and the determination basis, calculation method and payment of the additional interest are determined separately for each lot and are stated in the special terms and conditions concerning additional interest.

The additional interest is not annual interest.

Deposit guarantee and taxation

The assets in an InvestmentDeposit account are covered by the deposit guarantee valid at any given time in the scope laid down by law. Please note that the additional interest is not covered by the deposit guarantee unless it has been paid to an account.

The deposit interest paid to the account and the possible additional interest constitute income as referred to in the Act on Withholding Tax on Interest Income for natural persons with general tax liability in Finland and for Finnish death estates.

Risks

If the additional interest is not realised, the yield on the deposit is 0.05%.

Further information

Information on the deposit interest of the InvestmentDeposit account, the basis for the additional interest, the deposit period and other lot-specific details are available in Nordea's branches in Finland, online at nordea.fi and through Customer Service.

How personal customers can open an InvestmentDeposit account

You can open an account by calling Customer Service, tel 0200 70 000, Mon–Fri 10.00–16.30 (local network charge/mobile call charge), or by visiting one of our branches.

Corporate customers can request further information from

- your contact person at one of our branches.
- Nordea Corporate Service, tel 0200 2121, Mon–Fri 8.00–18.00 (local network charge/mobile call charge); you can also ask for a personal appointment with a service adviser.