IMPORTANT NOTICE

In accessing the attached base prospectus supplement (the "Supplement") you agree to be bound by the following terms and conditions.

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

The Supplement and the Base Prospectus do not constitute, and may not be used in connection with, an offer to sell or the solicitation of an offer to buy securities in the United States or 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 Supplement and the Base Prospectus have not been and will not be registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or with any securities regulatory authority of any state or other jurisdiction of the united states and may include notes in bearer form that are subject to U.S. tax law requirements. Subject to certain exceptions, such securities may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act ("Regulation S")). The securities described in the Supplement and the Base Prospectus will only be offered in offshore transactions to non-U.S. persons in reliance upon Regulation S.

For a more complete description of restrictions on offers and sales of the securities described in the Supplement and the Base Prospectus, see pages iii to viii and the section "Subscription and Sale" in the Base Prospectus.
SUPPLEMENT NO. 3 DATED 4 OCTOBER 2013 TO THE BASE PROSPECTUS DATED 16 APRIL 2013

NORDEA BANK AB (PUBL)
(Incorporated with limited liability in the Kingdom of Sweden)

NORDEA BANK FINLAND PLC
(Incorporated with limited liability in Finland)

€10,000,000,000
Structured Note Programme

This supplement no. 3 (the "Supplement") is supplemental to, and must be read in conjunction with, the base prospectus dated 16 April 2013, the base prospectus supplement dated 30 April 2013 and the base prospectus supplement dated 2 August 2013 (the "Base Prospectus") prepared by Nordea Bank AB (publ) ("NBAB") and Nordea Bank Finland Plc ("NBF" and together with NBAB, the "Issuers") with respect to their €10,000,000,000 Structured Note Programme (the "Programme") and constitutes a supplement for the purposes of Article 16 of Directive 2003/71/EC, as amended (the Prospectus Directive). Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement has been approved by the Central Bank of Ireland (the "Central Bank"), as competent authority under the Prospectus Directive. The Central Bank only approves this Supplement as meeting the requirements imposed under Irish and European law pursuant to the Prospectus Directive.

The Issuers accept responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuers (having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

To the extent that there is any inconsistency between (a) any statements in or incorporated by reference into this Supplement and (b) any statement in or incorporated by reference into the Base Prospectus, the statements in this Supplement will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted since the publication of the Base Prospectus.

An investor which has agreed, prior to the date of publication of this Supplement, to purchase or subscribe for Notes issued under the Programme may withdraw its acceptance before the end of the working day on 8 October 2013 in accordance with the Prospectus Directive.

This Supplement is drawn up in the English language. In case there is any discrepancy between the English text and the Swedish text, the English text stands approved for the purposes of approval under the Prospectus (Directive 2003/71/EC) Regulations 2005.
AMENDMENTS TO THE BASE PROSPECTUS

With effect from the date of this Supplement, the information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below.

Recent Developments

The following recent development is inserted into the Base Prospectus following the last paragraph under the heading "Recent Developments" on page 426 of the Base Prospectus:

"Swedish State sale of Nordea shares

On 25 September 2013, the Swedish State divested its remaining holding of 7.0 per cent. of the outstanding shares in NBAB totalling 284,181,711 shares. The price per share was SEK 76 and the total proceeds of the sale amounted to SEK 21.6 billion."