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## MeritaNordbanken exceeds its internet banking goals for 1999 - new goals set for 2000

The MeritaNordbanken Group continues to strengthen its position as one of the leaders in internet banking by adding equity trading to its WAP mobile phone services in Finland and by launching basic banking services for WAP phones in Sweden in the coming months.

"We have clearly exceeded our internet banking goals for 1999, and we are ready to move forward. MeritaNordbanken is the number one bank in the world in terms of monthly log-ons, and we plan to stay at the top", says Hans Dalborg, Chief Executive Officer of the MeritaNordbanken Group.

In December 1999 MeritaNordbanken had approximately 3 million log-ons to its Solo services on the internet. "We believe the amount will be close to five million monthly by the end of this year", says Bo Harald, Executive Vice President. "MeritaNordbanken now has close to 1.1 million internet clients."

"We have set ourselves the goal of reaching 2 million clients by early next year. It is a very ambitious goal, but with the rapid development of internet maturity among Scandinavian households, it lies within reach", adds Hans Dalborg.

MeritaNordbanken's customers currently pay 3.7 million bills via the internet every month, and the figure is constantly growing. The proportion of share purchase and sale orders and mutual fund transactions over the net has periodically reached 61 per cent and 10 per cent, respectively, in Finland.

"A feature which is really leading us towards the future is credit applications. Up to 16 per cent of these are currently sent to us through the internet, something which has revolutionized the old thinking that personal service is always indispensable in negotiations on household loans", Bo Harald notes. He believes that by the end of this year 30 percent of loan applications will be sent to the bank via the internet.

*MeritaNordbanken, the leading bank group in the Nordic region, provides a broad spectrum of financial products and services to more than 6.5 million private individuals and 400,000 companies and institutions. The Group's service network comprises some 700 branch offices in Finland and Sweden, over 1,000 Swedish post offices and a wide range of effective telephone and Internet banking facilities. More than a million customers use the Group's electronic banking services. Household savings under management total almost EUR 45 billion. Outside the Nordic region, the Group has a presence in 19 countries. The two holding companies, Merita Plc and Nordbanken Holding AB (publ), are listed in Helsinki and Stockholm, respectively.*

**Internet banking goals for 2000/2001**

5 million log-ons per month  
6 million bill payments per month  
2 million internet banking clients (early 2001)

**New products to be launched in early 2000**

WAP share trading (Finland, February)  
E-salary (pilot, February)  
Basic banking services for WAP phones (Sweden, March)  
Share trading on the net (Sweden, March)  
Foreign payments for WAP phones (Finland, March)  
Corporate internet banking (Sweden, April)  
Foreign payments on the internet and by WAP (Sweden, May)

*Further information:*

Bo Harald, Executive Vice President, Tel. +358 9 165 42256  
Björn Westberg, Senior Vice President, Investor Relations, Tel. +46 70 590 5552  
Erik Evrén, Press Relations Manager, Tel. +46 8 614 8611  
Lauri Peltola, Press Relations Manager, Tel. +358 9 165 42324