Nordic Baltic Holding's Interim Report October 24, 2000

Welcome to the presentations of Nordic Baltic Holding's interim report for January-September 2000 on Tuesday, October 24. The report will be released before lunch.

CHANGE OF TELEPHONE CONFERENCE TIME

Press Conference

A press conference will be held in Helsinki at 14.00 local time and will be satellite linked to Copenhagen at 13.00 (local time) and to Stockholm at 13.00 (local time). *

Venues

Helsinki: Aleksanterinkatu 36 B
Copenhagen: Strandgade 3
Stockholm: Smålandsgatan 24
Oslo: Auditoriet, Vesta Oslo, Lilleakerveien 2A, Lysaker

At the press conference Hans Dalborg, President and Group CEO and Arne Liljedahl, CFO, will present and give comments on the report. The press conference will be held in English.
The press conference will also be transmitted live over the Internet at www.nordicbalticholding.com. Please log on 20 minutes before to download the necessary software that will be available at the press conference icon.

Telephone conference

An international telephone conference for analysts will take place on October 24, at **17.30** (Helsinki time) where Hans Dalborg and Arne Liljedahl will be present. To participate, please dial +46 8 5005 2550. Please register at the latest 10 minutes before the presentation begins. When the conference is opened slides will be accessible at www.nordicbalticholding.com.
A replay will be available on +46 8 598 09 000, meeting number 500 525 50, code 001024, for a week after the conference.

* The press conference will be video linked via satellite Sirius 5° East.
Downlink Helsinki: 12590.500 MHz V, symbol rate 6.111, FEC ¾ (Audio: channel 1)
Downlink Copenhagen: 12599.500 MHz V, symbol rate 6.111, FEC ¾
Downlink Stockholm: 12608.500 MHz V, symbol rate 6.111, FEC ¾
Downlink Oslo: 12617.500 MHz V, rate 6.111, FEC ¾

Nordic Baltic Holding (NBH) AB (publ) is the leading financial services group in the Nordic and Baltic Sea region with total assets of EUR 192bn and a world leader in Internet banking with 1.7 million e-customers. NBH owns MeritaNordbanken Plc and Unidanmark A/S with i. a. Merita Bank, Nordbanken, Unibank, ArosMaizels, Tryg-Baltica, Vesta, Merita Life and Livia. Six business areas serve 9 million personal and 600,000 corporate and institutional customers through 1,100 bank branches, 125 insurance service centres, telephone and e-banking services and own operations in 18 countries outside the home region. NBH is listed in Stockholm, Helsinki and Copenhagen.

www.nordicbalticholding.com

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