

Swedbank

A corporate presentation

December 31, 2014



Swedbank



The bank should never be far away, neither physically nor metaphorically. Becoming and remaining a customer should always be easy. Our aim is to have an active and ongoing dialogue with our customers.

Everyone should feel welcome at Swedbank.

Our purpose

We promote a sound and sustainable financial situation for the many households and enterprises.



In brief

Key figures, Group

31 December, 2014

Total assets, SEKbn	2 121
Operating profit, SEKm (Jan – Dec 2014)	21 026
Lending to the public, SEKbn	1 405
Return on equity, continuing operations, % (Jan – Dec 2014)	15,2 %



Our home markets

Sweden

Population	9.6m
Private customers	4.1m
Corporate customers	270 000
Organizations	66 000
Branches	314
ATMs	0*
Cards	3.9m
Employees	8 482

*ATMs are owned and operated by Bankomat AB

Estonia

Population	1.3m
Private customers	1.0m
Corporate customers	130 000
Branches	40
ATMs	467
Cards	1.1m
Employees	2 280

Latvia

Population	2.0m
Private customers	1.0m
Corporate customers	87 000
Branches	48
ATMs	409
Cards	1.0m
Employees	1 521

Lithuania

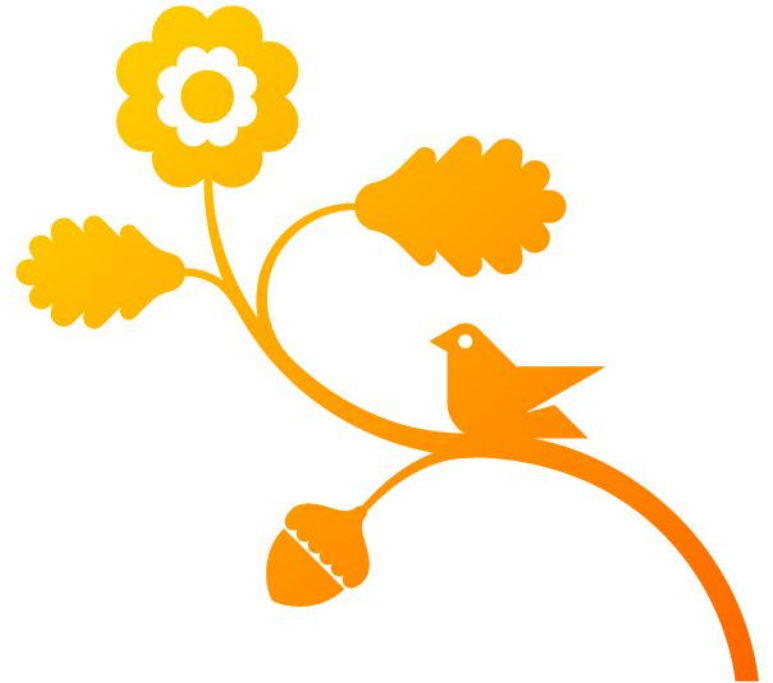
Population	3.0m
Private customers	2.0m
Corporate customers	89 000
Branches	68
ATMs	521
Cards	1.7m
Employees	1 953



Other markets



Our history



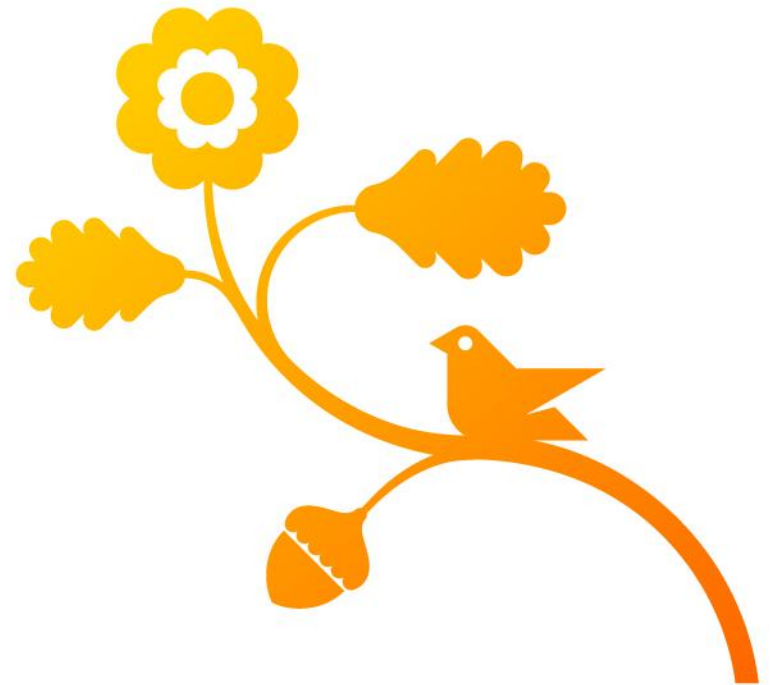
Our history



We started out as Sweden's first savings bank, and we like to think that over the years we have actively helped build our present-day society.



Societal involvement and responsibility



A wider context

We want to be a responsible citizen in society.

We have ambitious corporate guidelines in areas such as ethics, working environment, gender equality and diversity. These help us actively contribute to the sustainable development of our society – at both local and international levels.

- Environmentally conscious products.
- Multicultural branches.
- Ethics & high business morals form the foundation for the bank's credibility and reputation.



Swedbank – a positive force in society

A strong, local commitment to where we operate.

We actively support organizations and projects that contribute to a positive advancement of people, commerce and society.



Our values

We promote a sound and sustainable financial situation for the many households and enterprises.



Simple

- We make banking easier
- We make the complex simple



Open

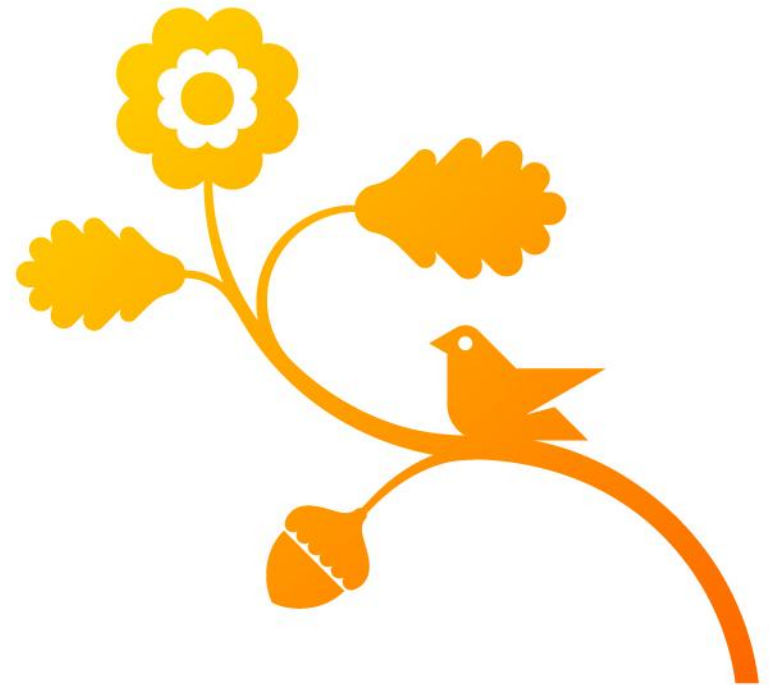
- We are open to new ideas and people
- We are honest and straightforward



Caring

- We are service-minded, warm and helpful
- We strive to build strong, lasting relationships

Private



Satisfied customers are our priority

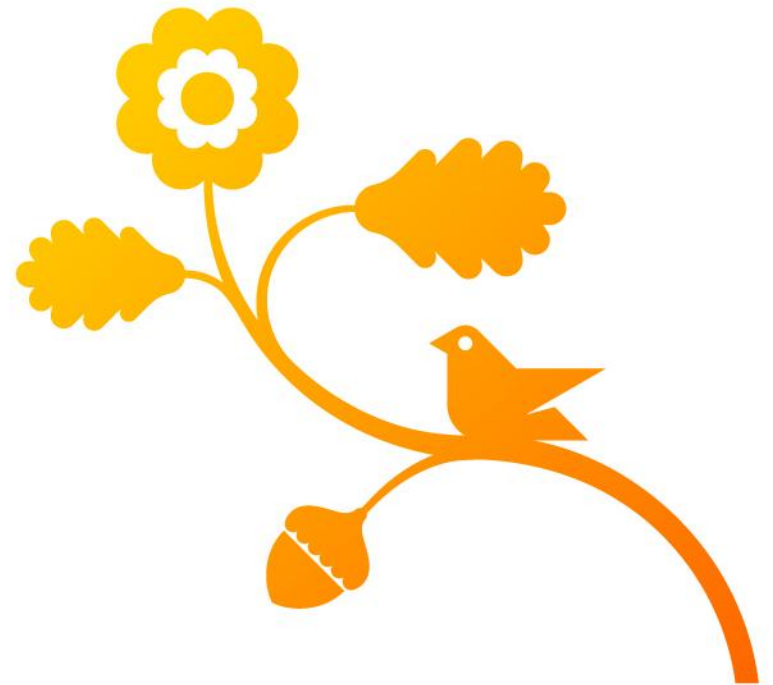
We offer a full range of services, from the simplest errands to qualified advisory services within...

- loans and mortgages
- savings and investing
- payment services
- insurance
- private banking

...via our branches, by phone and through the internet



Everyday banking



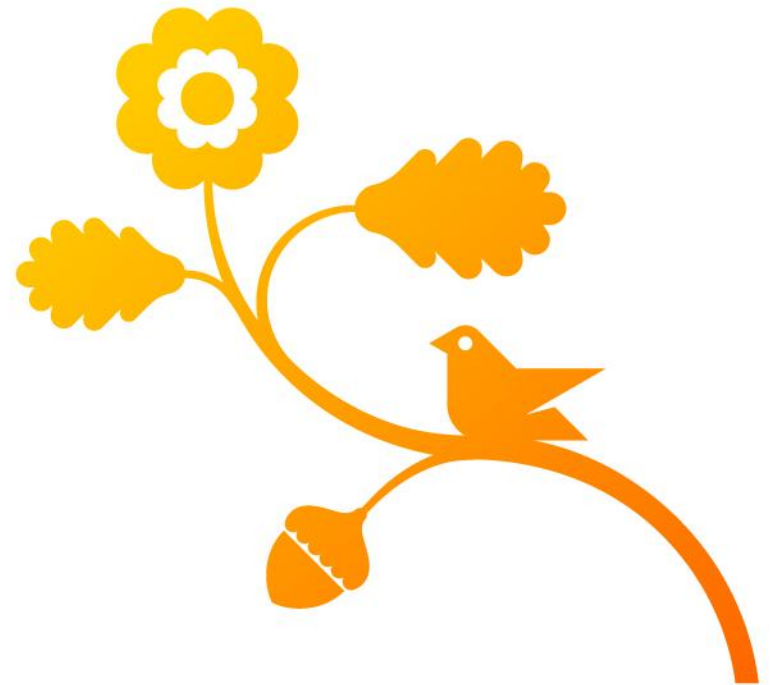
We make life easier for our customers

Our products are easy to use and understand

- The internet bank, mobile bank, e-invoices, cards, Swish, giro or autogiro mean payments are easy to make.
- Make your cash withdrawals easily in stores or via ATMs.



Savings and Investments



Finances play a central part in a person's life

There are many choices to make. We help our customers – on their terms.

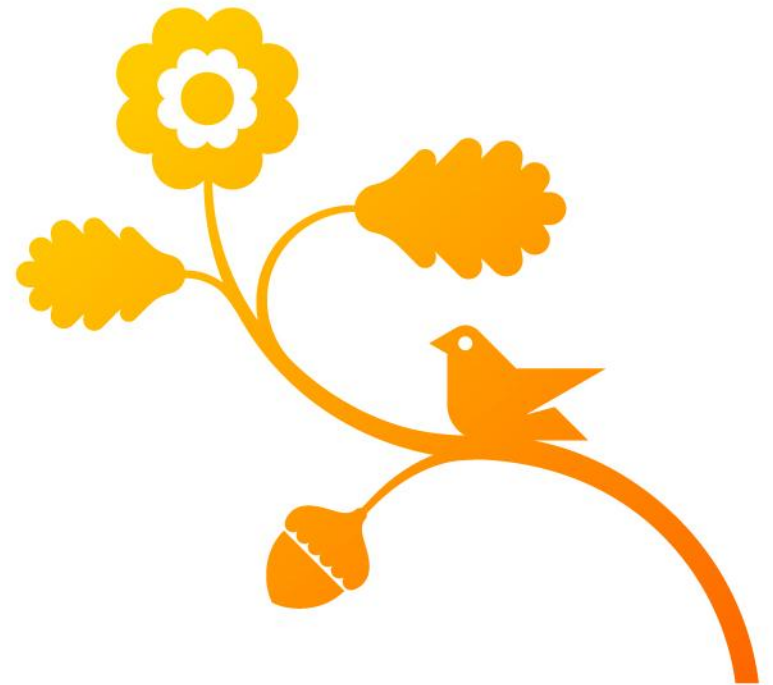
In the savings and investments area, there is a large selection of funds, equity-linked bonds and other securities to choose from. A high-interest savings account is yet another possibility.

”Fondtorget” – a fund marketplace where our customers can trade in both Swedbank Robur’s funds and external funds, around 550 altogether.

A well-developed website.



Lending

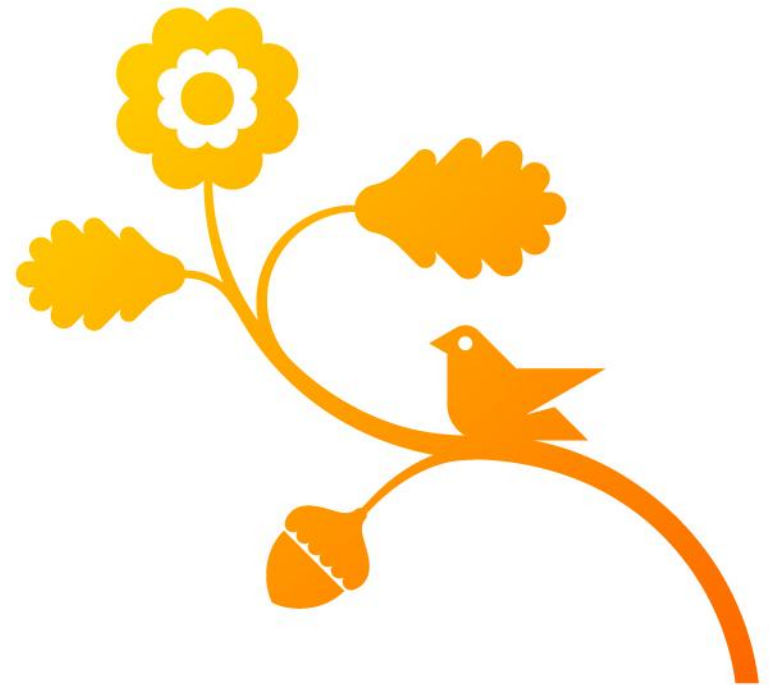


Financing

- Swedbank is the leading player in the Swedish retail mortgage market. With a proactive approach to our customers – both regarding pricing and product development.
- Consumer loans and finance company credit are other ways of financing.
- Here our customers have several options as well – borrow easily via the telephone bank, the internet bank or visit a branch.
- By offering property insurance we add value, for example for our mortgage customers or customers using Swedbank to finance their car purchase. We have insurance products for housing, recreation and cars.



Private Banking



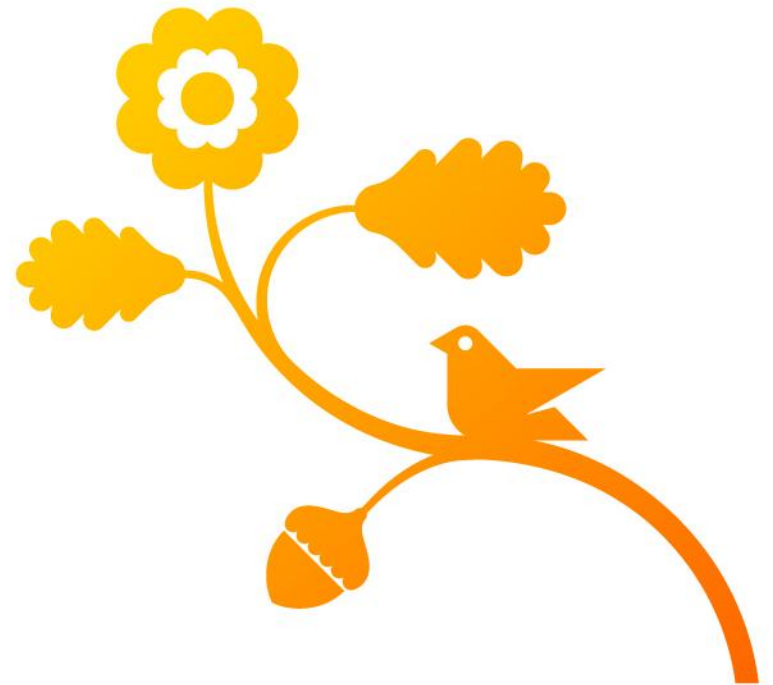
Tailor-made solutions for private individuals, companies and foundations

Continuous, in-depth requirement reviews enable us to actively create customized solutions that take changing financial needs into account. A personal advisor is the key to all of the bank's specialist competence.

- Financial planning
- Investment advice
- Asset management
- Individual solutions e.g. other types of investment
- Ownership and generation shifts
- Branches in 28 areas in Sweden as well as in Luxembourg and the Baltic states



Corporate



We make it easier for our customers to own, lead and develop their companies

- We are the commercial bank for growing companies.
- We offer comprehensive and attractive banking services which we adjust to each company's particular requirements.

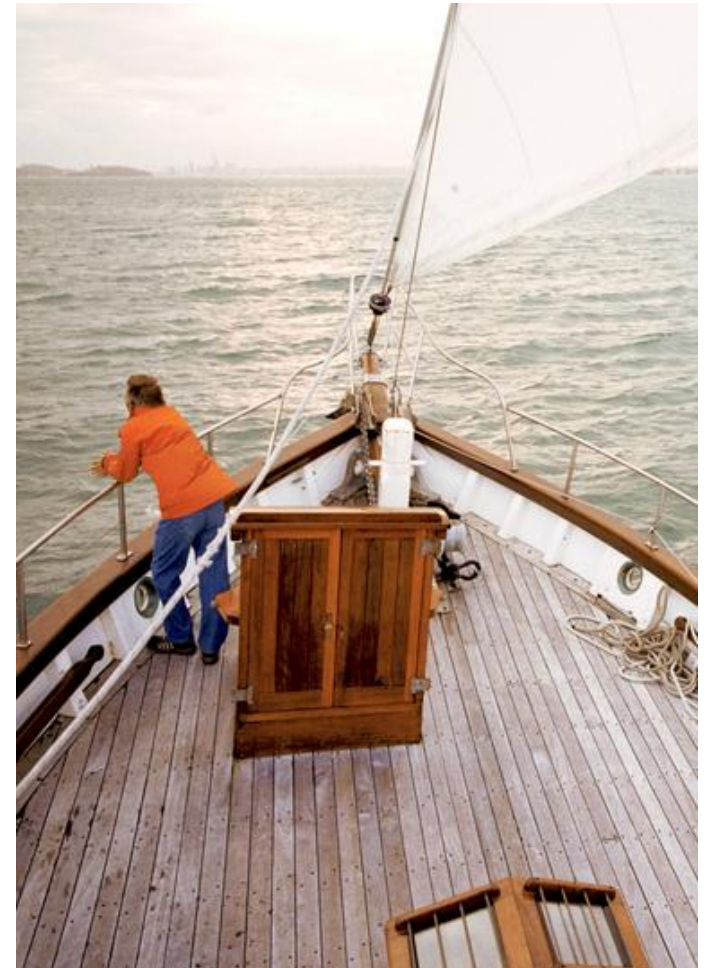


A strategic partner for companies, large organisations and the public sector

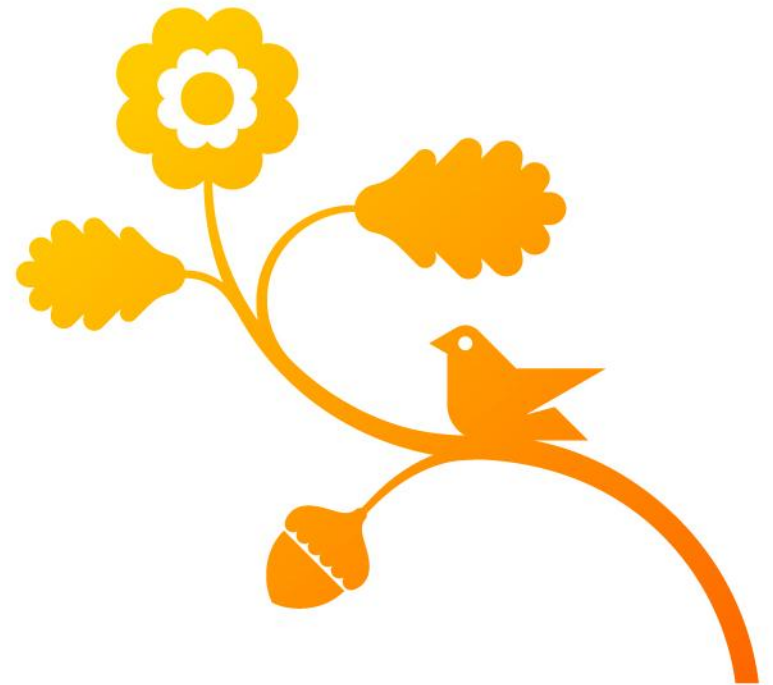
- We help our corporate customers fulfil their business goals – both in the short and the long term.
- A certified business advisor and one's own customer team create the best total solutions for each customer.
- The bank's experts on complex business deals in all areas are also on hand.
 - international trade
 - change of ownership
 - asset management
 - securities and currency trading
 - company acquisitions and divestments
 - legal insurance
 - cash management
 - risk management
 - tax repercussions and effect on key ratios

A comprehensive approach to your company's business

- We offer products, services and advice in areas such as:
 - pensions & insurance
 - risk management
 - cash management
 - international business
 - ownership changes
 - investments
 - financing
 - e-services
 - asset management
 - taxation & legal
 - corporate brokerage
 - property services



Forestry and Agriculture

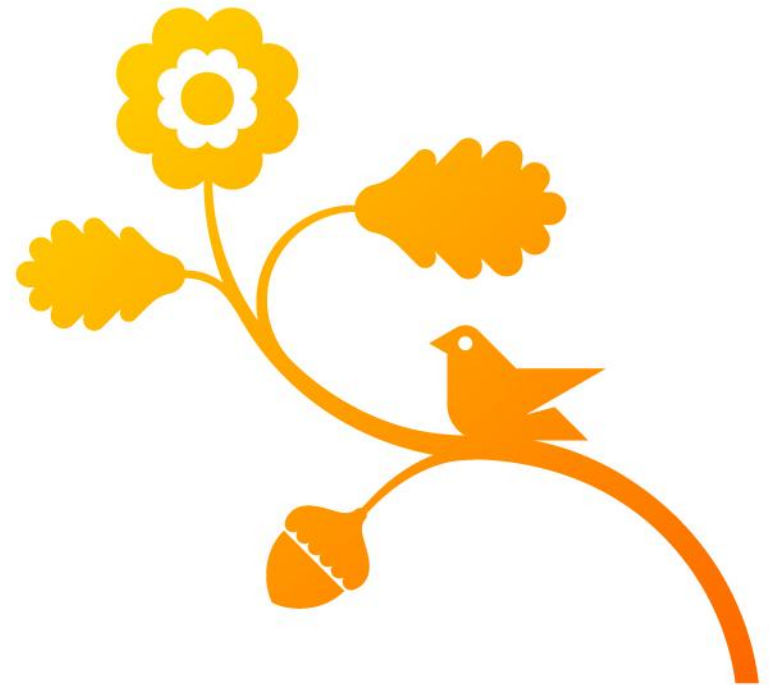


A longstanding tradition

- Good knowledge of the industry together with the bank's specialist network provide the best service within this area
- Over two hundred staff members working with agriculture in the whole country
- We provide comprehensive financing on everything from buildings to machines, provide advances on EU subsidies and advice on safe investments
- Good insurance solutions increase your security
- Simplify running your business with services facilitating payments, accounting and finances
 - business accounts; bank giro, auto giro, cards, e-accounting, Swish, internet bank and telephone bank

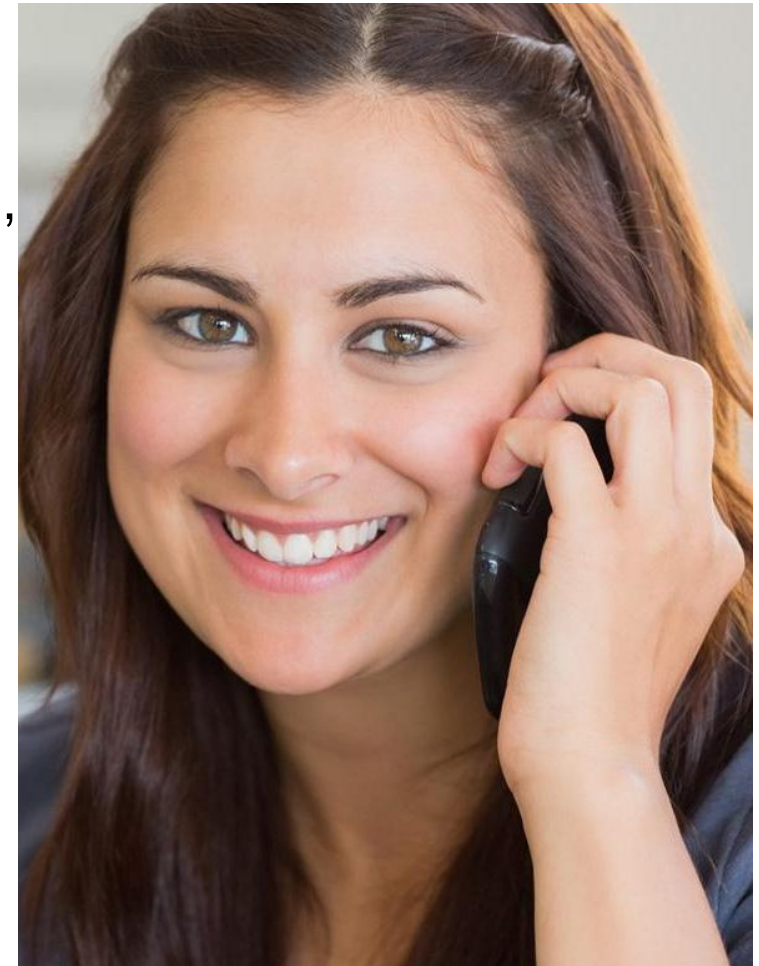


Our employees



Swedbank employees

- The most attractive employer in the financial services sector in Sweden.
- Around 14 000 employees in the Nordic region, Baltic states and other parts of the world.
- A company culture based on our values – simple, open and caring.
- Young Professionals.
- 58+



Swedbank is just a step, a click or a ring away

It should always be easy to get in touch with us, with generous opening hours and a first-class service level via the internet bank, the telephone bank or face-to-face meetings.

Many of our services are available 24 hours a day, 365 days of the year.

Call us, log on to the internet bank or visit one of our branches!

