SEB CREATES VALUE

CUSTOMER CENTRICITY, LONG-TERM PERSPECTIVES AND FINANCIAL STRENGTH form the foundation for meeting the expectations of customers, employees and society at large. Ultimately, this creates value for the shareholders.

STAKEHOLDERS

1.6 MILLION CORPORATE AND PRIVATE CUSTOMERS
The customers’ needs form the foundation for the bank’s business. Customers’ high expectations on sustainable solutions and quality advice and service drive the bank’s business development and offerings.

270,000 SHAREHOLDERS
The capital provided by SEB’s shareholders is a prerequisite for conducting the bank’s business. The shareholders expect a competitive and sustainable return on their capital. Many of the major owners have a long-term perspective on their engagement in the bank.

15,500 EMPLOYEES
SEB’s employees build and deepen customer relationships. Their commitment, skills and experience are key success factors for the bank’s business and future development.

SOCIETY AT LARGE
Banks play an integral role in society and are vital for creating economic growth and social value. With this comes expectations that the bank takes great responsibility in how it pursues its business and thus acts to enable society to continue to develop in a long-term sustainable way.

SERVICES

LONG-TERM STRATEGY
SEB’s strategy is built on developing deep customer relationships with a long-term perspective.
See page 6.

CUSTOMER-ORIENTED OFFER
SEB provides proactive quality advice and a holistic offering at the customers’ convenience, based on customer insights.
See page 14.

SECURE AND FUNCTIONAL IT
SEB’s IT structure ensures stability in the daily operation and agile development of digital products and services.
FOR CUSTOMERS
Customers benefit from proactive advice and a wide range of financial services. SEB supports its customers over the long term as a business partner based on insight and trust. See page 14.

FOR SHAREHOLDERS
SEB strives for increased dividends and market value over time. Since 2011 the value of SEB's Class A shares more than doubled. The dividend per share increased from SEK 1.75 in 2011 to the proposed SEK 5.25 for the year 2015. See page 26.

FOR EMPLOYEES
The employees are highly motivated by SEB as a place to work and show a strong commitment. They take part in and value the opportunities for learning and further development that are integrated in SEB's business. See page 22.

FOR SOCIETY AT LARGE
The bank intermediates financial solutions, provides payment services and manages risks. SEB pays taxes and fees according to local requirements where it operates. SEB takes responsibility in its roles as a provider of financing and as an asset manager and works proactively with environmental, social and governance issues. See page 24.

SOUND RISK CULTURE
To meet customers' needs SEB assumes and manages risks. These are mitigated by prudence, risk awareness and expertise throughout the organisation. See page 40.

GOOD CORPORATE GOVERNANCE
Corporate governance is based on clear allocation of responsibility, a well developed structure for internal control and ownership involvement. See page 46.

FINANCIAL STRENGTH
Financial strength gives the resilience and flexibility required to serve customers over the long-term. See page 29.

SEB'S VALUE DISTRIBUTION
SEK 59bn
- Interest paid to customers
- Dividends paid to shareholders
- Salaries, pensions and benefits to employees
- Payments to business partners and suppliers
- Taxes and fees