



Stockholm, February 22, 2005

Invitation

SEB's Eastern European Banking Capital Markets Day

Monday, March 21, 2005 4 pm to Tuesday, March 22, 2005 ~1 pm
Radisson SAS Astorija Hotel, Vilnius – Lithuania

It is a pleasure for us to invite you to SEB's Capital Markets Day in Vilnius.

Our ambition is to provide you with insights and understanding of SEB, and especially our Eastern European Banking Division. We will elaborate on the market as such, hence provide you with a deeper understanding of SEB's profit growth opportunities.

Throughout the event there will be opportunities for meetings and discussions with senior SEB management.

In our ambition to capture the essence of the Baltic area, the event takes place on-site in Vilnius. In addition the presentations will as usual be available at www.sebgroup.com.

Agenda:

Monday, March 21

4 pm	<ul style="list-style-type: none">• Macro economic outlook• Economical environment• Growth opportunities and customer case studies
7 pm	<ul style="list-style-type: none">• Dinner hosted by Arturas Zoukas, Mayor of Vilnius City.

Tuesday, March 22

8 am	<ul style="list-style-type: none">• Presentations of SEB's three Baltic banks; Eesti Ühispank, Latvijas Unibanka and Vilniaus Bankas• Market for asset gathering/management• Life insurance• Retail market, including cards and mortgages• Bank Agio, Ukraine• Credit risks• SEB's Eastern European Division and establishing of operations in Russia.
~1 pm	<ul style="list-style-type: none">• The event concludes with lunch.

During the event, SEB will be represented by Annika Falkengren, Deputy CEO, Mats Kjaer, Head of Eastern European Banking and the three CEO's of our Baltic Banks, as well as other senior managers. Other speakers include Ingrida Šimonytė, Ministry of Finance in Lithuania.

Please confirm your attendance no later than March 7, see below.

We look forward to meeting you in Vilnius!

Mats Kjaer
Head of Eastern European Banking

Per Anders Fasth
Head of IR & Communications

***Please confirm your attendance to the Capital Markets Day no later than March 7, 2005 by;
e-mail to; maud.e.johansson@seb.se
fax +46 8 763 9220
telephone +46 (0) 8 763 8030***

Yes, I will attend the SEB Capital Markets Day on March 21-22, 2005

No, I will unfortunately not be able to attend

Name:

Company:

For hotel reservation, please contact Radisson SAS Astorija Hotel, telephone +370 5 2120 110, fax +370 5 2121 762. The hotel's address is Didzioji 35/2, 2001. Vilnius LT 01128. Lithuania.

When making your reservation, please state that you are visiting our Capital Markets Day.