

Press release

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SEB's annual reporting published

SEB's annual report, sustainability report, and report on capital adequacy and risk management are now available on the bank's website.

In many ways, 2016 will be remembered as the year of unexpected events. The unconventional monetary policy with negative interest rates became even more negative, and already massive quantitative easing was increased. At the global level, there were many signs of increased protectionism in the wake of growing social imbalances. Geopolitical tensions rose and the major political events had unexpected outcomes. Volatile markets affected customer behaviour. Demand for advisory and risk management services was high.

The business environment turned more positive towards the end of the year, and the number of business transactions increased. Both in Sweden and the Baltic region, small and medium-sized enterprises willing to invest increased. Customers appreciated the bank's holistic offering in long-term savings, where even traditional life insurance is included. SEB's three-year plan is based on Vision 2025 - the bank's strategy, vision and purpose. 2016 was the plan's first year, and focus on world-class service, digitisation and growth in areas of strength are described in the annual report.

SEB has an important role when it comes to the development towards a more sustainable society, and is the only Nordic bank that is included in the Dow Jones Sustainability Index. SEB has been a pioneer in the development of green bonds and is one of the largest managers of microfinance funds in Europe.

Most of SEB's equity mutual funds are managed with positive selection of companies working in a sustainable way. After having reduced CO2 emissions by 54 percent between 2008 to 2015, SEB has set a new goal of reducing the bank's CO2 footprint by 20 per cent in 2020. The description of SEB's work and ambition to create value by integrating sustainability into business operations can be found in the sustainability report.

The report on capital adequacy and risk management describes the bank's current risk position in terms of the greatest risks, how risks are managed and measured, and provides information on the bank's capital position and capital adequacy.

Download the reports here:

<https://sebgroupp.com/investor-relations/reports-and-presentations/financial-reports>

For further information, please contact

Viveka Hirdman-Ryrberg, Head of Corporate Communication, 08-763 85 77; 070-550 35 00

Jonas Söderberg, Head of Investor Relations, 08-763 83 19; 073-521 02 66

Marie Baumgarts, Head of Sustainability, 070-763 7904

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SEB is a leading Nordic financial services group with a strong belief that entrepreneurial minds and innovative companies are key in creating a better world. SEB takes a long term perspective and supports its customers in good times and bad. In Sweden and the Baltic countries, SEB offers financial advice and a wide range of financial services. In Denmark, Finland, Norway and Germany the bank's operations have a strong focus on corporate and investment banking based on a full-service offering to corporate and institutional clients. The international nature of SEB's business is reflected in its presence in some 20 countries worldwide. At 31 December 2016, the Group's total assets amounted to SEK 2,621 billion while its assets under management totalled SEK 1,781 billion. The Group has around 15,300 employees. Read more about SEB at www.sebgroupp.com