

Press release

Stockholm 2 March 2020

SEB's annual reporting 2019 published

SEB's Annual Report, which includes the Sustainability Report, and the Report on Capital Adequacy and Risk Management, are now available at SEB's website, together with SEB's Green Bond Investor Report.

2019 was the first year of SEB's three-year business plan. SEB's focus and activities were concentrated to the strategic focus areas – advisory leadership, operational excellence and extended presence – where progress was in line with plan. The investments in strategic initiatives, which aim to accelerate growth and enhance profitability by leveraging new adjacent business opportunities, have developed broadly as expected.

SEB has continued to benefit from its diversified business model, with high customer activity across segments, products and geographies. SEB's solid operating income growth in 2019 was in large part driven by the lending and investment banking activities.

SEB has an ambition to contribute to the transformation towards a sustainable future and reinforced its commitment when signing the UNEP FI Principles for Responsible Banking. SEB's Sustainability Report, which is a part of the Annual Report, outlines SEB's sustainability framework. As a complement to the sustainability report, SEB publishes a Fact Book & Global Reporting Initiative (GRI) Index.

The positive environmental impact achieved from the use of proceeds from SEB's inaugural own green bond is outlined in SEB Green Bond Investor Report.

The Report on Capital Adequacy and Risk Management describes the bank's current risk position in terms of the greatest risks and how risks are managed and measured. It also provides information on the bank's capital position and capital adequacy.

Download the reports:

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

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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, Germany and UK 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. On December 31, 2019, the Group's total assets amounted to SEK 2,857 billion while its assets under management totalled SEK 2,041 billion. The Group has around 15,000 employees. Read more about SEB at <https://www.sebgroup.com>