

Press release

Stockholm 5 March 2019

SEB's annual reporting published

SEB's Annual Report, which includes the Sustainability Report, and the Report on Capital Adequacy and Risk Management for 2018 are now available at SEB's web site, together with SEB's Green Bond Investor Report.

In 2018, SEB revisited its long-term strategy and established a new business plan for 2019-2021. Going forward, SEB will focus on three main strategic areas – advisory leadership, operational excellence and extended presence – in order to create value for customers, society and shareholders.

SEB benefits from its diversified business mix, with exposures across customer segments, products and geographies, and the 2018 result was strong despite the turnaround in the financial markets towards the end of the year. Corporate customers were the main drivers of SEB's financial performance in 2018, while financial institutions contributed positively when market volatility picked up, compensating for the downturn in the value of assets under management at the end of the year. Household mortgages continue to be a prioritised area going forward.

SEB has a strong ambition to contribute to the transformation towards a sustainable future. Assisting customers in their sustainability endeavours is one key component of the three-year business plan. SEB's sustainability report, which is a part of the annual report, outlines SEB's strategy, management and outcome of sustainability-related issues. SEB is a global leader within green bonds and one of Europe's leading managers of micro finance funds, with more than SEK 7 billion in assets under management. More than 30 per cent of SEB's own funds are managed according to sustainable criteria. As a complement to the sustainability report, SEB publishes a Fact Book & 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, how risks are managed and measured, and 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. At 31 December 2018, the Group's total assets amounted to SEK 2,568 billion while its assets under management totalled SEK 1,699 billion. The Group has around 15,000 employees. Read more about SEB at sebgroup.com