

Invitation

February 6, 2009

Invitation to presentation of Swedbank's Q4 results

Swedbank's Q4 report for 2008 will be published on Thursday 12 February at 07.00 CET. You are invited to participate in the following presentations:

Conference call and audio webcast 12 February at 09.00 CET

Mr Jan Lidén, President and CEO, and Mr Mikael Inglander, CFO, will present and comment on the results. The conference call will be in English.

To attend the conference call, please dial +44 (0)20 3037 9085 or +46 (0)8 5052 0424 five minutes prior to the start of the call. To attend the live audio webcast, log on to www.swedbank.com/ir.

An audio recording of the conference call will be available for one week following the event. Re-dial number +44 (0)20 8196 1998 or +46 (0)8 5052 0422, access code 132097#. A recording will also be available on www.swedbank.com/ir.

Press conference (in Swedish) 12 February at 10.30 CET at Swedbank's headquarters, Brunkebergstorg 8 in Stockholm. Mr Jan Lidén, President and CEO, and Mr Mikael Inglander, CFO, will present and comment on the results.

To listen to the presentation live, please dial +44 (0)20 3037 9085 or +46 (0)8 5052 0424 five minutes prior to the start of the call. To attend the live audio webcast, log on to www.swedbank.com/ir.

An audio recording of the conference call will be available for one week following the event. Re-dial number +44 (0)20 8196 1998 or +46 (0)8 5052 0422, access code 5687808#. A recording will also be available on www.swedbank.com/ir.

Analyst meeting at 08.00 in London on Wednesday 18 February

Mr Mikael Inglander, CFO, will present and comment on the results. The presentation will be held at Deutsche Bank, Winchester House, 8th Floor, 1 Great Winchester Street, London EC2N 2DB. The presentation is expected to end by 09.00. To attend the presentation, please e-mail your contact details to ir@swedbank.se.

For further information, please contact:

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Swedbank's vision is to be the leading financial institution in the markets where we are present. Swedbank has 9 million retail customers and 600,000 corporate customers with 459 branches in Sweden, 300 branches in the Baltic countries and another 190 branches in Ukraine. The group is also present in Copenhagen, Helsinki, Kaliningrad, Luxembourg, Moscow, New York, Oslo, Shanghai, St. Petersburg and Tokyo. As of December 2007 the group had total assets of SEK 1,600 billion and approximately 22,000 employees. For more information about Swedbank, please visit www.swedbank.com.