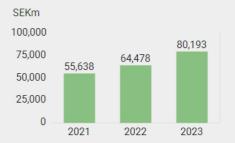
SEB is a leading Nordic financial services group with a strong belief that entrepreneurial minds and innovative companies are key in creating a better world. SEB takes a long-term perspective and supports its customers in good times and bad. In Sweden and the Baltic countries, SEB offers financial advice 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 fullservice offering to corporate and institutional clients. The international nature of SEB's business is reflected in its presence in some 20 countries worldwide. The Group has around 17,500 employees.



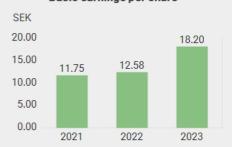
SEB A			26/07/2024
Currency	SEK	Volume	1,587,294
Previous Close	162.90	Number of Shares (mln)	2,116
Change (%)	0.84	Market Cap (mln)	346,220.67
SEB C			26/07/2024
Currency	SEK	Volume	8,082
Previous Close	165.40	Number of Shares (mln)	24
Change (%)	0.12	Market Cap (mln)	346,220.67

Key figures	2021	2022	2023
Return on equity, %	13.9	13.8	17.9
Return on total assets, %	0.7	0.7	0.9
Return on risk exposure amount, %	3.4	3.2	4.3
Basic earnings per share, SEK	11.75	12.58	18.20
Diluted earnings per share, SEK	11.67	12.48	18.06
Cost/Income ratio, continuing operations	0.42	0.39	0.34
Common Equity Tier 1 capital ratio, %	19.7	19.0	19.1
Tier 1 capital ratio*, %	21.4	20.7	20.7
Total capital ratio*, %	23.1	22.5	22.4
Risk exposure amount*, SEKbn	787	859	892
Number of full time equivalents, average	15,551	16,283	17,288
Assets under management, SEKbn	2,682	2,123	2,361
Net ECL level, %	0.02	0.07	0.03
Stage 3 loans/total loans, gross, %	0.53	0.33	0.37
Stage 3 ECL coverage ratio, %	57.80	56.58	40.22

Total operating income



Basic earnings per share



Operating income - divisional distribution 2023



Customers



 15.9 % Baltic 4.5 % Life

3.8 % Investment Management & Group functions



Gross income - geographical distribution 2022





^{*} Excluding treasury operations.

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^{*} Basel III