

Service leadership

Being accessible is just as much a question of attitude as infrastructure

Swedbank prides itself on openness. It should always be easy to contact us, regardless of the channel, and customers should always be treated in a friendly, personal manner.

Accessibility is the key to service leadership. In recent years, Swedbank's goal has been to grow and become the biggest retail bank in its home markets: Sweden, Estonia, Latvia and Lithuania. Today we have reached our goal.

Size is in itself a value. It creates economies of scale, which benefit both customers and shareholders. From a shareholder's perspective, our size puts us in a strong position for profit growth. It also allows us to spread risks.

With 10 million customers and nearly a thousand branches, Swedbank is the largest bank in Sweden and the Baltic countries. Thanks in large part to our size, we can be **local, close by and accessible**.

For customers, the most important factor is that we can be physically present – and accessible – not only through electronic channels. Swedbank commands a strong local presence through the industry's largest retail network. Our focus on being a service leader is through personal interactions and a commitment to the individual customer. This would not be possible without our extensive retail network.

In addition to personal service at our branches, we offer other, efficient channels for information, sales and service. Our website was selected as the second best in Sweden in 2008, with the biggest improvement during the year. Swedbank was also one of the first banks to let its customers do their banking by mobile phone. Put simply, we will be wherever our customers are and wherever they want to do their banking.

Openness and accessibility are more than just a question of infrastructure; it is just as much about attitude and personality. Swedbank is working to be a more pleasant bank, warm, positive and accommodating. Swedbank is a bank that meets the needs of many people – 10 million, in fact. Our goal is that every one of them will be treated positively.

Openness, transparency and accessibility also characterize our relationship with shareholders and other stakeholders. Accessibility creates confidence in the bank.

Always close to customers

Sales and customer service are offered at branches, by telephone, Internet and ATMs, making the bank accessible for most people. At year-end, Swedbank had over 900 branches in 14 countries. These include our four home markets, Sweden, Estonia, Latvia, Lithuania, where most branches are situated, as well as Ukraine. Swedbank has 9.4 million private customers and 660 000 businesses and organizations.

Private customers

Sweden 4.1 million

Estonia 1.2 million

Latvia 0.9 million

Lithuania 3.1 million

Ukraine 0.1 million

Internet customers

Sweden 2.5 million

Estonia 0.8 million

Latvia 0.7 million

Lithuania 1.0 million

Branches

Sweden 419

Estonia 86

Latvia 72

Lithuania 120

Ukraine 215

ATMs

Sweden 798

Estonia 584

Latvia 361

Lithuania 418

Ukraine 181

