

Why should I be a **customer** of Swedbank?

We are working to be a **service leader** and make our customers' lives easier. We offer a complete range of effective, competitively priced banking services for private and corporate customers. By understanding and acting on our customers' situation and needs, we can offer the best financial solutions to improve their quality of life and competitiveness. The recent economic turmoil has made it even more important in every customer relationship to live up to the values Swedbank stands for. We want to be known for our openness – we are **accessible**. It should be easy to contact us, whatever the channel, and customers should always be treated in a friendly and personal manner. We are **uncomplicated**. Financial products can certainly be complex, but our services are designed to be simple to understand, buy and use. We are **proactive**. As a service leader, Swedbank prides itself on anticipating its customers' needs, based on an understanding of their opportunities and our communities. Lastly, our business entails a great sense of responsibility. We take **responsibility** for the services we sell, the relationships we build and the society we live in.

Why should I invest in Swedbank?

The goal of being, and being recognised as, **a service leader** is the key to Swedbank's strategy in creating customer value. Delivering high value to customers is critical to our success and ability to generate value for our shareholders. Swedbank's business model and strategic priorities are designed to create long-term shareholder value by **building strong customer relationships**. We create sustainable growth in volume and earnings by being results-oriented, open, innovative and committed. Despite very difficult market conditions throughout 2008, Swedbank maintained **good profitability**. This was due to an emphasis on traditional services for private and corporate customers, coupled with **cost effectiveness** and a well-balanced risk profile. The great uncertainty in the financial markets has increased focus on corporate governance issues, particularly **risk control**. Swedbank's strength and continued success, however, rest primarily on our continued efforts to put our customers' needs first.