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PRESS RELEASE

SEB's bank in Lithuania now has 20,000 e-bank customers

Vilniaus Bankas doubles number of e-bank customers in just three months

Vilniaus Bankas, today a wholly owned SEB bank in Lithuania, commenced its e-bank operations (VB Internet@s) in September last year. Since then, the flow of customers has grown at an ever-increasing rate. At year-end, Vilniaus Bankas had 11,262 e-bank customers – three times greater the volume anticipated by its management.

At the beginning of April 2001, the number of e-bank customers had grown to 20,108 nearly doubling the customer base in just three months.

Some 80 percent of Lithuania's e-bank customers are customers of Vilniaus Bankas, which is the country's largest bank, with a market share of slightly more than 40 percent. Vilniaus Bankas has 57 offices in Lithuania and a total base of around 280,000 customers.

SEB is a major shareholder in three Baltic banks: Eesti Ühispank with 390,000 customers, 70,000 e-banks customers and 64 branch offices in Estonia, Latvijas Unibanka with 318,600 customers, 27,000 e-banks customers and 70 branch offices in Latvia and Vilniaus Bankas with 280,000 customers, 20,000 e-banks customers and 57 branch offices in Lithuania. SEB owns 32 per cent of the shares in the Polish bank Bank Ochrony Srodowiska, BOS. SEB is a European financial group especially for corporations and financially active private individuals. SEB has 630 branch offices in Sweden, Germany and the Baltic States, with 4 million customers in total. Of these, 850,000 are Internet customers. SEB also has operations in the rest of the Nordic countries, Great Britain, Luxembourg and Switzerland. The balance sheet total is SEK 1,123 billion and assets under management amount to SEK 910 billion. The number of employees amount to 21,500. Read more about SEB: www.seb.net

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