



Invitation

from FöreningsSparbanken

Swedbank

November 21, 2003

Program for FöreningsSparbanken (Swedbank) Capital Markets Day 2003

As communicated earlier, you are kindly invited to attend FöreningsSparbanken's Capital Markets Day for investors and analysts.

Date: December 5, 2003
Place: FöreningsSparbanken (Swedbank) headquarters
Brunkebergstorg 8, Stockholm

Enclosed is a detailed program for the CMD. All presentations will be held in English. The schedule includes presentations, an extensive Q&A session and a lunch hosted by chairman Carl Eric Stålberg and CEO Birgitta Johansson-Hedberg. Several other representatives from the bank's executive management will also be present.

Please notify us if you plan to attend.

Welcome!

For further information:

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Yes, I will attend FöreningsSparbanken/Swedbank Capital Markets Day on December 5, 2003.

Please return by e-mail ir@foreningssparbanken.se or by fax +46 8 723 71 32

Name:

Company:

E-mail or Fax:



FöreningsSparbanken (Swedbank) Capital Markets Day 2003

Program

- 08.30 *Registration and coffee*
- 09.00 **Opening remarks**
Carl Eric Stålberg, Chairman of the Board
- 09.30 **FöreningsSparbanken's strategy**
Birgitta Johansson-Hedberg, President and CEO
- 10.15 *Coffee break*
- 10.30 **Matching Product Portfolios and Customers**
Kjell Hedman, EVP, Head of Customer Offerings and Products
- 11.00 **Bringing Scale to IT and Supporting Services**
Gert Engman, EVP, CIO and Head of Shared Services
- 11.30 *Lunch*
- 13.00 **Credit Management and Credit Procedures**
Lars-Erik Kvist, EVP and Chief Credit Officer
- 13.30 **Experiences From a Customer-focused Approach**
Jan Lidén, Deputy President, acting CFO and Regional Manager Stockholm
- 14.00 **Q&A Session**
- 14.30 **Conclusion and closing remarks**
Birgitta Johansson-Hedberg, President and CEO