

Invitation

from FöreningsSparbanken

August 14, 2004

FöreningsSparbanken (Swedbank) second quarter report 2004

FöreningsSparbanken's second-quarter report for 2004 will be published on **Wednesday**, **August 18**th, **at 08.00 CET**, and you are hereby invited to participate in the following presentations:

Conference call and webcast for analysts and investors at 14.00 CET, August 18th.
 Mr Jan Lidén, CEO and President, will present the quarter's results, followed by a Q&A session. The webcast will be broadcast live on www.foreningssparbanken.se/ir. A recording will be available after the presentation.

To attend the presentation by telephone, call our conference call operator Genesys on +44 (0) 20 7162 0193 ten minutes prior to the start of the conference. An audio recording will be available for two (2) days following the event. For access to this, dial +44 (0) 20 8288 4459 and enter access code 756552.

- Analyst presentation in London on Monday, August 23rd at 13.15 UK. You are invited to UBS, Seventh Floor, 1 Finsbury Avenue, London EC2M 2PP, to attend a presentation of the interim results hosted by Mr Jan Lidén, President and CEO. Attendees are asked to kindly provide their name and company name by e-mail to ir@foreningssparbanken.se before August 20th.
- A press and analyst presentation of the report in Swedish will be held on August 18th at 09.30 CET at FöreningsSparbanken's headquarters, Brunkebergstorg 8 in Stockholm.

Yours sincerely,

Investor Relations FöreningsSparbanken

Jonas Blomberg, Head of Investor Relations Phone +46 8 5859 3322, e-mail jonas.blomberg@foreningssparbanken.se