Swedbank in Estonia
Swedbank – an open and caring bank

- We offer **easily accessible financial services with competitive prices**: deposit accounts, mortgages, insurance, credit cards, loans, pensions and investments, both for private customers and companies.
- We are **the largest bank in Estonia** – our market share in different fields varies between 30–60%.
- We enable **people, businesses and society** to grow.
- We help to keep people and companies’ **finances in order for the long-term**.
Our identity

Values

Vision

Purpose

Promoting a sound and sustainable financial situation for the many households and businesses

We enable people, businesses and society to grow

Simple
Open
Caring

We enable people, businesses and society to grow

Promoting a sound and sustainable financial situation for the many households and businesses

Our identity

Our identity
Swedbank’s roots date back to 1820, when the first savings bank was established in Sweden. In Estonia and other Baltic states, the history of our bank started with the creation of Hansapank.
# Swedbank in home markets

<table>
<thead>
<tr>
<th>Country</th>
<th>Population</th>
<th>Private c.</th>
<th>Business c.</th>
<th>Offices</th>
<th>ATM*</th>
<th>Cards</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sweden</strong></td>
<td>10,1 m</td>
<td>4,0 m</td>
<td>270 000</td>
<td>180</td>
<td>4 m</td>
<td>7701</td>
<td></td>
</tr>
<tr>
<td><strong>Estonia</strong></td>
<td>1,3 m</td>
<td>0,9 m</td>
<td>132 000</td>
<td>30</td>
<td>387</td>
<td>1,1 m</td>
<td>2756</td>
</tr>
<tr>
<td><strong>Latvia</strong></td>
<td>1,9 m</td>
<td>0,9 m</td>
<td>91 000</td>
<td>32</td>
<td>367</td>
<td>1,0 m</td>
<td>1674</td>
</tr>
<tr>
<td><strong>Lithuania</strong></td>
<td>2,8 m</td>
<td>1,5 m</td>
<td>69 000</td>
<td>58</td>
<td>407</td>
<td>1,7 m</td>
<td>2341</td>
</tr>
</tbody>
</table>

*ATMs are owned and operated by Bankomat AB. More information is available on www.bankomat.se*
Swedbank in Estonia

- 1,3 m people
- 900 000 private customers
- 132 000 business customers
- 30 offices
- 387 ATMs
- 780 „Cash-from-store“ service points
- 2756 employees

Internet Bank

Mobile Bank

500 000+
Private c.
80 000+
Business c.

350 000+
Active users
Swedbank is one of Estonia's largest taxpayers

<table>
<thead>
<tr>
<th>Year</th>
<th>Income Taxes</th>
<th>Labour Taxes</th>
<th>Value Added Taxes</th>
<th>Mandatory Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>46 M €</td>
<td>29 M €</td>
<td>10 M €</td>
<td>10 M €</td>
</tr>
<tr>
<td>2018</td>
<td>89 M €</td>
<td></td>
<td>10 M €</td>
<td></td>
</tr>
</tbody>
</table>

Total: 95 M €
Swedbank Board

Olavi Lepp
Chairman of the Board, Head of Swedbank

Ede Raagmets
Head of Customer Service

Anna Kõuts
Chief Financial Officer in Estonia

Liisi Himma
Head of Corporate Customer Division

Kerstin Pilt
Head of Compliance

Tarmo Ulla
Head of Private Customer Division
We are part of the day-to-day activities of our customers throughout their lives
Our private customers

- Recently bought a summer house
- Plans to buy a new car
- Got her first bank card
- Trades stocks
- Regularly puts money in his pension fund
- Saves money for a round-the-world trip

Recently bought a summer house

Plans to buy a new car

Got her first bank card

Trades stocks

Regularly puts money in his pension fund

Saves money for a round-the-world trip
We help our private customers with

- Everyday banking
- Loans and leases
- Saving and investing
- Pension and insurance
- Private Banking
Our corporate customers

- Has to recruit new employees
- Is beginning to trade stocks
- Wants to start a business
- Plans to sell his company
- Regularly puts money in her pension fund
- Dreams of a pleasant retirement
- Has to recruit new employees
- Is beginning to trade stocks
- Wants to start a business
- Plans to sell his company
- Regularly puts money in her pension fund
- Dreams of a pleasant retirement
We help our corporate customers with

- Pensions and insurances
- Risk management
- Settlements
- International trade
- Investing
- Financing
- E-services
- Asset management
- Taxes and law
- Business management
- Real estate management
So that Estonian life would prosper

We work as one to provide help where help is needed. We actively support and participate in various initiatives that advance Estonian society.
Swedbank in Society

Improving financial and digital literacy

- Back to School program
- Youngsters to School
- Institute for Finances
- Savings Diary

Sustainable economic growth led by people

- Sport tracks
- Sport for youngsters
- Charity platform armastanaidata.ee
- Let's Donate Time
- Good Deed Foundation

Development of entrepreneurship

- Prototron
- sTARTUp Day
The bank provides 2 days off for its employees to contribute to society

1. One day to share specialist skills and knowledge
2. One day to make a good deed as a team
Our employees donate time

Back to School
(2013 - )
- 240 employees participated
- 16 000 students took part
- We have reached to schools around Estonia

Let’s Donate Time
(2015 - )
- More than 350 good deeds
- Have taken part about 4700 times
- 33 000 hours of volunteering
Working in Swedbank means investing in yourself

1. We support the development of our employees
2. We provide options for career paths within the bank
3. We value equality and diversity
4. We help our employees to find balance between work and personal life
Swedbank Estonia employees

- Ca 2650 employees
- 350 positions (job roles)
- 75% has higher education
- About 1.3% are with reduced working capability
- Most popular position: customer adviser
- Youngest employee: 20 years old
- Oldest employee: 70 years old
- Average length of employment: 11 years
- Longest length of employment: 46 years
Swedbank is close to you

Customer

Digital services
Mobile and internet bank

E-mail

Telephone

Social media

30 offices

Swedbank
Official contact details

Swedbank AS
Liivalaia 8, 15040 Tallinn
Fax: 6310 410
SWIFT/BIC: HABAEE2X
Registry code: 10060701
VAT identification number: EE100354546

Please contact us:
6 310 310
info@swedbank.ee

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Youtube:
Swedbank Eestis

LinkedIn:
SB Estonia

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Kukkur.Swedbank.ee