

Negotiable Commercial Paper

(Negotiable European Commercial Paper - NEU CP)¹

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM	
Name of the programme	SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), NEU CP (ID Programme 1622)
Name of the issuer	Skandinaviska Enskilda Banken AB (publ)
Type of programme	NEU CP
Writing language	English
Programme size	5 000 000 000 EUR
Guarantor(s)	Not applicable
Rating(s) of the programme	Rated by FITCH RATINGS MOODY'S STANDARD AND POOR'S INTERNATIONAL
Arranger(s)	None
Introduction advisor	None
Legal advisor	None
Issuing and paying agent(s) (IPA)	BNP PARIBAS
Dealer(s)	Skandinaviska Enskilda Banken AB (publ) BNP PARIBAS CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK ING BANK (FRANCE) S.A. NATIXIS SOCIETE GENERALE
Date of the information memorandum (dd/mm/yyyy)	29/04/2022

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code

A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement : cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

<https://www.banque-france.fr/politique-monetaire/surveillance-et-developpement-des-financements-de-marche-marche-neu-cp-neu-mtn/le-marche-des-titres-negociables-court-et-moyen-terme-neu-cp-neu-mtn>

Information marked « Optional » may not be provided by the issuer because French regulations do not require it

1. DESCRIPTION OF THE ISSUANCE PROGRAMME

Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments

1.1	Name of the programme	SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), NEU CP (Programme ID 1622)
1.2	Type of programme	NEU CP
1.3	Name of the issuer	Skandinaviska Enskilda Banken AB (publ)
1.4	Type of issuer	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.5	Purpose of the programme	General corporate purposes
1.6	Programme size (maximum outstanding amount)	5 000 000 000 EUR Five billion EUR or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.7	Form of the notes	Negotiable commercial paper in dematerialised bearer form
1.8	Yield basis	<p>The remuneration is unrestricted.</p> <p>Benchmark indice(s) : The remuneration rates are indexed to the usual rates of the monetary markets.</p> <p>Compensation rules(s) : The remuneration is unrestricted. However, if the Issuer issues NEU CP with remuneration linked to an index, or an index clause, the Issuer shall only issue NEU CP with remuneration linked to usual money market indexes, such as and restricted to: Euribor, Libor or EONIA it being specified that the Issuer does not intend to issue NEU CPs based on EONIA with a maturity date falling after 3 January 2022. At their maturity date, the principal of the NEU CP shall always equal par. The remuneration of the NEU CP may be negative depending on the fixed rates or the trend of the usual money market indexes applicable to the calculation of the remuneration. In this case, redemption amounts of the NEU CP may be below par. The conditions of remuneration of such NEU CP will be set up when the said NEU CP will be initially issued. In any case, the Programme does not allow indexation formula linked to a credit event. In the case of an issue of NEU CP embedding an option of early redemption, or repurchase, as mentioned in paragraph 1.10 below, the conditions of remuneration of such NEU CP will be set up when the said NEU CP will be initially issued and shall not be further modified, including when such an embedded option of early redemption, or repurchase will be exercised.</p>
1.9	Currencies of issue	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue

1.10	Maturity	<p>The term (maturity date) of the NEU CP shall comply with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU CP shall not be longer than one year (365 days or 366 days in a leap year), from the issue date.</p> <p>The NEU CP may be redeemed before maturity in accordance with the laws and regulations applicable in France.</p> <p>The NEU CP issued under the Programme may carry one or more embedded option(s) of of the term (held by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).</p> <p>The NEU CP issued under the Programme may also carry one or more embedded option(s) of repurchase before the term (held by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).</p> <p>An option of early redemption, or of repurchase before the term, if any, shall be explicitly specified in the confirmation form of any relevant issuance of NEU CP .</p> <p>In any case, the overall maturity of any NEU CP embedded with one or several of such clauses, shall always - all options of early redemption, or repurchase included – conform to laws and regulations in force in France at the time of the issue.</p>
1.11	Minimum issuance amount	200 000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency)
1.12	Minimum denomination of the notes	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the legal minimum face value of the commercial paper within the framework of this program is 200 000 euros or the equivalent in the currencies selected at the time of issuance
1.13	Status of the notes	<p>Senior Unsecured</p> <p>Information about the status of the notes :</p> <p>NEU CP issued by the Issuer will constitute unconditional, unsubordinated and unsecured obligations of the Issuer and will rank pari passu without preference among themselves with all other unsubordinated and unsecured present or future indebtedness of the Issuer, subject to such exceptions as may from time to time exist under applicable law</p>
1.14	Governing law that applies to the programme	French
1.15	Listing of the notes/Admission to trading on a regulated market	no
1.16	Settlement system	optional
1.17	Rating(s) of the programme	<p>FITCH RATINGS : fitchratings.com/entity/skandinaviska-enski-lda-banken-ab-publ-80359927#ratings</p> <p>STANDARD AND POOR'S INTERNATIONAL : disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/COMMPAPER/entityId/104092</p> <p>MOODY'S : moodys.com/credit-ratings/SEB-AB-credit-rating-681000/ratings/view-by-debt</p> <p>Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating</p>
1.18	Guarantor	Not applicable
1.19	Issuing and Paying Agent(s) (IPA) - exhaustive list -	BNP PARIBAS
1.20	Arranger	None

1.21	Placement method	<p>Direct placement</p> <p>Dealer(s) : BNP PARIBAS CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK ING BANK (FRANCE) S.A. NATIXIS SOCIETE GENERALE</p> <p>The Issuer may subsequently elect to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the Issuer</p> <p>Additional information regarding the placement :</p> <p><u>MiFID II product governance / target market</u></p> <p>Solely for the purposes of the Issuer's product approval process in respect of a particular Note issue, the target market assessment in respect of any of the Notes to be issued off this Programme has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "distributor") should take into consideration the Issuer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the Issuer's target market assessment) and determining appropriate distribution channels.</p>
1.22	Selling restrictions	<p>GENERAL</p> <p>The Issuer and each of the Dealers or subscribers undertake not to take any action which would facilitate the public offering of NEU CP, or the possession or distribution of the Information Memorandum, or any other document relating to the NEU CP, in any country where the distribution of such documents would be contrary to its laws and regulations, and will only offer or sell the NEU CP in accordance with the laws and regulations in force in these particular countries. Each Dealer or subscriber undertakes to comply with the laws and regulations in force in the countries where it will offer or sell the NEU CP or will hold or distribute the Information Memorandum, and will obtain all necessary authorisations and agreements in accordance with the laws and regulations in force in all the countries in which such an offer for sale will be made by it. Neither the Issuer nor any Dealer will bear responsibility for the breach by another Dealer or subscriber of these laws and regulations.</p> <p>FRANCE</p> <p>Each Dealer, each subscriber and the Issuer has represented and agreed (i) to comply with the laws and regulations in force in France where it will offer or sell the NEU CP or will hold or distribute the Information Memorandum and (ii) to obtain all necessary authorisations and agreements in accordance with the laws and regulations in force in France in which such an offer for sale will be made by it.</p> <p>SWEDEN</p> <p>Each Dealer agrees that it will not, directly or indirectly, offer for subscription or purchase or issue invitations to subscribe for or buy or sell the Instruments or distribute any draft or definitive document in relation to any such offer, invitation or sale in the Kingdom of Sweden except in compliance with the laws of the Kingdom of Sweden.</p>

UNITED KINGDOM

Each Dealer represents and agrees that:

- (i)
 - (a) it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business;
 - (b) it has not offered or sold and will not offer or sell any NEU CP other than to persons whose ordinary business activities involve them in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of such NEU CP would otherwise constitute a contravention of Section 19 of the FSMA by the Issuer;
- (ii) it has only communicated or caused to be communicated and will only communicate or cause to be communicated any invitation or inducement to engage in investment activity (within the meaning of Section 21 of the FSMA) received by it in connection with the issue or sale of any NEU CP in circumstances in which section 21(1) of the FSMA does not apply to the Issuer;
- (iii) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to such NEU CP in, from or otherwise involving the United Kingdom;

UNITED STATES

The NEU CP have not been and will not be registered under the U.S Securities Act of 1933 (the "Securities Act"), as amended, or any state securities laws and may not be offered or sold within the United States or to, or for the account or benefit of, United States persons (as defined in Regulation S under the Securities Act, as amended).

Each Dealer or subscriber undertakes not to offer, or sell, or deliver either directly or indirectly through one of its subsidiaries or agents, the NEU CP within the United States or to, or for the account or benefit of U.S. persons (i) at any time during their distribution period or (ii) until the end of the forty (40) days period after the earliest date being either the start of the offer or the date of the issue of the NEU CP.

Each Dealer furthermore agrees to send to each operator to whom it sells NEU CP during the aforementioned forty (40) day period a notice describing the restrictions in force applicable to the offer and sale of NEU CP to the United States, to US persons, acting as principal or for its own account.

The NEU CP are only to be offered and sold outside the United States to persons who are not US Persons as defined in the aforementioned Regulation S.

By its purchase of a NEU CP, each purchaser or affiliate or agent of the Dealer shall be deemed to represent that either (a) it is not a U.S. person or (b) it is a qualified institutional buyer or an institutional accredited investor or equivalent as described in Regulation S of the Securities Act, (ii) the NEU CP is being acquired for investment and not with a view to, or for sale in connection with, any public distribution thereof, and (iii) any resale of a NEU CP will be made only to a qualified

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institutional buyer or an institutional accredited investor or equivalent as described above.

FOREIGN ACCOUNT TAX COMPLIANCE ACT

Sections 1471 through 1474 of the U.S. Internal Revenue Code of 1986 ("FATCA") impose a new reporting regime and potentially a 30 per cent. withholding tax with respect to certain payments to (i) any non-U.S. financial institution (a "foreign financial institution", or "FFI" (as defined by FATCA)) that does not become a "Participating FFI" by entering into

		<p>an agreement with the U.S. Internal Revenue Service ("IRS") to provide the IRS with certain information in respect of its account holders and investors or is not otherwise exempt from or in deemed compliance with FATCA and (ii) any investor (unless otherwise exempt from FATCA) that does not provide information sufficient to determine whether the investor is a U.S. person or should otherwise be treated as holding a "United States Account" of the Issuer (a "Recalcitrant Holder"). The Issuer is classified as an FFI. The new withholding regime is being phased since 1 July 2014 for payments from sources within the United States and will apply to "foreign passthru payments" (a term not yet defined) no earlier than 1 January 2017. This withholding would potentially apply to payments in respect of (i) any NEU CP characterized as debt for U.S. federal tax purposes that are issued after the "grandfathering date", which is the date that is six months after the date on which final U.S. Treasury regulations defining the term foreign passthru payment are filed with the Federal Register, or which are materially modified after the grandfathering date and (ii) any NEU CP characterized as equity or which do not have a fixed term for U.S. federal tax purposes, whenever issued.</p> <p>The United States and a number of other jurisdictions have announced their intention to negotiate intergovernmental agreements to facilitate the implementation of FATCA (each, an "IGA"). Pursuant to FATCA and the "Model 1" and "Model 2" IGAs released by the United States, an FFI in an IGA signatory country could be treated as a "Reporting FI" not subject to withholding under FATCA on any payments it receives. Further, an FFI in a Model 1 IGA jurisdiction generally would not be required to withhold under FATCA or an IGA (or any law implementing an IGA) (any such withholding being "FATCA Withholding") from payments it makes (unless it has agreed to do so under the U.S. "qualified intermediary," "withholding foreign partnership," or "withholding foreign trust" regimes). The Model 2 IGA leaves open the possibility that a Reporting FI might in the future be required to withhold as a Participating FFI on foreign passthru payments and payments that it makes to Recalcitrant Holders. Under each Model IGA, a Reporting FI would still be required to report certain information in respect of its account holders and investors to its home government or to the IRS. The United States and Sweden have entered into an intergovernmental agreement (the "U.S.-Sweden IGA") based largely on the Model 1 IGA.</p> <p>The Issuer will be treated as a Reporting FI pursuant to the U.S.-Sweden IGA and will not be subject to FATCA withholding on payments it receives or required to withhold on payments of non-U.S. source income. The Issuer may though be required to deduct FATCA withholding with respect to certain US source income if any FFI through or to which payment on such NEU CP is made is not a Participating FFI, a Reporting FI, or otherwise exempt from or in deemed compliance with FATCA.</p> <p>FATCA is particularly complex and its application is uncertain at this time. The above description is based in part on regulations, official guidance and model IGAs, all of which are subject to change or may be implemented in a materially different form. Prospective investors should consult their tax advisers on how these rules may apply to the Issuer and to payments they may receive in connection with the NEU CP.</p>
1.23	Taxation	optional
1.24	Involvement of national authorities	Banque de France

1.25	Contact(s)	<p>Skandinaviska Enskilda Banken AB SE-106 40 Stockholm Suède Telephone: 00 46 8 506 23 345 Fax : 00 46 8 611 3717 E-mail : johan.nyberg@seb.se</p> <p>Skandinaviska Enskilda Banken AB SE-106 40 Stockholm Suède Phone: 00 46 70 739 22 12 Fax : 00 46 8 611 3833 Attention: Magnus Arve E-mail : magnus.arve@seb.se</p> <p>Skandinaviska Enskilda Banken AB SE-106 40 Stockholm Suède Phone : 00 46 85 06 23 293 Fax : 00 46 86 11 37 17 E-mail : jenny.ramstedt@seb.se</p>
1.26	Additional information on the programme	<p><u>Swedish Bail-in Power</u></p> <p>Notwithstanding any other term of the notes or any other agreements, arrangements, or understandings between the Issuer and any holder, by its acquisition of the notes, each holder (which, for these purposes, includes each holder of a beneficial interest in the notes) acknowledges, accepts, consents and agrees to be bound by:</p> <p>a. the effect of the exercise of any Swedish bail-in power by the relevant Swedish resolution authority, that may include and result in any of the following, or some combination thereof:</p> <p>i. the reduction of all, or a portion, of the Amounts Due;</p> <p>ii. the conversion of all, or a portion, of the Amounts Due on the Notes into shares, other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the notes;</p> <p>iii. the cancellation of the notes; and</p> <p>iv. the amendment or alteration of the maturity of the notes or amendment of the amount of interest payable on the notes or the date on which the interest becomes payable, including by suspending payment for a temporary period; and</p> <p>b. the variation of the terms of the notes, if necessary, to give effect to the exercise of any Swedish bail-in power by the relevant Swedish resolution authority.</p> <p>For these purposes, the (i) "Amounts Due" are the principal amount of, together with any accrued but unpaid interest due on, the notes; and (ii) "Swedish bail-in power" is any write-down, conversion, transfer, modification, suspension or similar or related power existing from time to time under, and exercised in compliance with, any laws, regulations, rules or requirements in effect in Sweden, relating to the transposition of Directive 2014/59/EU establishing a framework for the recovery and resolution of credit institutions and investment firms, as amended from time to time, including but not limited to the Swedish Banking and Financing Business Act (Sw: Lagen (2004:297) om bank- och finansieringsrörelse) and the Swedish Law on Resolution (Sw: Lagen (2015:1016) om resolution), as amended from</p>

		<p>time to time, and the instruments, rules and standards created thereunder, pursuant to which (i) any obligation of a regulated entity (or other affiliate of such regulated entity) can be reduced, cancelled, modified, or converted into shares, other securities, or other obligations of such regulated entity or any other person (or suspended for a temporary period); and (ii) any right in a contract governing an obligation of a regulated entity may be deemed to have been exercised.</p> <p>No repayment or payment of Amounts Due on the notes will become due and payable or be paid after the exercise of any Swedish bail-in power by the relevant Swedish resolution authority if and to the extent such amounts have been reduced, converted, cancelled, amended or altered as a result of such exercise.</p> <p>Neither a reduction or cancellation, in part or in full, of the Amounts Due, the conversion thereof into another security or obligation of the Issuer or another person, as a result of the exercise of any Swedish bail-in power by the relevant Swedish resolution authority with respect to the Issuer, nor the exercise of any Swedish bail-in power by the relevant Swedish resolution authority with respect to the notes will be an event of default.</p> <p>Upon the exercise of any Swedish bail-in power by the relevant Swedish resolution authority with respect to the notes, the Issuer will provide a written notice to the holders of the notes as soon as practicable regarding such exercise of the Swedish bail-in power. The Issuer will also deliver a copy of such notice to Paying Agent for information purposes.</p> <p>By its acquisition of the notes, each holder (including, for these purposes, each holder of a beneficial interest in the notes): (a) acknowledges, accepts, consents and agrees to be bound by the exercise of any Swedish bail-in power as it may be exercised without any prior notice by the relevant Swedish resolution authority of its decision to exercise such power with respect to such notes and (b) shall be deemed to have authorized, directed and requested and any intermediary through which it holds such notes to take any and all necessary action, if required, to implement the exercise of any Swedish bail-in power with respect to such notes as it may be exercised, without any further action or direction on the part of such holder or the Paying Agent.</p>
1.27	Language of the information memorandum which prevails	English

2 DESCRIPTION OF THE ISSUER

Article D. 213-9, 2° of the French monetary and financial code and Article 7, 3° of the Order of 30 May 2016 and subsequent amendments


2.1	Legal name	Skandinaviska Enskilda Banken AB (publ)
2.2	Legal form/status, governing law of the issuer and competent courts	<p>Legal form/status : Public limited company under Swedish law</p> <p>Governing law of the issuer : Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code</p> <p>Additional information regarding the governing law : The Issuer is a licensed bank supervised by the Swedish Financial Supervisory Authority.</p> <p>Competent courts : The city court of Stockholm</p>
2.3	Date of incorporation	17/12/1971
2.4	Registered office or equivalent (legal address) and main administrative office	<p>Registered office : Kungsträdgårdsgatan 8 106 40 STOCKHOLM SWEDEN</p>
2.5	Registration number, place of registration and LEI	<p>Registration number : 502032-9081</p> <p>LEI : F3JS33DEI6XQ4ZBPTN86</p>
2.6	Issuer's mission summary	<p>(extract of section 3 from the Articles of Association of the Issuer)</p> <p>The Bank may carry on banking and financial activities, as well as thereto related activities. In addition to providing means of payment services via general payment systems and receipt of funds which, following notice of termination, are available to the creditor within not more than 30 days, the Bank may carry on, inter alia, the following activities:</p> <ol style="list-style-type: none"> 1. borrow funds, for example by accepting deposits from the general public or issuing bonds (amongst others covered bonds) or other comparable debt instruments, 2. grant and broker loans, for example in the form of consumer credits and loans secured by charges over real property or claims, 3. participate in financing, for example by acquiring claims and leasing property, 4. provide payment services, 5. provide means of payment, 6. issue guarantees and assume similar obligations, 7. participate in issuance of securities, 8. provide financial advice, 9. hold securities in safekeeping, 10. conduct letters of credit operations, 11. provide bank safety deposit services, 12. engage in currency trading, 13. engage in securities operations, 14. provide credit information, and 15. issue electronic money <p>The bank may also conduct insurance distribution and operations compatible therewith.</p>
2.7	Brief description of current activities	<p>See the below pages in the 2021 annual report.</p> <p>Deposits from the public p. 165</p> <p>Loans to the public p.147-153</p> <p>Financial Markets Transactions (derivative instruments) p.132</p> <p>Provision of banking and financial services (fees, commissions) p.131</p> <p>Geographical information p.129</p>

2.8	Capital	21 941 718 020,00 Swedish Krone 2 145 000 000,00 EUR Decomposition of the capital : 2,170,019,294 ordinary shares of class A and 24,152,508 ordinary shares of class C, each with SEK 10 of nominal value.
2.8.1	Amount of capital subscribed and fully paid	Not applicable
2.8.2	Amount of capital subscribed and not fully paid	Not applicable
2.9	List of main shareholders	References to the relevant pages of the annual report or reference document : See page 93 of the 2021 annual report.
2.10	Regulated markets on which the shares or debt securities of the issuer are listed	Regulated markets on which the shares are listed : Nasdaq Stockholm Regulated markets on which the debt securities are listed : Euronext Dublin Nasdaq Stockholm
2.11	Composition of governing bodies and supervisory bodies	References to the relevant pages of the annual report where the composition of governing bodies and supervisory bodies is provided : See p. 96-98 of the 2021 annual report.
2.12	Accounting method for consolidated accounts (or failing that, for the annual accounts)	Accounting method for consolidated accounts : IFRS Accounting method for annual accounts : IFRS
2.13	Accounting year	Starting on 01/01 ending on 31/12
2.13.1	Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts	22/03/2022
2.14	Fiscal year	Starting on 01/01 ending on 31/12
2.15	Auditors of the issuer, who have audited the issuer's annual accounts	
2.15.1	Auditors	Holder(s) : Ernst & Young AB Jakobsbergsgatan 24 111 44 Stockholm
2.15.2	Auditors report on the accuracy of the accounting and financial information	The non-consolidated and the consolidated accounts for 2020 and 2021 have been audited by Ernst & Young AB, Chartered Accountants and Registered Auditors without qualifications. The auditors report for 2021 may be found on pages 203-207 of the 2021 annual report and for 2020 may be found on pages 192-195 of the 2020 annual report.
2.16	Other equivalent programmes of the issuer	A Global Commercial Paper Programme in US Dollars. Maximum Outstanding amount: USD 45 000 000 000. Outstanding amount in USD equivalent on 31st December 2021: 21,251,335,405. A SEK Commercial Paper Programme with an unlimited aggregate principal amount and with no outstanding amount on 31st December 2021.
2.17	Rating of the issuer	Optional
2.18	Additional information on the issuer	Optional

3. CERTIFICATION OF INFORMATION

Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information of the issuer Skandinaviska Enskilda Banken AB (publ)

3.1	Person(s) responsible for the information memorandum concerning the programme of SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), NEU CP for the issuer	Mr Peder Hagberg, Head of Group Treasury, Skandinaviska Enskilda Banken AB (publ)
3.2	Declaration of the person(s) responsible for the information memorandum concerning the programme of SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), NEU CP for the issuer	To the best of my knowledge, the information provided by the issuer in the financial documentation, including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information
3.3	Date (dd/MM/YYYY), place of signature, signature	29/04/2022 Stockholm 

APPENDICES Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request		
Appendice 1	Documents available to the shareholders annual general meeting or the equivalent²	<u>Annual general meeting 2022</u> Annual report for the financial year ended 31/12/2021 <u>Annual general meeting 2021</u> Annual report for the financial year ended 31/12/2020
Appendice 2	Annual report Year 2022	https://eucpmtn.banque-france.fr/neusgate/api/public/document/9740
Appendice 3	Annual report Year 2021	https://eucpmtn.banque-france.fr/neusgate/api/public/document/9741