

Postal voting form

In accordance with the Swedish Act (2020:198) on temporary exceptions to facilitate the execution of general meetings of companies and other associations, the board of directors of Swedbank AB (company registration no. 502017-7753) ("Swedbank") has decided that the shareholders may exercise their voting rights by mail before the annual general meeting (AGM).

If a shareholder wishes to exercise its voting rights through postal voting before the AGM, a **completed form, including any appendices, must be received by Swedbank by 17.00 CEST on 27 May 2020, at the latest.**

The shareholder set out below hereby exercises its voting rights for all of its shares in Swedbank at the annual general meeting on 28 May 2020. The voting rights are exercised in the manner indicated by the marked boxes below.

Name of shareholder	Personal ID no./company registration no.
Telephone number	Email
Place and date	
Signature	
Printed name	

For postal voting, proceed as follows:

1. Complete the details of the shareholder set out above (please print clearly)
2. Mark the boxes below to indicate how the shareholder wishes to vote
3. Print and sign the form (where it says "Signature" above)
4. Send the form, in the **original**, to Swedbank AB, "Postal voting AGM 2020", c/o Euroclear Sweden AB, Box 191, 101 23 Stockholm (mark the envelope "Postal voting AGM 2020").

If the shareholder is a legal entity, authorisation documents (e.g., a registration certificate and a power of attorney) must be enclosed with the form. This also applies if the shareholder votes through a proxy.

Please note that **shares must be registered in your own name** (if the shares are nominee-registered) and that **notice of attendance at the AGM** must have been made **by 22 May 2020, at latest.** Shareholders who use the possibility of postal voting and whose postal vote has been received by the bank by 22 May 2020, do not need to register separately for the AGM, since such postal vote will also be considered as a notification. Instructions about notification and postal voting can be found in the notice of the AGM.

Further information about postal voting

The shareholder cannot give any instructions apart from marking one of the boxes stated below, for each item on the form. If the shareholder has added special instructions or conditions to the form, or amended or made additions to the pre-printed text, the vote is invalid.

If the shareholder wishes to abstain from voting on a particular question, he or she shall abstain from marking a box for such question.

Only one form per shareholder will be taken into consideration. If more than one form is submitted, only the most recently dated form will be taken into consideration. If two or more forms have the same date, only the form last received by the company will be taken into consideration. Incomplete or incorrectly completed forms may be disregarded.

If the shareholder attends the meeting (at the venue or remotely, in person or by proxy) the postal vote will not be considered since it is assumed that the shareholder will exercise his or her rights while attending the meeting.

Complete postal voting forms, including any appended authorisation documents, **must be received by Swedbank by 17.00 CEST on 27 May 2020, at the latest.**

Postal votes may be withdrawn up to and including 17.00 CEST on 27 May 2020, by email notice to GeneralMeetingServices@euroclear.eu, and "Swedbank Annual General Meeting 2020" as subject. After 17.00 CEST on 27 May 2020, a postal vote can only be withdrawn by means of the shareholder attending the meeting (at the venue or remotely, in person or by proxy).

For the complete proposals, please see the convening notice of the AGM and the proposals at <http://www.swedbank.se/agm>.

For information concerning how your personal data is processed, please refer to the privacy policy available on Euroclear's website at <https://www.euroclear.com/dam/ESw/Legal/Privacy-noticebolagsstammor-engelska.pdf>.

For questions, please call +46 (0)8-402 90 60.

Reply form for postal voting at the annual general meeting of Swedbank on 28 May 2020

The boxes below refer to the proposals put forward by the board of directors and/or nomination committee (as detailed in the notice of the AGM), unless otherwise stated in the form.

1. Election of meeting Chair For <input type="checkbox"/> Against <input type="checkbox"/>	
2. Preparation and approval of the voting list For <input type="checkbox"/> Against <input type="checkbox"/>	
3. Certain matters of order	
3a. Proposal from the Board of Directors regarding the right of attendance for certain officials For <input type="checkbox"/> Against <input type="checkbox"/>	
3b. Matter submitted by the shareholder Carl Axel Bruno regarding the right of attendance for employees of the Swedish Television Company For <input type="checkbox"/> Against <input type="checkbox"/>	
3c. Matter submitted by the shareholder Göran Westman that shareholders shall be given the opportunity to present supporting documents for decisions on a big screen For <input type="checkbox"/> Against <input type="checkbox"/>	
3d. Proposal from the Board of Directors that the Meeting is broadcasted over web link For <input type="checkbox"/> Against <input type="checkbox"/>	
4. Approval of the agenda For <input type="checkbox"/> Against <input type="checkbox"/>	
5. Election of two persons to verify the minutes For <input type="checkbox"/> Against <input type="checkbox"/>	
6. Decision whether the Meeting has been duly convened For <input type="checkbox"/> Against <input type="checkbox"/>	
8. Adoption of the profit and loss account and balance sheet of the bank and the consolidated profit and loss account and consolidated balance sheet for the financial year 2019 For <input type="checkbox"/> Against <input type="checkbox"/>	
9. Resolution on the allocation of the bank's profit in accordance with the adopted balance sheet For <input type="checkbox"/> Against <input type="checkbox"/>	
10. Decision whether to discharge the members of the Board of Directors and the CEO from liability	
10a. Discharge - Annika Poutiainen For <input type="checkbox"/> Against <input type="checkbox"/>	10l. Discharge - Josefin Lindstrand For <input type="checkbox"/> Against <input type="checkbox"/>
10b. Discharge - Lars Idermark For <input type="checkbox"/> Against <input type="checkbox"/>	10m. Discharge - Bo Magnusson For <input type="checkbox"/> Against <input type="checkbox"/>
10c. Discharge - Ulrika Francke For <input type="checkbox"/> Against <input type="checkbox"/>	10n. Discharge - Göran Persson For <input type="checkbox"/> Against <input type="checkbox"/>
10d. Discharge - Peter Norman For <input type="checkbox"/> Against <input type="checkbox"/>	10o. Discharge - Birgitte Bonnesen For <input type="checkbox"/> Against <input type="checkbox"/>
10e. Discharge - Siv Svensson For <input type="checkbox"/> Against <input type="checkbox"/>	10p. Discharge - Anders Karlsson For <input type="checkbox"/> Against <input type="checkbox"/>
10f. Discharge - Bodil Eriksson For <input type="checkbox"/> Against <input type="checkbox"/>	10q. Discharge - Jens Henriksson For <input type="checkbox"/> Against <input type="checkbox"/>
10g. Discharge - Mats Granryd For <input type="checkbox"/> Against <input type="checkbox"/>	10r. Discharge - Camilla Linder For <input type="checkbox"/> Against <input type="checkbox"/>
10h. Discharge - Bo Johansson For <input type="checkbox"/> Against <input type="checkbox"/>	10s. Discharge - Roger Ljung For <input type="checkbox"/> Against <input type="checkbox"/>
10i. Discharge - Anna Mossberg For <input type="checkbox"/> Against <input type="checkbox"/>	10t. Discharge - Henrik Joelsson For <input type="checkbox"/> Against <input type="checkbox"/>

10j. Discharge - Magnus Uggla For <input type="checkbox"/> Against <input type="checkbox"/>	10u. Discharge - Åke Skoglund For <input type="checkbox"/> Against <input type="checkbox"/>
10k. Discharge - Kerstin Hermansson For <input type="checkbox"/> Against <input type="checkbox"/>	
11. Determination of the number of Board members For <input type="checkbox"/> Against <input type="checkbox"/>	
12. Determination of the remuneration to the Board members and the Auditor For <input type="checkbox"/> Against <input type="checkbox"/>	
13. Election of the Board members	
13a. Election of - Bo Bengtsson For <input type="checkbox"/> Against <input type="checkbox"/>	13f. Re-election of - Kerstin Hermansson For <input type="checkbox"/> Against <input type="checkbox"/>
13b. Election of - Göran Bengtsson For <input type="checkbox"/> Against <input type="checkbox"/>	13g. Re-election of - Josefin Lindstrand For <input type="checkbox"/> Against <input type="checkbox"/>
13c. Election of - Hans Eckerström For <input type="checkbox"/> Against <input type="checkbox"/>	13h. Re-election of - Bo Magnusson For <input type="checkbox"/> Against <input type="checkbox"/>
13d. Election of - Bengt Erik Lindgren For <input type="checkbox"/> Against <input type="checkbox"/>	13i. Re-election of - Anna Mossberg For <input type="checkbox"/> Against <input type="checkbox"/>
13e. Election of - Biljana Pehrson For <input type="checkbox"/> Against <input type="checkbox"/>	13j. Re-election of - Göran Persson For <input type="checkbox"/> Against <input type="checkbox"/>
14. Election of the Chair of the Board of Directors For <input type="checkbox"/> Against <input type="checkbox"/>	
15. Decision on the Nomination Committee For <input type="checkbox"/> Against <input type="checkbox"/>	
16. Decision on the guidelines for remuneration to top executives For <input type="checkbox"/> Against <input type="checkbox"/>	
17. Decision to acquire own shares in accordance with the Securities Market Act For <input type="checkbox"/> Against <input type="checkbox"/>	
18. Decision regarding authorisation for the Board of Directors to decide on acquisitions of own shares in addition to what has been stated in item 17 For <input type="checkbox"/> Against <input type="checkbox"/>	
19. Decision on authorisation for the Board of Directors to decide on the issuance of convertibles For <input type="checkbox"/> Against <input type="checkbox"/>	
20. Decision on performance and share based remuneration programs for 2020	
20a.	Approval of the resolution of the Board of Directors regarding the common performance and share based remuneration program 2020 ("Eken 2020") For <input type="checkbox"/> Against <input type="checkbox"/>
20b.	Approval of the resolution of the Board of Directors regarding deferred variable remuneration in the form of shares under the Individual Program 2020 ("IP 2020") For <input type="checkbox"/> Against <input type="checkbox"/>
20c.	Decision regarding transfer of own shares For <input type="checkbox"/> Against <input type="checkbox"/>
21. Matter submitted by the shareholder Thorwald Arvidsson regarding the abolition of the possibility of so-called voting differentiation For <input type="checkbox"/> Against <input type="checkbox"/>	
22. Matter submitted by the shareholder Thorwald Arvidsson regarding representation for small and medium-sized shareholders in the Board of Directors and Nomination Committee of Swedbank AB For <input type="checkbox"/> Against <input type="checkbox"/>	
23. Matter submitted by the shareholder Thorwald Arvidsson regarding special examination of the external auditors' actions For <input type="checkbox"/> Against <input type="checkbox"/>	