

The Board of Directors of Swedbank AB (Publ)
Landsvägen 40
172 63 Sundbyberg

Regarding proposal for decision

As a shareholder in Swedbank, I propose that the following item, proposal for decision, is added to the agenda for the Annual General Meeting 2019.

The purpose of this proposal is that the AGM resolves to implement the Lean concept throughout Swedbank's operations. I have addressed the Lean concept at previous AGMs, and now I would like to explain the Lean concept more thoroughly to the shareholders.

- Lean is based on a culture where you work towards constant improvements in an agile way, in order to increase quality and participation, reduce cost and thereby increase shareholder value etc.
- To a large extent, Lean is about delivering what Swedbank's stakeholders need, by using as little resources as possible.
- If correctly implemented, Lean can also be a solution to achieve long term financial stability, and hence contribute to society.
- Another fundamental part of the Lean concept is about identifying target deviations within the bank. Further, it is important to compare the bank's values Open, Simple and Caring with what happens in reality, including feed-back!
- Just-in-time is another important part of the Lean concept, aiming at measuring the difference between what the customer perceives as a reasonable response time on e.g. a simple question put forward to the bank, and the time it actually takes to receive an answer. I have, among other things, observed how Swedbank's communicator and private economist Arturo Arques received a question regarding his statement on Swedbank's loan origination in March 2016, compared to what was stated in Swedbank's Annual Report for 2015. This question has still not been answered by Arques after almost three years of waiting.

Kind regards

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