

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name: Kuponkilaina Arvoyhtiöt II/2019

ISIN: FI4000375563

Name of PRIIP manufacturer: Skandinaviska Enskilda Banken AB (publ)

Call +46 771 62 10 00 for more information or visit www.sebgroup.com

Regulated by: Finansinspektionen, Box 7821, 103 97 Stockholm

Produced: 17 June 2022

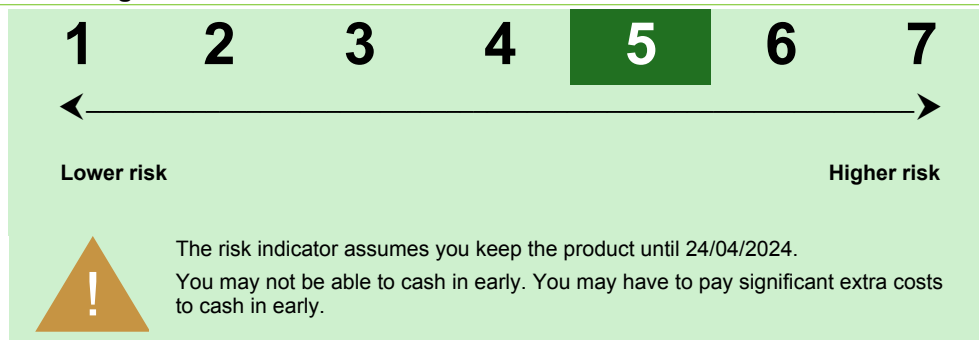
You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type	Equity Linked Note
Objectives	<p>The return is paid if the underlying is above pre-defined levels on observation dates. Return is pre-defined and might be dependent on which observation the date level is reached. Unpaid returns can be regained on subsequent period(s) (memory feature). The Nominal amount is not capital-protected. The Nominal amount is reduced by the full negative performance of the underlying asset if Risk barrier is reached on the Final observation date.</p> <p>The return is linked to the performance of the multiple underlying assets. Underlying weights are equally set according to the performance of each of the underlying assets in the basket. The underlying asset may be in another currency than the investment but there is no currency exposure in this product.</p> <p>Start value is calculated from the level of the underlying on the initial observation date. End value is calculated from the closing level of the underlying on the final observation date.</p>
Currency	EUR
Denomination	5,000 EUR
Issue date	23/04/2019
Issue price	100 %
Coupon	3.5 %
Risk barrier	75 %
Coupon barrier	90 %
Call barrier	100 %
Underlying asset(s)	Nordea Bank ABP, Fortum Oyj, Outokumpu Oyj, Stora Enso Oyj, Wärtsilä Oyj
Initial observation date	10/04/2019
Final observation date	10/04/2024
Coupon observation date(s)	14/04/2020, 12/10/2020, 12/04/2021, 11/10/2021, 11/04/2022, 10/10/2022, 11/04/2023, 10/10/2023, 10/04/2024,
Call coupon observation date(s)	14/04/2020, 12/10/2020, 12/04/2021, 11/10/2021, 11/04/2022, 10/10/2022, 11/04/2023, 10/10/2023, 10/04/2024,
Redemption Date	24/04/2024
	This product has a latest due date on 24/04/2024, provided that no early redemption has occurred.
Intended Retail Investor	<p>The product Kuponkilaina Arvoyhtiöt II/2019 is aimed at retail clients, who are interested in leveraged participation and income. The Kuponkilaina Arvoyhtiöt II/2019 is a product for advanced investors with good knowledge and/or experience with financial products. The investor is able to bear losses (up to the total loss of the investment amount) and puts no emphasis on capital protection. On a scale of risk ranging from 1 (security-oriented; very low to low return) to 7 (very high risk tolerance; highest return) the product Kuponkilaina Arvoyhtiöt II/2019 falls in risk category 5.</p>

What are the risks and what could I get in return?

Risk indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns.

Investment 10,000 EUR Scenarios	1 year	24/04/2024 (Recommended holding period)
Stress scenario	What you might get back after costs	EUR 2,811
	Average return each year	-71.89 %
Unfavourable scenario	What you might get back after costs	EUR 11,576
	Average return each year	15.76 %
Moderate scenario	What you might get back after costs	EUR 15,324
	Average return each year	53.24 %
Favourable scenario	What you might get back after costs	EUR 15,767
	Average return each year	57.67 %

This table shows the money you could get back until 24/04/2024, under different scenarios, assuming that you invest 10,000 EUR.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

* The calculation is based on Nominal Amount of the contract (in this example 10,000 EUR).

What happens if SEB is unable to pay out?

You are exposed to the risk that the issuer might be unable to fulfil its obligations in respect of the product, e.g. in the event of insolvency or an administrative order. The product is not covered by any deposit protection scheme. Thus, a total loss of your capital invested is possible.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for two different holding periods. They include potential early exit penalties. The figures assume you invest 10,000 EUR. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 10,000 EUR	If you cash in after 1 year	If you cash in at the recommended holding period
Total costs	EUR 253	EUR 127
Impact on return (RIY) per year	12.08 %	12.08 %

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year

One-off costs	Entry costs	12.08 %	The impact of the costs already included in the price.
	Exit costs	0.00 %	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00 %	The impact of the costs that we take each year for managing your investments.

How long should I hold it and can I take money out early?

Recommended holding period: until 24/04/2024

The actual holding period can vary due to favourable/unfavourable market conditions and the leverage of your product. This product is designed for staying invested until maturity date. The actual holding period can vary due to the structure of your product.

This product cannot easily be cashed in. This means it is difficult to estimate how much you would get back if you sell before the recommended holding period/maturity. You will either be unable sell early or you may have to pay high costs or make a large loss if you do so.

How can I complain?

Any complaints about the products or about the conduct of SEB or the person advising on, or selling, the product can be submitted on the following website <https://seb.se/kundservice/kundservice-privat/om-nagot-blivit-fel/klagomal> or be addressed in writing to: Kundrelationer, Bankärenden, SE-106 40 Stockholm.

Other relevant information

The binding legal basis for this product is only the information presented in the final terms and the base prospectus including its official supplements. To obtain full information on this product, in particular about the product characteristics and the risks associated with this investment, the final terms and, where appropriate, the base prospectus and its official appendices should be read. All documents can be requested from SEB and are also available on the website www.sebgroup.com.