

Johanna Orth

Johanna Orth is Head of Group Regulatory Affairs at Swedbank since May 2016. She leads a team of senior regulatory experts responsible for Swedbank's response to new regulatory reforms. In this role she advises the CEO, the CFO and other members of the Group Executive Committee on regulatory policy matters. Her team is dedicated to understanding the impact of legislative and regulatory developments on Swedbank's customers and business. She actively participates in the debate on regulatory developments in the EU and in Swedbank's home markets. Johanna also represents Swedbank in several committees of the European Savings and Retail Banking Group, the European Banking Federation and the Swedish Bankers' Association.



In the engagement with regulatory policymakers and other key stakeholders, Johanna maintains a constructive and solution-oriented approach and seeks to strike a balanced view on regulatory reforms affecting the financial industry.

Before joining Swedbank, Johanna worked for 5 years as a senior advisor for the Swedish Bankers' Association, and for 12 years in the Swedish Government Offices, both in the Finance Ministry and in the Ministry for Foreign Affairs. During this time, she was the Deputy Head of the Banking Division at the Swedish Ministry of Finance and Head of Delegation of Sweden to the Financial Action Task Force, FATF. She started her career in an investment bank after she absolved her Masters' degree in Economics & Finance from Lund University and had studied finance at the University of Mannheim. Johanna is a Member of the EBA Banking Stakeholder Group since 2020. Her focus areas in the EBA BSG are financial stability (capital adequacy & resolution), AML, the digitalization of the financial sector and sustainable finance.