



Johanna Orth

Johanna Orth is Head of Group Regulatory Affairs at SEB. She leads a team of senior regulatory experts responsible for SEB's response to new regulatory reforms. Her team is dedicated to understanding the impact of legislative and regulatory developments on SEB's customers and business. In this role she advises members of the Group Executive Committee on regulatory policy matters. She actively participates in the debate on regulatory developments in the EU. Johanna is also a member of several committees of the European Banking Federation, the Swedish Bankers' Association, and the Institute for International Finance.

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 taking up her position at SEB, Johanna was Head of Group Regulatory Affairs at Swedbank. Before that, she 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 master's 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.