

2017

Sustainability Fact Book and GRI Index 2017

The Sustainability Fact Book consists of data for our key sustainability areas; Responsible Business, Environment and People and Community. This is followed by the GRI Index according to the GRI Standards core option.

S|E|B

Sustainability Fact Book 2017

Responsible Business

Direct economic value generated and distributed	Note	Unit	2017	2016	2015	2014
Gross income	1	SEKm	67,660	66,107	68,399	75,662
Total operating income		SEKm	45,609	43,251	44,665	43,512
Total operating expenses		SEKm	21,936	21,812	21,802	21,704
Interest expense		SEKm	16,580	16,464	18,788	23,614
Fee and commission expense		SEKm	5,472	5,872	5,463	5,112
Other expenses		SEKm	6,947	6,619	5,759	6,310
Staff costs		SEKm	14,025	14,422	14,437	13,760
Employee salary and other compensation		SEKm	9,355	9,491	9,690	9,431
Employees – pension costs, benefits, education and other staff related costs		SEKm	2,126	2,293	2,200	1,758
Employee social charges		SEKm	2,543	2,638	2,546	2,571
Regulatory fees including resolution and deposit guarantee fees		SEKm	1,798	1,362	1,201	1,147
Income tax expense	2	SEKm	4,562	4,249	4,284	4,129
Dividends (shareholders), proposed	3	SEKm	12,461	11,929	11,515	10,382
Net profit		SEKm	16,244	10,618	16,581	19,219
Financial assistance received from government		SEKm	0	0	0	0
Economic contribution to community investments		SEKm	53	54	62	69
This years profit that is reinvested into the bank		SEKm	3,783	-1,311	5,066	8,837

Digital Interactions	Note	Unit	2017	2016	2015	2014
Mobile Bank						
Number of sessions/logins	4	Number	184 million	129 million	100 million	
Internet Bank						
Number of sessions		Number	148 million	174 million	158 million	
Website						
Number of visits		Number	133 million	127 million		
Share of digitally active private customers	Only Sweden	%	95,5	94,9		

Cyber security and crime prevention	Note	Unit	2017	2016	2015	2014
Employees that have completed education in:	5					
Anti-money laundering		%	93	90,5	91	99
Fraud prevention		%	88,1	74,5	60	54
Information security		%	84,4	77,7	80	75
Code of Conduct		%	90,7	63		
Reporting						
Suspicious orders and transactions (Market Abuse Regulation) reported		Number	59	55	25	31
Suspicious AML activity reports		Number	504	489	380	401

Investments	Note	Unit	2017	2016	2015	2014
Total assets under management, AuM		SEKbn	1 830	1 781	1 626	1 635
Principles for Responsible Investments, PRI						
Share of AuM that have been evaluated according to PRI	6	%	34	34	34	31
Share of SEB's external fund managers that have signed PRI		%	97	93		
Carbon emission (CO2) measurements						
Per cent of SEB equity funds where carbon emissions are measured		%	92			
Sustainability criteria assessment						
SEB funds assessed with sustainability criteria, as share of Fund Company AuM	7	%	25.3	13.9	7.3	
SEB funds assessed with sustainability criteria, in SEKbn		SEKbn	158	76	44	
SEB funds with sustainability criteria, as share of total AuM		%	8.6	4.5	2.7	
Human Rights assessment						
SEB funds assessed with human rights criteria, as share of Fund Company AuM	7	%	100	13.9	8.3	
SEB funds with human rights criteria, as share of total AuM		%	34	4.5	2.7	
Influence and engagement						
Total engagement dialogues with portfolio companies	8	Number	791	516	214	239
Number of companies excluded from the investment portfolio in accordance with SEB's ethical investment guidelines		Number	814	578	183	
Engagement themes						
Human rights (Access to medicine + Extractive sector)		Number	52	52		
Palm oil		Number	25	25		
Environment (Thermal coal usage + IIGCC Climate Change)		Number	114	14		
Corporate tax		Number	50			
Nomination committees		Number	31	36		
Sustainability funds						
Total AuM in Hållbarhetsfond Sverige		SEKbn	2	1		
Total AuM in Hållbarhetsfond Global		SEKbn	14	4	2	
Micro Finance						
Number of micro finance funds		Number	6	4	3	
Number of countries		Number	38	29	31	
Assets under management USD		USDm	716	447	254	132
Number of customers reached via Micro Finance Institutions (MFI:s)		Number	19 203 334	17 255 596	15 149 348	8 782 696
Finance						
SEB's dedicated Green Loan portfolio		SEK bn	13.2	11,8		
Green Bonds						
Aggregated						
SEB's share of Green Bonds underwritten since inception, per cent		%	6,4	8,3	7,6	3,5
SEB's share of Green Bonds underwritten since inception, USD bn		USD bn	17,7	13,7	10,2	
Current year						
Total amount of Green Bonds issued globally current year, USD bn		USD bn	156	97		
SEB's share of Green Bonds underwritten current year, per cent		%	3,5	4,4		
SEB's share of Green Bonds underwritten current year, USD bn		USD bn	4,0	3,4	2,7	
Equator Principles, number of investments						
of which Category A transactions approved		Number	0	1	1	0
of which Category B transactions approved		Number	2	4	2	
of which Category C transactions approved		Number	0	0	1	2
Project related corporate loans, Equator Principle applicable						
of which Category A transactions approved		Number	0	0	1	0
of which Category B transactions approved		Number	0	1	0	
of which Category C transactions approved		Number	0	0	0	

Short facts Key Performance Indicators

Procurement	Note	Unit	2017	2016	2015	2014
Number of suppliers		Number	11 500	12 300	12 000	11 800
Total spent on procurement		SEK bn	8.6	8.33	9.18	9.35
EcoVadis rating	9					
Outstanding rating 85-100p		%	0	0	0	0
Advanced rating 65-85p		%	15	11	8	7
Confirmed rating 45-64p		%	56	58	54	52
Partial rating 25-44p		%	29	31	38	40
None rating 0-24p		%	0	0	1	1

Notes

- 1 Direct economic value generated and distributed is presented in accordance with the outline in SEB's annual report. The information is in line with the requirements in the GRI Standards - GRI 201: Economic performance 2016: 201-1.
- 2 Tax by country, see SEB Annual Report 2017, note 6, Group by Geography, page 95-96.
- 3 Dividends for the fiscal year, paid out to shareholders the following year. Proposed.
- 4 Measured by number of logins instead of unique visits, thereof a reduction in numbers from what has been reported in previous Sustainability Fact Book.
- 5 SEB conducts regular training and education in key areas, including information security, fraud prevention, anti-money laundering, know-your-customer procedures and SEB's Code of Conduct. These educations are mandatory to perform every three years for all SEB employees. Anti-corruption is included in Code of Conduct education.
- 6 Funds managed by SEB through SEB's fund company Investment Management. PRI= UN supported principles for responsible investments.
- 7 Read more about SEB's investment criteria at sebgroup.com/sustainableinvestments
- 8 Engagement dialogues performed by SEB as well as in cooperation with external partners.
- 9 To identify the sustainability risks among our suppliers, SEB starts with an initial assessment through our internal risk model of country and industry, which cover around 90 per cent of all our supplier costs. The companies that qualify for another assessment will go through Eco Vadis screening which covers around 55 per cent of total costs. Suppliers identified in the supplier risk assessment as having a potential increased risk level, will be further scrutinized in enhanced assessment. Environmental, social and ethical criteria are the base of both SEB's internal assessment and Eco Vadis screening. Environmental criterias include Energy consumption & GHG (CO2), Water, Biodiversity, Local Pollutions, Materials, Chemicals, Waste, Product Use, Product End-of-Life, Customers Health & Safety, Sustainable Consumption. Social criteria include Employees Health & Safety, Working Conditions, Social Dialog, Customer Management & Training, Child & Forced Labor, Discrimination, Fundamental Human Rights. Ethical criterias include Corruption & Bribery, Anticompetitive practices, Responsible Marketing.

Environment

General Indicators	Note	Unit	2017	2016	2015	2014
Number of offices reporting (whereof branch offices)		Number	217(196)	250(219)	270(252)	297(279)
Net internal area of reporting offices covered		m ²	419 363	422 760	407 495	413 465
Full-time employees (FTE) covered		FTE	14 946	15 279	15 605	15 714
Energy consumption within SEB	Note	Unit	2017	2016	2015	2014
Total energy consumption (in buildings)		MWh	93 436	94 383	93 081	102 198
Electricity		MWh	62 729	67 719	66 953	72 826
Change in electricity consumption compared to the year before		%	-7	1	n.a.	-9
Renewable electricity, percentage of total electricity consumption		%	91	88	89	79
Heating/cooling		MWh	30 707	26 664	26 128	29 371
Total energy consumption / m ²		MWh/m ²	0.22	0.22	0.23	0.25
Total energy consumption / employee		MWh/FTE	6.3	6.2	5.9	6.5
Carbon Dioxide Emissions (CO₂)	Note	Unit	2017	2016	2015	2014
Total carbon emissions	1	Tonnes	20 537	20 437	21 315	24 614
Carbon emissions from energy consumption		Tonnes	5 550	5 565	5 108	8 706
Carbon emissions from business travel		Tonnes	13 076	12 693	13 552	12 947
Carbon emissions from paper consumption		Tonnes	621	664	954	983
Carbon emissions from company cars		Tonnes	1 290	1 516	1 701	1 978
Total carbon emissions / employee		Tonnes	1.37	1.34	1.23	1.57
Resource efficiency	Note	Unit	2017	2016	2015	2014
Paper						
Total paper consumption		Tonnes	811	900	651	850
Graphic paper consumption		Tonnes	94	94	222	371
Supplies paper consumption		Tonnes	717	806	429	479
Environmentally labelled paper consumption		Tonnes	728	770	541	785
Environmental paper use, share of total		%	90	85	83	92
Total paper consumption / employee (FTE)		Tonnes	0.05	0.06	0.04	0.05
Waste						
	2					
Waste generation		Tonnes	2 020	2 220	2 422	2 093
Waste reuse or recycling		Tonnes	1 683	1 675	1 834	1 272
Waste generation after reuse or recycling / employee (FTE)		Tonnes	0.022	0.036	0.038	0.055
Percentage waste reused or recycled		%	83	75	75	61
Water						
Total water consumption in buildings		m ³	198 307	194 051	183 339	171 600
Total water consumption / employee (FTE)		m ³	13.26	12.70	11.75	10.92
Business travel & company car fleet	Note	Unit	2017	2016	2015	2014
Total business travel	3	Million km	77.4	73.1	70	71.9
Total business travel / employee		Km	5 179	4 784	4 486	4 576
Total air travel		Million km	72.3	68.4	64.9	67.4
Domestic		Million km	5.9	5.6	6.1	6.4
Short-haul		Million km	44.4	41.5	39.8	41.1
Long-haul		Million km	22	21.3	19	19.9
Train travel (Sweden)		Million km	5.1	4.7	5.1	4.5
Environmentally certified company cars, share of company car fleet		%	90	73	68	61

Short facts Key Performance Indicators

Legal compliance & monetary fines	Note	Unit	2017	2016	2015	2014
Reported environmental prosecutions		Number	none	none	none	none
Monetary value of significant fines due to non compliance with environmental laws and regulations		SEKm	0	0	0	0

Notes

- 1 Courier, taxi and security transportation is not included in emissions scope. Train and flight data is collected through our travel agency. Paper data is collected through invoices. Company car emissions data is comprised by type of car and actual or reporting and invoices. We draw on guidance from the Greenhouse Gas Protocol for our carbon reporting. We currently account for the carbon emissions from operations over which we have control, such as energy and electricity use in our own buildings, paper consumption and business travel (Scope 2 and 3). We include for 2015 and earlier, the emissions/d from Sweden, Norway, Finland, Denmark, Estonia, Latvia, Lithuania, Germany, United Kingdom, Luxembourg, accounting for more than 94 per cent of our income and 96 per cent of our employees. From 2016 we include the emissions/data from Sweden, Norway, Finland, Denmark, Estonia, Latvia, Lithuania, Germany, United Kingdom, Luxembourg, Ireland, Poland, Ukraine, China, United States, Singapore and Russia, accounting for more than 99 per cent of our income and 99 per cent of our employees.
- 2 The information has been provided by the waste disposal hauler in respective country.
- 3 Excluding leasing car mileage.

People and Community

Employee information	Note	Unit	2017	2016	2015	2014
Average number of full time equivalents, FTE		Number	14 946	15 279	15 605	15 714
Employees by gender						
Male		%	43,2	43,5	44	44
Female		%	56,8	56,5	56	56
Employees by age group						
Total employees (new)						
<30 years		%	16,6	15,7	16	16
30-50 years		%	56,6	58,1	59	59
>50 years		%	26,8	26,2	25	25
All managers						
<30 years		%	2			
30-50 years		%	68			
>50 years		%	30			
Gender by management type (male/female)						
Board of Directors	1	%	64/36	54/46	64/36	54/46
Top Management: Group Executive Committee	2	%	83/17	75/25	83/17	75/25
Senior managers		%	69/31	69/31	73/27	75/25
Middle managers		%	56/44	57/43	59/41	62/38
First line managers		%	47/53	50/50	49/51	48/52
All managers		%	53/47	54/46	56/44	57/43
All staff excluding managers		%	41/59	42/58	42/58	41/59
All managers in revenue generating divisions		%	58/42			
Employees by employment contract/type						
Permanent		%	95	95	97	96
Temporary		%	5	5	3	4
Employees working full-time		%	93			
Employees working part-time		%	7	7,7	8	8,5
By gender and employment contract/type (male/female)						
Permanent		%	44/56	44/56	44/56	44/56
Temporary		%	43/57	41/59	44/56	41/59
Employees working full-time		%	45/55			
Employees working part-time		%	20/80	18/82	20/80	21/79
By region						
Sweden						
Permanent		%	94,6			
Temporary		%	5,4			
Other Nordic countries						
Permanent		%	95,5			
Temporary		%	4,5			
Baltic countries						
Permanent		%	95,5			
Temporary		%	4,5			
Other world						
Permanent		%	98,4			
Temporary		%	1,6			
Parental leave in days (Sweden)						
Men		Number	24400			
Women		Number	63400			
Total		Number	87800			
Men		%	28			
Women		%	72			

New employee hires and employee turnover	Note	Unit	2017	2016	2015	2014
New employee hires, total		number	1 622	1 406	1 245	1 467
By age group (% of total staff)						
≤29		%	57	58	60	
30-39		%	28	26	26	
40-49		%	11	11	10	
50≥		%	4	5	3	
By gender						
Male		Number	697	662	580	
Female		Number	925	790	663	
By region						
Sweden		number	606	503	411	468
Estonia		number	101	112	110	110
Latvia		number	193	117	108	137
Lithuania		number	504	442	339	374
Nordic countries (excl Sweden)		number	91	101	112	150
Germany		number	14	1	27	52
Other world		number	113	130	138	
Employee turnover						
Total employee turnover		%	12,8	10,7	9	8,9
Male		%	13,8	11,2	9,7	9,4
Female		%	11,9	10,2	8,4	8,5
By age group (% of total staff)						
≤29		%	21	18	15	
30-39		%	12	10	9	
40-49		%	10	8	7	
50≥		%	11	5	9	
Employee turnover by country /region						
Sweden		%	10,7	7,5	5,6	5,8
Lithuania		%	15,6	16,2	14,6	12,1
Latvia		%	15,1	11,9	10,9	12,2
Estonia		%	10,6	10,9	10,3	8,6
Nordic countries (excl Sweden)		%	11,4	8,5	9	10,7
Germany		%	27,1	20,5	7,7	12,9
Other world		%	16,2			
Labour management	Note	Unit	2017	2016	2015	2014
Minimum notice periods regarding operational changes	3	Weeks	12	12	12	
Percent of employees with collective or local bargaining agreement or covered by Labour law		%	100	100	100	100
Percent of employees with collective or local bargaining agreement - worldwide		%	50	50	50	50
Percentage of employees covered by collective bargaining agreements - Sweden		%	100	100	100	100
Share of employees represented in EWC	4	%	97,7	97,7	97,6	98,3
Number of meetings between management and EWC		Number	5	5	8	5
Number of meetings/consultations in cooperation with EWC		Number	18	14	20	8

Health and workplace	Note	Unit	2017	2016	2015	2014
Absentee rate, share of ordinary working hours	5	%	3,34	3,48	3,33	
Sick-leave rate, share of ordinary working hours						
Sweden		%	2,86	2,95	2,79	2,41
Women/Men		%	4,02/1,70	4,22/1,69		
Health and work environment						
Share of documented annual work environment reviews	6	%	86	89	89	84
Share of employees covered by Health & Safety management system		%	100	100	100	99
Employees represented in formal Health and safety committees	7	%	100	100	100	100
Learning and engagement	Note	Unit	2017	2016	2015	2014
Average hours of training						
per employee		Hours	10	12	11	11
per Female employee/Male employee		Hours	12/8	12/13		
All Managers		Hours	18			
Money invested in Learning and Development per employee	8	SEK	9 527	11 071		
Employees participating in leadership/talent development programmes	9					
		Number	820	723	1 102	
By application		Male/ Female	284/202	232/391	373/410	398/446
By nomination		Male/ Female	183/151	57/52	180/139	210/197
Employee survey, Insight						
Employee participation rate in employee survey, Insight		%	88	88	91	84
Employee engagement index		%	77	77	79	75
Performance excellence index		%	81	81	80	78
I am satisfied with my opportunities for development		%	67	67	67	64
SEB's work to integrate sustainability is important for our business and the long term profitability of the bank		%	88	86	82	80
Global Talent Review	10	Total number	1815	1842	1967	1756
Men		%	57	58	60	60
Women		%	43	42	40	40

Corporate Citizenship	Note	Unit	2017	2016	2015	2014
Economic contributions to Corporate Citizenship						
Total		SEK m	52,7	53,7	61,5	69
As % of Operating profit before tax		%	0,25	0,36	0,3	0,3
By theme (new categories)						
	11					
Relation - Sport and Culture		SEK m	13,2			
Entrepreneurship and Innovation		SEK m	13,3			
Inclusion		SEK m	12,1			
Financial literacy		SEK m	7,7			
Other community investments		SEK m	4,4			
Memberships		SEK m	2			
By theme (old categories)						
Entrepreneurship		SEK m		12,5	12,1	16,7
Children and youth		SEK m		6,7	7,3	16,2
Sports and culture		SEK m		18,2	27	29,4
Education and know.how		SEK m		3,7	4,6	6,7
Other (In kind giving, membership fees)		SEK m		2,1	3,2	0,3
Donations		SEK m		10,5	7,3	
By country						
Sweden		SEK m	38,4	37,2	39,1	42,7
Estonia		SEK m	4	4,2	5,4	7,4
Latvia		SEK m	3	3,7	3,7	6,8
Lithuania		SEK m	2,2	2,5	3	4,1
Denmark		SEK m	0	0,2	0,2	3
Norway		SEK m	2	1,8	5,2	3,6
Finland		SEK m	0,5	0,7	1,1	2,4
Other sites		SEK m	2,6	3,4	3,8	
Employee volunteering hours (estimated number)		Number	18780	18634	14904	
Social Impact						
The below data is the result of a pilot project on calculating the social impact that SEB has contributed to through our partnerships within Corporate Citizenship. The pilot includes 13 % of the total Corporate Citizenship portfolio. The values have been estimated based on data received from our partnerships.						
Estimated value of Entrepreneurship						
SEB's societal value created		SEKm	264	300		
Number of new companies created		Number	108	103		
Number of new jobs created		Number	121	146		
Estimated value of Inclusion and education						
SEB's societal value created		SEKm	159	26		
Hours of education provided through SEB's partnerships		Number	15190	31593		

Notes

- 1 Deputy directors, appointed by the employees are not included.
- 2 Additional members are not included. See SEB Annual Report 2017, pg 60
- 3 Only Sweden. Negotiation procedure in collective agreements is specified in the Co-Determination Act.
- 4 SEB has had a European Works Council (EWC) since 2003. Read more in SEB Annual Report 2017, pg 69.
- 5 Only Sweden. Absentee rate includes employee sick leave and employees taking care of sick children.
- 6 Numbers concerns Sweden. All countries in the EU must conduct risk assessments and remedies on an ongoing basis.
- 7 100 % within the EU. SEB follows local laws and regulations in all countries where we are present.
- 8 Calculated per FTE (Full time equivalent).
- 9 Programmes with application: Leadership in Action, Management in practice. Programmes with nomination: Wallenberg Academy, International Business Seminar, Artex, Advanced Specialist Programme
- 10 A global talent review is performed annually within SEB.
- 11 SEB's Corporate Citizenship portfolio has been divided into new theme areas.

GRI Index 2017

Disclosure	Description	Page reference/URL
GRI 101: Foundation 2017	<p>The reports have been prepared in accordance with the GRI Standards: Core option. PWC has been engaged to conduct a limited assurance on the reporting. Page references relate to the Sustainability Overview 2017 (CS), CS Fact Book 2017 (CS FB), the Annual Report 2017 (AR), the inside front cover (IFC), the inside back cover (IBC).</p> <p>Link to Corporate Sustainability Policy: www.sebgroup.com/CorporateSustainabilityPolicy</p> <p>Link to Code of Conduct: www.sebgroup.com/CodeofConduct</p>	CS, CS FB, AR, IFC, IBC, Corporate Sustainability Policy, Code of Conduct

General Disclosures

Organisational profile		
102-1	Name of the organisation	Skandinaviska Enskilda Banken AB
102-2	Activities, brands, products and services	AR IFC
102-3	Location of headquarters	AR BC
102-4	Location of operations	AR 40
102-5	Ownership and legal form	We are a public quoted company, AR 52-63
102-6	Markets served	AR IFC, 40-41
102-7	Scale of the organization	AR IFC, 27, 39, 40
102-8	Information on employees and other workers	CS FB 7
102-9	Supply chain.	www.sebgroup.com/supplychain
102-10	Significant changes to the organization and its supply chain	AR IFC (2017 in brief)
102-11	Precautionary principle or approach	AR 48, 70-71, Environmental policy.
102-12	External initiatives	CS IBC
102-13	Membership of associations	Examples are SweSif, Swedish Bankers Association, The Swedish Securities Dealers Association, ICC, The institute of International Banking Law & Practice, The Bankers association for Finance and Trade, Swedish Leadership for Sustainable Development.
Strategy		
102-14	Statement from senior decisionmaker	AR 3, CS IFC
Ethics and integrity		
102-16	Values, principles, standards and norms of behavior	AR IFC, https://sebgroup.com/about-seb/who-we-are/our-purpose-vision-and-values
Governance		
102-18	Governance structure	AR 52-63, CS 4, Corporate Sustainability Policy
Stakeholder engagement		
102-40	List of stakeholder groups	CS 12
102-41	Collective bargaining agreements	CS FB 8
102-42	Identifying and selecting stakeholders	CS 12
102-43	Approach to stakeholder engagement	CS 12
102-44	Key topics and concerns raised	CS 12
Reporting practice		
102-45	Entities included in the consolidated financial statements	AR 142
102-46	Defining report content and topic Boundaries	CS 13
102-47	List of material topics	CS 13
102-48	Restatements of information	CS FB 2 (Digital interactions)
102-49	Changes in reporting	CS 13
102-50	Reporting period	CS IBC (About this report)
102-51	Date of most recent report	CS IBC (About this report)
102-52	Reporting cycle	CS IBC (About this report)
102-53	Contact point for questions regarding the report	CS BC
102-54	Claims of reporting in accordance with the GRI Standards	CS IBC (About this report)
102-55	GRI content index	CS FB 11-14
102-56	External assurance	CS 17

Material aspects*

*The areas in the EU Non financial disclosures directive are integrated in the material aspects below

Fundamentals

Financial strength and resilience

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 7, 9, 32. The impact occurs both inside and outside of SEB, in particular for our customers, employees and shareholders/investors.
103-2	The management approach and its components	AR 52-63 (Governance report), Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	AR 12, 32-43, Corporate Sustainability Policy (control)

GRI 201: Economic performance 2016

201-1	Direct economic value generated and distributed	CS FB 2
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Risk Management

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 44. The impact occurs inside and outside of SEB, in particular for our customers, employees and shareholders/investors.
103-2	The management approach and its components	AR 44-49 (Risk report), 62-63 (Governance report), Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	AR 44-49 (Risk report)

GRI 201: Economic performance 2016

201-1	Financial implications and other risks and opportunities due to climate change	AR 48, 70-71
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Business ethics and conduct

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	Impact occurs both inside and outside of SEB and is a vital issue of confidence for all stakeholder groups, but in particular for our employees, customers and shareholders. https://sebgroupp.com/about-seb/sustainability/how-we-work/code-of-conduct
103-2	The management approach and its components	AR 52, 69-70, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	AR 69-70, CS 14, CS FB 2, Code of Conduct (Page 15)

GRI 205: Anti-Corruption 2016

205-2	Communication and training about anti-corruption policies and procedures	CS FB 2
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Cyber security and data protection

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 48, CS 7. Impact occurs outside of SEB, in particular for our customers.
103-2	The management approach and its components	CS 7, AR 48, 52-53, 62-63 (Governance report), Corporate Sustainability policy, Code of Conduct
103-3	Evaluation of the management approach	AR 48, 50, CS 7, 14 CS FB 2

GRI 418: Customer Privacy 2016

418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	We have not received any substantiated complaints from Swedish regulatory bodies regarding breaches of customer privacy and losses of customer data. We have received two complaints from customers regarding breaches of customer privacy during the year. No customer data was lost.
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Our People

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 27-28, 69, CS 11. Impact occurs inside and outside of SEB, in particular for our existing and potential employees, and for our customers.
103-2	The management approach and its components	CS 11, AR 27-28, 52-53, 58 (Governance report), 69, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	CS 15 CS FB 7-10, AR 27-28, 69

GRI 401: Employment 2016

401-1	New employee hires and employee turnover	CS FB 8
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GRI 402: Labor/Management Relations 2016

402-1	Minimum notice periods regarding operational changes	CS FB 8
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GRI 403: Occupational Health and Safety 2016

403-1	Workers representation in formal joint management–worker health and safety committees	CS FB 9
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GRI 404: Training and Education 2016

404-1	Average hours of training per year per employee	CS FB 9
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GRI 405: Diversity and Equal opportunity 2016

405-1	Diversity of governance bodies and employees	CS FB 7
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Sustainability success factors

Sustainable finance

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	CS 8, AR 16-17. Impact occurs outside of SEB, in particular for our customers through our business relationships, shareholders/investors and society at large.
103-2	The management approach and its components	CS 8, AR 16-17, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	CS 15, CS FB 3

G4 - Product portfolio

G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	CS 8, CS FB 3, AR 10, 70-71
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Sustainable investments

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	CS 9, AR 21. Impact occurs outside of SEB, in particular for our customers through our business relationships, shareholders/investors and society at large.
103-2	The management approach and its components	CS 9, AR 21, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	CS 15, CS FB 3

G4- Active Ownership

G4-FS10	Number of companies held in the institutions portfolio with which the reporting organisation has interacted on environmental or social issues	CS FB 3
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G4- Active Ownership

G4-FS11	Percentage of assets subject to positive and negative environmental or social screening	CS FB 3
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GRI 412: Human Rights Assessment 2016

412-1	Operations that have been subject to human rights reviews or impact assessments	CS FB 3, AR 68
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SEB 1

	Measurement of SEB labelled funds with sustainability criteria	AR 11, CS FB 3
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Innovation and Entrepreneurship

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 18-19, 23, CS 10. Impact occurs inside and outside of SEB, in particular for our customers, employees and the communities in which we operate.
103-2	The management approach and its components	AR 18-19, 23, CS 10, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	AR 11, 18-19, 23, CS 10, 15, CS FB 10

SEB 2

Contribution to entrepreneurial and innovation partnerships	CS FB 10
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Responsible and proactive advice

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	CS 7. Impact occurs inside and outside of SEB, in particular for our customers and employees.
103-2	The management approach and its components	CS 7, Corporate Sustainability Policy, Code of Conduct, AR 16-21.
103-3	Evaluation of the management approach	AR 12, CS 7

SEB 3

Measurement of customer satisfaction	AR 12
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Environmental impact*

*Most of the environmental impact is covered in the annual report as for the other EU Non financial disclosure areas, however we have additional KPI:s related to our direct environmental impact, hence this section.

GRI 103: Management Approach 2016

103-1	Explanation of the material topic and its boundaries	AR 70-71. Indirect and direct impact occurs inside and outside of SEB, for our employees, customers, suppliers, shareholders and the communities in which we operate.
103-2	The management approach and its components	AR 70-71, Corporate Sustainability Policy, Code of Conduct
103-3	Evaluation of the management approach	AR 70-71

GRI 302: Energy 2016

302-1	Energy consumption within the organization	CS FB 5-6
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GRI 305: Emissions 2016

305-5	Reduction of GHG emissions	CS FB 5-6, AR 71
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GRI 306: Effluents and Waste 2016

306-2	Waste by type and disposal method	CS FB 5-6
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