

2022 SASB industry-specific standard for Commercial banks

SEB reports in accordance with the Global Reporting Initiative (GRI) Standards and based on the latest version of the standards (October 2021). SEB's auditor EY has been engaged to undertake a limited assurance on SEB's Sustainability report, prepared in accordance with the Swedish Annual Accounts Act and the GRI reporting criteria. For the purposes of transparency in relation to SEB stakeholders more familiar with the Sustainability Accounting Standards Board ("SASB"), SEB also publishes below SASB cross-reference table, related to SASB's Sustainability Accounting Standard for Commercial Banks, which provides references to the information in the SEB Annual and Sustainability Report and/or sustainability reporting. The GRI and the SASB are two different reporting standards and differs in several aspects. The SASB cross-reference table should be read as an overall indication but is not a complete SASB reporting. Compared to the SEB Annual and Sustainability Report, no new or additional information is provided in the SASB cross-reference table. The SASB cross-reference table may not be acted or relied upon and SEB makes no warranties as to the accuracy, completeness, reasonableness, verification or sufficiency of the information in relation to the SASB reporting standards. Nothing in the SASB cross-reference table may be interpreted or referred to as SEB claiming adherence to, or compliance with, the SASB reporting standards and SEB solely confirms that references from the SASB cross-reference table to the GRI reporting index have been made with the best efforts and that no information knowingly have been misstated or left out.

Topic	Accounting Metric	Code	Disclosure reference
Data security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected ²	FN-CB-230a.1	p. 217 (Customer privacy).
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	p. 87 (Operational resilience in a challenging environment, Financial crime prevention).
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development ³	FN-CB-240a.1	p. 222 (Community engagement and sponsorship), p. 223 (Innovation and entrepreneurship).
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	p. 30-31 (Our role in society).
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not available.
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers ⁴	FN-CB-240a.4	p. 222 (Community engagement and sponsorship), p. 223 (Innovation and entrepreneurship).
Incorporation of Environmental, Social, and Governance factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	p. 56 (Breakdown of SEB's corporate and real estate credit portfolio per sector), p. 148 (Loans and expected credit loss (ECL) allowances by industry), p. 177-178 (Credit portfolio by industry (and geography)).
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	p. 32 (Sustainability approach at SEB), p. 37 (Our material focus areas and impact), p. 48 (Business ethics and conduct), p. 50-51 Sustainability policy framework, p. 54-56 (Strategy for climate-related risks (and opportunities)), 57-59 (Climate related risk governance and policy frameworks), p. 87 (Financial crime prevention, Sustainability risks in credit analysis and customer due diligence), p. 177 (Credit Risk management).
Business ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations ⁵	FN-CB-510a.1	p. 87 (Financial crime prevention), 183 (Net losses from non-financial incidents).
	Description of whistleblower policies and procedures	FN-CB-510a.2	p. 48 (Whistleblowing, our approach to tax), p. 183 (Non-financial risk), p. 217 (Whistleblowing cases), p. 227 (SEB's approach to taxes).
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category ⁶	FN-CB-550a.1	Not applicable.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	p. 73 (Holistic management), p. 88 (Liquidity management), p. 98 (The risk and compliance functions), p. 177 (Credit risk management, Credit portfolio analysis and stress tests), p. 181-184 (Market risk management, Insurance risk, Liquidity risk), p. 191 (Capital adequacy).
Activity Metric	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	p. 166 (Deposits and borrowings from the public).
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate ⁷	FN-CB-000.B	p. 148 (Loans by measurement category).