

2023 SASB industry-specific standard for Commercial banks

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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. 229 (Customer privacy)
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	p. 55 (Continued high focus on non-financial risks), p. 156 (Operational risk)
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. 234 (Community engagement and sponsorship, Innovation and entrepreneurship), p. 242 (Management of material topics GRI 2023), p. 9-10 (Our role in society)
	(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	
	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. 234 (Community engagement and sponsorship, 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. 118-119 (Loans and expected credit loss (ECL) allowances by industry), p.150 (Credit exposure by industry), p. 151 (Credit portfolio by industry and geography), p. 200 (Corporate and real estate credit exposure per industry)
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	p. 14 (A positive force in the transition), p. 15 (Our sustainable business strategy), p. 17 (Overall targets and outcome), p. 42 (Holistic management), p. 56 (Sustainability-related risks), p. 66-72 (Board committees), p. 190-191 (General sustainability disclosures: Strategy), p. 192-195 (Impact, risks and opportunities), p. 195-196 (Sustainability policy framework), p.197 (Stakeholder dialogues and collaboratoin), p. 198-207 (Environmental disclosures), p. 208-211 (Social disclosures), p. 212-213 (Governance disclosures)
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. 156 (Operational risk: Net losses from non-financial incidents), p. 177 (Legal proceedings), p. 212 (Financial crime prevention)
	Description of whistleblower policies and procedures	FN-CB-510a.2	p. 68 (Audit and Compliance Committee), p. 212 (Whistleblowing), p. 213 (Management of critical concerns), p. 238 (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. 42 (Holistic management), p. 51-58 (Risk, liquidity and capital management), p. 67 (Risk and Capital Committee), p. 148-149 (Credit risk), p. 154-156 (Market risk), p. 157 (Insurance risk, Liquidity risk), p. 167-170 (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. 39 (Deposits and borrowings), p. 134 (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. 115 (Loans by measurement category)