

SASB industry-specific standard for Commercial banks

SEB reports in accordance with the Global Reporting Initiative, GRI Standards, Core option. 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 SASBs Sustainability Accounting Standard for Commercial Banks, which provides references to the information in the SEB Annual Report and/or sustainability reporting. The GRI and the SASB are two different reporting standards and differs in several aspects and the SASB cross-reference table should be read as an overall indication but is not a complete SASB reporting. Compared to the SEB Annual Report, no new or additional information is provided in the SASB cross-reference table.

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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 Description of approach to identifying and addressing data security risks	FN-CB-230a.1 FN-CB-230a.2	p. 226 (GRI 418 Customer Privacy). p. 89 (Risk management; Cyber security, data management and model risk), p. 182 (Operational risk).
	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development ³ (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers ⁴	FN-CB-240a.1 FN-CB-240a.2 FN-CB-240a.3 FN-CB-240a.4	p. 217 (Advisory and innovation; Startups, Greenhouse concept), (Community engagement and sponsorship), p. 14 (Extended presence) p. 40-41 (SEB in society). Not available. p. 217 (Advisory and innovation, Community engagement and sponsorship).
Incorporation of Environmental, Social, and Governance factors in Credit Analysis	Commercial and industrial credit exposure, by industry Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.1 FN-CB-410a.2	p. 60 (Climate risk strategy), p. 150 (Loans and expected credit loss (ECL) allowances by industry), p. 177-178 (Credit portfolio by industry (and geography)). p. 60 (Climate risk strategy), p. 89-90 (Risk management; model risk, Customer Acceptance Standards, CAS, Sustainability risks in credit analysis and customer onboarding) p. 53 (Human rights and labour law), p. 176 (Credit risk; Risk Management).
	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 Description of whistleblower policies and procedures	FN-CB-510a.1 FN-CB-510a.2	p. 89, 182 (Net losses from non-financial incidents). p. 89 (Risk management; Cyber security, data management and model risk), p. 182 (Non-financial risk), p. 212 (Whistleblowing cases), p. 221 (SEB's approach to taxes).
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category ⁶ 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.1 FN-CB-550a.2	Not applicable. p. 77 (Holistic management), p. 176 (Credit risk, Credit portfolio analysis and stress tests), p. 180-183 (Market risk, Insurance risk, Liquidity risk), p. 189-191 (Capital adequacy).
	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate ⁷	FN-CB-000.A FN-CB-000.B	p. 165 (Deposits and borrowings from the public). p. 147 (Loans by measurement category).