

## SASB-index 2020 (industry-specific standard for Commercial banks)

SEB's Sustainability Report is prepared 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.

Awaiting a legislative EU Standard for Sustainability reporting and for the purposes of transparency in relation to SEB stakeholders that are more familiar with the Sustainability Accounting Standards Board ("SASB") reporting standards, SEB also publishes a SASB cross-reference table which provides references to the information in the SEB Annual and Sustainability Report 2020. The GRI and the SASB are two different reporting standards that differ 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 and Sustainability Report 2020, 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 <sup>2</sup>	FN-CB-230a.1	p. 212 (GRI 418 Customer Privacy).
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	p. 77 (Risk management; Cyber security and data management, Continuous strengthening of the risk culture), p. 172 (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 <sup>3</sup>	FN-CB-240a.1	p. 197 (Advisory and innovation; Startups, Greenhouse concept), p. 205 (Community engagement and sponsorship), p. 26 (Extended presence), p. 38-39 (A critical 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 <sup>4</sup>	FN-CB-240a.4	p. 197 (Advisory and innovation), p. 205 (Community engagement and sponsorship).
Incorporation of Environmental, Social, and Governance factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	p. 54 (TCFD report; Break-down of SEB's corporate and real estate credit portfolio per sector), p. 140 (Loans and expected credit loss (ECL) allowances by industry), p. 167-168 (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. 52-58 (TCFD report), p. 77-78 (Risk management; Continuous strengthening of the risk culture, Customer Acceptance Standards, CAS, Sustainability risks in credit analysis and customer onboarding, Human rights and labour law), p. 166 (Credit risk; 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 <sup>5</sup>	FN-CB-510a.1	p. 77, 172 (Net losses from operational incidents).
	Description of whistleblower policies and procedures	FN-CB-510a.2	p. 77 (Risk management; Cyber security and data management, Continuous strengthening of the risk culture), p. 172 (Operational risk), p. 200 (Whistleblowing cases), p. 211 (Management of concerns related to tax).
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category <sup>6</sup>	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. 67 (Holistic management), p. 166 (Credit risk, Credit portfolio analysis and stress tests), p. 170-172 (Market risk, Insurance risk, Liquidity risk), p. 178-179 (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. 155 (Deposits and borrowings from the public).
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate <sup>7</sup>	FN-CB-000.B	p. 137 (Loans by measurement category).