



Global Reporting Initiative (GRI) Index

SEB Corporate Sustainability Report 2009

This index identifies the location of Global Reporting Initiative (GRI) Standard Disclosures in SEB's Corporate Sustainability Report 2009 and other communication. SEB reports according to the G3 version of GRI guidelines and to the Financial Services Supplement. SEB currently reports according to level C in the GRI application level system. The report for 2009 has not been reviewed by an external party.

Page references relate to the Corporate Sustainability Report 2009 (CSR), the Annual Report 2009 (AR) and www.sebgroup.com.

The Global Reporting Initiative (GRI) is a network-based organization that has developed the world's most widely used sustainability reporting framework. The framework sets out the principles and indicators that organizations can use to measure and report their economic, environmental, and social performance.

Welcome to contact us at: cs@seb.se

1	Strategy and analysis	
1.1	CEO statement	CSR 4-5
1.2	Description of key impacts, risks, and opportunities:	
	i) SEB's key impacts on sustainability and effects on stakeholders	CSR 6-7, 10-11, 40-47
	ii) the impact of sustainability trends, risks and opportunities on the organisation	CSR 4-5, 12-13, 20-23
2	Organisational profile	
2.1	Name of the organisation	CSR inside back cover
2.2	Primary brands, products, and/or services	CSR 6-7 + AR 4-5
2.3	Operational structure	CSR 6-7 + AR 4-5
2.4	Location of organisation's headquarters	CSR 6-7
2.5	Countries of operation	CSR 6-7
2.6	Nature of ownership and legal form	AR 18-19
2.7	Markets served	CSR 6-7 + AR 4-5, 8-11
2.8	Scale of the reporting organisation	CSR 6-7, 41, 44; AR 18-19, 81-82
2.9	Significant operational or other changes during the reporting period	AR 20
2.10	Awards received in the reporting period	CSR inside back cover, AR 11
3	Report parameters	
Report profile		
3.1	Reporting period	CSR inside cover
3.2	Date of most recent previous report	CSR inside cover
3.3	Reporting cycle	CSR inside cover
3.4	Contact for questions regarding the report	CSR inside back cover
Report scope & boundaries		
3.5	Process for defining report content	CSR inside cover
3.6	Boundary of the report	CSR inside cover
3.7	Specific limitations on the scope or boundary of the report.	CSR inside cover
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, etc	CSR inside cover
3.9	Data measurement techniques and the bases of calculations	CSR 40
3.10	Comparability with previous reports	CSR 40
3.11	Significant changes from previous reporting periods in the scope, boundary, etc	CSR 40
GRI content index		
3.12	Table identifying the location of the Standard Disclosures in the report.	Current document (www.sebgroup.com)
3.13	Policy and current practice with regard to seeking external assurance for the report.	CSR 2009 has not been externally assured
4	Governance, Commitments, and Engagement	
Governance		
4.1	Governance structure of the organisation	CSR 14-15 + AR 57-64
4.2	Role of the Chairman of the Board in the organisation	CSR 14 + AR 58
4.3	Independent and/or non-executive board members	AR 58
4.4	Mechanisms for shareholders and employees to provide recommendations etc to the Board	AR 57-58
4.5	Remuneration to Board members, senior managers and executives, and link to the organisation's performance	AR 25-27+ CSR 34-35
4.6	Processes for avoiding conflicts of interest in the Board	AR 57
4.7	Process for determining the qualifications and expertise of the Board members for guiding the organisation's strategy on economic environmental, and social topics	AR 58, 61
4.8	Mission, values, codes of conduct, and principles relevant to economic, environmental, and social performance	CSR 10-11
4.9	Board procedures for overseeing economic, environmental, and social performance, including relevant risks and opportunities	CSR 14-15
4.10	Processes for evaluating Board performance, particularly with respect to economic, environmental and social performance	AR 61

Commitments to external initiatives		
4.11	Explanation of if and how the precautionary approach or principle is applied	SEB adopted the UN Global Compact in 2005, which deals with the precautionary approach in Principle 7. The Corporate Sustainability Strategy, developed in 2009, is one example of how SEB exercises the precautionary principle.
4.12	Association to externally developed charters, principles, or other initiatives	CSR 48
4.13	Memberships in associations	CSR 18-19, 27, 38
Stakeholder engagement		
4.14	List of stakeholder groups	CSR 6-7
4.15	Basis for identification and selection of stakeholders with whom to engage	CSR 12-13
4.16	Approach to stakeholder engagement	CSR 12-13, 19
4.17	Key topics and concerns raised through stakeholder engagement, and response by the organisation	CSR 12-13
Economic performance indicators		
Disclosure on management approach		AR 6-7 + CSR 36-39
Economic performance		
EC1	Direct economic value generated and distributed	CSR 41, 36
EC2	Risks and opportunities for the organisation due to climate change	CSR 9-11, 20-23
EC3	Coverage of the organization's defined benefit plan obligations.	AR 88-89
EC4	Financial assistance received from government	CSR 41
Market presence		
EC5	Range of ratios of standard entry level wage compared to local minimum wage	Not disclosed
EC6	Purchasing from locally-based suppliers	Not disclosed
EC7	Local hiring and proportion of senior management hired from the local community	Not disclosed
Indirect economic impact		
EC8	Infrastructure investments and services provided primarily for public benefit	Not disclosed
EC9	Significant indirect economic impacts, including the extent of impacts.	CSR 6-7, 20-23, 28-29
Environmental performance indicators		
Disclosure on management approach		CSR 16-19
Materials		
EN1	Materials used by weight or volume	CSR 42-43
EN2	Recycled input materials	CSR 42-43
Energy		
EN3	Direct energy consumption	CSR 42-43
EN4	Indirect energy consumption	CSR 42-43
EN5	Energy saved due to conservation and efficiency improvements.	CSR 16-19
EN6	Initiatives to provide energy-efficient or renewable energy based products and services	CSR 20-23
EN7	Initiatives to reduce indirect energy consumption	CSR 16-19
Water		
EN8	Total water withdrawal	CSR 42-43
EN9	Water sources significantly affected by withdrawal of water.	Not disclosed
EN10	Percentage and total volume of water recycled and reused.	Not disclosed
Biodiversity		
EN11	Location and size of land in protected areas and areas of high biodiversity value	Not material issue, not disclosed
EN12	Impacts of activities, products, and services on biodiversity	Not material issue, not disclosed
EN13	Habitats protected or restored.	Not material issue, not disclosed
EN14	Managing impacts on biodiversity	Not material issue, not disclosed
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not material issue, not disclosed

Emissions, effluents & waste

EN16	Direct and indirect greenhouse gas emissions	CSR 42-43
EN17	Other relevant indirect greenhouse gas emissions	Not material issue, not disclosed
EN18	Initiatives to reduce greenhouse gas emissions	CSR 16-19
EN19	Emissions of ozone-depleting substances	Not material issue, not disclosed
EN20	NO, SO, and other significant air emissions	Not material issue, not disclosed
EN21	Water discharge by quality and destination	Not material issue, not disclosed
EN22	Total weight of waste by type and disposal method	CSR 42-43
EN23	Significant spills	Not material issue, not disclosed
EN24	Hazardous waste	Not material issue, not disclosed
EN25	Water bodies and related habitats affected by water discharges	Not material issue, not disclosed

Products & services

EN26	Initiatives to mitigate environmental impacts of products and services	CSR 20-23
EN27	Percentage of products sold and their packaging materials that are reclaimed	Not material issue, not disclosed

Compliance

EN28	Fines and non-monetary sanctions	Not disclosed
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Transport

EN29	Environmental impacts from transportation	CSR 42-43
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Overall

EN30	Total environmental protection expenditures and investments by type.	Not disclosed
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Social performance indicators*Labor practices and decent work*

Disclosure on management approach		CSR 32-35
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Employment

LA1	Total workforce by employment type and region.	CSR 44
LA2	Employee turnover	CSR 44
LA3	Benefits provided to full-time employees	Not disclosed

Labor/management relations

LA4	Percentage of employees covered by collective bargaining agreements	CSR 46
LA5	Minimum notice period(s) regarding operational changes	CSR 46

Occupational health & safety

LA6	Percentage of total workforce represented in health and safety committees	Not disclosed
LA7	Rates of injury, occupational diseases, lost days, absenteeism	CSR 44-46
LA8	Programs to assist workforce members regarding serious diseases	Not disclosed
LA9	Health and safety topics covered in formal agreements with trade unions	Not disclosed

Training & education

LA10	Average hours of training per year per employee	Not disclosed
LA11	Programs for skills management and lifelong learning	CSR 34
LA12	Percentage of employees receiving regular performance and career development reviews	CSR 44-46

Diversity & equal opportunity

LA13	Composition of governance bodies and workforce	CSR 44-46
LA 14	Ratio of basic salary of men to women	Not disclosed

*Human rights***Disclosure on management approach****Investment & procurement practices**

HR1	Consideration of human rights with regard to investments	CSR 28-29
HR2	Screening on human rights among significant suppliers	Not disclosed
HR3	Training on human rights aspects relevant to operations	Not disclosed

Non-discrimination

HR4	Total number of incidents of discrimination and actions taken.	Not disclosed
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Freedom of association & collective bargaining

HR5	Operations where freedom of association and collective bargaining may be at significant risk	SEB employees can exercise freedom of association and collective bargaining
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Child labour

HR6	Operations where there is risk for incidents of child labor	SEB's business activities are concentrated to northern Europe. No part of the operations have significant risk of incidents of child labour
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Forced & compulsory labor

HR7	Operations where there is risk for incidents of forced or compulsory labor	SEB's business activities are concentrated to northern Europe. No part of the operations have significant risk for incidents of forced or compulsory labour
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Security practices

HR8	Security personnel trained in human rights aspects relevant to operations.	Not material issue, not disclosed
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Indigenous rights

HR9	Total number of incidents of violations involving rights of indigenous people and actions taken	Not material issue, not disclosed
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Society

Disclosure on management approach		CSR 14-15, 27
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Community

SO1	Programs to assess and manage the impacts of operations on communities	Not disclosed
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Corruption

SO2	Business units analysed for risks related to corruption	Not disclosed
SO3	Employees trained in organisation's anti-corruption policies and procedures	CSR 26-27, 47
SO4	Actions taken in response to incidents of corruption	Not disclosed

Public policy

SO5	Participation in public policy development and lobbying	CSR 19
SO6	Contributions to political parties, politicians, and related institutions by country.	Not disclosed

Anti-competitive behaviour

SO7	Legal actions for anticompetitive behaviour	Not disclosed
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Compliance

SO8	Fines and sanctions for noncompliance with laws and regulations	Not disclosed
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Product responsibility

Disclosure on management approach		CSR 24-25
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Customer health & safety

PR1	Life cycle stages in which health and safety impacts of products and services are assessed	Not material issue, not disclosed
PR2	Non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services	Not material issue, not disclosed

Product & service labeling

PR3	Product labelling and information	Not material issue, not disclosed
PR4	Compliance with regulations and voluntary codes concerning product and service information and labeling	Not material issue, not disclosed
PR5	Customer satisfaction	CSR 25 + AR 8-11

Marketing communications

PR6	Programs for adherence to laws, standards, and voluntary codes for marketing communications	www.sebgroup.com
PR7	Compliance with regulations and voluntary codes concerning marketing communications	Not disclosed

Customer privacy

PR8	Complaints regarding breaches of customer privacy and losses of customer data.	Not disclosed
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Compliance

PR9	Fines for noncompliance with laws and regulations concerning the provision and use of products and services	Not disclosed
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Financial Services Sector Specific Disclosure**Disclosure on management approach**

FS1	Policies with specific environmental and social components applied to business lines.	CSR 10-11, 20-23
FS2	Procedures for assessing and screening environmental and social risks in business lines.	CSR 21
FS3	Clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	CSR 21
FS4	Process(es) for improving staff competency to implement environmental and social policies and procedures	CSR 12-13
FS5	Interactions with stakeholders regarding environmental and social risks and opportunities	CSR 12-13

Product portfolio

FS6	Business composition by region and sector	CSR 6-7 + AR 81-82
FS7	Value of products and services designed to deliver a specific social benefit	CSR 46, 20-23
FS8	Value of products and services designed to deliver a specific environmental benefit	CSR 46, 20-23

Audit

FS9	Audits to assess implementation of environmental and social policies and risk assessment procedures	Not disclosed
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Active ownership

FS10	Companies with which the reporting organisation has interacted on environmental or social issues	Not disclosed
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Not disclosed
FS12	Voting polic(ies) applied to environmental or social issues	Not disclosed

Society performance

FS13	Access points in low-populated or economically disadvantaged areas	Not disclosed
FS14	Initiatives to improve access to financial services for disadvantaged people	Not disclosed

Product & service labeling

FS15	Policies for the fair design and sale of financial products and services.	CSR 24-25
FS16	Initiatives to enhance financial literacy by type of beneficiary.	CSR 30-31, 36-37



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