

# Sustainability integration

Swedbank is strongly committed to the sound and sustainable development of its customers, employees and society as a whole. Economic, social, environmental and ethical sustainability are integrated in the business. Sustainability results are presented as an integral part of Swedbank's annual report. The sustainability report conforms to the Global Reporting Initiative's (GRI) framework, Standards version, Core level, and has been reviewed by the auditing firm Deloitte in accordance with the assurance report.

For Swedbank, sustainable business is distinguished by responsible decisions, value creation and transparency. Swedbank has committed to follow several international initiatives and has built an integrated sustainability framework for delegating responsibility and minimising risks. The UN Global Compact's ten principles and the UN Principles for Responsible Investments (UNPRI) are among the key commitments that guide Swedbank's work and are the basis of its position statements and routines.

The structure of the sustainability work is summarised below. The majority of Swedbank's commitments, governing documents and reports are shown here, giving an overview of sustainability management and how sustainability is implemented and monitored at Swedbank. Swedbank's view on responsible banking is presented in the sustainability report.

Reported information applies to the calendar year 2018 (previous report 2017), unless otherwise indicated, and spotlights the most important aspects of Swedbank's sustainability work.

The sustainability report comprises Swedbank and its subsidiaries (see Notes G1 and P24). The aim is to present areas where progress has made as well as where more work has to be done.

The notes show the results of the sustainability work from the standpoint of Swedbank's core processes: pay, finance, save/invest and procure. The results are also presented based on the bank's work on HR issues, the environment, taxes, anti-corruption, IT security, human rights and social engagement.

