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Sustainability at SEB

The background features a central image of a globe with a green tint, surrounded by lush green grass. The entire scene is framed by wavy, layered green borders in various shades of green, creating a sense of movement and depth.

Sustainability at SEB - moving beyond the line

Dec 07 2009

March 2009

Corporate Sustainability - way forward

- SEB own effort in climate change
 - Reduction of our own emissions with 45 % by 2015
 - Transfer to using renewable energy
 - Annual investment in carbon compensation project
- The Business Case for Sustainability in all divisions
- Take our stakeholders expectations into account
- Activate a communication plan
- Activate all three focus areas



Stakeholder assessment, Q2 2009

40 interviews

Owners	Employees	Customers		Analysts	Partners
Investor	Retail	Volvo	A G Life Management	Chevereux	HRG
Alecta	Merchant	Skandia	EIM Scandinavia	ABG	Coor Service Management
Robur	Life	Carlsberg	Lidingö Stad	Deutsche Bank	Corporate Express
SEB Fonder	Wealth	Tredje AP-fonden	Närlivs i Stockholm	Morgan Stanley	IBM
AMF pension	IT	Evangelical Lutheran Church of Finland	6 Private Banking customers	Öhman	EMC Information Systems
	Procurement	Inflight Media	5 Retail customers		
	MarCom				
	Staff other				

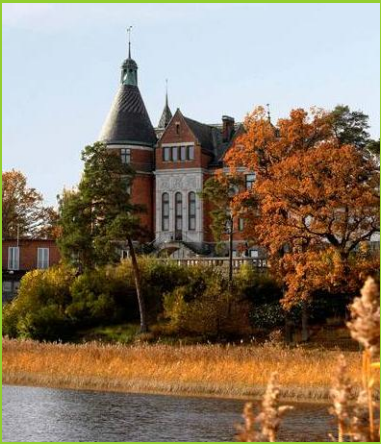


Source; Stakeholder Analysis SEB 2009, conducted by Intellectual Capital Sweden April-May 2009

Recommendations

- Create and anchor a collective understanding about current CR ambitions internally. All levels of the organization, incl. the Board of Directors
- Formulate distinct CR strategy and goals - connecting to and supporting SEB's overall vision
- Integrate CR into the business plan and business systems. Secure implementation and follow-up
- Close the gap between actual and perceived performance. Efficient and transparent communication - key to build trust re CR issues. Need to be targeted messages.





VG
VÅR GÅRD
SALTSJÖBADEN



June 23-
25

2009

Carbon Chasing at SEB

Reducing our footprint

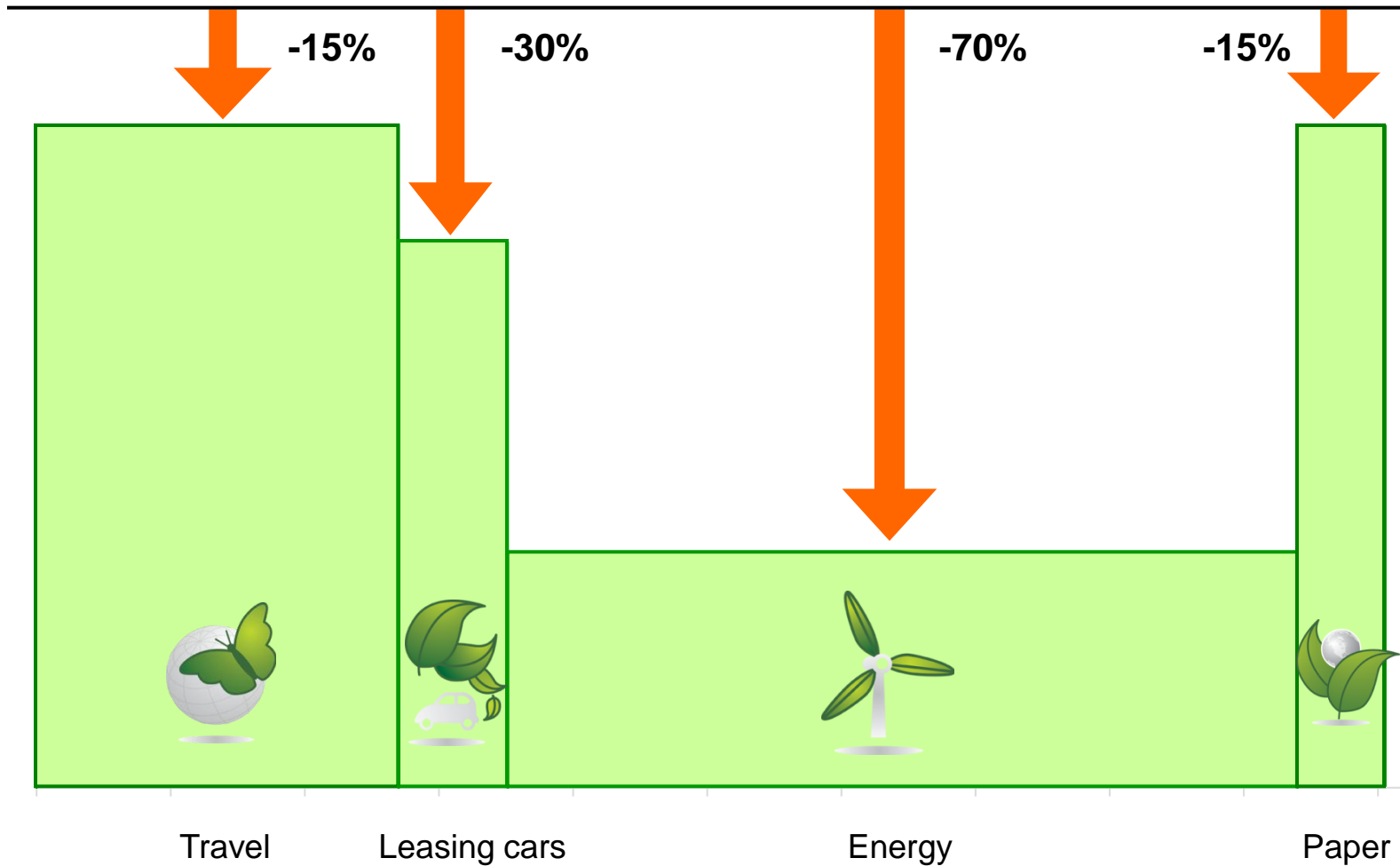
25 % reduction of CO2 emissions by 2011*

45 % reduction of CO2 emissions by 2015*

* compared with baseline (2008) emissions.



Baseline (CO₂ target - 45% by 2015)



Solar cookers - 19000 inhabitants in Ningxia

Climate compensation of a total 34 000 tones CO2 emissions



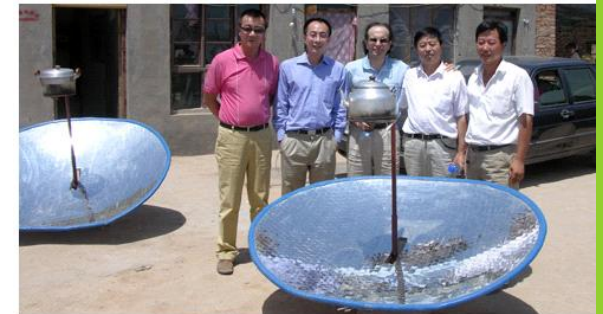
The villagers produce the efficient ovens themselves.



The local population receives the solar cookers at a much reduced price.



The climate-friendly cookers replace cooking with coal, which is damaging to climate and health.



myclimate supports the distribution of solar cookers and efficient cookers.



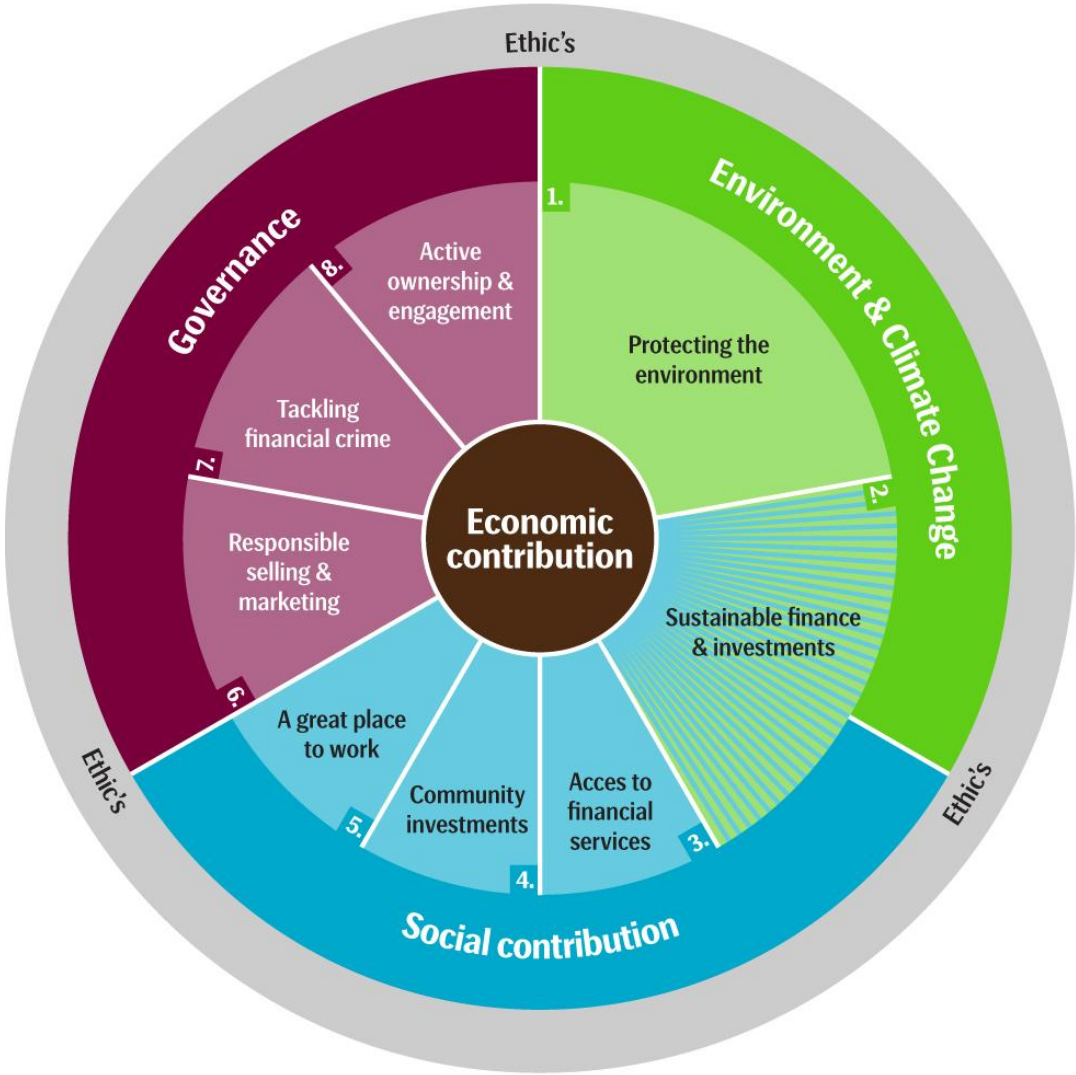
<http://www.myclimate.org/en/carbon-offset-projects/international-projects/detail/mycproject/11.html>

Sustainability in SEB - way forward 2010-2012

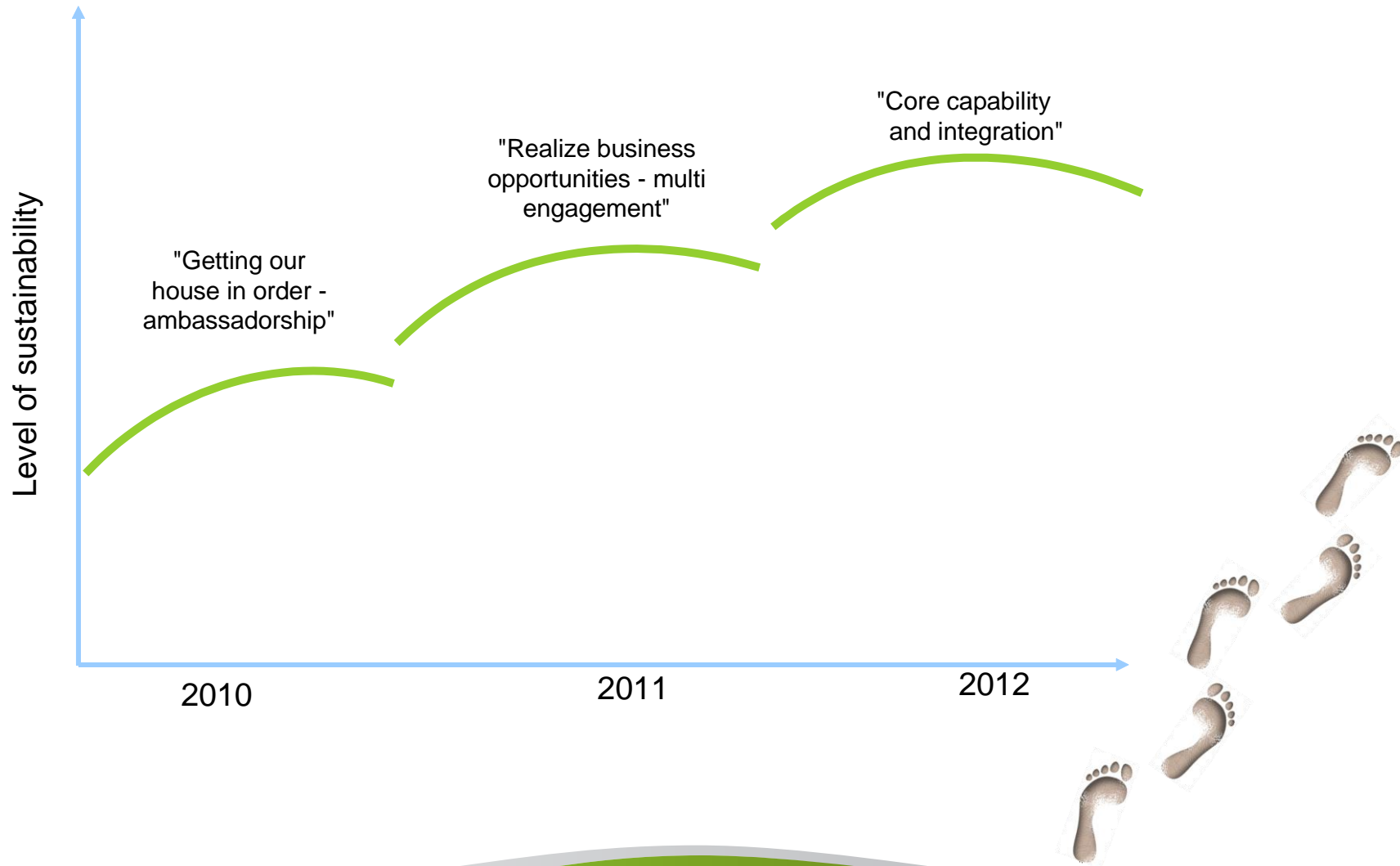
"Moving towards a
sustainable future"



8 sustainable business priorities



Evolutionary approach



A 10 step program

1. Strategy & policies
2. Reporting & mgmt system
3. BusInt & expert dialogue
4. Business case for CS
5. Great place to work
6. Carbon Chasing at SEB
7. Business Sector Policies
8. Responsible investments
9. Community investments
10. Engage & Communicate

