



## Policy for Sustainable Enterprise

The policy for Sustainable Enterprise creates the foundation for a uniform approach to SBAB's contributions to sustainable social development. In addition to the policy for Sustainable Enterprise, other policies, instructions and directives provide more detailed guidance concerning the way SBAB and its employees should act in respect of various issues involving financial responsibility, social responsibility and environmental responsibility.

### Sustainable Enterprise within SBAB

SBAB defines Sustainable Enterprise as the efforts SBAB makes to integrate financial responsibility, social responsibility and environmental responsibility in all aspects of its business operations. The primary prerequisite for long-term contributions to sustainable social development is that SBAB conducts sound business operations. In practical terms, this entails ensuring sustainable financial growth for SBAB combined with ethically responsible conduct in all parts of its business operations.

- SBAB shall conduct its business operations in a manner that promotes considerable confidence in SBAB among stakeholders and the general public.
- SBAB shall strive to minimise the risk that its products and services are used for money laundering purposes or other forms of economic crime. SBAB shall maintain an active and open dialogue with stakeholders. SBAB's communications shall be based on credibility, accessibility and transparency.
- SBAB shall serve as a good employer and business partner. SBAB shall safeguard equal rights for all employees.
- SBAB shall work actively to reduce the company's direct and indirect environmental impact.

### Control and responsibility

To ensure that long-term and proactive efforts are focused on sustainable development, key ratios and goals for sustainable enterprise are integrated into SBAB's control model and, accordingly, comprise a natural element in SBAB's overall business plan. The Board of Directors is ultimately responsible for sustainable enterprise work at SBAB and the policy for sustainable enterprise is approved annually by the Board.

### Reporting and communications

SBAB has since the financial year 2008 issued Sustainable Enterprise-reports in compliance with the Global Reporting Initiative. SBAB joined the UN's Global Compact in 2009. SBAB supports and respects the 10 principles that apply to human rights, the environment, employee rights and anti-corruption, and provides annual reports to Global Compact on efforts by the company to contribute to sustainable development in these areas.

## **UN Global Compact's 10 principles**

### *Human rights*

Principle 1: The company shall support and respect the protection of internationally proclaimed human rights.

Principle 2: The company shall make sure it does not take part in any violations of human rights.

### *Labour standards*

Principle 3: The company shall uphold the freedom of association and clearly recognise the right to collective bargaining.

Principle 4: The company shall eliminate all forms of forced and compulsory labour.

Principle 5: The company shall make sure there are no forms of child labour.

Principle 6: The company shall make sure there are no forms of discrimination in respect of employment and occupation.

### *Environment*

Principle 7: The company shall support a precautionary approach to environmental challenges.

Principle 8: The company shall take initiatives to promote greater environmental responsibility.

Principle 9: The company shall encourage the development and diffusion of environmentally friendly technologies.

### *Anti-Corruption*

Principle 10: The company shall work against all forms of corruption, including extortion and bribery.

For additional information, visit [www.unglobalcompact.org](http://www.unglobalcompact.org)

## **Environment**

Overall guidelines for SBAB's environmental work

SBAB should strive to achieve environment-friendly adaptations of its business operations as part of efforts to create the least possible adverse impact on the environment.

SBAB's environmental commitment is based on the value base that has been developed by all employees, which can be summarised in the following words: holistic approach, innovation, consideration, reliability and commitment. Personnel should be stimulated to take environmental consideration in their work and in situations related to their work.

SBAB's activities should continue to utilise new technologies that reduce the environmental impact, for example through the provision of services via the website.

SBAB shall ensure that products and services purchased by SBAB fulfil the requirements that may be imposed concerning the environment and utilisation of resources with due regard for the knowledge and technology available at the particular time.

Environmental efforts shall encompass customers, suppliers, business partners and other interested parties. Accordingly, SBAB should always maintain an active and open exchange of knowledge and information with these groups in all matters related to the environment and resource utilisation. In relation to all forms of cooperation with companies, institutions and organisations, SBAB shall impose demands aimed at improving the environment and resource utilisation. SBAB shall manage environmental issues as a natural part of its operations and take due consideration to environmental factors in business decisions at all levels in the organisation.

### **Environmental work in everyday operations**

Every employee of SBAB imposes environmental demands in the procurement of goods and services, for example cleaning, property management, cooled environment and office equipment maintenance. Chemicals and other products with a negative environmental impact must be avoided.

Whenever possible, disposable materials must be avoided in favour of recyclable materials.

Whenever possible, public transport must be used for all business travel.

Company cars and other service vehicles owned by SBAB must have an Environmental Class 1 classification.

**Valid from 24th of April 2013**