

Handelsbanken

SASB index 2023

The table below provides references on where to find relevant information related to information and metrics applied in Sustainability Accounting Standards Boards (SASB) industry-specific standard for commercial banks. The table does not necessarily provide a complete reference to information related to the metrics presented and nor does the Bank claim to report in accordance with SASB's Sustainability Accounting Standard for Commercial Banks. The references in the table are made to Handelsbanken's Annual and Sustainability Report 2023 (ASR) and Handelsbanken's website. Handelsbanken's Sustainability Report has been prepared in accordance with Global Reporting Initiative, GRI Standards, and is reviewed by the Bank's external main auditors. All information can be found at handelsbanken.com.

Topic	Accounting Metric	Code	Page ASR ¹	Website
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	59	
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	43-44, 59, 134	
Financial Inclusion & Capability Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	59-61	
	(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	not applicable	
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	not applicable	
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	not applicable	
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	47	
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	45, 54-55	
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	FN-CB-510a.1	54, 134	
	Description of whistleblower policies and procedures	FN-CB-510a.2	54, 57-58, 63, 74	
Systematic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1		Handelsbanken's indicators for assessing systemic importance 2023.
	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	69, 73-74, 99-102, 137-138, 195-196	
Activity Metric	(1) Number and (2) value of current and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	not applicable	
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	47	

¹ Annual and Sustainability Report 2023