

# Policy for sustainability at Stadshypotek

adopted by the Board on 21 April 2020

Information class: Open

## 1. Purpose

The purpose of this policy is to establish the focus for Stadshypotek's work in the area of sustainability.

The policy is supplemented by policy documents covering areas such as ethical standards, corruption, management of conflicts of interest, and measures to combat financial crime (including money laundering and terrorist financing).

## 2. Scope of application

This policy applies to Stadshypotek, its operations and employees and encompasses all activities in relation to customers, suppliers and other business partners.

## 3. Basic principles

A responsible approach to customers, employees, owners and investors are essential to long-term value creation. Long-term business relationships, low risk-taking and cost awareness are cornerstones of Stadshypotek's business culture.

Stadshypotek's success is dependent on the confidence of customers, employees, owners, public authorities and other stakeholders that Stadshypotek is acting in a responsible manner. This confidence is based on ethical conduct and taking responsibility for financial, social and environmental development that is sustainable in the long term. In order for this confidence to be maintained, there must be transparency in Stadshypotek's sustainability activities. Stadshypotek must therefore work to ensure an active dialogue and communication with stakeholders concerning this work.

### Stadshypotek must therefore:

- integrate financial, social and environmental sustainability into all its operations.
- run financially sound, sustainable operations and encourage and contribute to sustainable development; this applies both to day-to-day operations, such as credit and investment decisions, business development, advisory services and purchase decisions.
- safeguard human rights and employees' rights, and not be complicit in breaches of these,

- ensure that gender equality, diversity and an inclusive corporate culture are a fundamental part of Stadshypotek's core values,
- endeavour to minimise the negative effect on the environment and climate.
- not accept corruption, money laundering or terrorist financing (financial crime),
- manage conflicts of interest in a responsible manner
- act in a responsible, proper and transparent manner in tax-related matters. Stadshypotek must not participate in transactions or provide products that maybe called into question in the light of prevailing tax legislation, Stadshypotek must report and pay tax based on national regulations in the countries where it conducts its operations, and work to ensure that there is an open dialogue with the tax authorities in these countries. Stadshypotek must not participate in transactions or provide products that may be called into question in the light of prevailing tax legislation.

International initiatives and guidelines with the common aim of encouraging and facilitating sustainable development and corporate sustainability must be key concepts in Stadshypotek's sustainability work.

## 4. Follow-up, etc.

Stadshypotek must measure, report and follow up its sustainability efforts. These reports are to be published annually in the Handelsbanken Group's sustainability report, and regularly on the website.

## 5. Reporting to the Board

The Chief Executive must report to the Board on Stadshypotek's work relating to sustainability.

## 6. Further guidelines, etc.

Where necessary, the Chief Executive shall draw up guidelines relating to areas and sectors, and ensure that there is the relevant organisational structure, delegation and instructions so that this policy can be applied in practice.