SUSTAINABILITY VISION 2030

SBB owns community service properties in the Nordic region and rental apartments in growing cities in Sweden with the basic concept of long-term ownership and management. Through the company's extensive social involvement, municipalities and other stakeholders will find a long-term partner in the company.

At the UN summit in September 2015, the world's national leaders adopted 17 global sustainable development goals. The countries of the world have committed to lead the world to a sustainable and fair future from 1 January 2016 until 2030. The 2030 Agenda for Sustainable Development covers the three dimensions of sustainability: social, economic and environmental – Eradicating extreme poverty, reducing inequality and injustice, solving the climate crisis. Sustainability is a natural part of our business model and we strive to be the most sustainable property company in the world.

OVERALL OBJECTIVES

- Govern the company's operations in line with the UN global sustainable development goals: (5), (7), (8), (11), (13), (15)
- 100 percent climate neutral by 2030
- Minimizing the risks to the company's assets by continuously reviewing the climate risks in the property portfolio
- The company's Code of Conduct, which is based on the UN Global Compact, must be followed and understood by all employees and cooperative partners
- · Regularly improving, following up and reporting the company's sustainability work

Ecological sustainability

The climate issue is one of humanity's greatest challenges and we have a responsibility to future generations to contribute solutions and reduce our own climate impact. We want to act strongly in the climate transformation and SBB has therefore adopted the goal of climate neutrality by 2030 in the entire value chain, as an important part of our promise to build a better society. And we want to do it together with our tenants, customers, suppliers and other stakeholders.

Goals:

- 100 percent renewable electricity in the entire property portfolio and minimizing carbon dioxide emissions by reducing the emissions by at least 5 percent per year
- Continuing to contribute to innovations in environmental technology
- Responsibly and effectively using natural resources and building and managing with a life-cycle mind-set (among other things by promoting construction with wood)
- Promoting renovation instead of demolition of buildings in the management portfolio. All properties held for more than three years must be environmentally inventoried and these inventories are to be done at least every ten years
- At least 50 percent of SBB's new production is to be comprised of buildings built of wood
- Continuing to contribute to reduced water consumption in our properties with the goal of 1 percent water savings per year
- Managing and creating housing in locations close to public transport, which contributes to reducing the transport sector's environmental impact
- Contributing to greater biodiversity and limiting the use and spread of environmentally hazardous products
- Responsible management of waste by acting for the minimization of waste, preventing pollution and viewing waste as a resource for re-use and recycling.

Social sustainability

Social sustainability is an important part of our promise to build a better society. The growing gaps in health and living conditions between different groups of society and residential areas are one of our major challenges in Sweden today. The property industry has a major impact and extensive potential to contribute solutions for greater cohesion, belief in the future, health and trust. We consider it to be crucial that our business and industry understand and can address social challenges today.

Goals:

- Continuing to be a member of Public Housing Sweden and participating in the residential social work of the municipalities
- Continuing to contribute to young people's occupation by offering at least 100 summer jobs every year to young people who live in our residential
 areas
- Offering adapted apartments for people with disabilities in inclusive environments and owning and managing apartments that can also be rented by people with fewer financial resources
- Annually contributing at least 10 Better Shelter refugee homes and 100 tents through the UNHCR to help improve the housing situation for refugees
- Continuing to support organizations, such as Mentor and Läxhjälpen (homework help), that contribute to giving young people a better start in life
- Being an attractive and inclusive employer for the best and most professional employees, regardless of gender or background
- Actively working to create environments where tenants and employees feel safe

Economic sustainability

Our goal is to have good financial growth without it entailing consequences to the climate and the social environment. By being profitable, we create conditions for driving and developing sustainable management and construction. Through low financial and operational risk, SBB shall provide a strong, risk-adjusted growth in value with increasing cash flows and a growing dividend to its shareholders.

Goal:

• SBB has the goal of achieving an investment grade rating of BBB+ in the short term and A- in the long term











