

SUSTAINABILITY REPORT





Samhällsbyggnadsbolaget i Norden AB (SBB) creates sustainable environments in which people want to live, work and spend time well into the future. Being the largest Nordic player in social infrastructure, SBB's local efforts contribute to general societal development that is socially, environmentally and economically sustainable. SBB's locally rooted management provides a close and direct customer contact, and SBB's size provides the possibility to make necessary investments in the properties.

SBB's business model is to own and manage rental apartments in Sweden and community service properties in the Nordic countries in the long term and to develop in cooperation with municipalities around the Nordic region. The long-term dividend target is to generate a stable growing annual dividend. The loan-to-value ratio shall not exceed 50 percent.

SBB governs the company's operations in line with the UN global sustainable development goals. SBB has chosen to focus on goals (1), (3), (4), (5), (7), (8), (9), (10), (11), (13), (15) and (16). Through the company's sustainable financial framework, SBB ensures the financing, focus and follow-up of progress in the work of contributing to these goals.

SBB supports the climate objectives of the Paris Agreement and is a member of the UN Global Compact, a worldwide initiative for sustainable enterprise. In dialogue with its stakeholders, the company identified energy efficiency, reduced climate impact, development of sustainable cities and communities, financially sustainable development, business ethics and attractive employers as the focus areas for its operations. To be in line with the Paris Agreement and Sweden's national objectives on climate neutrality, SBB has raised its targets for reduced energy consumption. To achieve the goal, SBB is making long-term investments in its properties. This way, SBB reduces its emissions and costs for both the company and its tenants.

Sustainability strategy and targets for 2030

Sustainability is a natural part of SBB's business model and SBB strives to be the world's most sustainable property 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 through to 2030. The agenda covers the three dimensions of sustainability: social, environmental and economic. SBB has set a long-term strategy and vision for 2030 and a sustainability policy for the concrete implementation of the targets and the vision that describes the work in the short and median term. The action plan to get there, with concrete targets and risk assessments in the various focus areas, has been formulated and is described in detail under "Goals, results and follow-up". SBB's sustainability vision, targets and policy are adopted by the Board of Directors and continuously followed up by the CEO together with the Sustainability Manager.

- Govern the company's operations in line with the UN global sustainable goals: (1), (3), (4), (5), (7), (8), (9), (10), (11), (13), (15), (16) and (17).
- 100 percent climate neutral by 2030.
- Minimizing the risks to the company's assets by thoroughly analysing and managing the climate risks in the property portfolio.

- Regularly improving, following up and reporting the company's sustainability work.
- The company's Code of Conduct is to be understood and complied with by all employees and partners.

Focus areas 2021

- Economic sustainable development, ethics (including preventive work against corruption) and professionalism.
- Development of sustainable cities and communities.
- Reduced environmental impact: electricity, water and heat use, waste management, environmentally hazardous substances, energy efficiency improvement, climate impact with CO2 emissions and environmental improvements in property renovations.
- Attractive employer: developing and stimulating working environment for employees.

About the Sustainability Report

This is SBB's statutory Sustainability Report and covers all of the Group's companies. SBB reports sustainability by financial year, which runs from January to December. The report describes SBB's sustainability work and follow-up during 2020. The latest report was published on 24 March 2020 and referred to the 2019 financial year. The report is not reviewed by the auditor. The statutory Sustainability Report, which covers the areas in SBB's Annual Report the content of which is provided on page 34, has been approved for publication by the Board of Directors. The report has been formulated in accordance with the GRI's basic standard. The contact person for the Sustainability Report is Marika Dimming, IR & Sustainability Manager, marika@sbbnorden.se. The contact persons for the Annual Report are Ilija Batljan, CEO, ilija@sbbnorden.se and Marika Dimming, IR & Sustainability Manager, marika@sbbnorden.se. [GRI 102-45,46] [GRI 102-48,49,50,51,52,53,54]



Internal procedures and regulations

SBB works with sustainability issues in a structured manner. The Board of Directors has established a Sustainability Committee that reviews the continuity, management and progress of the sustainability work. The management team has in turn put together a Sustainability Council with key people from various parts of the company.

Governance and responsibility [GRI 102-18] [GRI 103-2] [TCFD-GOVERNANCE]

SBB's Board of Directors has an overall responsibility for the governance of the sustainability issues. SBB's management team is responsible for preparing proposals on policies, targets and strategies within sustainability, which the Board approves.

Sustainability Committee

The Board of Directors has a Sustainability Committee that is responsible for reviewing the continuity, management and progress of the work with the sustainability goals. The Sustainability Committee has minuted meetings in connection with the ordinary Board meetings. The CEO bears the utmost responsibility for following up the continuous sustainability work, including fulfilment of sustainability goals.

Sustainability Council

For the operational work on the implementation of Vision 2030, the management team has

appointed an internal Sustainability Council with key individuals from various parts of the company including representatives from the management team. The Sustainability Council has minuted meetings every two months and works focused on preparing and following up subtargets and strategies to achieve them.

Environment and quality management system

In 2020, the management team introduced an environmental and quality management system that ensures that the continuous sustainability work is conducted in a structured and uniform way. In the management system, roles and the division of responsibility are described, among other aspects. SBB has a well-functioning property management organization with technical property management experts who are assigned an important role in the implementation of the highly set energy target. Their role includes monitoring the energy performance in the entire property portfolio and investigating the most suitable measures for each individual property,

such as heat pumps, supplemental insulation, LED lighting and improvements to ventilation systems. SBB's agreements with operations providers contractually regulate the follow-up of a number of quality and sustainability aspects, such as energy consumption, ventilation, indoor climate, occurrence of Legionella, etc. Our technical management experts regularly follow up compliance to these agreements.

Risk management

Sustainability-related risks are a central part of SBB's sustainability work and are integrated into the ordinary risk management, which is handled by the management team where the CEO bears the utmost responsibility. The Board of Directors is responsible, through the Sustainability Committee, for the company's management and continuity in the handling of these risks. Properties embody large values, which are at risk of being lost if the risks are not managed in a structured manner. Such as damage due to physical risks or transition risks caused by climate



changes. For several years, SBB has inventoried the climate-related risks in the property portfolio. Additional commitments were undertaken in 2020 to thoroughly analyse the sustainability risks of each individual property.

Sustainability index

In new production, SBB’s sustainability index is applied, which ensures structured work with social, environmental and economic sustainability in all major projects. The sustainability appendix serves both as a work method for the projects and a contractually binding document. The sustainability appendix includes a document that is to be discussed in the early project development phases before project planning and contracts are finished. There are compulsory requirements on SBB’s part, such as compliance with the Code of Conduct and sustainability policy, project planning for low energy consumption, requirements on the stock-taking and assessment of construction materials and waste management during construction. There are also voluntary commitments for projects that want to go further in their sustainability work.

Social bonds

For several years, SBB has contributed to a sustainable financial market by offering green bonds. In 2020, SBB presented a new Sustainable Financial Framework, which also enables financing of social assets. The framework is in line with Green Bond Principles, Social Bond Principles, Sustainability Bond Guidelines and Green Loan Principles. The framework enables, for example, the financing of green and social infrastructure, but also energy efficiency projects , such as heat pumps, supplemental insulation, LED lighting and improvements in ventilation systems.

Stakeholder dialogue

SBB continuously engages stakeholders and local communities in its operations. Stakeholders include tenants, investors, employees, local communities, suppliers and financiers [GRI 102-40]. SBB treats all stakeholder groups with respect and dignity; particular focus is placed on the collaboration with the stakeholders who share SBB’s vision of a long-term and sustainable social infrastructure in the Nordic region [GRI 102-42]. Dialogues are conducted through

multiple forums, including open consultations in the detailed planning process, continuous contacts between customers and management, financial market days, employee interviews and questionnaires [GRI 102-43]. In 2020, extensive efforts have been made to identify areas of sustainability of significance for SBB’s stakeholders. Stakeholder groups have been engaged through questionnaires and in-depth interviews, which have then been analysed and related to an internal analysis of the company’s possibility to exert influence in the respective area of sustainability. The results are summarized below [GRI 102–47, 103–1] [TCFD-Risk Management] and point to a number of sustainability areas that are particularly important to follow up and report: direct and indirect emissions of greenhouse gases, sustainable urban development, renewable energy use, energy consumption in properties, water resource management, research and innovation for sustainable properties and sustainable building materials [102-44].

The principles and values that are fundamental to SBB’s operations and sustainability work are described in the policies that are adopted by the

Stakeholder analysis

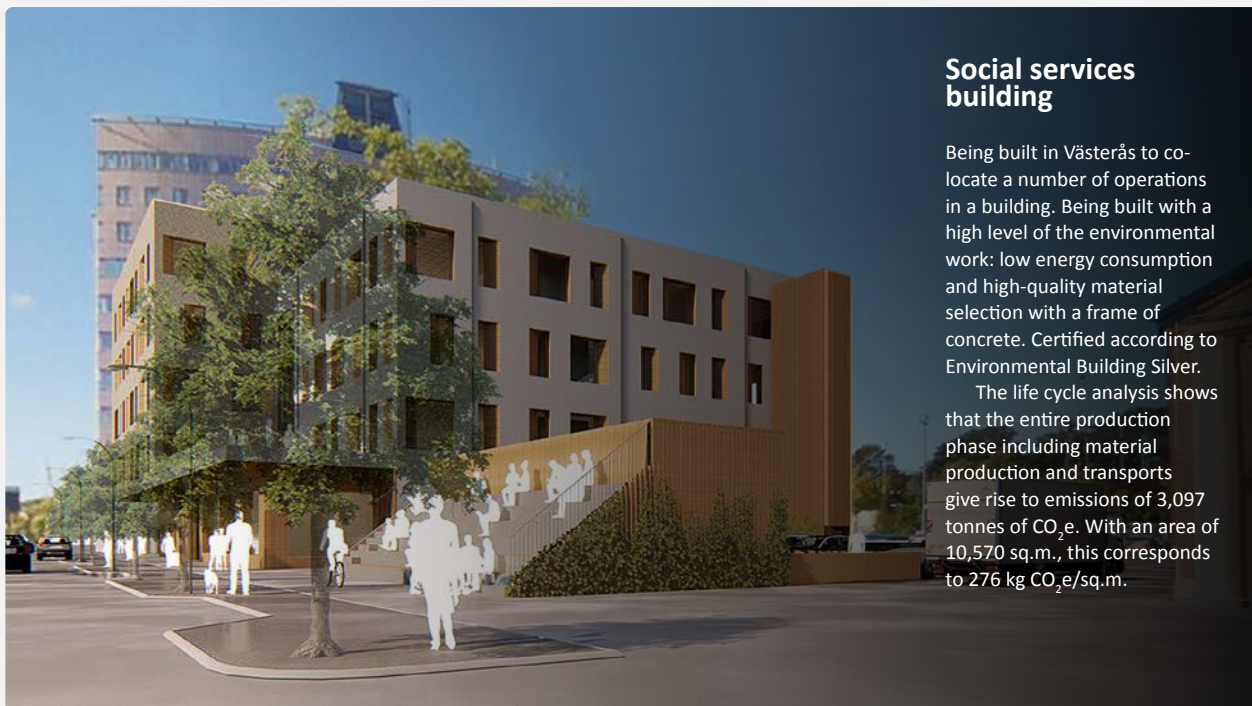
- 1 Energy consumption in properties
- 2 Renewable energy use
- 3 Research and Innovation for sustainable properties
- 4 Healthy and safe premises and residential properties
- 5 Sustainable building materials
- 6 Sustainable urban development
- 7 Water resource management
- 8 Waste and recycling in premises
- 9 Waste and recycling in construction projects
- 10 Impact on biodiversity
- 11 Direct and indirect greenhouse gas emissions
- 12 Jobs for young people (summer jobs)
- 13 Availability
- 14 Diversity and equal opportunities at the workplace
- 15 Safe and healthy workplace
- 16 Fair working conditions with good terms for support for employees and suppliers
- 17 Investments in Social Infrastructure
- 18 Sustainable supply chain
- 19 Human rights
- 20 Anti-corruption and business ethics
- 21 Product selection in own operations



Climate impact in the building process

Project development is a growing part of SBB's business. In 2020, 167,880 sq.m. of new production was under construction or in the project planning phase under SBB's direction. The sector's awareness of construction's climate impact has grown and at the beginning of 2022, a law on climate declarations for the building phase is expected

to enter into effect. As a part of SBB's strategy to achieve climate neutrality in every part of the construction process, life cycle analyses were done in 2020 to more closely study the company's own new construction projects' climate impact. Two examples that represent different structural engineering solutions are presented below.



Social services building

Being built in Västerås to co-locate a number of operations in a building. Being built with a high level of the environmental work: low energy consumption and high-quality material selection with a frame of concrete. Certified according to Environmental Building Silver.

The life cycle analysis shows that the entire production phase including material production and transports give rise to emissions of 3,097 tonnes of CO₂e. With an area of 10,570 sq.m., this corresponds to 276 kg CO₂e/sq.m.

Sara Kulturhus

One of the world's tallest wooden buildings. Being built in Skellefteå with consistently very high quality and high environmental goals. Will preliminarily achieve Environmental Building Gold, largely thanks to the low and sustainable energy supply.

The life cycle analysis shows that the entire production phase including material production and transports give rise to emissions of 4,085 tonnes of CO₂e. With an area of 27,690 sq.m., this corresponds to 148 kg CO₂e/sq.m. Also counting the uptake of carbon in the wood construction, the entire building has a net uptake of carbon. The building accordingly stores more carbon than the production releases.

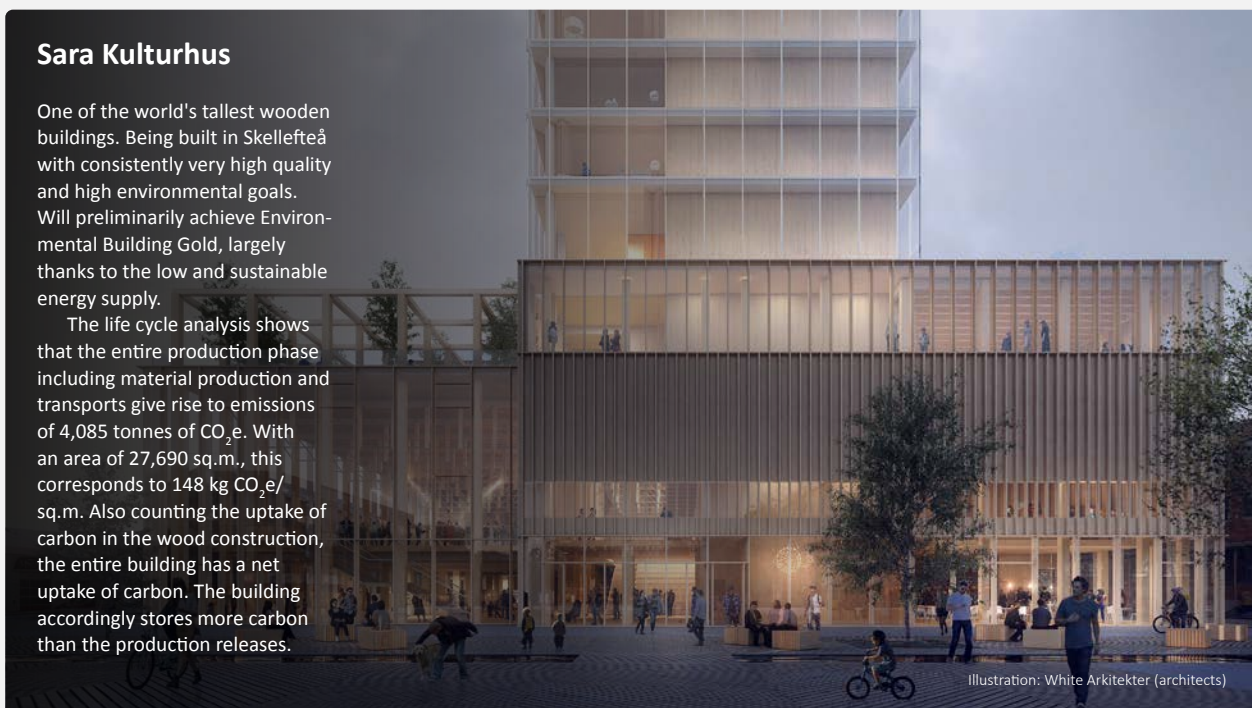


Illustration: White Arkitekter (architects)

Board of Directors [GRI 102–16, 103–2 & 205–2]. All of the policies below are publicly available on SBB's website.

- Fair Employment Practices Policy
- Human Rights Policy
- Bribery and Corruption Policy
- Prevention of Tax Evasion Policy
- Code of Conduct
- Code of Conduct for Suppliers
- Sustainability Policy
- Sustainability Code for Suppliers
- Whistleblower Policy

SBB promises to always:

- Act ethically, openly and transparently
- Foster human rights
- Foster employees' right to organize (ILO C87) and to bargain collectively (ILO C98)
- Respect and protect employee representatives (ILO C135) and to actively combat discrimination against employee representatives
- Guarantee trade unions' right to conduct their work effectively at SBB's workplaces
- Strive for zero injuries and incidents at workplaces and to prevent sickness absences. Follow-up of outcomes will be reported annually in the Annual Report.
- Always actively oppose and never engage in any form of corruption, fraud, money laundering, tax evasion, extortion, bribery or illegal financing of political organizations
- Apply the precautionary approach when there is uncertainty regarding the business' ethical aspects or effects on people and the environment [102-11]

The Code of Conduct, Sustainability Policy, Anti-corruption Policy and Policy Against Tax Evasion are to guide responsible and ethical behaviour among employees. Among other sources, the Code of Conduct builds on the ten principles of the UN Global Compact, including human rights and anti-corruption. Guidelines are also included regarding gifts, entertainment, appropriate and inappropriate benefits, as well as examples of what are viewed as bribes and the penalties applied when these regulations are violated. All employees and suppliers are obliged to understand, sign and comply with these regulations. A briefing on these regulations is mandatory on commencement of all projects in excess of SEK 10m. An external whistleblower service has been in place since 2017, through which deviations can be reported. SBB's vulnerability to risks of deviations from these promises and internal regulations is assessed and managed by the management team in the ordinary work with risk management under the direction of the CEO. The extensive dialogue with stakeholder groups provides valuable perspectives to the management's work with risk management.

SBB has a policy of always offering vacant apartments via its digital rental platform, where existing tenants have priority for vacant apartments within the property portfolio. Illegal trade in rental contracts is commonplace in Sweden, particularly around Stockholm where queueing times are long. SBB has procedures to counteract this. In leasing, applicant identity is verified via Bank-ID for example. SBB informs all of its tenants of their rights and obligations at contract signing. During the lease term, SBB has a continuous dialogue with tenants where complaints, comments, improvement suggestions, etc. are addressed to contribute to greater security and customer satisfaction.

External partnerships and frameworks [GRI 102-12] [GRI 102-13]

To safeguard transparent, accessible and consistent reporting in accordance with the ESG criteria, SBB has resolved to adhere to a number of global frameworks and standards. It is in SBB's interests to provide stakeholders with sustainability data meeting the best standards available. Examples of external partnerships and frameworks that SBB has joined and/or supported are listed below:

- UN Global Compact
- UNHCR
- Mentor, Lärhjälpen, Swedish Childhood Cancer Foundation, etc.
- The Paris Agreement
- The Global Goals
- GRI
- EPRA's guidelines on sustainability reporting
- CDP
- The TCFD recommendations
- Sweden Green Building Council (SGBC): Environmental certification of properties
- Byggarbetsdömdöningen (building materials assessment)
- Green Bond Principles, Social Bond Principles, Sustainability Bond Guidelines, Green Loan Principles

R&D – AI Robot for energy follow-up

Energy follow-up is an important piece of the puzzle in the data driven efficiency improvement work that forms the basis of both reduced energy consumption and reduced costs. The information is needed to be able to apply the right efficiency enhancement and energy savings measures where they provide the greatest benefit. SBB has taken the initiative to the development of an AI robot that automatically reads in energy bills and registers the energy consumption in a follow-up

system. For a property company of SBB's size, it requires a major effort to gather consumption data from all of the thousands of energy meters, especially since new properties are added all the time. With the AI robot, each energy bill (out of a total of 50,000 invoices received annually) is scanned and interpreted for consumption data, facility and meter number in 3 milliseconds and is automatically added to the follow-up tool.

SBB's wood building strategy

SBB has a strategy of building in wood; at least 50 percent of the new construction projects shall be built with wood frames. Wood is a material that will play an important role in the climate transformation. It is renewable and also has capacity to store carbon dioxide. If the forest is used in a sustainable way, both the forest and society can continue to grow and thrive. SBB's suppliers only use wood raw materials from sustainable and certified forestry.

Living forests bind carbon dioxide from the air to the trees' cellulose. The forest therefore functions as a carbon sink. When the forest grows, the forest's total carbon dioxide storage also increases. Since the 1920s, the Swedish forest has had a net growth and the amount of wood raw materials has more than doubled, at the same time that there has been an active forest and timber industry. This has been possible thanks to sustainable harvesting levels and a responsible forest management. All wood raw materials that are built into buildings

also continue to store carbon dioxide as long as the building remains. In this way, the wood compensates for the process-related emissions that arise in the manufacture of the wood products and more. The fact is that the carbon sink is often so large in wood buildings that it compensates for the entire construction process' emissions, including all materials and transports and more.

In addition to this, there are many other advantages of building with wood. Since it is a more industrialized process, a better working environment is achieved when a lot of the work can take place in purpose-made factories. It is also easier to ensure correct working conditions and that collective agreements are followed compared with construction sites where many different actors are present at the same time. The timber building industry is also more in line with SBB's gender equality goals, with a more even distribution between men and women than the construction industry at large.



Goals, results and follow-up

SBB has set up a sustainability vision for 2020-2030 and a sustainability policy for the concrete implementation of the targets and the vision. SBB's sustainability vision, targets and policy are adopted by the Board of Directors and continuously followed up by the CEO together with the Sustainability Manager.

Climate and environment

[TCFD-RISK MANAGEMENT] [TCFD-METRICS AND TARGETS]



The climate issue is one of humanity's greatest challenges and SBB has a responsibility for future generations to contribute solutions and reduce its own climate impact. Properties account for almost 40 percent of the total demand for energy in Sweden. Reducing energy use in the properties is therefore a highly prioritized environmental issue. SBB wants 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 SBB's promise to build a better society. And SBB wants to do it together with its tenants, customers, suppliers and other stakeholders. The action plan for achieving the goals in climate and environment covers concrete targets that are to be achieved in the near term. This includes a reduced climate impact by 5 percent per year and pertains to the entire value chain, from materials production to management. In the management phase, there is a goal of reduced energy consumption by 5 percent per year with reduced climate emissions as a result. In the production phase, a timber building is an important part of the strategy for reduced climate emissions. Wood is a building material

with a low climate impact that also binds carbon when it is built in. The goal of at least 50 percent wood construction is followed up annually. In addition to SBB's long-term vision and goals, SBB also sets minimum requirements in the climate and the environment in all new construction through a sustainability appendix. The goals are also described in detail in the table "Progress and initiatives in Climate and Environment 2020".

Climate change and climate adaptation entail risks for society and the property sector. Physical risks include rising sea levels, more extreme weather events and more heat waves, causing risks for particularly vulnerable groups. Risks in adaptation include changing regulations, fluctuating demand for premises and housing, modes of transport and changing travel habits. A negligible part (less than 1 percent) of the property portfolio is located in areas with a higher risk profile; in addition to this, no significant climate risks have been identified. Other environmental risks, such as radon, asbestos, PCB, Legionella bacteria, etc., are handled through testing and investigations during property acquisitions and in the management process through regular checks.

Demolition and decontamination is always done based on applicable legal requirements in cooperation with certified decontamination contractors. In renovations and new production, SBB strives to never use materials with environmental risks; materials are assessed and documented according to approved assessment systems, such as the Byggsvarubedömningen (building materials assessment). As long-term property owners, it is important to plan the property development and portfolio to minimize all these risks. The CEO bears utmost responsibility for the identification and management of these risks, which are part of the management's ordinary risk management. For several years, SBB has inventoried the climate-related risks in the property portfolio. Additional commitments were initiated in 2020 to thoroughly analyse the sustainability risks of each individual property in cooperation with experts in the area from MSCI. The extensive dialogue with stakeholder groups provides valuable perspectives to the management's work with risk management. More in-depth climate-related data according to TCFD's recommendations are reported annually through CDP.

Some examples of upgrades that have been made or initiated in 2020:

- Installation of exhaust air heat pumps in three properties in Skara and one in Tidaholm where the ventilation and heating system are simultaneously adjusted.
- Recovery of exhaust air and waste water heat exchangers.
- Project planning of system solution to reduce the energy consumption of three properties in Borlänge by 30 percent. This partly takes place in collaboration with researchers at Dalarna University.
- In connection with the renovation of our apartments, we remove bathtubs and install low-volume water fittings.
- Installation of geothermal heat
- Continuously improved energy performance with planned maintenance in the entire portfolio, e.g. after replacement or repair of windows.
- Modernization of ventilation facility in garages.

Energy consumption [GRI 302-1]

	Sweden ¹ (MWh)	Norway (MWh)	Finland (MWh)	Total (MWh)	Intensity (kWh/sq.m.) [Energy-Int]
District heating [DH-Abs]	324,674	3,529	16,625	344,828	106.5
District cooling [DC-Abs]	8,764	651	0	9,415	2.9
Electricity [Elec-Abs]	164,174	8,584	11,891	184,649	57.0
Other types of energy [Fuels-Abs]	0	0	0	0	0

Carbon dioxide emissions [GRI 305-1,2,3]

	Sweden ¹ (tonnes CO2)	Norway (tonnes CO2)	Finland (tonnes CO2)	Total (tonnes CO2)	Intensity (kWh/sq.m.) [GHG-Int]
Scope 1 [GHG-Dir-Abs]					
Heating, types of energy	0	0	0	0	0
Company cars	543.7	89	74	707	0.22
Scope 2 [GHG-Indir-Abs]					
District heating	14,935	522	3,995	19,452	6.01
District cooling	105	96	0	202	0.06
Electricity	1,556	77	2,509	4,142	1.28
Scope 3 [GHG-Indir-Abs]					
Emissions from construction projects	10,889	0	0	10,889	3.36

1) The Danish part of the portfolio (approx. 1.4%) is included in Sweden's figures.

Declaration of limitation and basis for calculation of emissions according to the GHG protocol [GRI 305-1,2,3]

Scope	Activity	Restriction
1	Business travel with company car	The travel made on business with company cars. Data from reading meters through partner company for company cars. Emissions are calculated per vehicle in the Swedish property management based on the mileage driven in business and measures average fuel consumption (data from partner companies). Emissions for Norwegian and Finnish property management are estimated based on the measured emissions from the Swedish property management.
2	Use of electricity	The electricity consumption where the property owner is the contracting party. Data for energy use from energy follow-up systems. Conversion factor for source-labelled electricity from EPD: Hydro power 8.6g CO2/kWh (86 %), Wind power: 13.95g CO2/kWh (2 %), Bioenergy: 15g CO2/kWh (12 %). Other electricity: 9 g CO2e/kWh for Norwegian electricity mix, 211 g CO2e/kWh for Finnish electricity mix.
2	Use of district heating	The district heating where the property owner is the contracting party. Data for energy use from energy follow-up systems. Specific emissions data for the respective suppliers of the Swedish district heating grids and standard amounts for Norwegian and Finnish district heating and district cooling with data from Norway's and Finland's statistical central agencies.
2	Use of district cooling	The district cooling where the property owner is the contracting party. Data for energy use from energy follow-up systems. Specific emissions data for the respective suppliers of the Swedish district cooling grids and standard amounts for Norwegian district heating and district cooling with data from Norway's statistical central agency.
3	Emissions in the construction process	All of SBB's construction projects. Data is based on life cycle analyses from a representative selection of projects that have been used to estimate SBB's total emissions from construction projects.

SBB's largest source of greenhouse gas emissions is the energy consumption in the properties. This is followed by emissions that arise in the construction process: from extraction of raw materials, production of building products, transports, energy consumption, waste and excess at the construction site. In addition to this, there are emissions from travel by company cars, design of outdoor environments and waste management during operation. SBB conducts structured work to reduce carbon dioxide emissions in all of these areas.

The energy consumption and its climate impact for all properties is monitored and analysed centrally in an energy follow-up system that makes it easier to discover deviations and

improvement potential in the portfolio.

An inventory of all emissions from the building production is done through life cycle analyses. The work on life cycle analyses is regulated in SBB's sustainability appendix that is used in all new construction and renovation projects in excess of SEK 10m. The sustainability goals in Vision 2030 encompass the entire value chain and two central components in the strategy to reduce the emissions from building production are (1) investing in improvements in existing properties rather than demolishing and building new, and (2) working with timber construction in new production. SBB's goal is that 50 percent of the new production has wood frames. SBB also uses local suppliers, coordinated transports and

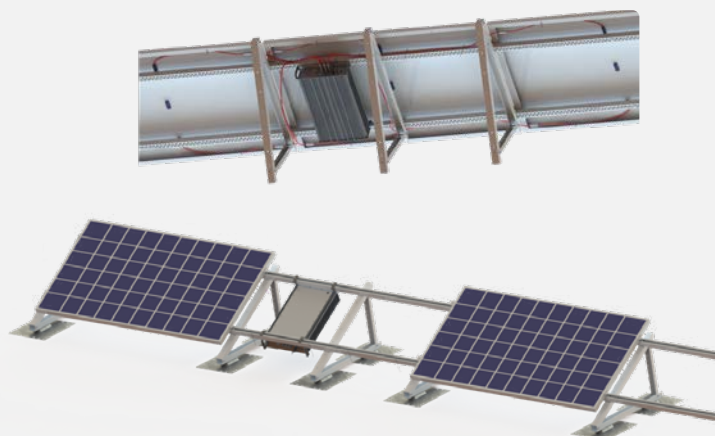
re-use of building materials in its own building activities to reduce carbon dioxide emissions and the environmental impact in new construction and renovations.

SBB's direct emissions from travel with service vehicles, company cars and carpool cars constitute about 0.7 percent of the emissions from the operation of the properties. At the same time, these emissions can be directly influenced by the company's behaviour and SBB works to reduce these emissions in part through its car policy.

SBB has the goal of reducing carbon dioxide emissions by 5 percent per year between 2018-2023.

R&D – Solar energy modules

SBB participates as the financier and pilot in a project that is focused on developing solar energy modules together with the company Watts2You. A solar energy module is a solar panel with built-in battery storage capacity and software for optimization of charging from both the sun and the power grid. The latter has the aim of controlling withdrawal and charging from the battery depending on power demand and electricity price over the day. Right now, the first prototype is installed and is currently being tested in a lab to be CE marked in a few weeks. After the product is CE marked and approved, production will begin. During the spring of 2021, the first solar energy modules will be installed in one of SBB's residential properties in the Stockholm area.



Progress and initiatives within Climate and Environment 2020

Zero-net climate emissions and reduced environmental impact	
Energy use	100-percent renewable electricity from hydroelectric, wind and solar power through an agreement with Skellefteå Kraft. In 2020, the monitoring and reporting of energy use was expanded to include the entire portfolio. SBB has the goal of reducing energy consumption by 5 percent per year in the entire property portfolio. The goal pertains to kWh per square metre. Properties with a high energy consumption per square metre and in absolute figures are prioritized. SBB's green bonds finance many initiatives for energy-efficiency enhancement in SBB's properties, including supplemental insulation, energy-efficient heaters, geothermal heat pumps and energy-efficient lighting. We have negotiated a favourable electricity trading agreement with 100 percent renewable electricity, which we will offer to all of our residential tenants. During the fourth quarter, SBB procured solar cell installations for eight properties in Skara and Tidaholm. The solar cells will produce a total of approximately 227,000 KWh of electricity annually. The solar cells will be installed in properties that were additionally insulated and equipped with FX ventilation and heat pumps in 2019. With the addition of the solar cells, energy consumption will be further reduced and SBB will obtain a complete systems solution in which the solar cells offset the heat pumps' electricity consumption.
Carbon dioxide emissions	SBB has the goal of reducing carbon dioxide emissions by 5 percent annually. In 2020, the monitoring and reporting of carbon dioxide emissions was expanded to include the entire portfolio. Numerous initiatives have been implemented to reduce emissions. SBB views its properties' climate impact from a life cycle perspective and is preparing to be able to conduct life cycle analyses in all new production.
Sustainable property management	SBB is investing in further development of existing properties instead of demolishing and building new. All properties that have been held for more than three years must be environmentally inventoried. The environmental inventories are to be done continuously, at least every ten years. Adequate spaces for waste management and source sorting must be available in or next to the properties. The operating and maintenance agreements signed are adapted to live up to the requirements set according to certification systems, such as Miljöbyggnad (environmental building), also for the properties that are not certified.
Certified buildings [Cert-Tot]	Five new properties were certified in 2020. A list of all certified properties is publicly available on the website. A total of 33,300 square metres, 8.5 percent, of the property portfolio is certified according to the standard defined in SBB's sustainable financial framework.
Number of green leases	Several new green leases were signed in 2020; the green leases follow the property owners' templates for green contracts. A formal system for monitoring the number of green leases is being developed.
Environmental and climate risks	An analysis of environmental and climate-related risks in the entire portfolio has been done and updates are made every year and upon the acquisition of properties. Among others, physical, regulatory and transitional risks linked to climate change are addressed. Risks to the business are primarily managed by SBB's management team with support from the Board of Directors; SBB's CEO is responsible for leading this work. All of SBB's properties are fully insured.
Environmental inventory and decontamination	Healthy indoor environments are of the utmost importance to SBB. All newly obtained properties are environmentally inventoried and these inventories are updated every ten years as a minimum. Among other aspects, the occurrence of asbestos, radon and PCB, as well as energy consumption are inventoried; decontaminations of substances hazardous to health and the environment (including asbestos) were done in 86 percent of the 695 apartment renovations carried out in 2020.
Biodiversity	SBB focuses on further development of already developed areas and at the same time increases biodiversity in these areas in dialogue with the local communities. All new development includes a dialogue process where the local community's perspectives are obtained and integrated into the development. Where there are uncertainties regarding the effects on biodiversity, environmental impact assessments are conducted. All of SBB's wood building projects use wood from certified forestry, which ensures a high species richness and biodiversity.
Water usage [Water-Abs] [Water-Int]	Water usage is measured and monitored annually. In 2020, water usage was measured at 776,000 cubic metres or approx. 0.2 m ³ /m ² . Low-flush toilets, showers and mixer taps are installed in connection with renovations. SBB has the goal of reducing water usage by 1 percent annually. Follow-up is integrated in the energy follow-up system.
Sustainable building materials [102-9]	52 percent of SBB's on-going projects, measured as the share of gross floor area, have wood frames. All with certified wood according to FSC or PEFC. The goal is 50 percent. SBB is pioneering in the area and is building one of the world's tallest wood buildings in Skellefteå. SBB evaluates and registers building materials with regard to environmental and climate risks to achieve a sustainable supply chain. As part of the work, SBB went in as a member of the Byggarbete för Miljö (building materials assessment), a non-profit economic association consisting of actors in the society building sector that aims to promote the development towards a non-toxic and good developed environment.
Waste	SBB strives to minimize waste, both in property management and in the construction process. In property management, SBB collaborates with tenants and makes areas available for source sorting. In the construction process, SBB sets requirements on waste minimization and sorting through the company's sustainability appendix. SBB also conducts environmental rounds where compliance is followed up and documented by a third party. All materials left over after our apartment renovations are taken back and used in the next renovation; this also applies to small items, such as opened paint cans.
Proximity to public transport	SBB wants to create possibilities for a sustainable lifestyle and therefore invests in properties close to public transport; the share of properties close to public transport is continuously followed up. > 98 percent of SBB's properties are less than a ten-minute walk away from public transport.
Innovations in environmental technology	Several initiatives have been carried out and planned during the year, including energy recovery from waste water, a pilot project with a new kind of solar cell with an integrated battery pack and the development of AI tools for energy follow-up. SBB has a resident app for all residential tenants where they can easily receive their rent notices and order additional services, such as agreements for renewable electricity trading and home insurance for which SBB has negotiated favourable terms.

Social sustainability



Social sustainability is an important part of SBB's promise to build a better society. The growing gaps in health and living conditions between different groups in society and residential areas are one of the 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.

SBB manages, acquires and develops properties for important societal functions in areas offering long-term development potential. Major investments are being made to upgrade and develop the portfolio by renovating apartments, premises, common areas and facades. Outdoor environments, such as playgrounds and green areas, are also being restored and new outdoor lighting is being added to remove dark and unsafe areas and contribute to greater biodiversity. The environment and the dwelling become more pleasant for the individual and the area as a whole becomes safer. In some areas where SBB has its property portfolio, the security issue is a priority focus area. Therefore, an important part of the business model is to make investments in improving social conditions of the areas and thus contributing to a positive and socially sustainable development. Among other things, this is achieved by creating meaningful activities, such as summer jobs, for young residents and by collaborating with local organizations on projects to improve the social environment in various ways.

Fundamental to the business is to continuously develop the properties and the living environment, which leads to well-being and security as well as a positive location identity. As a long-term property manager, it is a given to work with social sustainability and to counter marginalization in the areas in which SBB is active.

Risks and opportunities related to social sustainability, such as working conditions in the

supply chain, security in the local community, etc., are addressed by the management team. The CEO bears utmost responsibility for the identification and management of these risks, which are part of the management's ordinary risk management. The extensive dialogue with stakeholder groups provides valuable perspectives to the management's work with risk management.

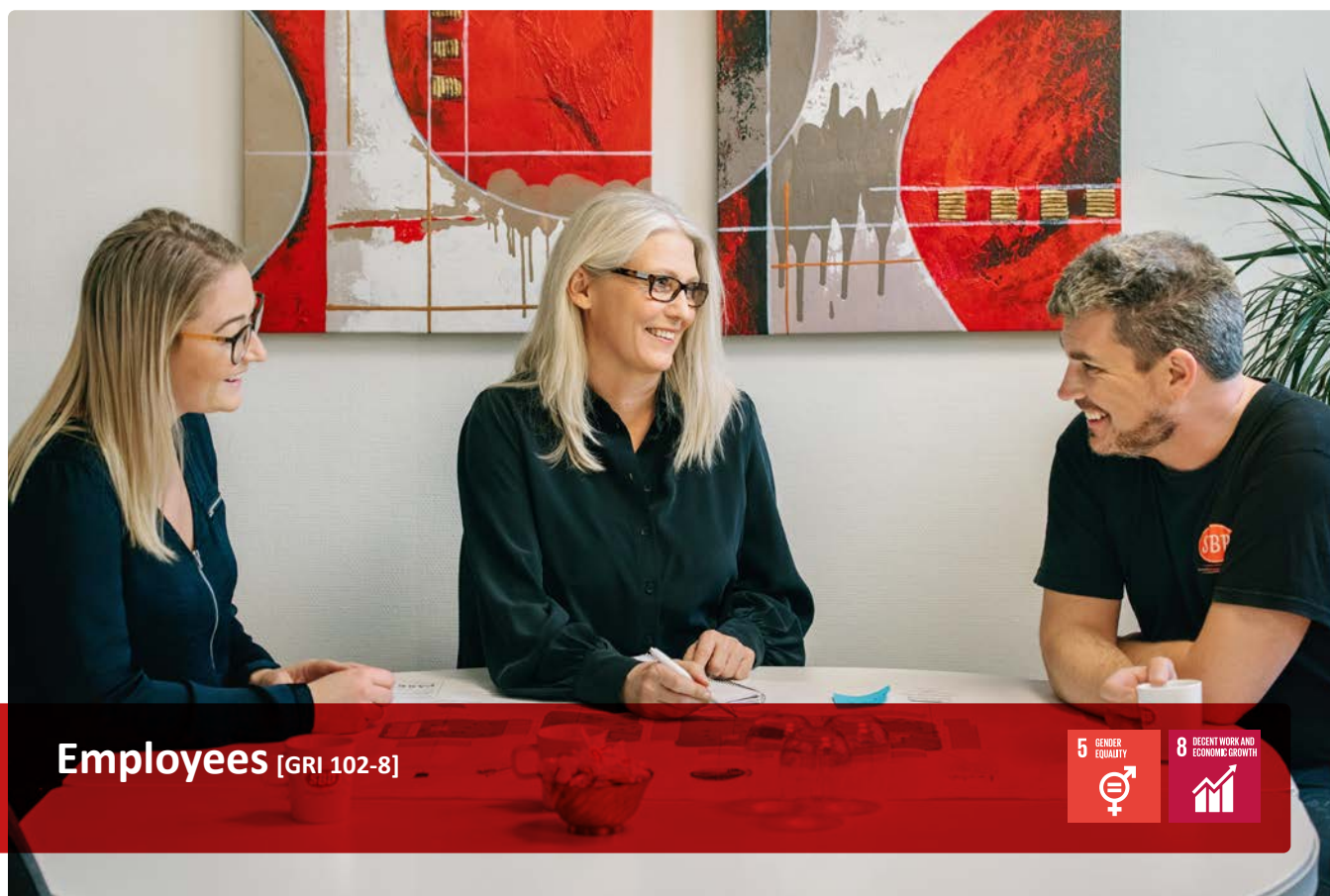
Table with social assets Possibly refer to this table elsewhere in the report.

Classification	Number of sq.m.	Rental income, SEKm	Total, %
Rental apartments	774,249	801	17
Project properties for future rental apartments	101,820	69	1
Total residential properties	876,069	870	18
Education	1,019,941	1,386	29
Preschool	227,485	442	9
Compulsory/Upper-secondary school	573,551	646	13
University	218,904	299	6
Elderly care	430,905	597	12
LSS	255,008	344	7
Hospitals and health centres	190,181	286	6
Government infrastructure and justice	375,934	481	10
Municipality and department properties	310,273	407	8
Public offices	276,291	314	6
Other	6,314	2	0
Project properties for future community service properties	78,746	80	2
Total Community service properties	2,913,593	3,895	80
Total Social infrastructure	3,789,662	4,839	98
Other	135,744	75	2
Total	3,925,406	4,839	100

Progress and initiatives in Social Sustainability 2020

Leading in social infrastructure	
Social values at the core of our business	During 2020, an inventory of social values in SBB's product portfolio was done and they were integrated into SBB's financial reporting. Detailed information is presented in the quarterly reports and the Annual Report. Social infrastructure generates 98 percent of SBB's rental income. SBB's business builds on understanding and development in line with the long-term demographic development, SBB's CEO and founder Ilija Batljan is an expert in the area with a PhD in demography and planning for elderly care.
Social bonds	The societal benefits of SBB's business model have been demonstrated through SBB's issuance of the world's most extensive social corporate bond in 2020. A new sustainable financial framework was developed in 2020. The sustainable financial framework presents a definition for the company's social assets in the categories "Affordable housing", "Health care facilities" and "Access to essential services". The assets' contribution to the global goals has been examined by a third party and has been deemed to make a significant contribution to global goals 3. Good health and well-being, 4. Quality education and 10. Reduced inequalities.
Responsible business	
Health and safety in SBB's assets [H&S-Asset] [H&S-Comp] [GRI-416-1]	SBB's responsibility for health and safety extends to all of SBB's assets and workplaces, including construction sites. Safety inspections are regularly conducted in its own and contractors' workplaces where risks are inventoried, assessed and resolved.
Dialogue with, and development of, local communities [Compty-Eng]	SBB develops local communities, applying a holistic perspective with regard to social, ecological and economic sustainability. SBB has a locally rooted property management organization that has close contact with its customers. Risks and opportunities are analysed. Dialogues with municipalities and residents are a mandatory part of SBB's detailed planning processes. Project-specific conditions and requirements, such as local goals, ecosystems, acoustic environment, etc., are addressed and integrated into the continued project development.
Indoor environment and accessibility	Healthy indoor environments are of the utmost importance to SBB. All newly obtained properties are environmentally inventoried and these inventories are updated every ten years as a minimum. Among other aspects, the occurrence of asbestos, radon and PCB, as well as energy consumption are inventoried; decontaminations of substances hazardous to health and the environment (including asbestos) were done in 86 percent of the 695 apartment renovations carried out in 2020. SBB sets high standards on accessibility in all of its newly built properties and makes efforts for greater accessibility in its renovations. SBB owns and manages apartments that can also be rented by people with fewer financial resources. Customer satisfaction is investigated through close dialogue with the locally rooted property management; a major customer satisfaction survey is planned for 2021.
Number of summer workers in SBB's residential areas	134
Support to refugees	SBB has contributed to UNHCR with 10 Better Shelter refugee homes and 100 tents to help improve the housing situation for refugees.
Number of workplace accidents	0 - All incidents and injuries that occur in the organization are reported to the Swedish Social Insurance Agency and the Swedish Work Environment Authority, as well as AFA Insurance.
Supporting Lärhjälpen and Mentor Sverige	SBB sponsors Lärhjälpen (which provides free help with homework) for 15 pupils in grades 7-9 at the Guldhedsskolan school in Gothenburg. SBB is also a member of Mentor Sverige (which provides mentors for young people entering the labour market).





Employees [GRI 102-8]



In recent years, SBB has grown through a number of acquisitions. As the organization grows, coordination needs also increase and the demands imposed on communications and leadership are raised. It is important to attract and retain competent employees.

SBB guarantees all personnel a workplace characterized by equal opportunities, dignity, respect and justice, free from discrimination and harassment. The principles that form the basis of working conditions at SBB are described in an HR policy that is adopted by the Board of Directors. Recruitment decisions shall always be based on clearly defined criteria and all applicants must be treated and assessed on these grounds, without discrimination. Based on their individual capacity, all employees shall be afforded opportunities for optimal professional and personal development to enhance the success of the organization and the employee. This is also the starting point when we look at the terms gender equality, diversity and equal treatment, which for us means that all people are of equal value and should be treated with respect and dignity. SBB does not tolerate any form of bullying, harassment or discrimination. The term discrimination includes, but is not limited to, the grounds that are protected by Swedish law: sex, transgender identity or expression, ethnic identity, religion or other belief, disability, sexual orientation or age. This is regulated through SBB's Sustainability Policy

and Code of Conduct, which all employees must read, understand, sign and comply with. SBB also contributes to work against discrimination and for equal opportunity by signing to work for the ten principles of the UN Global Compact. All new employees must participate in SBB's introductory programme, which includes policies including the Code of Conduct and the Sustainability Policy.

SBB has an organization that is structured to cope with managing, developing and renovating the company's properties. The company's comprehensive management organization is deemed to be strategically important in order to guarantee a good residential and working environment. A local base among the employees is also important. Therefore, the company employs young people who work over the school breaks in the residential areas that they live in. A personal commitment leads to continuous development of the residential environment at the same time that it provides good social side-effects.

A long and deeply-rooted tradition of respect for agreements between the social partners, trade unions and employers' organizations pervades SBB's markets. SBB values this model and also safeguards respect for human rights, the freedom of association and the ILO Declaration on Fundamental Principles and Rights at Work. SBB is also a member of the UN Global Compact.

Health and safety are central issues for SBB; SBB conducts regular safety inspections at its

offices, in its properties and at its construction sites. SBB's responsibility covers employees, engaged personnel, operating personnel, tenants and contractors. It is a given part of SBB's promise of being the world's most sustainable property company, but also as a result of the well-developed legal requirements that are in the company's markets. Without a correct risk analysis and work preparation, many of the work steps at SBB's own and contractors' worksites may become risky. SBB always takes responsibility for safety and assesses risks for all work steps in a correct way at its own sites and at its contractors. SBB also conducts safety inspections regularly.

In 2020, a training plan for all staff was prepared. The training plan covers training in quality, the environment, the work environment and skills development. Each professional category in SBB will be given a training package that is tailored for their respective category. Planning and status for the training of personnel is coordinated by a Training Council with representatives from the management team; the Training Council holds regular minuted meetings led by the HR manager.

Salary surveys are conducted annually to identify and eliminate any unfair structural differences between groups. SBB's premise is that salary differences depending on e.g. sex shall not occur.

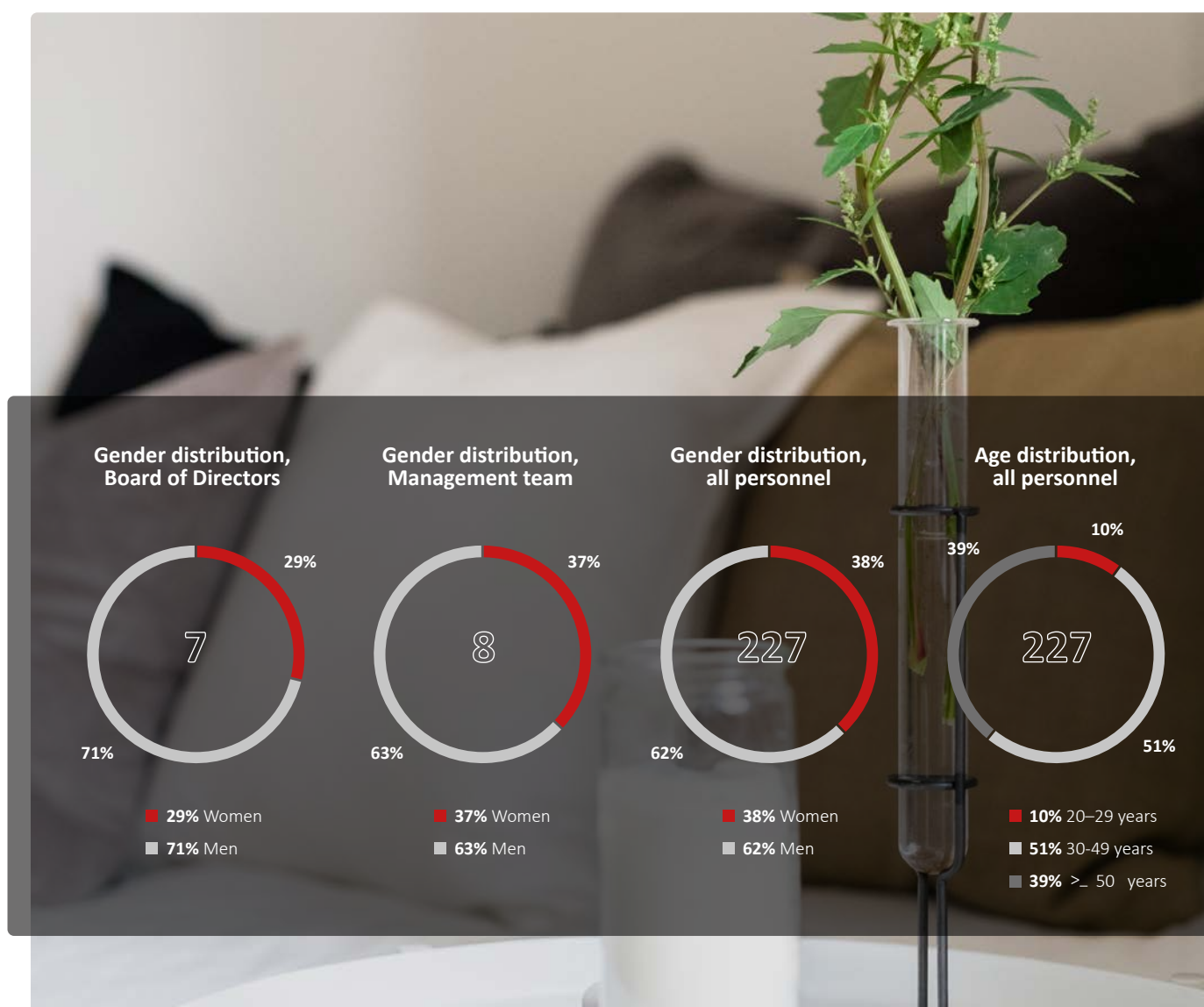
Remuneration of senior executives is decided by the Remuneration Committee in the Board of Directors. All employees are offered an opportunity of part-ownership in the form of an option programme, which is a long-term incentive programme that contributes to commitment in the company. All employees are also offered a wellness allowance of SEK 2,500 per year that can be used for activities that promote the employee's health.

SBB wants to adapt the workplace to its employees' circumstances; the arrangement of working hours and workplace shall to the greatest extent be adapted to the individual's prerequisites. For example, SBB wants to make it possible to adapt the arrangement of meetings, conferences and the like to the needs of parents. SBB also conducts surveys of sickness absence, mental and physical health for the entire workforce and for specific groups to keep any group from being disadvantaged by the workplace's or the work situation's arrangement.

Employees - statistics [Diversity-Emp] [GRI 405-1]

	Total	Gender distribution (%)	20 – 29 years	30 – 49 years	50 or more years
All employees	227		23	116	88
Age distribution (%)			10%	51%	39%
Women	86	38%	15	49	22
Men	141	62%	8	67	66
Managers	38		-	15	23
Age distribution (%)				39%	61%
Women	11	29%	-	5	6
Men	27	71%	-	10	17
Management Team	8		-	3	5
Age distribution (%)				38%	63%
Women	3	38%	-	1	2
Men	5	63%	-	2	3
Board of Directors	7		-	-	7
Age distribution (%)					100%
Women	2	29%	-	-	2
Men	5	71%	-	-	5

Refers to employees in Sweden as at 31-12-2020



Heading

Area	Progress and initiatives in 2020
Developing human capital	
Attracting and retaining talent	<p>Market-based terms of employment</p> <p>Collective agreements</p> <p>Skills development</p> <p>Good working environment</p> <p>Flexible working hours and geographical postings adapted to our employees' circumstances</p> <p>Parental leave and parental compensation</p> <p>Bonuses based on several different parameters linked to SBB's fulfilment of targets and the performance of the individual employee</p> <p>A long-term incentive programme, where all employees are offered part-ownership through the subscription of options with a maturity of three years.</p> <p>Annual performance reviews, personal development and skills enhancement</p> <p>Employees enjoy health insurance and occupational pension benefits</p> <p>Membership in MERC Talent Network that aims to increase the members' networks and give young talent insight into potential career paths ahead.</p>
Proportion of employees covered by collective agreements [GRI 102-41]	More than 80 percent of all employees are covered by collective agreements.
Employee benefits	Wellness allowance, eyeglasses, paid vacation, company car, parental leave, occupational pension and health insurance.
Flexibility and balancing work and life	Flexible working hours and geographical postings adapted to SBB's employees' circumstances
Encouraging diversity and equality	Initiatives to increase diversity and equality awareness in connection with personnel meetings and training.
Gender pay ratio [Diversity-Pay]	A salary survey is done annually to discover any differences in salaries and ensure that the company's salaries are gender equal. Regulations and practice for salaries and terms of employment are documented in SBB's HR policy and salary policy. There, it is stated that the salary shall reflect the employee's expertise, work results, responsibility and development. SBB's CEO leads the work with the salary survey and immediately adjusts any differences discovered between women and men who do the same work.
Improving well-being at work and fostering a balance between work and leisure [H&S-Emp] [GRI 403-2]	Opportunities for teleworking, flexible working hours and taking the employee's personal situation into account.
Measuring employee well-being	Employee surveys are conducted annually.
Education and development [Emp-Training] [Emp-Dev]	A training plan for all employees was developed during 2020. The training sessions include role-specific topics and compulsory components on the environment, work environment, Code of Conduct, climate risks and risks in the supply chain. The HR manager is responsible for the planning and implementation of the training plan. The implementation of the training plan began with virtual training meetings during 2020 due to the prevailing risk of the spread of infection.
Employee interviews and assessment	Annual employee interviews conducted for all employees.
Health, safety and terms of employment for employees, operational personnel and contractors	<p>SBB's responsibility for health and safety extends to all of SBB's assets and workplaces, including construction sites. Safety inspections are regularly conducted in its own and contractors' workplaces where risks are inventoried, assessed and resolved.</p> <p>All managers are trained in health and safety. Health and safety are also included in the training plan for all employees with relevant content adapted to each role. In 2020, short-term sickness absence was 2.7 percent and long-term sickness absence was 4.8 percent.</p> <p>SBB supports the long tradition of respect for agreements between unions and employers' organizations that are in place in all of SBB's markets. All of SBB's employees except the head office are covered by collective agreements (80 percent). Employees are covered by the collective agreements regardless whether they are union members or not. Union representatives are involved in negotiations in reorganizations and in risky work steps.</p>
Training managers in working environment and business acumen	All managers shall be able to identify and address risks in the work environment, such as noise, heavy lifting, high elevations, ergonomics, etc. SBB's work environment responsibility covers both SBB's own and insourced personnel, such as contractors. Training in working environment and business acumen is mandatory for all managers in property management. Training is arranged on an ongoing basis to keep skills and awareness up to date.
Leasing agents trained in tenancy law	All leasing agents are trained in tenancy law. New training sessions will be arranged in 2021 to keep the knowledge up-to-date.
New employees during the year [GRI 401-1]	46
Employee turnover [Emp-Turn-over] [GRI 401-1]	20.3 %
Career paths within SBB	SBB is a rapidly growing company with many opportunities for the employees to develop within their roles or by switching roles. In property management, there is a possibility to change one's areas of responsibility, such as by going from property manager to area manager or from area manager to regional manager. There are also opportunities for specialization, such as by going from a technician to a technical manager or by developing further in other ways, such as by a property manager taking on a different group of properties or switching business area. SBB also encourages employees who want to grow by obtaining further training.



Governance and economic sustainability



SBB's goal is to have good financial growth without it entailing consequences to the climate and the social environment. By being profitable, SBB creates 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.

Progress and initiatives within Governance and economic sustainability 2020

Best in class in ESG	
Reducing carbon dioxide emissions caused by SBB's workforce	Our company car policy offers opportunities for plug-in hybrids or fully electric models. Opportunities to work both locally and remotely reduce travel needs.
Involving all employees in sustainable development	Regional managers have been assigned the task of setting bonus targets linked to SBB's sustainability goals, such as reduced energy consumption and green leases. Initiatives in connection with personnel meetings and training to increase awareness of sustainability issues in general and of SBB's sustainability targets in particular.
Involving all employees in the company's targets and commitments	Involvement through exchanges of experience during training. Incentive programmes also enable participation by all employees.
Effective governance	
Board of Directors with the sector's broadest and deepest skills and experience [GRI 103-2]	Skills-enhancing initiatives are included on the agenda of every second Board meeting, including further training in a particular area of the operations. The Board of Directors has a Sustainability Committee with minuted meetings in connection with all ordinary Board meetings; since this year, the Committee has an external member with special expertise and experience in ESG. Annual assessment of the Board of Directors in connection with the audit.
Composition of the Board [Gov-Board] [GRI 102-22]	Since 2018, 30 percent of Board members have been women.
Process for nomination and election of the Board [Gov-Selec] [GRI 102-24]	The 2020 Annual General Meeting resolved that the Nomination Committee should comprise representatives of at most the three largest shareholders and the Chairman of the Board. The Chairman of the Board was tasked with contacting the three largest registered shareholders in terms of votes as of 30 September 2020, requesting that each appoint one member to the Nomination Committee. SBB complies with the Swedish Code of Corporate Governance; more information is provided in the Corporate Governance Report.

Process for handling conflicts of interest [Gov-COI.] [GRI 102-25]	SBB applies the Swedish Code of Corporate Governance. The Board of Directors, Remuneration Committee and Audit Committee are elected in accordance with the Code; more information is available in the Corporate Governance Report.
Leading the sector in transparent reporting	We apply industry-leading standards and frameworks in our reporting: GRI, EPRA, CDP, SASB, etc.
Evaluation of the management [GRI 103-3]	The Board of Directors assesses the company's CEO annually.
Sustainable supply chain [GRI 102-9][GRI 308-1] [GRI 414-1]	All suppliers are required to comprehend, sign and comply with SBB's Code of Conduct and Sustainability Code for Suppliers. Follow-up of compliance began in 2020 and will continue in 2021. No impropriety in the supply chain is tolerated by SBB. SBB works in close contact with local actors for operations, maintenance and construction. The property management's local knowledge and procurement of suppliers makes it easier to discover and address any discrepancies compared with large, centrally procured contracts where the procurement officer has no direct connection to the work city or those doing the work. To enable an overview and facilitate follow-up, property management is encouraged to limit the number of procured suppliers.
Ethics and anti-corruption	
Independent Board members	Since 2018, 80 percent of the Board members have been independent.
Disseminating awareness of ethics and fostering anti-corruption throughout the workforce [GRI 205-2]	SBB's work for ethical behaviour and anti-corruption is described in the Code of Conduct and the Bribery and Corruption Policy. Initiatives to increase awareness of ethics and anti-corruption and the possibility of using the whistle-blower service are made in connection with personnel meetings and training. These topics were addressed at 100 percent of training events in 2020.
Number of incidents reported to our whistle-blower function [GRI 205-3]	No incidents were reported.
Zero corruption	SBB does not tolerate any form of corruption, kickbacks, fraud, money laundering, tax evasion, extortion, bribery or illegal financing of political organizations and acts vigorously to prevent and counteract these. The purpose of SBB's insider policy is to reduce the risk of insider trading and other prohibited acts. The insider rules affect different positions to varying degrees, but all employees must be aware of and comply with the provisions included in the insider policy. Anti-corruption is part of all training conducted for SBB's employees. More information is provided in the Bribery and Corruption Policy and the Code of Conduct. No cases of corruption were detected in 2020.
High-risk markets	SBB is not active in any high-risk markets.
Lobbying	SBB does not support any political parties and only participates as members in established and recognized trade associations, such as the property owners' associations, Sweden Green Building Council and Public Housing Sweden.
Innovation and digitization	
Developing innovation initiatives and future-proofing a strategy generating value	Several initiatives have been carried out and planned during the year, including energy recovery from waste water, a pilot project with a new kind of solar cell with an integrated battery pack and the development of AI tools for energy follow-up.
Developing SBB's properties for a high level of connectivity and control	The energy usage in all of SBB's properties is registered online in SBB's energy monitoring system. Fully digitized leasing process for rental apartments.
Economic sustainability	
Customer value	Contributing to more efficient property management and freeing up capital for SBB's customers.
Rating	Achieve an investment grade rating of BBB+ in the short term and of A- in the longer term.
Sustainable financing	Continued growth and development of SBB's green and social portfolio with financing and goal attainment according to SBB's sustainable financial framework.
Risks and opportunities	Risks to and opportunities for the business are primarily managed by SBB's management team with support from the Board of Directors; SBB's CEO is responsible for leading this work. Risks and opportunities in technical development, competitors, demographic development, climate (physical, regulatory, transitional risks) are managed. SBB's management team and Board are composed for maximized breadth and depth with experts in a number of different areas and leading industry experts.

Other

- Member of Sweden Green Building Council
- Contributes to Mentor Sweden's (www.mentor.se) work as a partner
- Sponsors OV Helsingborg's social project "Handball school for all"
- Sponsors Stockholm Basketball in cooperation with Charles Barton, running basketball camps for young people aged 13 to 17, who for various financial reasons would not otherwise be able to afford these camps
- SBB sponsors Lärhjälpen (which provides free help with homework) for 15 pupils in grades 7-9
- Carry out well-being days for tenants together with other property companies and municipalities

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