



Engaging with our stakeholders

Addressing stakeholders' views and expectations are critical for SEB's continuous development and ability to create long-term value.

We engage with stakeholders in the communities in which we operate and incorporate their feedback in order to ensure that we prioritise the most important issues and secure a responsible and sustainable business. By listening to them we can better understand emerging trends, important issues and how to prioritise and integrate them into our business strategy.

Customers in all segments, investors and shareholders, employees, NGOs, supervisors and regulators are among the stakeholder groups with whom we have continuous dialogues. We interact with them at both business-unit level and at Group level and use a range of mechanisms for our dialogues, such as individual meetings, surveys and panels, roundtables, and digital channels, including social media.

Customers, investors and employees

Feedback from *customers in all segments* usually refers to increased proactivity and availability, and an improved digital offering. Issues and views in the area of sustainability have become increasingly common, manifested for example in the broad private customer survey that was performed in 2018. Among financial institutions we also see continued strong demand for integration of sustainability across our offerings.

►► *Read more in the Annual Report p. 21 and p. 72.*

Also *investors, shareholders and analysts* show an increased engagement for sustainability matters, a likely consequence of enhanced international focus on the Paris Agreement, the recommendations from G20's Taskforce for Climate-related Financial Disclosure and EU's Action Plan on Sustainable Finance. Other

topics of interest during the year were the macroeconomic outlook and heightened volatility in capital markets, corporate activity and the developments in the Swedish housing market.

Our *employees* give input among others through SEB's yearly employee survey which gives a view of employee engagement and satisfaction. Internal chats with executive management allow employees to ask questions and provide feedback anonymously. Round-table and town hall meetings engage thousands of employees, most recently in connection with the presentation of the Business Plan 2019–2021. Emphasised topics during the year were automation and digitisation of internal and external tools and processes, and areas related to inclusion and diversity, a topic on which focused increased in 2018.

Regulators, NGOs and media

SEB continuously engage with *regulators and supervisors*, have bilateral and multilateral meetings, we participate in various industry forums. During the year, emphasised topics have among others focused on anti-money laundering, integration of sustainability and climate risk in our processes and disclosure, investment advice and personal integrity issues.

We meet *non-government organisations (NGO), consumer advocate groups and media* through local community engagements, round table discussions, press conferences and individual meetings. Most raised topics in dialogues with NGOs were issues related to human rights and climate change, especially in financing and investments. Key topics and concerns in dialogues in media were issues related to tax and fraud against private individuals. These issues are highly prioritised throughout the bank.