

Handelsbanken's GRI Appendix 2015

Since 2010, Handelsbanken has reported its sustainability process using the guidelines for reporting from the Global Reporting Initiative (GRI).

Handelsbanken's GRI Appendix 2015 is a complement to the separate Sustainability Report for 2015 with the pertaining GRI Index. The contents of the Bank's Sustainability Report have been selected with their starting point being the operations and an assessment of the most important sustainability issues from an internal and external perspective. Handelsbanken aims to meet the information needs of its stakeholders by means of the operations' Annual Report and Sustainability Report for 2015 and the information presented on the Bank's website.

PURPOSE AND CONTENTS OF THE APPENDIX

The purpose of the appendix is to provide supplementary information on areas which have been assessed as less relevant to present in the Bank's Sustainability Report. This mainly refers to environmental information since the direct environmental impact of the operations is assessed to be limited. However, the Bank pursues systematic environmental work and wishes to offer interested readers more detailed information.

All calculations are made according to the Green House Gas Protocol – A Corporate Accounting and Reporting Standard Revised Edition.

The Bank measures and reports its material environmental impact in all six home markets.

ENVIRONMENTAL INDICATORS

EN3

Total energy utilisation comprises electricity, heating and cooling. If there is an invoice, this is used to document the utilisation figures. In other cases, energy utilisation has been estimated using other methods. If electricity is included in the rent, the average utilisation of a closely-located branch has been used to calculate the utilisation.

For heat utilisation, the Swedish Energy Agency's annual report, "Energy statistics for premises" has been used to estimate utilisation in Sweden, Finland and Denmark, since these countries are assumed to have similar conditions. In Norway a study called Potential for renewable heat and cooling in 2020 and 2030 has been used. In the UK and the Netherlands, a study called Survey on the energy needs and architectural features of the EU building stock has been used to estimate heat utilisation.

EN15

The emission factors have been obtained from the Swedish Environmental Protection Agency.

EN16

The emission factor used for electricity in the Nordic countries is Nordic residual mix from the Swedish Energy Markets Inspectorate for the

respective year. For the current year, an average of the past three years is used. For the UK and the Netherlands, emission factors from the Department for Environment, Food & Rural Affairs (DEFRA).

For reporting heat utilisation in Sweden, an average emission factor is used from the Swedish District Heating Association. For the parts of the operations which are major consumers of heat, supplier-specific emission factors have been used instead. For heat utilisation in Finland, a national average from Finnish Energy has been used, for Denmark figures from the Energy Board, and for Norway from Norwegian Energy. For all Nordic countries, the previous year's emission factors are used for heating for the current year. For the UK and the Netherlands, emission factors from DEFRA are also used for reporting heat utilisation.

EN17

The indicator includes emissions from business travel, transport and paper utilisation.

Where travel-specific data is lacking, data from similar parts of the operations are used as material for the estimate. Where supplier-specific data is lacking, emission factors from the Department for Environment, Food & Rural Affairs (DEFRA) are used.



	2015	2014	2013	2012
Emissions greenhouse gases (tonnes CO₂e)				
Total emissions	13 231	15 654	18 077	14 607
Emissions Scope 1 ¹	24	23	30	26
Emissions Scope 2 ²	8 653	10 397	12 678	9 770
Emissions Scope 2 without origin-labelled electricity	18 544	18 998	27 161	14 965
Emissions Scope 3 ³	4 554	5 234	5 368	4 811
Emissions per country (tonnes CO₂e)				
Sweden	4 737	5 709	7 791	7 043
Denmark	809	1 080	2 038	1 550
Finland	700	1 368	1 702	1 339
Norway	446	895	824	541
UK	6 036	6 117	5 307	4 134
The Netherlands	502	485	414	0
Energy utilisation (MWh)				
Total energy utilisation	106 914	111 912	121 690	118 747
Share of renewable energy (%) ⁴	41	37	35	37
Electricity utilisation	49 574	52 646	56 470	54 630
Share of renewable electricity (%) ⁴	87	73	73	77
Heating & cooling utilisation	57 340	59 266	65 220	64 117
Business travel				
Total number of person kilometres	32 089 247	34 171 307	33 743 340	31 350 542
No. kms/employee ⁵	2 813	3 032	3 048	2 950
No. of kms by air as % of total kms	53	52	55	57
No. of kms by train as % of total kms	25	26	24	21
No. of kms by car as % of total kms	22	22	21	22
Other environmental data				
Paper utilisation (tonnes)	1 386	1 412	1 570	1 472
Relevant comparison figures				
Total emissions per employee (kg CO ₂ e/employee ²)	1 159.64	1 388.91	1 632.94	1 374.31
Total electricity utilisation per employee (MWh/employee ⁵)	4.3	4.7	5.1	5.1

¹ Scope 1 – Direct emissions from stationary combustion of diesel, city gas & EoI.

² Scope 2 – Direct emissions from purchased electricity, heating and cooling.

³ Scope 3 – Other indirect emissions from business travel, transport and paper utilisation.

⁴ Refers to electricity from wind power and hydroelectric power.

⁵ Number of employees according to the definition reported in the Annual Report/no. of full-time employees.