

Work Environment

A short version

A good working environment enables employees to feel good and to do their best

We want to offer our employees a work environment that is safe and that creates the prerequisites for good performance and long-term relationships between employees, the bank and customers. Our efforts to establish a sustainable work environment is characterized by the following:

We are proactive: work regularly and preventively to avoid, as far as possible, acute, long-term and difficult situations for employees and managers.

We have a good structure: clear routines and easily accessible information when something happens.

We are caring: doing more than "what is necessary" when employees are ill by caring about each other.

Work environment is a large and sprawling area. In order to grasp and describe our efforts within the work environment, we have divided it into three parts: **Part one** describes the Group's systematic work step by step, clarifies group-wide roles and responsibilities. **Part two** clarifies the manager's responsibility for the work environment. Because the legislation in the work environment area differs from the country of origin, there are country-specific checklists for the manager's regular occupational safety data. **Part three** is about what the manager should do when the unplanned happens

"By continuously investigating, assessing and addressing risks in our work environment, we want to prevent illness and accidents and create a safe, secure and developing work environment."

Part 1: Our group-wide work environment efforts

On a group level, we focus on working together towards our work environment goals, to be in control of the whole, pursuing the right issues, and ensuring that we comply with laws and regulations in the work environment area. We also want to benefit from each other's experiences and learn from each other through a continuous dialogue within the group. The Group-Common efforts with our work environment are followed up quarterly

Systematic work in the environment area

The systematic efforts in the work environment area (SAM) includes risk assessments, investigations, remedy and monitoring the work environment in order to prevent illness and accidents and to create a workplace where employees are feeling good and can do their best. SAM is a proven method for conducting efforts in the work environment area and is a natural part of our daily operations.

Group-wide roles & responsibilities

CEO

- Has the ultimate responsibility to ensure compliance with laws and regulations in the field of work environment. The CEO delegates work environment responsibility to the local country responsible manager.

Manager

- Creates the conditions for every employees health and well-being
- Responsible for creating a safe work environment through systematic investigation, risk assessment, responsive follow-up of implemented actions in the daily work and in connection with employee surveys, personal development plans and the Work Environment Fund
- Is well aware of the rules and guidelines which manages work environment legislation and ensures that employees follow these
- Follows up their employees' working hours and contacts HR if he / she detects something that could endanger employee health and safety
- Ensures that employees are not affected by drugs / alcohol or subjected to harassment / discrimination at work or at risk of illness / accidents due to shortcomings in the work environment

Employee

- Take responsibility for their own health and well-being at work
- Follow the guidelines and regulations for the work environment and inform their manager or the workplace responsible in the work environment
- Helps to create a good working environment together with the employer

HR

Group HR

- Responsible for the Group's systematic efforts in the work environment area
- Establishes group-wide goals for efforts in the work environment area
- Develops and implements processes in the work environment area
- Follows-up and analyses the work with work environment within the group
- Follows-up and analyses the Group's key figures for the work environment efforts
- Ensures that the work environment efforts meets the legal requirements

CHAMK (Central Health And Working Environment Committee)

- Follows-up the local systematic efforts in the work environment area in the Baltic countries, within each business area of the Swedish operations, as well as the staff functions by HAMK*.

HR Partner

- Supports and coordinates the efforts in the work environment area
- Develops the management team's interest in work environment issues by giving the managers the necessary prerequisites as well as develop strategies and guidelines in the area HR Administration and Helpdesk
- Provides managers and employees with information and support with work environment issues
- Supporting HR Partner in work environment issues

HR Administration and Helpdesk

- Provides management and employee information and support in work environment issues
- Supporting HR Partner in work environment issues

** HAMK, Hälso- och arbetsmiljökommittén, in English, Health and Safety Committee*

Systematic efforts in the work environment area step by step

1. Examine efforts such as the work environment rounds including examination of ergonomic workplace, illumination, noise, humidity, air quality, temperature among other things.
2. Assessing risks
3. Addressing risks
4. Follow-up actions e.g. based on the results of the examination

Part 2: The Manager's "must do list"

Each manager's primary task is to drive their business and lead their employees to reach their goals. By working for a good work environment, the manager has the potential to positively affect the employees' performance in the short term and in the long term. We want to make it easy for the manager to grasp his / her workplace responsibility. Therefore, we have produced checklists describing the manager's recurring work in the field of work environment. We hope that it gives each manager a quick overview of what is expected. Since the work environment laws and practices differ from one another in the different countries, we have made the manager's check list country-specific.

Part 3: Event-driven efforts in the work environment area

We have now described the Group's systematic efforts in the work environment area and the manager's recurring responsibility for this work in each country. In addition to that, managerial responsibility is when something happens - we call event-driven. The event-driven efforts in the work environment area involve a wide range of issues. All manager needs to be aware of his or her responsibility and have basic knowledge of what he / she is expected to do when something happens. However, the manager does not need in-depth knowledge but has access to both internal and external specialists. We have chosen to divide the event-driven efforts in five areas.

- Disease and rehabilitation
- Alcohol and drugs
- Robbery, violence and threats
- Occupational injuries, accidents and deaths
- Harassment and discrimination

Group-wide efforts in the work environment area

Checklist for follow-up We want to follow up our common efforts in the work environment area to:

- Make sure that we work together towards our goals in the workplace environment.
- Get full control and ask the right questions.

- Learn from each other, exchange experiences and best practices.
- Ensure compliance with the work environment and health issues based on legislation.