

Fabege

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BOND MARKET

Fabege

# Green Nasdaq Financing Framework

THE GORDON PARKS FOUNDATION

# Important notice

This document (the “Green Financing Framework” or “Framework”) contains information on Fabege’s (“Fabege”) and its potential use of financing with added environmental criteria (the “Green Terms”). Any financing that includes the Green Terms in its associated financing documentation, by reference or inclusion, as detailed in this document or in future versions of this document, will be designated as Green Financing (“Green Financing”). Other labels may apply to the specific type of financing, for instance Green Bond (“Green Bond”), Green Commercial Paper (“Green Commercial Paper”) or Green Loan (“Green Loan”). Depending on the language of the financing documentation the Green Terms in this Framework may be translated into other languages, as required or preferred in the local jurisdiction. Furthermore, all parties are advised to review the applicable risk factors and terms specific for the type of Green Financing used, for instance in the relevant financing documentation, issuance prospectus, financing documentation or information memorandum.

Investors and third parties are advised to conduct an independent evaluation of the relevance and adequacy of the information in this Framework, and for making such other investigations considered necessary prior to entering into any of the types of transactions or arrangements where the Green Terms would be applicable, for instance regarding the adherence to current and future regulation, standards or market practices such as the Green Bond Principles or the forthcoming EU Green Bond Standard.

New Green Financing will include a reference to, or inclusion of, the most recently published Green Terms, which shall be publicly available in the Framework on Fabege’s website. Any Green Financing will be subject to the version of the Green Terms specified in the associated financing documentation.

This document is available in Swedish and in English. In the event of any discrepancy between the two versions, the Swedish version is the prevailing version.

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# 1. Background

## WHY CORPORATE RESPONSIBILITY AND GREEN FINANCING?

Fabege wants to pursue corporate responsibility at all levels. We see it as an essential condition for creating long-term profitability. It affects our ability to both attract customers and personnel, it affects the value of our properties and the pride among our employees, it affects our possibilities to deal with ongoing and future impact of climate change and it affects the assessments that analysts as well as investors in stocks and interest rates make. Green financing is a natural part of the continued sustainability work that is pursued throughout the whole organisation. It gives us a more responsible financing. But more importantly; it gives us a wider investor base, trusting relationships with our financiers and pride and commitment among our employees.

## ABOUT FABEGE

Fabege is one of Sweden's leading property companies focusing on letting and managing commercial premises and long-term sustainable urban development. The business is concentrated in a small number of fast-growing priority submarkets in the Stockholm region. Please read more about Fabege's business model and owner structure on <https://www.fabege.se/en/>.

## STRATEGY AND GOVERNANCE

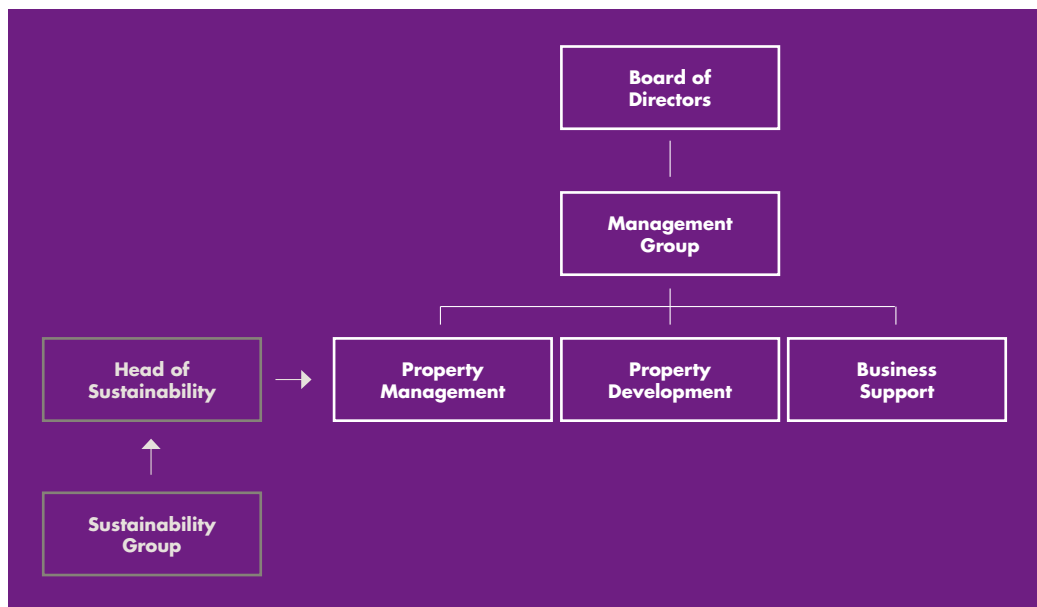
Through our development we want to contribute to creating more pleasant environments where people live, work and meet. Our ambition does not stop at building and managing sustainable properties. We aim to build a sustainable Stockholm region.

Our sustainability work is an integral of operating activities and covers areas such as urban development, energy efficient management, customer dialogue, employee dialogue, responsible procurement and supplier engagement, financing, business ethics.

Our approach is based on, Fabege's Code of Conduct which in turn is based on the UN Global Compact's ten principles about environment, human rights and anti-corruption and the UN's 17 Global Goals for Sustainable Development.

## GOVERNANCE

As a public company Fabege is owned by its shareholders, who are represented on the company Board of Directors. The Board of Directors has six independent members. The CEO leads the Management Group, which manages and oversees all of the company's operations.



- Board of Directors – provide strategic guidelines and follow up
- Group Management – set and follow up targets, distribute responsibility
- Head of Sustainability – overall responsible for coordination and implementation
- Sustainability Group – representatives of all areas of operation pursue and follow up different initiatives
- Property Management/Property Development/Business Support

Please read more about our sustainability work and strategic cooperation with our stakeholders on <https://www.fabege.se/en/>.

# SUSTAINABILITY TARGETS

## Energy and environment

We are facing climate changes with increased risk of floodings, avalanches, landslides, erosion and heat waves. A key characteristic of a sustainable city is a considerably lower carbon footprint. We are working proactively to reduce our greenhouse gas emissions. The goal is for Fabege's property management to be climate neutral, with zero net carbon dioxide emissions by the year 2030. The next step is that our production will be climate neutral as well.

To reach this target, our most important goals are:

- 100 per cent of the energy from renewable sources
- Environmental certifications – 100 per cent of total space is to be environmentally certified according to BREEAM standards with the ambition to reach the level excellent.
- Green leases to account for at least 75 per cent of total newly signed lettable space

## Some examples that aim to reduce our climate foot print



### Energy-smart districts

We are aiming high and our ambition is to be at the forefront with our energy work, not only for our properties but also for our districts via a renewable and sustainable energy system.

### Working closer to home – WAW

We are creating office hubs in different districts that are available for our customers' employees. It cuts down on commutes, which reduces environmental impact and is more convenient.

### Social sustainability

We are working to improve quality of life in our districts. Experiences, services, learning, participation, equal opportunities and good health are all key aspects of our work.

### Sustainability analysis of the business strategy

We are conducting a sustainability analysis of our business strategy with the help of the Stockholm Environment Institute. The idea is to look at how we can offer the most sustainability benefit in relation to global development.

### Environmentally-certified and health certified offices

Environmental certification helps guarantee the building's environmental performance. Health certification promotes people's working environment, health, wellbeing and productivity.

### Urban Services

In Arenastaden we are taking part in the Last Mile Logistics project via the Urban Services initiative, which aims to jointly transport, fossil-free and quietly, goods and waste into and out of the district.

**ENERGY EFFICIENCY** – Fabege has focused sharply on energy efficiency issues since the beginning of the 2000s and we have already achieved an actual reduction in energy consumption for the entire portfolio of investment properties of 49 per cent back in 2018 and are now pressing on with our efficiency efforts. At the turn of the year 2018, Fabege reported consumption of 98 kWh/sqm and in 2005 the equivalent figure was 193 kWh/sqm.

Fabege's new energy efficiency target is divided into stages, the aim being to meet the first "50 per cent target"\* this year. The next milestone, which is expected as early as 2023, is an average energy consumption of 80 kWh/sqm, which is an almost 60 per cent reduction compared to 2005. The portfolio is divided into two parts: newer properties that have received planning permission after 2012 and have a target of 50 kWh/m<sup>2</sup> and older properties that have a target of 90 kWh/m<sup>2</sup>.

A crucial sub-target that will help achieve the overall energy efficiency target concerns solar power, with Fabege making a long-term commitment to increasing the proportion of renewable energy in its property portfolio. This is to be achieved through an expansion rate for solar cells of at least 320 MWh per year, with each new construction project utilising solar power and solar cells are also built into the existing properties. All purchased energy comes from renewable sources.

### **Sustainable relationships**

**CUSTOMERS** – Our approach is long-term, purposeful and systematic, and we aim to be a cooperative partner to our customers to generate shared value through property management, and to establish mutual trust.

To reach this target, our most important goals are:

- Yearly in-depth customer dialogue
- Recurring CSI (Customer satisfaction index) surveys (at least every three years) in which the target is to achieve an index rating of 80

**THE PROCUREMENT PROCESS** for suppliers/contractors fulfils an important function to ensure high standards of business ethics, respect for human rights, professionalism and competition. Through agreements, suppliers undertake to comply with Fabege's Code of Conduct. Fabege urges its first-line suppliers to monitor compliance by their subcontractors to ensure compliance throughout the supply chain. Reviews are conducted regularly. Suppliers who fail to meet Fabege's policies and requirements or are unwilling to make improvements will not qualify for further business with Fabege.

- The target is that 100 per cent of Fabege's strategic business partners must be inspected with regard to sustainability by 2020. These partners are estimated to account for roughly 75 per cent of the total purchasing volume.

*\* Sweden's long-term focus for Swedish energy policy, Energiöverenskommelsen (the energy policy agreement), sets a target of 50 per cent more efficient energy consumption in 2030 compared to 2005.*

**GREEN FINANCING** is gaining importance for us. The proportion is growing steadily as our properties acquire environmental certification and our financiers are able to offer green financing. Besides favourable terms on both the capital market and for green bank loans, it also works as an incentive for our continued sustainability work.

- Fabege's ambition is for 100 per cent of the company's financing to be green or sustainable by 2020. Fabege encourages the financial market to take greater responsibility regarding sustainability issues.

**TAX** – Our tax policy states that Fabege will follow all the relevant laws and regulations in the area of taxation, and that where regulations are unclear, Fabege will act transparently and exercise caution. Fabege will engage in tax management based on ethical, legal and professional principles and will abstain entirely from aggressive or advanced tax planning.

**ETHICS AND ANTI-CORRUPTION** – Ethical matters are a continual topic of internal discussion. Fabege's Code of Conduct imposes requirements regarding how employees are expected to conduct themselves in our professional relationships. Policies and guidelines provide more detailed instructions. Fabege has an ethical council as well as a whistle blower function.

**EMPLOYEES** – Strong core values and teamwork contribute to good business. We offer our employees a work environment in which our culture, based on wellbeing and participation, is a natural element of our day-to-day operations. We work actively with our core values and are convinced that it is our talented employees who both individually – and together – help make the company a success. Fabege stands for a good working environment including equality in aspects such as gender, ethnicity, religion and free association. Guidelines are supported by internal policies.

To reach this target, our most important goals are:

- Satisfied employees – Fabege carries out an annual employee satisfaction survey. In 2018, we chose to conduct the survey together with Great Place to Work. The aim is to achieve a confidence rating of at least 85 per cent.
- Sickness absence remains low – Fabege aims to maintain a low level of sickness absence, aided by regular medical check-ups and continued health and fitness programmes.
- Gender equality

## SOME EXAMPLES

### **Geoenergy storage in Tidningshuset**

Tidningshuset, or DN-skrapan as it is better known, has the unique characteristic of the amount of cooling used in the summer being equivalent to the amount of district heating required in the winter. This particular circumstance means that storing heat during the summer to be reused in winter is an attractive solution. Faberge has drilled a total of 85 holes in Marieberg of a depth of 300 metres. There are a total of 25 kilometres of hosepipe containing warm liquid under the building that is heated and cooled using ultramodern geoenergy storage. The total saving is around 2,000 MWh per year, which corresponds to what is required to heat almost 300 houses.

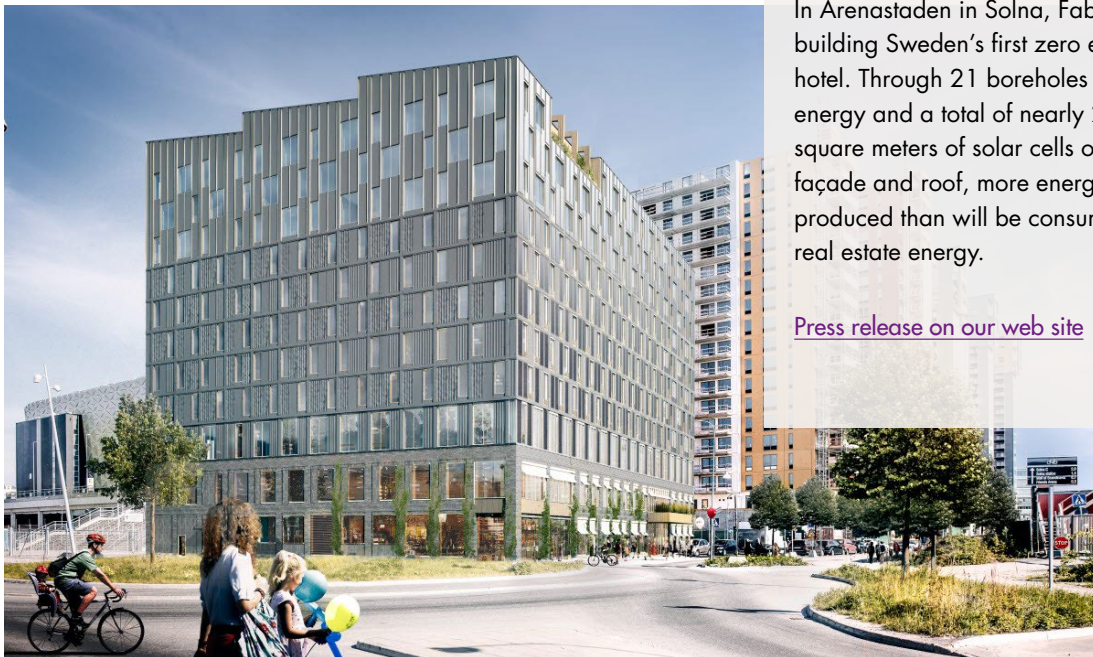
[Press release on our web site](#)



### **Faberge creates Sweden's first zero-energy hotel**

In Arenastaden in Solna, Faberge is building Sweden's first zero energy hotel. Through 21 boreholes for geo-energy and a total of nearly 2,500 square meters of solar cells on the façade and roof, more energy will be produced than will be consumed in real estate energy.

[Press release on our web site](#)



## REPORTING

The result of Fabege's sustainability work is reported yearly, in accordance with GRI standards, and is published in Fabege's Annual and Sustainability report as well as on the website [www.fabege.se](http://www.fabege.se).

Fabege will monitor the development of Green Financing and strive to continually advance the Framework and the Green Terms. As such the Green Financing Framework may be updated from time to time to reflect current market practices. In establishing the terms in this Framework Fabege has sought to comply with the Green Bond Principles (June, 2018) and Green Loan Principles (December, 2018), as well as the current market best practice.

Fabege has worked together with Handelsbanken to develop the Green Financing Framework. Cicero has provided a second opinion on the Framework, which is publicly available on Fabege's website.

More information about our work with sustainability is available on our website ([www.Fabege.se](http://www.Fabege.se)).

Solna, 10th of June 2019

**Christian Hermelin**  
CEO

**Mia Häggström**  
Head of Sustainability

**Åsa Bergström**  
CFO

# 2. Methodology

## 2.1 ENVIRONMENTAL OBJECTIVES (GBP)

The Green Bond Principles contains a set of high level Environmental Objectives which outline the main environmental benefits of the anticipated use of proceeds.

- 1. CLIMATE CHANGE MITIGATION:** Activities that contribute to the stabilization of greenhouse gas concentrations in the atmosphere at a level which prevents dangerous anthropogenic interference with the climate system by avoiding or reducing greenhouse gas emissions or by greenhouse gas removals.
- 2. CLIMATE CHANGE ADAPTATION:** Activities that contribute to reducing or preventing the negative effects of the current and expected future climate on the location and context specific economic activities or natural and built environments.
- 3. NATURAL RESOURCE CONSERVATION:** Activities that contribute to the sustainable utilization of natural resources, for instance soils, waters and plants, or the preservation of forests and watershed areas, to ensure that renewable resources are not used up faster than they are replaced, while lessening the dependence and ensuring the sustainable use of non-renewable resources.
- 4. BIODIVERSITY CONSERVATION:** Activities that contribute to the preservation and regeneration of genetic, species and ecosystem diversity in the terrestrial, marine and aquatic environment.
- 5. POLLUTION PREVENTION AND CONTROL:** Activities that contribute to a high level of environmental protection from pollutants other than greenhouse gasses affecting air, water or soil whilst minimizing negative impact on human health and the environment.

Not more than 15 per cent of net proceeds will be allocated to Eligible Green Assets with a primary alignment towards environmental objective 3-5.

## 2.2 EXCLUSIONS

The net proceeds will not be allocated or linked to fossil based energy generation, nuclear energy generation, research and/or development within weapons and defence, potentially environmentally negative resource extraction (such as rare-earth elements or fossil fuels), gambling or tobacco.

## 2.3 ALLOCATION OF NET PROCEEDS

An amount equal to the net proceeds will be used to finance Green Assets in accordance with the Green Financing Framework. The majority of the net proceeds are expected to be allocated to existing projects and assets (defined as projects and assets older than 12 months). The proportion of net proceeds allocated to new projects and assets will be disclosed in the annual reporting.

## 2.4 ALIGNMENT WITH THE UN SUSTAINABLE DEVELOPMENT GOALS

Agenda 2030 and the Sustainable Development Goals (“SDG”) were adopted by the United Nations General Assembly on 25 September 2015. There are 17 global goals with 169 defined underlying targets, aimed at achieving long-term sustainable economic, social and environmental development in order to eradicate extreme poverty, to reduce inequality and injustice in the world, and to fight climate change.

Through strategic initiatives and ongoing work we are also contributing to the UN Global Goals for Sustainable Development. Fabège has identified the following goals as being most important, and where Fabège can contribute the most.

### How we work with the Sustainable Development Goals and Agenda 2030

	<b>Good Health and Well-being</b> We want our employees and everyone who spends time in our districts to enjoy the best conditions for leading a healthy life.
	<b>Affordable and Clean Energy</b> We have for many years now been working with energy efficiency, renewable energy and free energies.
	<b>Decent Work and Economic Growth</b> We have committed employees and satisfied customers in focus. Our Code of Conduct provides a framework.
	<b>Reduced Inequalities</b> We aim to achieve gender equality and equal opportunities at all levels within the company.
	<b>Sustainable Cities and Communities</b> We have high ambitions when it comes to environmental certification, mobility and sustainable urban development.
	<b>Responsible Consumption and Production</b> We work with climate declaration of the construction process, green leases and choice of materials.
	<b>Climate Action</b> We use green leases, sustainable infrastructure, choice of materials and energy efficiency all help us reduce our carbon footprint.

### Framework alignment with the SDG's

The investments covered by this Framework primarily contribute to goal number 3, 7, 11, 12 and 13.



# 3. Green Terms

## 3.1 USE OF PROCEEDS

The net proceeds from Green Financing will exclusively be used by Fabege to fully or partly finance or refinance investments and expenditures that promote the transition to low-carbon, climate resilient and sustainable economies. Such assets (“Eligible Green Assets” or “Green Assets”) must comply with the categories and criteria’s below as well as the Exclusion criteria, Allocation criteria and Environmental Objectives described in the Methodology section. Fabege only operates in the Swedish market and the net proceeds will therefore be used exclusively to finance or refinance investments in Sweden.

Only financing or refinancing of tangible assets (without age restriction) can qualify. The combined allocated amount to a specific Green Asset, by one or several sources of financing with specified use of proceeds, may not exceed its value.

### Green buildings

- **MAIN ENVIRONMENTAL OBJECTIVE:** *Mitigation*



Climate change is the biggest challenge of our time and as an urban property developer we can make a real contribution by creating more sustainably built environments and encouraging the people who use our buildings to make climate-smart choices. We look at a wide range of environmental issues, such as ecological values, energy efficiency measures, indoor environment, waste management, goods and passenger transport, chemicals and environmentally assured construction materials. We are also heavily involved in lifestyle issues and health, and work to ensure that the range of services available in our districts have high quality while being climate-efficient. The most crucial climate issues and work are to ensure a systematic work on energy efficiency, environmentally certify all our properties and ensuring access to effective public transportation and cycling facilities.

In-line with our role as a local and urban property developer both new and existing properties will be eligible for financing under this Framework.

### New properties

Ongoing development or recently completed properties that have or will receive (i) an environmental certification of at least BREEAM-SE “Very Good” and (ii) achieve an energy use of not more than 50 kWh per square meter (as defined by the applicable national building code, BBR).

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### Existing properties

Existing properties with a high environmental performance that have or will receive (i) an environmental certification of at least Miljöbyggnad "Silver", BREEAM-SE "Very Good" or BREEAM in-Use "Very Good" and (ii) achieve an energy use per square meter not exceeding the targets set out below:

Construction year	Energy use per square meter
Before 1971:	135 kWh / sqm
1971-1999:	125 kWh / sqm
2000-2006:	115 kWh / sqm
After 2006:	According to applicable national building code (BBR), but must be lower than 100 kWh / sqm

Due to building standards, technical and legal limitations reducing the energy use of old buildings is more difficult than with newer buildings, which is why the energy grid above has higher thresholds for older buildings. However, between 2005 and 2018 we have reduced the average energy use in our property portfolio from 193 kWh to 98 kWh per square meter and we are committed to continue to improve the energy efficiency of all our properties. We have set a new energy target for our property portfolio and more information can be found in the background section under "Energy efficiency".

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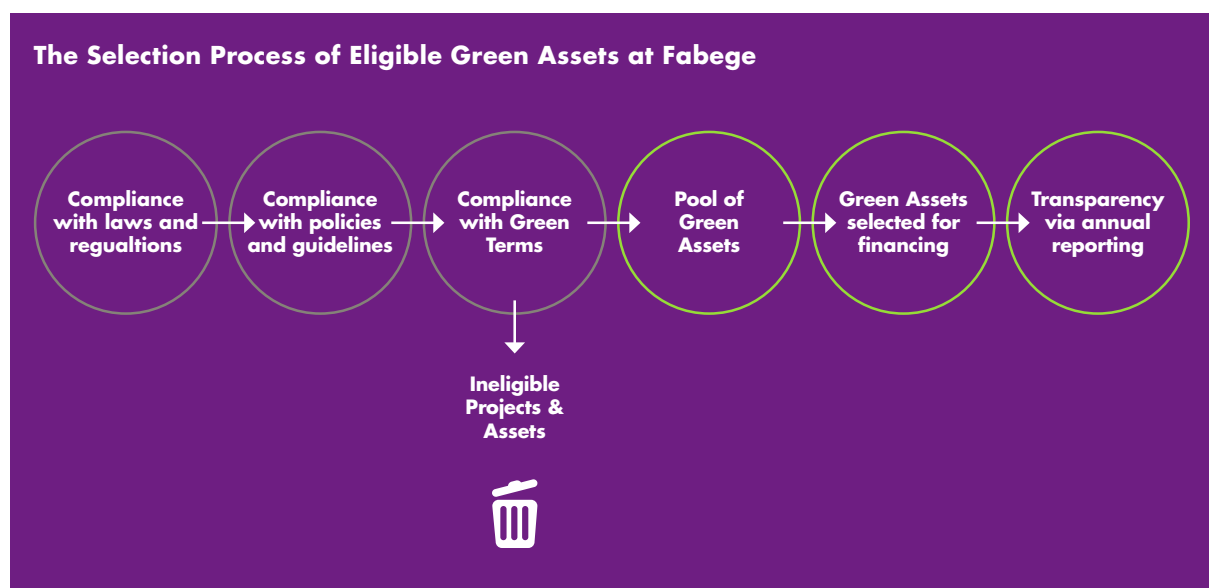
## 3.2 PROCESS FOR PROJECT EVALUATION AND SELECTION

All Fabège's properties are environmentally assessed, managed and certified as a part of the company's normal business operations and the collected data is stored digitally by our employees. Information about ongoing and planned development, as well as existing properties is periodically extracted for review by the Green Business Council ("GBC") to determine whether such projects and assets are compliant with the Green Terms. The GBC is a subcommittee of the company's Investment Council and currently has the following members:

- Chief financial officer
- Head of sustainability
- Treasury department, Green Financing specialist

The GBC will review information about the assets and evaluate the overall environmental impact, which includes life cycle considerations, potential rebound effects, resilience considerations and adherence to at least one of the Environmental Objectives. The projects and assets must also be compliant with applicable national laws and regulations, as well as policies and guidelines at Fabège. The Business Council can request additional information and consult with internal parties, but the mandate to make decisions is held by the group. A decision to allocate net proceeds will require a consensus decision by the GBC, whereby the Head of Sustainability effectively holds a veto. Decisions by the GBC will be documented.

An updated list of all Green Assets will be kept by Fabège's treasury department. If a project or asset ceases to meet the Green Terms, it will be removed from the list (and the funds will be recycled). The list will also be used as a tool to determine if there is a current or expected capacity for additional Green Financing.



### 3.3 MANAGEMENT OF PROCEEDS

The net proceeds of any Green Financing will be credited to a dedicated account (the “Green Account”) or otherwise tracked by Fabege (the “Green Portfolio”).

Deductions will be made from the Green Portfolio by an equivalent amount corresponding to the financing, refinancing, investment or expenditure of Eligible Green Assets or at repayment of any Green Financing.

If an Eligible Green Asset no longer qualifies or if the underlying project or asset is divested or lost, an amount equal to the funds allocated towards it will be re-credited to the Green Portfolio. Funds may also be reallocated to other Green Assets during the term of any Green Financing, unless otherwise agreed in the loan documentation.

The treasury department will keep a record of the purpose of any change in the Green Portfolio and ensure that the combined funds directed towards a specific Green Asset, by one or several sources of Green Financing or other financing with specific use of proceeds, does not exceed its value.

While the Green Portfolio has a positive balance the net proceeds may be invested or utilised by the treasury in accordance with Fabege’s sustainability policy and investment criteria. Such unallocated funds may for instance be invested in short-term interest bearing securities, such as Swedish treasury bills (and related entities) or Swedish municipal notes (including related entities).

#### **Ex-post verification of funds**

Faberge acknowledges the recommendation in the Green Bond Principles regarding transparency and verification of funds, hence verification will be sought from Faberge’s external auditor. Further information can be found in the Annual Review section under Reporting and Transparency.

### 3.4 REPORTING AND TRANSPARENCY

Faberge will publish an annual report on its website ([www.faberge.se/greenfinancing](http://www.faberge.se/greenfinancing)) that will detail the allocation of green funds and adherence to the Green Terms (the “Reporting”). The first such Reporting under this Framework is expected to take place in April 2020 and will be available in Swedish and English.

In addition to the yearly reporting, a quarterly statement will be published on the Green Website disclosing the total amount of Green Financing outstanding and the total value of Green Assets.

The Reporting will contain information on the Green Assets that have been financed with Green Financing, a summary of Faberge’s activities in the past year as pertains to Green Financing as well as information, including examples, of the financed Green Asset’s adherence to the relevant criteria.

### **Allocation disclosure**

- Fabege will provide allocation reporting and emphasis will be placed on providing examples to single projects based on their size.
- The sum of outstanding Green Bonds and the sum of the Green Portfolio balance, including any short term investments or funds managed within Fabege's liquidity portfolio.
- The proportion of net proceeds allocated to new investments (see definition under Methodology).
- All data is to be as of the end of the previous year.

### **Performance reporting**

The Reporting will contain a disclosure of asset level performance indicators. The reporting will strive to disclose the impact based on the Green Financings share of the total investment. For financed Green Assets that are not yet operational, Fabege will strive to provide estimates of future performance levels. Fabege will emphasise energy savings and greenhouse gas reductions as the most relevant performance metrics for most projects.

### **Performance metrics for Green Buildings:**

- I. Environmental certification and grade.
- II. Energy performance (kWh per square meter) and relative performance (%-improvement) compared with applicable national building code.
- III. Annual energy savings (MWh) based on relative performance compared with applicable national building code.
- IV. Carbon intensity (grams per square meter) and annual carbon savings (tones). The greenhouse gas emissions are monitored in accordance with the Greenhouse Gas Protocol.
- V. The share (%) of renewable energy in relation to the total energy usage of the asset.
- VI. The share (%) of green leases (based on total let area) signed with tenants.

### **Annual review**

The external auditor of Fabege, or a similar party appointed by Fabege with the relevant expertise and experience, will investigate and report whether an amount equal to the net proceeds have been allocated to the Eligible Green Assets that Fabege has communicated in the Reporting. The conclusions will be provided in a signed statement, which will be published on Fabege's website ([www.fabege.se/greenfinancing](http://www.fabege.se/greenfinancing)).

### **Website for Green Financing**

Fabege has a dedicated webpage for Green Financing at its website ([www.fabege.se/greenfinancing](http://www.fabege.se/greenfinancing)) where investors, lenders and other interested parties can find information regarding Fabege's Green Financing, including:

- The Green Financing Framework
- The Cicero Second Opinion
- The Reporting
- The annual review
- The quarterly statements
- Investor presentations

## 4. Definitions

**MILJÖBYGGNAD SILVER** means the rating Silver within the Miljöbyggnad building certification scheme administered by the Sweden Green Building Council (SGBC), pursuant to its definition at the time of receipt of the relevant certification.

**BREEAM VERY GOOD** means the rating Very Good within BREEAM, a grading scheme for the real estate sector developed by BRE Global, as well as local adaptations such as BREEAM-SE developed by the SGBC respectively, pursuant to its/their definition at the time of receipt of the relevant certification.

**BREEAM IN-USE VERY GOOD** means the rating Very Good within BREEAM, a grading scheme for the real estate sector developed by BRE Global, pursuant to its definition at the time of receipt of the relevant certification.

**BBR** means the Swedish national building regulation set up by the National Board of Housing, Building and Planning, determining the regulatory requirements and offering general advice regarding all stages of planning, construction and operations of real estate assets.

## 5. Policy documents

The following policy documents govern Fabege's Environmental and Sustainability work.

#	NAME	PUBLICLY AVAILABLE
1	Annual report 2018	<a href="#">English</a> Swedish
2	Code of conduct	<a href="#">English</a> Swedish
3	Report on Corporate Governance 2018	<a href="#">English</a> Swedish
4	Environmental policy	English Swedish
5	Code of conduct for contractors	English Swedish

Public Policies and Guidelines are available at [Fabege.com](https://www.fabege.com)