

GRI Index

The table shows SpareBank 1 SMN's reporting for 2019 with reference to the GRI Standard's core requirements from GRI Standards 2016.

GRI Indicator	Name of indicator	Reply/Source
General disclosures		
Organizational profile		
102-1	Name of the organisation	SpareBank 1 SMN
102-2	Activities, brands, products, and services	Sustainability report - chapter the history of SpareBank 1 SMN
102-3	Location of headquarters	Trondheim, Norway
102-4	Location of operations	Norway
102-5	Ownership and legal form	Savingsbank with equity certificates
102-6	Markets served	Mid Norway
102-7	Scale of organisation	Annual report -chapter about us
102-8	Information on employees and other workers	Sustainability report - Chapter A
102-9	Supply chain	We have 1.000 suppliers mainly from Norway. IT services represents 41%, facility services 17%
102-10	Significant changes to the organisation and its supply chain	No significant changes
102-11	Precautionary Principle or approach	Sustainability report - Chapter responsible financial institution
102-12	External initiatives	Sustainability report - Attachment memberships
102-13	Membership of associations	Sustainability report - Attachment memberships
Strategy		
102-14	Statement from senior decision maker	Annual report - Statement from CEO
Ethics and integrity		
102-16	Values, standards, principles and norms	Annual report - chapter main goals and strategies
102-18	Governance structure	Annual report - chapter corporate governance
Stakeholder analysis		
102-40	List of stakeholder groups	Sustainability report - chapter organisation and responsibility based on our values
102-41	Collective bargaining agreements	Sustainability report - chapter A
102-42	Identifying and selecting stakeholders	Sustainability report - chapter responsible financial institution through almost 200 years
102-43	Approach to stakeholder engagement	Sustainability report - chapter responsible financial institution through almost 200 years
102-44	Key topics and concerns raised	Sustainability report - chapter responsible financial institution through almost 200 years
Reporting practice		
102-45	Entities included in the consolidated financial statements	Annal report - chapter financial results
102-46	Defining report content and topic Boundaries	Annal report - chapter financial results
102-47	List of material topics	Sustainability report - Chapter financial institution
102-48	Restatements of information	Sustainability report - Chapter financial institution
102-49	Changes in reporting	No significant changes
102-50	Reporting period	Fiscal year 2019
102-51	Date of previous report	March 2019
102-52	Reporting cycle	On a yearly basis
102-53	Contact point	Jan-Eilert Nilsen
102-54	Claims of reporting in accordance with the GRI Standards	Core option

102-55	GRI content index	GRI Index
102-56	External assurance	Verified by PwC

Material topics

Economic performance

103-1	Explanation of the material topic and its Boundary	Annual report -chapter financial results
103-2	The management approach and its components	Annual report - chapter financial results
103-3	Evaluation of the management approach	Annual report - chapter financial results
201-1	Direct economic value generated and distributed	Annual report - chapter financial results

Anti-corruption

103-1	Explanation of the material topic and its Boundary	Sustainability report -chapter A and E
103-2	The management approach and its components	Sustainability report -chapter A and E
103-3	Evaluation of the management approach	Sustainability report -chapter A and E
205-1	Operations assessed for risks related to corruption	Sustainability report - Chapter E
205-2	Communication and training about anti-corruption policies and procedures	Sustainability report - chapter A and E
205-3	Confirmed incidents of corruption and actions taken	No incidents.

Emissions

103-1	Explanation of the material topic and its Boundary	Sustainability report - chapter D
103-2	The management approach and its components	Sustainability report - chapter D
103-3	Evaluation of the management approach	Sustainability report - chapter D
305-1	Direct (Scope 1) GHG emissions	Sustainability report - chapter D
305-2	Energy indirect (Scope 2) GHG emissions	Sustainability report - chapter D
305-3	Other indirect (Scope 3) GHG emissions	Sustainability report - chapter D

Supplier environmental assessment

103-1	Explanation of the material topic and its Boundary	Sustainability report - chapter D
103-2	The management approach and its components	Sustainability report - chapter D.
103-3	Evaluation of the management approach	Sustainability report - chapter D.
308-2	Negative environmental impacts in the supply chain and actions taken	Sustainability report - chapter D.

Employment

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter A
103-2	The management approach and its components	Sustainability report chapter A
103-3	Evaluation of the management approach	Sustainability report chapter A
401-1	New employee hires and employee turnover	Sustainability report chapter A

Training and education

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter A
103-2	The management approach and its components	Sustainability report chapter A
103-3	Evaluation of the management approach	Sustainability report chapter A
		Sustainability report chapter A
		A. Upgraded skills for 10 employees. Other comments are answered in the sustainability report, chapter A.
404-2	Programs for upgrading employee skills and transition assistance programs	B. 1 employee provided coaching for termination for employment.

Diversity and equal opportunity

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter A
103-2	The management approach and its components	Sustainability report chapter A
103-3	Evaluation of the management approach	Sustainability report chapter A
405-1	Diversity of governance bodies and employees	Sustainability report chapter A
405-2	Ratio of basic salary and remuneration of women to men	Sustainability report chapter A

Non-discrimination

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter A
103-2	The management approach and its components	Sustainability report chapter A
103-3	Evaluation of the management approach	Sustainability report chapter A

406-1	Incidents of discrimination and corrective actions taken	No incidents
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Marketing and labeling

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter B
103-2	The management approach and its components	Sustainability report chapter B
103-3	Evaluation of the management approach	Sustainability report chapter B
417-2	Incidents of non-compliance concerning product and service information and labeling	Sustainability report chapter B
417-3	Incidents of non-compliance concerning marketing communications	Sustainability report chapter B

Customer privacy

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter E
103-2	The management approach and its components	Sustainability report chapter E
103-3	Evaluation of the management approach	Sustainability report chapter E
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability report chapter E

Anti-money laundering

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter E
103-2	The management approach and its components	Sustainability report chapter E
103-3	Evaluation of the management approach	Sustainability report chapter E
SMN-1	Anti-money laundering	Sustainability report chapter E

Product responsibility

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter B and E
103-2	The management approach and its components	Sustainability report chapter B and E
103-3	Evaluation of the management approach	Sustainability report chapter B and E
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Sustainability report chapter B
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Sustainability report chapter B
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation as interacted on environmental or social issues.	

Active ownership

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter C
103-2	The management approach and its components	Sustainability report chapter C
103-3	Evaluation of the management approach	Sustainability report chapter C
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation as interacted on environmental or social issues.	Sustainability report chapter C
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability report chapter C

Digital sales

103-1	Explanation of the material topic and its Boundary	Sustainability report chapter B
103-2	The management approach and its components	Sustainability report chapter B
103-3	Evaluation of the management approach	Sustainability report chapter B
SMN-2	Digital sales	Sustainability report chapter B