

EtiskBankGuide Norge

Bankenes detaljerte skåringer i 2016 undersøkelsen



Etisk bankguide Norge ble for første gang lansert i midten av november 2016. Initiativet ble støttet av Finansmarkedsfondet og er et samarbeid mellom Framtiden i våre hender og Forbrukerrådet. Etisk bankguide Norge er den norske delen i det internasjonale nettverket Fair Finance Guide. Prosjektet går ut på å systematisk granske og poengsette bankers arbeid med bærekraft og samfunnsansvar. Målet er å gjøre det lettere for bankkundene og interesserte forbrukere å få innsyn i og påvirke bankene, samt å fremme en positiv bærekraftutvikling i finansbransjen.

På nettsiden www.etiskbankguide.no er det mulig å se bankenes gjennomsnittsskår innenfor 13 ulike temaer. I denne rapporten publiserer vi bankenes detaljerte skåringer på hvert tematisk område slik de kom frem i den første undersøkelsen fra november 2016. Planen er komme med en oppdatering av denne polycystudien høsten 2017.

Hvert tema omfattes av et visst antall bærekraftsprinsipper som står spesielt sentralt for det spesifikke temaet. En bank kan ha forpliktet seg til et bærekraftsprinsipp enten ved å slutte seg til en anerkjent internasjonal standard eller gjennom selvutviklede retningslinjer som omfatter prinsippet.

I tillegg til bærekraftsprinsippene inneholder hvert tema en rekke spørsmål som viser om og hvordan bankene implementerer sin policy på bærekraft og samfunnsansvar. Gjennomsnittsskåren til banken som helhet og på hvert enkelt område inneholder dermed en vurdering om tilslutning til internasjonalt anerkjente bærekraftsprinsipper og bankens egne retningslinjer, og også hva slags strategi banken har for å implementere disse.

Det er fire bankaktiviteter som er aktuelle for undersøkelsen: i) kreditt og utlån til bedriftskunder, ii) prosjektfinansiering, iii) tilbud av egne og tredjeparts fond, samt iv) bankens egne investeringer. En bank kan oppnå mellom 0 og 1 poeng for hvert vurderingselement i undersøkelsen, og banken får 1 helt poeng dersom de stiller krav til bedrifter og prosjekter på en måte som følger bærekraftsprinsippet, og kravet gjelder alle bankaktiviteter som tilbys. Hvis kravet er vagt formulert eller ikke gjelder alle bankaktiviteter som tilbys, får banken redusert poengskår.

Dersom et vurderingselement ikke er aktuelt for én eller flere bankaktiviteter grunnet bankens forretningsmodell, blir elementet merket med «n.a.» *non applicable* på vedkommende bankaktivitet. Skåring på vurderingselementet vil dermed bli sammensatt av aktuelle delskåringer eller faller helt bort fra skåringen. Et helt tematisk område kan settes som «n.a.» dersom banken aktivt har valgt å ikke ha noe forhold til selskaper i en sektor. Eksempelvis settes som «n.a.» alle bærekraftsprinsippene innenfor det tematiske området olje og gass dersom banken aktivt har valgt å ikke tilby bankprodukter og -tjenester til selskaper i sektoren.

Noen av de tematiske områdene er delt i to seksjoner. Den første seksjonen inneholder prinsipper for bankens egne aktiviteter og prosesser, og den andre seksjonen handler om krav som stilles til bedrifter og prosjekter banken finansierer enten direkte gjennom prosjektfinansiering og lån eller indirekte gjennom fondsforvaltningen og egne investeringer. Unntaket er temaet «Åpenhet og Ansvar», som i sin helhet dreier seg om bankens egne prosesser og rapportering.

Metoden er lik for alle medlemslandene som er del av nettverket Fair Finance Guide International. Spørsmålene som er stilt de norske bankene er de samme som stilles til alle bankene som er trukket inn i Fair Finance Guide International, og er blitt utarbeidet av det nederlandske rådgivningsfirmaet [Profundo](http://www.profundo.nl)¹. Undersøkelsen baserer seg utelukkende på offentlig tilgjengelig informasjon til bankene. Hele metoden som ligger bak denne 2016-undersøkelsen, finnes forklart i et offentlig tilgjengelig metodokument som man kan lese [her](#)². Metoden revideres jevnlig, og den neste revisjonen vil komme i 2018.

Oversikten som følger, inneholder skåring til bankene innenfor de 13 ulike tematiske områdene. Videre presenteres bankenes skåring innenfor hvert tematisk område brutt ned på spørsmålsnivå.

¹ <http://www.profundo.nl/page/show/home-122>

² etiskbankguide.no/media/373480/ffgi_methodology_2016.pdf

	Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sparebank 1 SR	Sparebank 1 SMN	Sparebank 1 Nord Norge	Sparebanken Hedmark	Sparebanken Vest
Klimaendringer	94 %	61 %	61 %	45 %	44 %	29 %	24 %	9 %	0 %	0 %	0 %	0 %	0 %
Korrupsjon	100 %	83 %	83 %	66 %	75 %	75 %	75 %	75 %	39 %	33 %	33 %	33 %	33 %
Menneskerettigheter	100 %	100 %	81 %	72 %	75 %	76 %	52 %	58 %	29 %	10 %	10 %	10 %	10 %
Arbeiderrettigheter	100 %	100 %	83 %	61 %	71 %	72 %	63 %	50 %	22 %	0 %	0 %	0 %	0 %
Biologisk mangfold	91 %	81 %	56 %	44 %	60 %	35 %	31 %	0 %	0 %	0 %	0 %	0 %	0 %
Skattunndragelse	100 %	53 %	71 %	34 %	24 %	26 %	18 %	24 %	35 %	35 %	35 %	35 %	35 %
Åpenhet og ansvar	85 %	74 %	76 %	54 %	46 %	49 %	54 %	25 %	15 %	7 %	7 %	7 %	10 %
Våpen	n.a.	69 %	69 %	49 %	54 %	21 %	44 %	38 %	44 %	0 %	0 %	0 %	0 %
Matproduksjon	100 %	70 %	48 %	46 %	30 %	28 %	26 %	11 %	4 %	0 %	0 %	0 %	0 %
Skogforvaltning	100 %	86 %	64 %	71 %	41 %	32 %	32 %	14 %	4 %	0 %	0 %	0 %	0 %
Gruvedrift	n.a.	82 %	58 %	62 %	44 %	38 %	36 %	21 %	9 %	0 %	0 %	0 %	0 %
Olje og gass	n.a.	75 %	44 %	59 %	49 %	43 %	39 %	21 %	9 %	0 %	0 %	0 %	0 %
Energiproduksjon	100 %	57 %	52 %	52 %	49 %	31 %	27 %	19 %	6 %	0 %	0 %	0 %	0 %
SUM	97 %	76 %	65 %	55 %	51 %	43 %	40 %	28 %	17 %	7 %	7 %	7 %	7 %

best:	x >75%
	75% > x >55%
	55% > x >35%
	35% > x >15%
verst:	x <15%
ingen opplysninger	

Oversikt over bankenes samlede skår og gjennomsnittsskår innenfor de 13 tematiske områdene i undersøkelsen.

N.a. står for «not applicable», og innebærer at banken ikke får poeng på området, fordi de ikke investerer av prinsipp på dette feltet. Banken kunne med andre ord også ha fått 100 % poeng, men FFG international har kommet frem til at det ville forskyve gjennomsnittet i land med flere etiske banker i oversikten for mye.

Klimaendringer

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
The following elements are crucial for a policy regarding the financial institution's internal operations:														
1	For its own direct and indirect greenhouse gas emissions, the financial institution establishes measurable reduction objectives that contribute to limiting the maximum global temperature increase of 1.5°C.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
2	For its financed greenhouse gas emissions, i.e. the emissions of the companies in which the financial institution invests, the financial institution discloses its share of the emissions of the energy companies and projects it invests in.	n.a.	1,0	1,0	0,6	0,6	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
3	For its financed greenhouse gas emissions, the financial institution discloses its share of all the companies and projects it invests in.	n.a.	1,0	1,0	0,6	0,6	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
4	For its financed greenhouse gas emissions, i.e. the emissions of the companies in which the financial institution invests, the financial institution establishes measurable reduction objectives that contribute to limiting the maximum global temperature increase of 1.5°C.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
5	The policy has a maximum threshold of 30% restricting finance of and investment in coal power generation and coal mining.	1,0	1,0	1,0	1,0	0,6	0,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
6	The policy has a maximum threshold of 30% restricting finance of and investment in fossil fuel power generation and extracting oil and gas.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
7	The policy has a maximum threshold of 0% restricting finance of and investment in coal power generation and coal mining.	1,0	0,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	The policy has a maximum threshold of 0% restricting finance of and investment in fossil fuel power generation and extracting oil and gas.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
9	Companies disclose their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	0,6	0,6	0,8	0,6	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies reduce their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	0,6	0,6	0,8	0,6	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies switch from using fossil fuels to renewable energy sources.	1,0	1,0	0,0	0,6	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
12	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Coal-fired power generation is unacceptable.	1,0	1,0	1,0	1,0	1,0	0,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
14	Fossil fuel-fired power generation is unacceptable.	1,0	0,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
15	Coal mining is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
16	Extracting oil from tar sands is unacceptable.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
17	Extracting oil and gas is unacceptable.	1,0	0,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
18	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	1,0	1,0	1,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
19	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	n.a.	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
20	CO2-compensation is certified according to the Gold Standard.	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
21	Companies do not participate in lobbying (attempting to influence decisions made by regulators) aimed at weakening climate policy	1,0	0,0	1,0	0,0	0,0	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
22	Companies integrate criteria on climate change in their procurement and operational policies.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
23	Companies include clauses on the compliance with criteria on climate change in their contracts with subcontractors and suppliers.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		94 %	61 %	61 %	45 %	44 %	29 %	24 %	9 %	0 %	0 %	0 %	0 %	0 %

Korrupsjon

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
The following elements are crucial for a policy regarding the financial institution's internal operations:														
1	Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2	The financial institution complies with the FATF recommendations.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
3	The financial institution complies with the Wolfsberg Principles.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
4	The financial institution properly verifies the ultimate beneficial owner(s) of a company.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
5	The financial institution applies additional safeguards when it enters into indirect or direct business relations with Politically Exposed Persons.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
6	The financial institution report on their participation in the decision-making processes of international norms and legislation (lobby practices).	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
7	Companies publicly disclose their beneficial owner or owners including full name, date of birth, nationality, jurisdiction of residence, number and categories of shares, and if applicable the proportion of shareholding or control.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
9	Companies have a management system which results in immediate actions if suspicions arise that employees or suppliers are guilty of corruption.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
10	Companies report on their participation in the decision-making processes of international norms and legislation (lobby practices).	n.a.	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
11	Companies integrate criteria on corruption in their procurement and operational policies.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
12	Companies include clauses on the compliance with criteria on corruption in their contracts with subcontractors and suppliers.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	83 %	83 %	66 %	75 %	75 %	75 %	75 %	39 %	33 %	33 %	33 %	33 %

Menneskerettigheter

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
The following elements are crucial for a policy regarding the financial institution's internal operations:														
1	The financial institution respects all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0
The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
2	Governments respect, protect and fulfill all human rights as described in international declarations and conventions.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,6	0,7	0,7	0,7
3	Companies respect all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,6	0,7	0,7	0,7
4	Companies have a policy commitment to meet their responsibility to respect human rights.	1,0	1,0	0,5	1,0	1,0	1,0	0,5	1,0	0,5	0,0	0,0	0,0	0,0
5	Companies have a human rights due diligence process to identify, prevent, mitigate and account for how they address their impact on human rights.	1,0	1,0	0,5	1,0	1,0	1,0	0,5	1,0	0,5	0,0	0,0	0,0	0,0
6	Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	1,0	1,0	0,5	1,0	1,0	1,0	0,5	1,0	0,5	0,0	0,0	0,0	0,0
7	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	1,0	0,6	0,8	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
8	Companies prevent conflicts over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Companies show that they have special attention for respecting the rights of women, especially to prevent discrimination and to improve equal treatment of men and women.	1,0	1,0	1,0	0,5	0,8	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies have special attention to respect the rights of children.	1,0	1,0	1,0	1,0	0,6	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies respect International Humanitarian Law and do not enable settlements, including their economic activities, in occupied territories.	n.a.	1,0	1,0	0,6	0,6	0,6	0,0	0,5	0,0	0,0	0,0	0,0	0,0
12	Companies integrate human rights criteria into their procurement and operational policies.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
13	Companies include clauses on the compliance with human rights criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	100 %	81 %	72 %	75 %	76 %	52 %	58 %	29 %	10 %	10 %	10 %	10 %

Arbeidstakerrettigheter

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Companies uphold the freedom of association and the effective recognition of the right to collective bargaining.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
2	All forms of forced and compulsory labour are unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
3	Child labour is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
4	Discrimination in respect of employment and occupation is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
5	Companies pay a living wage to their employees.	1,0	1,0	0,0	0,6	1,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
6	Companies apply a maximum of working hours.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
7	Companies have a solid health and safety policy.	1,0	1,0	1,0	0,5	0,6	0,8	0,6	0,0	0,0	0,0	0,0	0,0	0,0
8	Companies ensure equal treatment and working conditions for migrant workers.	1,0	1,0	1,0	0,6	0,6	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
9	Companies have a clear management system to monitor and, if needed, correct compliance with norms on labour law.	1,0	1,0	1,0	0,5	0,6	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies establish procedures on how to deal and process employee complaints and to solve violations and conflicts, preferably in consultation with the relevant trade union.	1,0	1,0	1,0	0,5	0,6	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies integrate labour rights in their procurement and operational policies.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
12	Companies include clauses on the compliance with criteria on labour rights in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	100 %	83 %	61 %	71 %	72 %	63 %	50 %	22 %	0 %	0 %	0 %	0 %

Naturvern og biologisk mangfold

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Companies prevent deforestation and protect natural forests including old growth forests, bogs, mangroves and rainforests, as described in the High Conservation Value (HCV) concept.	1,0	1,0	1,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
2	Companies prevent the negative impact on protected areas that fall under the categories I-IV of the World Conservation Union.	1,0	1,0	1,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
3	Companies prevent the negative impact on UNESCO World Heritage sites.	1,0	1,0	1,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
4	Companies prevent the negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1,0	1,0	1,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
5	Companies prevent negative consequences for the populations or the number of animal species that are on the IUCN Red List of Threatened Species.	1,0	1,0	1,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
6	Trade in endangered plant and animal species complies with the CITES conditions.	1,0	1,0	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
7	Trade in endangered plant and animal species that are on the CITES lists is unacceptable.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Activities in the field of genetic materials and genetic engineering only take place if they meet the permission and processing requirements as described in the UN Convention on Biological Diversity and the related Bonn Guidelines or Nagoya Protocol.	n.a.	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Production of, or trade in, living genetically modified organisms can only take place if permission has been obtained from the importing country and all requirements of the Cartagena Protocol have been met.	n.a.	1,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Production of, or trade in, living genetically modified organisms is unacceptable.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies prevent the introduction of invasive alien species in ecosystems.	0,0	0,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
12	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	n.a.	1,0	0,0	0,5	0,0	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Companies make an environmental impact assessment on the total consequences of a large scale project on biodiversity, at least according to the guidelines for reporting on biodiversity and land use in the Global Reporting Initiative.	1,0	1,0	1,0	0,5	0,6	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
15	Companies integrate criteria on nature into their procurement and operational policies.	1,0	1,0	0,0	0,5	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
16	Companies include clauses on the compliance with criteria on nature in their contracts with subcontractors and suppliers.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		91 %	81 %	56 %	44 %	60 %	35 %	31 %	0 %	0 %	0 %	0 %	0 %	0 %

Skatteunndragelser

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
The following elements are crucial for a policy regarding the financial institution's internal operations:														
1	For the most important countries in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1,0	0,0	1,0	1,0	0,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0	1,0
2	For each country in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1,0	0,0	1,0	1,0	0,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0	1,0
3	For each country in which the financial institution operates, it reports country-by-country on its total assets.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1,0	1,0	1,0	1,0	1,0
4	The financial institution does not advise clients to set up international structures with the main purpose to avoid or evade taxes.	1,0	1,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
5	The financial institution does not participate in transactions with international structures of which the main purpose is to avoid or evade taxes.	1,0	1,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
6	The financial institution publishes any company-specific tax rulings it has obtained from tax authorities.	1,0	1,0	1,0	0,0	0,0	0,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0
7	The financial institution does not own subsidiaries nor associates in tax havens, unless the subsidiary or associate has substance and undertakes local economic activities.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	1,0	1,0	1,0	1,0	1,0
8	The financial institution does not provide financial services to companies in tax havens, unless the company has substance and undertakes local economic activities.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	1,0	1,0	1,0	1,0	1,0
The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
9	Companies publish their full group structure, including indirectly and jointly-owned entities.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies publish an explanation of the activities, functions and ultimate shareholder of every subsidiary, branch, joint venture or related party located in a low-tax jurisdiction.	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	1,0	1,0	1,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
12	Companies focus their international enterprise structure and their international transactions in a way that reflects the economic substance of the activities and transactions undertaken, without any steps made primarily to secure a tax advantage.	n.a.	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
13	Companies publish any company-specific tax rulings it has obtained from tax authorities.	n.a.	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Companies make public, to the extent legally and practically possible, the decision of any adjudication or arbitration to which it, or any of its subsidiaries, is a party, undertaken to resolve a tax dispute, whether in a court or in an arbitration setting.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
15	Companies have a management system which results in immediate actions if suspicions arise that employees or suppliers are guilty of facilitating tax evasion.	1,0	1,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
16	Companies integrate criteria on tax in their procurement and operational policies.	1,0	1,0	1,0	0,6	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
17	Companies include clauses on the compliance with criteria on tax in their contracts with subcontractors and suppliers.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	53 %	71 %	34 %	24 %	26 %	18 %	24 %	35 %	35 %	35 %	35 %	35 %

Åpenhet og ansvar

The following elements are crucial for a policy regarding the financial institution's internal operations:															
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest	
1	The financial institution describes its finance and investment framework regarding environmental and social issues and provides insight into how the financial institution ensures that investments meet the conditions set in its policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	
2	The financial institution's finance and investment framework regarding environmental and social issues is audited by a third party and the results are published.	0,0	1,0	1,0	0,0	0,0	0,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0	
3	The financial institution publishes the names of governments in which it invests.	1,0	1,0	1,0	0,5	0,5	0,5	0,0	1,0	1,0	0,8	0,8	0,8	1,0	
4	The financial institution publishes the names of companies in which it invests.	1,0	1,0	1,0	0,5	0,5	0,5	0,8	0,5	1,0	0,0	0,0	0,0	1,0	
5	The financial institution mentions and describes all companies (on its website) to which it has granted more than USD 10 million credit.	1,0	n.a.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
6	The financial institution discloses the names of all current and recently closed project finance deals and project related corporate finance deals, including the information required by the Equator Principles III.	n.a.	n.a.	n.a.	0,0	0,0	0,5	1,0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
7	The financial institution publishes a breakdown of of its portfolio by region, size and industry (in line with GRI FS6).	1,0	1,0	1,0	0,8	0,8	0,6	0,9	0,5	1,0	0,7	0,7	0,7	0,0	
8	The financial institution publishes a breakdown of outstanding investments in a crosstable, combining industry and region data.	1,0	1,0	0,0	0,0	0,5	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
9	The financial institution publishes a sufficiently detailed breakdown, for example based on the first four digits of NACE and ISIC.	1,0	0,0	0,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
10	The financial institution publishes a sufficiently detailed breakdown, for example based on the first six digits of NACE and ISIC.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
11	The financial institution publishes the number of companies with which there has been interaction on social and environment topics (in line with GRI FS10).	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	
12	The financial institution publishes the names of companies with which there has been interaction on social and environment topics.	n.a.	0,0	1,0	1,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
13	The financial institution publishes the results of this engagement, including the topics, goals and deadlines	n.a.	0,0	0,5	0,5	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
14	The financial institution publishes the names of companies that are excluded from investment due to sustainability issues, including the reasons for this exclusion.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	
15	The financial institution publishes its voting record.	n.a.	1,0	1,0	1,0	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	
16	The financial institution publishes a sustainability report that may contain (a number of) the Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	
17	The financial institution publishes a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Financial Services Sector Supplement (FSSS).	0,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	
18	The financial institution's sustainability report has been verified externally.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	
19	The financial institution reports on the consultation with civil society organisations and other stakeholders.	1,0	1,0	1,0	1,0	1,0	0,5	1,0	1,0	0,0	0,0	0,0	0,0	0,0	
20	The financial institution establishes an internal grievance mechanism for individuals and communities which may be adversely impacted by its activities.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
21	The financial institution shall abide by the decisions of an independent grievance mechanism for individuals and communities which may be adversely impacted by its activities.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
Total scores expressed as percentage		85 %	74 %	76 %	54 %	46 %	49 %	54 %	25 %	15 %	7 %	7 %	7 %	10 %	

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Production of, maintenance of, and trade in anti-personal landmines, including important parts of landmines, is unacceptable.	n.a.	1,0	1,0	1,0	1,0	0,7	1,0	1,0	1,0	0,0	0,0	0,0	0,0
2	Production of, maintenance of, and trade in cluster munitions, including important parts of cluster munitions, is unacceptable.	n.a.	1,0	1,0	1,0	1,0	0,7	1,0	1,0	1,0	0,0	0,0	0,0	0,0
3	Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, in or to countries that have not ratified the Non-proliferation Treaty is unacceptable.	n.a.	1,0	1,0	1,0	1,0	0,7	0,0	1,0	0,0	0,0	0,0	0,0	0,0
4	Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, is unacceptable.	n.a.	1,0	1,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0
5	Production of, maintenance of, and trade in chemical weapons, including important parts of chemical weapons, is unacceptable.	n.a.	1,0	1,0	1,0	1,0	0,7	1,0	1,0	1,0	0,0	0,0	0,0	0,0
6	Production of, maintenance of, and trade in biological weapons, including important parts of biological weapons, is unacceptable.	n.a.	0,0	1,0	1,0	1,0	0,7	1,0	1,0	1,0	0,0	0,0	0,0	0,0
7	Goods that are essential for military purposes, but can also be used for civilian products ('dual-use' goods), are considered as military goods when they have a non-civilian purpose.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Supply of arms and weapon systems, military transport systems, and other military goods to countries that are under a United Nations or relevant multilateral arms embargo, is unacceptable.	n.a.	1,0	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Supply of arms and weapon systems, military transport systems, and other military goods is unacceptable if there is an overriding risk that the arms will be used for serious violation of international human rights and humanitarian rights.	n.a.	1,0	1,0	0,5	0,5	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
10	Supply of arms and weapon systems, military transport systems, and other military goods to countries that violate human rights, is unacceptable.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	Supply of arms and weapon systems, military transport systems, and other military goods to conflict areas or war zones, is unacceptable.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
12	Supply of arms and weapon systems, military transport systems, and other military goods to countries that are sensitive to corruption, is unacceptable.	n.a.	0,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Supply of arms and weapon systems, military transport systems, and other military goods to countries having a failed or fragile state, is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Supply of arms and weapon systems, military transport systems, and other military goods to countries that spend a disproportionate part of their budget on purchases of arms, is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
15	The policy does not mention exceptions for certain types of investment, financing and/or asset classes of the financial institution.	n.a.	1,0	1,0	0,8	0,0	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0
16	The policy does not mention exceptions for activities or projects that are not related to the production of weapons.	n.a.	1,0	1,0	1,0	0,7	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		n.a.	69 %	69 %	49 %	54 %	21 %	44 %	38 %	44 %	0 %	0 %	0 %	0 %

Matproduksjon

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances														
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sporebank 1 Hedmark	Sporebanken Vest
1	Companies respect the right to adequate food.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2	Companies respect the ILO Declaration on Fundamental Principles and Rights at Work.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
3	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	1,0	0,5	0,7	0,5	1,0	0,0	0,0	0,0	0,0	0,0	0,0
4	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
5	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	1,0	1,0	1,0	0,0	1,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
6	Companies prevent negative impact on UNESCO World Heritage sites.	1,0	1,0	1,0	1,0	1,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
7	Companies prevent the negative impact on protected areas listed under the Ramsar Convention on Wetlands	1,0	1,0	1,0	1,0	1,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
8	Activities in the field of genetic materials and genetic engineering only take place if they meet the permission and processing requirements described in the UN Convention on Biological Diversity and the related Bonn Guidelines or Nagoya Protocol.	n.a.	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Production of, and trade in, living genetically modified organisms can only take place if permission of the importing country has been obtained and all requirements of the Cartagena Protocol have been met.	n.a.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Production of, or trade in living genetically modified organisms is unacceptable	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies respect the Five Freedoms of animals.	1,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
12	Very restricted housing methods for calves (in crates), hens (in battery cages) and sows (in feeding cubicles) are unacceptable.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies reduce the time limit of animal transport to a maximum of 8 hours.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Companies reduce their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	1,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
15	Companies reduce their direct and indirect emissions of harmful substances, such as particulate matter, nitrogen oxide and ammonia.	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
16	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	1,0	1,0	1,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
17	Companies use pesticides as little as possible and, if necessary, only in a responsible way.	1,0	1,0	0,0	1,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
18	Companies use as little water as possible.	1,0	1,0	0,0	1,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
19	Companies prevent water pollution.	1,0	1,0	0,0	1,0	0,0	0,5	0,5	0,0	0,0	0,0	0,0	0,0	0,0
20	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	n.a.	1,0	0,0	0,5	0,0	0,7	0,0	0,0	0,0	0,0	0,0	0,0	0,0
21	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
22	Companies work with relevant standards and initiatives for raw materials (mentioned in section 3.4.2).	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
23	Companies are certified according to the criteria of the certification schemes for raw materials (mentioned in section 3.4.2).	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
24	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	n.a.	1,0	1,0	1,0	1,0	1,0	0,5	1,0	0,5	0,0	0,0	0,0	0,0

Matproduksjon

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
25	Large enterprises and multinational enterprises in the food industry publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Food Processing Sector Disclosure (FSSD).	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
26	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
27	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	70 %	48 %	46 %	30 %	28 %	26 %	11 %	4 %	0 %	0 %	0 %	0 %

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Forest construction companies identify and protect the High Conservation Value (HCV) areas within the forests they manage.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
2	Companies identify and protect High Carbon Stock (HCS) forests.	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
3	Companies throughout the wood supply chain prevent the use of illegally cut and traded timber.	1,0	0,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
4	Pulp and paper factories restrict the use of chemicals and the pollution of soil, water and air by making use of the best available techniques.	1,0	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
5	Companies respect the rights of local and indigenous communities on the fair and equal use of forests.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
6	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	1,0	1,0	0,8	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
7	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Production forests and timber plantations are certified according to the criteria of the Forest Stewardship Council (FSC).	1,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Production chains of timber traders and companies in the wood product chain (including pulp, paper, veneer, furniture) are certified according to the FSC Chain of Custody criteria.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies in industries with a large impact on forests (including in any case the forestry and paper industry), report their forest footprint to the Forest Footprint Disclosure (FFD) project.	n.a.	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	0,0	0,0	0,0	0,0
12	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
14	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	86 %	64 %	71 %	41 %	32 %	32 %	14 %	4 %	0 %	0 %	0 %	0 %

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
2	Companies prevent negative impact on UNESCO World Heritage sites.	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
3	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
4	Companies mitigate the chance of accidents by making use of the best available techniques and have a solid road map for crisis situations (a so-called 'contingency plan').	n.a.	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
5	Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
6	Companies reduce extractive waste and manage and process this in a responsible way.	n.a.	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
7	Riverine tailings disposal and sub-marine tailings disposal is unacceptable.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	n.a.	1,0	0,0	1,0	0,0	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies include the environmental and health effects of a mine after its closure in plans for the development of new mines.	n.a.	1,0	1,0	0,5	0,6	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies ensure the complete recovery of ecosystems after commercial activities have been completed, for all extractive industry projects (i.e. this is included as an activity in the planning and the budget of the project).	n.a.	1,0	1,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
12	Companies enhance small scale and artisanal mining that improves sustainable economic and social development on a local level.	n.a.	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies respect the ILO Declaration on Fundamental Principles and Rights at work.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
14	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	n.a.	1,0	1,0	1,0	0,8	0,6	0,6	1,0	0,0	0,0	0,0	0,0	0,0
15	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
16	Companies follow the Voluntary Principles on Security and Human Rights for the security of their employees and company premises.	n.a.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
17	Companies have processes to enable the remediation of any adverse human rights impact which they cause or to which they contribute.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
18	Companies pay the taxes owed in each country where they operate.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
19	For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies received from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	n.a.	1,0	1,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
20	Offering, promising, giving and requiring, either directly nor indirectly, bribes or other undue advantages in order to acquire or to maintain assignments or other undue advantages, is unacceptable.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
21	Companies only operate in weak governance zone or conflict-affected areas if they are able to demonstrate that they are not causing or contributing to human rights abuses.	n.a.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
22	Mining and trading in conflict materials is unacceptable.	n.a.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
23	Uranium mining is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
24	Mountaintop removal mining is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
25	Establishing new coal mines is unacceptable.	n.a.	1,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
26	Thermal coal mining is unacceptable.	n.a.	1,0	1,0	1,0	1,0	1,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
27	Metallurgical coal mining is unacceptable.	n.a.	1,0	1,0	0,0	0,0	0,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
28	Companies work with relevant standards and initiatives for certain minerals (mentioned in section 3.8.2).	n.a.	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
29	Companies are certified according to the criteria of certification schemes for certain minerals (mentioned in section 3.8.2).	n.a.	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
30	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0
31	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, including the Mining and Metals Sector Disclosure (MMSD).	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
32	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
33	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		n.a.	82 %	58 %	62 %	44 %	38 %	36 %	21 %	9 %	0 %	0 %	0 %	0 %

Olje og gass

The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
1	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN).	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
2	Companies prevent negative impact on UNESCO World Heritage sites.	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
3	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	n.a.	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
4	Companies mitigate the chance of accidents (oil spills, leakages) by making use of the best available techniques and have a solid road map for crisis situations (a so called 'contingency plan').	n.a.	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
5	Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	n.a.	1,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
6	Companies reduce waste from oil and gas extraction and mining, especially the flaring of natural gas, and manage and process this in a responsible way.	n.a.	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
7	Companies include the environmental and health effects of the dismantling of production facilities, especially of offshore drilling platforms, in plans for the development of new projects.	n.a.	1,0	0,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
8	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	n.a.	1,0	0,0	1,0	0,0	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies reduce the effects of seismological research on whales and other marine mammals.	n.a.	0,0	0,0	0,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies respect the ILO Declaration on Fundamental Principles and Rights at Work.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
12	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	n.a.	1,0	1,0	1,0	0,8	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	n.a.	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Companies follow the Voluntary Principles on Security and Human Rights for the protection of their employees and the company sites.	n.a.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
15	Companies have processes to enable the remediation of any adverse human rights impact which they cause or to which they contribute.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
16	Companies pay the taxes owed in each country where they operate.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
17	For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies received from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	n.a.	0,0	1,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0
18	Offering, promising, giving, or requiring, either directly nor indirectly, bribes or other undue advantages in order to acquire or to maintain assignments or other undue advantages, is unacceptable.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,7	0,0	0,0	0,0	0,0
19	Companies only operate in weak governance zone or conflict-affected areas if they are able to demonstrate that they are not causing or contributing to human rights abuses.	n.a.	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
20	Extracting oil from tar sands is unacceptable.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
21	Extracting oil from oil shale is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

Olje og gass

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
22	Extracting fuel from liquefied coal is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
23	Extracting shale gas is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
24	Arctic drilling for oil and gas is unacceptable.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
25	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	0,0	0,0	0,0	0,0
26	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Oil and Gas Industry Supplement (OGSS).	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
27	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	n.a.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
28	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		n.a.	75 %	44 %	59 %	49 %	43 %	39 %	21 %	9 %	0 %	0 %	0 %	0 %

Energiproduksjon

		Cultura	Storebrand	KLP	Swedbank	Handelsbanken	Nordea	DNB	Danske Bank	Sarebank 1 SR	Sarebank 1 SMN	Sarebank 1 Nord-Norge	Sparebank 1 Hedmark	Sparebanken Vest
The following elements are crucial for a policy regarding the financial institution's internal operations:														
1	The financial institution finances companies involved in renewable energy generation (wind, solar, small and medium scale hydro power, geothermal power, tidal power, etc.).	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
2	The financial institution has a measurable target to increase its finance for renewable energy generation.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
3	The financial institution has a measurable target to reduce either its total amounts of finance for fossil fuel-fired power generation, or to reduce finance for fossil fuel-fired power generation, relative to its finance for renewable energy generation.	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
The following elements are crucial for a policy regarding the companies a financial institution invests in or finances:														
4	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
5	Coal-fired power generation is unacceptable.	1,0	1,0	1,0	1,0	1,0	0,0	0,8	0,0	0,0	0,0	0,0	0,0	0,0
6	Fossil fuel-fired power generation is unacceptable.	1,0	0,0	0,0	0,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
7	Nuclear energy is unacceptable.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
8	Large scale hydropower generation is unacceptable.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
9	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
10	Companies prevent negative impact on UNESCO World Heritage sites.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
11	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,0	0,0	0,0	0,0	0,0
12	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	1,0	1,0	0,8	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
14	Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	1,0	1,0	1,0	1,0	1,0	1,0	0,0	1,0	0,7	0,0	0,0	0,0	0,0
15	The construction of dams complies with the 7 principles of the World Commission on Dams (WCD).	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
16	The construction of all water infrastructure projects complies with the 7 principles of the World Commission on Dams (WCD).	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
17	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	1,0	0,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
18	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	0,0	0,0	0,0	0,0
19	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Electric Utilities Sector Disclosure (EUSD).	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
20	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0	0,0	0,0	0,0	0,0
21	Companies include clauses on compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	n.a.	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total scores expressed as percentage		100 %	57 %	52 %	52 %	49 %	31 %	27 %	19 %	6 %	0 %	0 %	0 %	0 %