

Global Reporting Initiative (GRI) Index

General information

GRI-indicator	Description	Location in the report	Reporting directly in the index
ORGANISATORIAL PROFILE			
102-1	Name of the organisation	SpareBank 1 Nord-Norge	
102-2	Activities, brands, products, and services	Operations (191)	
102-3	Location of headquarters		The head office of SpareBank 1 Nord-Norge is located in Tromsø.
102-4	Location of operations	Our presence (16) Annual Report - notes (54)	
102-5	Ownership and legal form		SpareBank 1 Nord-Norge is a regional savings bank. 53.6% of the Group is owned by the Northern Norwegian community. 46% is owned through equity certificates (ECs) listed on the Oslo Stock Exchange.
102-6	Markets served	Operations (189)	
102-7	Size of organisation	Operations (189), Annual Report - note 23 SpareBank 1 Nord-Norge Annual Report (18)	
102-8	Information on employees and other workers		
102-9	Supply chain	Sustainability - Suppliers (231)	
102-10	Significant changes to the organisation and its supply chain		No significant changes.
102-11	Precautionary Principle or approach	Sustainability - Sustainability in SpareBank 1 Nord-Norge (231)	SpareBank 1 Nord-Norge is a member of the UN Global Compact and is therefore committed to complying with the precautionary principle.
102-12	External initiatives	Sustainability - Sustainability in SpareBank 1 Nord-Norge (231)	
102-13	Membership of associations	Sustainability - Sustainability in SpareBank 1 Nord-Norge (231)	

STRATEGY AND ANALYSIS			
102-14	Statement from senior decision maker	From the CEO (6,7)	
ETHICS AND INTEGRITY			
102-16	Values, standards, principles and norms	Sustainability - Ethics, anti-corruption and financial crime (221)	
GOVERNANCE			
102-18	Governance structure	Sustainability - SpareBank 1 Nord-Norge's sustainability objectives (224, 225)	
STAKEHOLDER ENGAGEMENT			
102-40	List of stakeholder groups	Sustainability - Stakeholder engagement and materiality analysis (222, 225)	
102-41	Collective bargaining agreements		Parent bank (100%). Group (70%).
102-42	Identifying and selecting stakeholders	Sustainability - Stakeholder engagement and materiality analysis (222, 223)	
102-43	Approach to stakeholder engagement	Sustainability - Stakeholder engagement and materiality analysis (222, 223)	
102-44	Key topics and concerns raised	Sustainability - Stakeholder engagement and materiality analysis (223, 224)	
REPORTING PRACTICES			
102-45	Entities included in the consolidated financial statements	Annual accounts 2018 (27)	
102-46	Defining report content and topic boundaries	Sustainability - Materiality Analysis (221)	
102-47	List of material topics	Sustainability - Materiality Analysis (221)	
102-48	Restatements of information		None
102-49	Changes in reporting		None
102-50	Reporting period		01.01.18-31.12.18
102-51	Date of publication for the previous report		This is SpareBank 1 Nord-Norge's first GRI report.
102-52	Reporting frequency		Annual
102-53	Contact point		Ragnhild Dalheim Eriksen
102-54	Claims of reporting in accordance with the GRI Standards		<i>This report has been prepared in accordance with the GRI Standards: core option</i>
102-55	GRI content index		(Annual report, 216)
102-56	External assurance		This report is not externally verified.

Specific information

GRI-indicator	Description	Location in the report	Reporting directly in the index
FINANCIAL PERFORMANCE			
103-1	Explanation of the material topic and its boundary	Annual report (23-46)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
201-1	Direct economic value generated and distributed	Annual accounts 2018 (52)	
201-2	Financial implications and other risks and opportunities due to climate change	Sustainability – Climate risk (221)	
ANTI-CORRUPTION			
103-1	Explanation of the material topic and its boundary	Sustainability – Ethics, anti-corruption and financial crime (222,223)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
205-2	Communication and training about anti-corruption policies and procedures	Organisation and HR, (XX) Sustainability - Ethics, anti-corruption and financial crime (222, 223)	
205-3	Confirmed incidents of corruption and actions taken		No confirmed incidents.
TRAINING AND EDUCATION			
103-1	Explanation of the material topic and its boundary	Sustainability - Organisation and HR (206-213)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
404-1	Average hours of training per year per employee		Partly reported. Retail market (40 hours). Corporate market and technical departments (10 hours).
404-2	Programs for upgrading employee skills and transition assistance programs	Sustainability - Organisation and HR (209)	Provides several courses to upgrade employee knowledge (see p. 209). The annual employee development review covers personal development and lifelong learning.
404-3	Percentage of employees receiving regular performance and career development reviews		Partly reported. All employees receive annual performance and career development reviews. 30% of employees are offered quarterly reviews.

DIVERSITY AND EQUAL OPPORTUNITY							
103-1	Explanation of the material topic and its boundary	Sustainability - Organisation and HR (209)					
103-2	The management approach and its components						
103-3	Evaluation of the management approach						
405-1	Diversity of governance bodies and employees	Sustainability - Organisation and HR (209)		Women	Men		
			Management group	2 (+2)	8 (+1)		
			Other managers	21 (+16)	43 (+16)		
			Regular employees	253 (428)	248 (330)		
			Management group: Corporate management. Corporate management + CEO's from subsidiary companies in parenthesis. Other managers: Bank management. Bank management + management from subsidiary companies in parenthesis. Regular employees: Bank employees minus corporate management and other managers. Group numbers in parenthesis.				
				30 and below	30-50	50+	
			Management group	0 (0)	4 (2)	6 (1)	
			Other managers	4 (0)	38 (28)	22 (4)	
			Regular employees	79 (62)	230 (123)	192 (75)	
				Women	Men		
			Administration & Support	122	157		
			Primary Divisions	162	153		
				30 and below	30-50	50+	
Administration & Support	54	121	104				
Primary Divisions	42	156	117				

NON-DISCRIMINATION			
103-1	Description and limitation of material topic(s)	Sustainability - Organisation and HR (209)	
103-2	Description of the management system that covers material topic(s)		
103-3	Evaluation of the management system		
406-1	Incidents of discrimination and corrective actions taken		No incidents of discrimination in 2018.
CUSTOMER PRIVACY			
103-1	Explanation of the material topic and its boundary	Sustainability – Privacy (229, 230)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability – Privacy (230)	
PRODUCT RESPONSIBILITY			
103-1	Explanation of the material topic and its boundary	Sustainability – Responsible bank (226, 227, 228)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose		SpareBank 1 Nord-Norge has no products designed to deliver a specific social benefit.
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Sustainability - Green products and green innovation (226)	
ACTIVE OWNERSHIP			
103-1	Explanation of the material topic and its boundary	Sustainability – Responsible bank (226, 227, 228)	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	Sustainability - Responsible investment activities (226)	SpareBank 1 Nord-Norge's policies and guidelines are communicated to the Groups' wholly-owned subsidiaries.
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability - Responsible investment activities (226)	Fund investments: 100% 2019 will see the completion of a project aimed at making sustainability a natural component of the credit assessment process.