

**General corporate social responsibility and  
sustainability guidelines (policy document)  
– nature and agriculture**

## Nature and agriculture

Agriculture is SpareBank 1 Østlandet's second largest industrial base and accounts for a large share of our corporate market lending. We are therefore an important partner for agriculture in our market area. Agriculture includes forestry and agriculture, which in turn includes animal husbandry.

Sustainable agriculture and nature management are important issues for the Bank. Nature is a renewable resource if it is managed sustainably. SB1Ø wants to be a driving force for sustainable development in our market area and wants to cooperate with our customers to achieve this. This means that our customers and business associates should consider whether their operations have a negative impact on climate, the environment and nature, and work purposefully to reduce their impact. They should also seek to strengthen the positive impact they can have on sustainable nature management. They should conduct risk assessments and have their own guidelines for high-risk areas relevant to their own business, suppliers and other partners. This should be included in contracts and tender specifications, among other things. We also want to contribute to sustainable agriculture and nature management internationally.

These guidelines are rooted in our Corporate Social Responsibility and Sustainability Strategy and our Corporate Social Responsibility and Sustainability Guidelines.

The Act relating to Land shall be followed for all agriculture and work in nature. The purpose of the Act is to:

*“provide suitable conditions to ensure that the land areas in the country including forests and mountains and everything pertaining thereto (land resources) may be used in the manner that is most beneficial to society and to those working in the agricultural sector. (...) Ensuring that resources are used in a manner beneficial to society entails taking into account the fact that the resources shall be disposed of with a view to the needs of future generations. Land resource management shall be environmentally sound and, among other things, take into consideration protection of the soil as a production factor and preservation of land and cultural landscapes as a basis for life, health and well-being for human beings, animals and plants.”<sup>1</sup>*

KSL, the quality assurance system in agriculture, shall also be followed. KSL is agriculture's common quality assurance system for primary production and is recognised by the Norwegian Food Safety Authority as a national industry standard, see the appendix. KSL shores up the reputation of Norwegian food production where products are to be free of infectious and harmful foreign substances, produced with respect to animal welfare, in an environmentally friendly manner and in a safe working environment that ensures workers remain healthy.

Our customers are expected to run their operations in line with internationally recognised conventions, national laws and regulations where they operate as well as requirements from purchasers of raw materials. Below are some important areas within nature and agriculture. This does not mean that other areas are of less importance, but we want our agricultural customers and other business associates to pay particular attention that they do not:

---

<sup>1</sup>Act relating to Land <https://lovdata.no/dokument/NL/lov/1995-05-12-23>

## Biological diversity and gene technology

- violate international or national biodiversity and genetic engineering guidelines, including the UN Convention on Biological Diversity (CBD) and the related Bonn Guidelines and the Nagoya Protocol, and Nature for life – the Norwegian action plan for biodiversity.<sup>2</sup>
- engage in the production or trading of living genetically modified organisms without the permission of the importing country and without the requirements of the Cartagena Protocol being fulfilled, which is a protocol under the UN Convention on Biological Diversity. The ratification of the Cartagena Protocol in Norway was brought before the Storting in a separate parliamentary bill.<sup>3</sup>
- neglect to conduct an environmental impact assessment in large-scale projects that may have a detrimental effect on biodiversity. For example, the standard GRI 304: Biodiversity 2016 can be used here.
- The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB). RSB has also been incorporated into Norwegian law.<sup>4</sup>

## Animal welfare

- violate the Animal Welfare Act, and neglect to follow the Norwegian Food Safety Authority's advice on the import and export of animals, livestock, animal transport and slaughter.<sup>5</sup>
- violate any of the recognised five freedoms of animal welfare from the Brambell Commission: freedom from hunger, thirst or malnutrition, freedom from physical discomfort, freedom from pain, disease or injury, freedom to exercise normal behaviour, and freedom from fear and distress.<sup>6</sup>
- use antibiotics irresponsibly, which contribute to antibiotic-resistant bacteria that can be transmitted to humans.<sup>7</sup>

## Conservation areas, wetlands and peat

- adversely impact wetlands in the Ramsar Convention or vulnerable and preserved reserves/conservation areas registered by the International Union for Conservation of Nature (IUCN).<sup>8</sup> There are over 60 Ramsar areas in Norway and several in our market area.<sup>9</sup> Companies must respect the plan for the restoration of wetlands in Norway (2016-2020), which has targets for reducing greenhouse gas emissions, adapting to climate change and improving ecological conditions.
- fail to respect the regional and local conservation plans where they operate.<sup>10</sup>

---

<sup>2</sup> Convention on Biological Diversity (CBD), Norwegian Environment Agency.

<http://www.miljodirektoratet.no/no/Tema/Internasjonalt/Internasjonale-avtaler/Konvensjonen-om-biologisk-mangfold-CBD/>

<sup>3</sup> Convention on Biological Diversity (CBD). Norwegian Environment Agency,

<http://www.miljodirektoratet.no/no/Tema/Internasjonalt/Internasjonale-avtaler/Konvensjonen-om-biologisk-mangfold-CBD/>

<sup>4</sup> This certification scheme has also been incorporated into Norwegian law. <https://www.regjeringen.no/no/sub/eos-notatbasen/notatene/2016/aug/godkjenning-av-sertifiseringsordningen-rsb-eu-red/id2511479/>

<sup>5</sup> Animals and animal husbandry. The Norwegian Food Safety Authority [https://www.mattilsynet.no/dyr\\_og\\_dyrehold/](https://www.mattilsynet.no/dyr_og_dyrehold/)

<sup>6</sup> What is animal welfare? The Norwegian Food Safety Authority, The State's supervisory authority for plants, fish, animals and foodstuffs, [https://www.mattilsynet.no/dyr\\_og\\_dyrehold/dyrevelferd/rad\\_om\\_dyrevelferd/hva\\_er\\_dyrevelferd.5017](https://www.mattilsynet.no/dyr_og_dyrehold/dyrevelferd/rad_om_dyrevelferd/hva_er_dyrevelferd.5017)

<sup>7</sup> Antibiotic use, Norwegian Agrarian Association. <https://www.bondelaget.no/antibiotikabruk/>

<sup>8</sup> Nature conservation across national borders Norwegian Environment

Agency <http://www.miljodirektoratet.no/no/Tema/Verneomrader/Vern-over-landegrensene/>

<sup>9</sup> "Norway currently has 63 sites designated as Wetlands of International Importance (Ramsar Sites), with a surface area of 909,134 hectares." <https://www.ramsar.org/wetland/norway>

<sup>10</sup> For example, Protection of areas in Hedmark. County Governor of Hedmark.

<https://www.fylkesmannen.no/nb/Hedmark/Miljo-og-klima/Verneomrader/Gjennomfort-vern/>

fail to respect national guidelines for the extraction of peat, especially peat from high moors, which is a threatened natural habitat both in Norway and in Europe.<sup>11</sup>

### World heritage

- have a harmful impact on a UNESCO world heritage site. UNESCO's Convention for the Protection of World Cultural and Natural Heritage is an international agreement that obliges countries to identify, protect, preserve, and hand over to future generations that part of world heritage that exists in their own territory.<sup>12</sup>

### Water

- start operations in areas with water shortages without conducting impact assessments of the operations' water consumption and/or carry out irresponsible water management that has major negative consequences for people and nature.
- cause severe water pollution and neglect to conduct environmental analyses to avoid water contamination.
- do not have comprehensive mitigation measures in place to address community and ecosystem water requirements in areas where environmental impact assessments identify that significant impacts to water resources are likely.
- violates the 7 principles of the World Commission on Dams.<sup>13</sup>
- start new businesses in areas with water shortages, and where the business will compete with the needs of society, and the local population's access to clean water.

### Endangered plant and animal species

- violate the Bern Convention on the Conservation of European Wildlife and Natural Habitats.<sup>14</sup>
- conduct business or have operations in areas with endangered plant and animal species, including animal species listed on the IUCN Red List of endangered species, not taking them into account and minimising their operations' interference with nature. Trade shall meet the CITES requirements and trade in endangered plant and animal species that are on the CITES lists shall not take place. The Norwegian Environment Agency is the Norwegian CITES authority and on the Agency's web pages, you will find information on the requirements for import, export and ownership of endangered species and products from endangered species.<sup>15</sup>
- introduce, release after spreading foreign organisms that cause, or can cause, adverse effects on natural diversity and ecosystems and thus violate the Norwegian foreign organisms regulation.<sup>16</sup>

### Chemical use and fertilisation

- use fertilisers and chemicals irresponsibly, not following national development and regulations regarding the utilisation of organic fertiliser products.<sup>17</sup>

---

<sup>11</sup> Phasing out of peat extraction and use. Norwegian Environment Agency

<http://www.miljodirektoratet.no/no/Nyheter/Nyheter/2018/Februar-2018/Utfasing-av-uttak-og-bruk-av-torv/>

<sup>12</sup> World Heritage Convention. Norwegian Environment Agency.

<http://www.miljodirektoratet.no/no/Tema/Internasjonalt/Internasjonale-avtaler/Verdensarvkonvensjonen/>

<sup>13</sup> [https://energypedia.info/wiki/World\\_Commission\\_on\\_Dams\\_\(WCD\)\\_Report](https://energypedia.info/wiki/World_Commission_on_Dams_(WCD)_Report)

<sup>14</sup> Nature conservation across national borders Norwegian Environment Agency

<http://www.miljodirektoratet.no/no/Tema/Verneomrader/Vern-over-landegrensene/>

<sup>15</sup> CITES protects species. Norwegian Environment Agency <http://www.miljodirektoratet.no/no/Tema/Arter-og-naturtyper/Handel-med-trua-arter-CITES/CITES-verner-arter/>

<sup>16</sup> Regulation on foreign organisms. Norwegian Environment Agency.

<http://www.miljodirektoratet.no/no/Regelverk/Forskrifter/Forskrift-om-fremmede-organismer/>

<sup>17</sup> Future-oriented use of fertilisers in new regulations. Norwegian Environment Agency.

<http://www.miljodirektoratet.no/no/Nyheter/Nyheter/2018/Mars-2018/Framtidsrettet-bruk-av-gjodsel-i-nytt-regelverk/>

## Raw materials

- fail to respect internationally recognised standards and initiatives for agricultural raw materials produced outside Norway, which are associated with particular environmental risk and the risk of poor working conditions, such as cocoa, coffee, tea, soy, palm oil, sugar cane, cotton, biofuels, etc. Wherever possible, relevant certification of the raw materials should be used.<sup>18</sup> There are several international initiatives that develop tools and guides that can help. In Norway, the multi-party Initiative for Ethical Trade (IEH) is a relevant partner.<sup>19</sup>
- does not respect people's right to adequate food and is not aware of this in the supply chain, where this is a challenge.
- **Waste Management**

## Forestry

- neglect to comply with the Forestry Act, which "aims to promote sustainable management of forest resources in Norway with a view to promotion of local and national economic development, and to secure biological diversity, consideration for the landscape, outdoor recreation and the cultural values associated with the forest."<sup>20</sup>
- fail to respect the regulations of county governors on forestry conservation.
- use timber from operators engaged in illegal logging, the sale of illegally harvested timber or deforestation, and/or which destroys tropical rainforests, removes primary forest or high conservation value forests, or conduct business with suppliers or other business partners doing so.
- conduct irresponsible forestry management and violate what are considered good industry standards, among other things, through the Forest Stewardship Council (FSC)<sup>1</sup>. Where there is a risk of harmful impact, production forests and timber plantations should be FSC certified.<sup>21</sup> This also applies to high-risk supply chains with pulp, paper, plywood, furniture or wood.
- neglect to comply with the EU's timber regulation, which is intended to avoid illegal logging and trade in timber and timber products derived from illegal logging.<sup>22</sup>
- use chemicals irresponsibly and pollute the soil, water or air through paper and pulp production.
- fail to respect indigenous peoples' and locals' rights concerning the use of forests.<sup>23</sup>
- operate palm oil production that is not sustainable.

We encourage companies that have a major impact on the forestry and paper industry to report under the CDP Forests Programme (formerly Forest Footprint Disclosure Project).<sup>24</sup>

## APPENDICES:

The requirements of the KSL standard are based on public laws and regulations, as well as some adapted requirements. The legal basis and regulations are grouped under the same headings as the KSL standard.

---

<sup>18</sup> The Norwegian Consumer Council's brand overview. <https://www.forbrukerradet.no/merkeoversikten/>

<sup>19</sup> [http://etiskhandel.no/Om\\_IEH/index.html](http://etiskhandel.no/Om_IEH/index.html)

<sup>20</sup> Act relating to forestry (Forestry Act), <https://lovdata.no/dokument/NL/lov/2005-05-27-31>

<sup>21</sup> FSC, Norwegian Consumer Council. <https://www.forbrukerradet.no/merkeoversikten/miljo/fsc/>

<sup>22</sup> The Timber Regulation. Norwegian Environment Agency.

<http://www.miljodirektoratet.no/no/Regelverk/Forordning/Tommerforordningen/>

<sup>23</sup> Overview of indigenous peoples conventions. United Nations Association of Norway. <https://www.fn.no/Om-FN/Avtaler/Urfolk>

<sup>24</sup> Forest Footprint Disclosure Project. <https://www.cdp.net/en/forests>

## **1 GENERAL REQUIREMENTS FOR FARMING**

Act related to bookkeeping

Regulations concerning production subsidies in agriculture

Act concerning protection against pollution and concerning waste (Pollution Control Act)

Regulations concerning pesticides

Regulations concerning fertilisation planning

Regulations concerning fertilisers, etc. of organic origin

Regulations concerning pest control

Act relating to food production and food safety (Food Act)

Regulations concerning plants and measures against plant pests (Plant Health Regulations)

Regulations concerning wild oats

Regulations concerning the handling of flammable, reactive and pressurised substances and equipment used for handling

Regulations concerning general principles and requirements in food production (Food Act Regulations)

Regulations concerning food hygiene (Food Hygiene Regulations)

Regulations concerning animal by-products not intended for human consumption (By-product Regulations)

Regulations concerning subsidies for the environmentally friendly spreading of livestock manure

Regulations concerning the handling of base materials for explosives

## **2 HEALTH, ENVIRONMENT AND SAFETY (HSE)**

Regulations concerning safety, health and the working environment at construction sites (Construction Client Regulations)

Act relating to working environment, working hours and employment protection, etc. (Working Environment Act)

Regulations concerning the design and layout of workplaces and work spaces (Workplace Regulations)

Regulations concerning organisation, management and employee participation

Regulations concerning measure and limit values for physical and chemical factors in the working environment as well as infection risk groups for biological factors (Measures and Limit Values Regulations)

Regulations concerning fire prevention and inspection

Regulations concerning low-voltage electrical installations (FEL)

Regulations on technical requirements for construction works (Building Engineering Regulations)

Regulations concerning systematic health, environment and safety work in enterprises (Internal Control Regulations)

Act relating to the prevention of fire, explosion and accidents involving hazardous substances and the fire service (Fire and Explosion Protection Act)

Law regarding the supervision of electrical installations

Act relating to the control of products and consumer services

Regulations concerning administrative schemes under the Working Environment Act (Administrative Schemes Regulations)

Regulations concerning the construction, design and manufacture of work equipment not covered under the regulations on machinery (Manufacturer Regulations)

Regulations concerning work performance, use of work equipment and related technical requirements (Work Performance Regulations)

Act relating to road traffic

Regulations concerning electrical equipment

Regulations concerning the keeping of chickens and turkeys

Regulations concerning the keeping of cattle

Regulations concerning the keeping of pigs

Regulations concerning the welfare of sheep and goats

Regulations concerning the handling of flammable, hazardous and pressurised substances as well as equipment and facilities used for handling

Regulations concerning the handling of explosive substances

Act relating to mandatory occupational pensions

Regulations concerning the handling of base materials for explosives

### **3 COARSE FEED, GRAIN, OIL SEEDS, PEAS AND SEED CULTIVATION**

Regulations concerning work performance, use of work equipment and related technical requirements (Work Performance Regulations)

Regulations concerning food hygiene (Food Hygiene Regulations)

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning wild oats

Regulations concerning feed hygiene

### **4 POTATOES**

Regulations concerning seed potatoes

Regulations concerning food hygiene (Food Hygiene Regulations)

Regulations concerning plants and measures against plant pests (Plant Health Regulations)

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning feed hygiene

Regulations concerning water supply and drinking water

Regulations concerning materials and objects in contact with foodstuffs (Food Contact Regulations)

Regulations concerning internal control for complying with the supervision and control of food legislation

### **5 VEGETABLES, FRUIT, BERRIES, NURSERIES, FLOWERS AND GREEN HOUSES**

Regulations concerning food hygiene (Food Hygiene Regulations)

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning water supply and drinking water (Drinking Water Regulations)

Regulations concerning materials and objects in contact with foodstuffs (Food Contact Regulations)

Regulations concerning internal control for complying with the supervision and control of food legislation

Regulations concerning plants and measures against plant pests

### **6 RUMINANTS**

Regulations concerning the marking and registration of lamas and farmed deer

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning additives for use in feed products

Regulations concerning the marking, registration and reporting of goats and sheep

Regulations concerning combatting animal diseases

Act relating to animal welfare

Regulations concerning the commercial transport of animals

Regulations concerning the keeping of cattle

Regulations concerning the welfare of sheep and goats

Regulations concerning the ordering and delivery of medicines from pharmacies

Act relating to medicines, etc.

Regulations concerning the slaughter of animals

Regulations concerning the monitoring and control of salmonella outbreaks in living cattle and pigs

Regulations concerning work performance, use of work equipment and related technical requirements (Work Performance Regulations)

Act concerning protection against pollution and concerning waste (Pollution Control Act)

Regulations concerning the prevention, control and eradication of spongiform encephalopathies (TSE Regulations)

Regulations concerning animal by-products not intended for consumption (By-product Regulation)

Regulations concerning feed products

Regulations concerning production subsidies and relief worker payments in agriculture

Regulations concerning the welfare of livestock

Regulations concerning the tracking and marking of cattle and beef, etc.

Regulations concerning food hygiene

Regulations concerning feed hygiene

Guides on regulations for the keeping of cattle (guidelines for the keeping of cattle)

## **7 MILK**

Regulations concerning water supply and drinking water (Drinking Water Regulations)

Regulations concerning special hygiene rules for food of animal origin (Animal Hygiene Regulations)

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning food hygiene

## **8 PIGS**

Regulations concerning combatting animal diseases

Act related to the traceability of pigs

Regulations concerning combatting animal diseases

Act relating to food production and food safety, etc. (Food Act)

Act relating to animal welfare

Regulations concerning the keeping of pigs

Regulations concerning the commercial transport of animals

Regulations concerning the slaughter of animals

Regulations concerning the ordering and delivery of medicines from pharmacies

Regulations concerning the monitoring and control of salmonella outbreaks in living cattle and pigs

Regulations concerning work performance, use of work equipment and related technical requirements (Work Performance Regulations)

Act concerning protection against pollution and concerning waste (Pollution Control Act)

Regulations concerning animal by-products not intended for consumption (By-product Regulations)

Regulations concerning feed products

Regulations concerning the welfare of livestock

Regulations concerning feed hygiene

Regulations concerning food hygiene

Regulations concerning additives for use in feed products

Guidelines for the keeping of pigs

## **9 POULTRY**

Regulations concerning general principles and requirements in food production (Food Act Regulations)

Regulations concerning the prevention, control and eradication of contagious spongiform encephalopathies (TSE)

Regulations concerning feed hygiene (Feed Hygiene Regulations)

Regulations concerning additives for use in feed products



Act relating to animal welfare

Regulations concerning the keeping of chickens and turkeys

Regulations concerning the commercial transport of animals

Regulations concerning control measures for residues of certain substances in foodstuffs of animal origin, livestock and fish to ensure foodstuffs are safe for health (Residue Control Regulations)

Regulations concerning consumer food information (Food Information Regulations)

Regulations concerning fertilisers, etc. of organic origin

Regulations concerning the certification of poultry operations

Regulations concerning feed products

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning animal by-products not intended for consumption (By-product Regulations)

Regulations concerning the slaughter of animals

Regulations concerning the control of salmonella in poultry, poultry feed, poultry meat and eggs

Regulations concerning the welfare of livestock

Regulations concerning combating animal diseases

Regulations concerning food hygiene

Regulations concerning special hygiene rules for food of animal origin (Animal Hygiene Regulations)

## **10 HONEY**

Regulations concerning the establishment of zones to combat European foulbrood, Aust-Agder

Regulations concerning measures against fire blight

Regulations concerning measures to promote the breeding of bees

Act relating to food production and food safety, etc. (Food Act)

General regulation on production and sales of foodstuffs

Regulations concerning beekeeping

Regulations concerning internal control for complying with the supervision and control of food legislation

Regulations concerning the notification and reporting of disease in animals

Regulations concerning animal health conditions for the import and export of live mammals, birds, reptiles, amphibians, bees and bumblebees

Regulations concerning the inspection and control of import and export of live animals, other breeding material and animal waste within the EEA, and the import of live animals from third countries

Regulations concerning control measures for residues of certain substances in foodstuffs of animal origin, livestock and fish to ensure foodstuffs safe for health (Residue Control Regulations)

Regulations concerning the warning labelling of honey

Regulations concerning honey

Regulations concerning consumer food information (Food Information Regulations)

Regulations concerning the identification labelling of food shipments

Regulations concerning materials and objects in contact with foodstuffs

Regulations concerning food hygiene

## **KSL-MEDICINE STANDARD**

Regulations concerning combating animal diseases

Regulations concerning the keeping of chickens and turkeys

Regulations concerning the keeping of cattle

Regulations concerning the keeping of pigs

Regulations concerning the welfare of sheep and goats

Regulations concerning the welfare of livestock

Regulations concerning work performance, use of work equipment and related technical requirements (Work Performance Regulations)

Act relating to animal welfare

Act relating to food production and food safety, etc. (Food Act)

Regulations concerning the use of medicines for animals

Regulations concerning the ordering and delivery of medicines from pharmacies

Act relating to veterinarians and other animal health personnel