

GRI CONTENT INDEX 2017

The table below shows SpareBank1 SMN's reporting relative to the GRI guidelines

GENERAL STANDARD DISCLOSURE

GRI 102: General Disclosures 2016

index	Disclosure title	Source	Comment
Organizational Profile			
102-1	Name of the organisation	SpareBank 1 SMN	
102-2	Activities, brands, products, and services	Annual report page 12-17	
102-3	Location of headquarters	Trondheim, Norway	
102-4	Location of operations	Norway, except one person working out of New York, in the subsidiary Capital Markets	
102-5	Ownership and legal form	self-governing institution - Annual report Note 42	
102-6	Markets served	Annual report page 12-17	
102-7	Scale of organisation	Annual report page 11	
102-8	Information on employees and other workers	Annual report page 38. Employees work in the Mid-Norway region	
102-9	Supply chain	Annual report page 29-30	
102-10	Significant changes to the organisation and its supply chain	Annual report Note 40	
102-11	Precautionary Principle or approach	Annual report page 41	
102-12	External initiatives	Attachment to this index	
102-13	Membership of associations	Attachment to this index	
Strategy			
102-14	Statement from senior decision maker	Annual report page 5	
Ethics and integrity			
102-16	Values, standards, principles and norms	Annual report page 6 and 38-40	
Governance			
102-18	Governance structure	Annual report page 51-61 and 24	

Stakeholder Analysis			
102-40	List of stakeholder groups	Annual report page 25 - 26	
102-41	Collective bargaining agreements	84 %	
102-42	Identifying and selecting stakeholders	Annual report page 25 - 26	
102-43	Approach to stakeholder engagement	Annual report page 25 - 26	
102-44	Key topics and concerns raised	Annual report page 25 - 26	
Reporting Practice			
102-45	Entities included in the consolidated financial statements	Annual report page 11	
102-46	Defining report content and topic Boundaries	Annual report page 26	
102-47	List of material topics	Annual report page 25 - 26	
102-48	Restatements of information	None	
102-49	Changes in reporting	None	
102-50	Reporting period	2017	
102-51	Date of previous report	This is the first GRI rapport	
102-52	Reporting cycle	Annually with the Annual report	
102-53	Contact point	Rolf Jarle Brøske	
102-54	Claims of reporting in accordance with the GRI Standards	Core	
102-55	GRI content index	https://www.sparebank1.no/nb/smn/om-oss/samfunnsansvar.html	
102-56	External assurance	None	

MATERIAL TOPICS

Index	Disclosure title	Source	Comment
Local development			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 42	
103-2	The management approach and its components	Annual report page 42	
103-3	Evaluation of the management approach	Annual report page 42	
GRI 201: Economic Performance 2016			
201-1	Direct economic value generated and distributed	Annual report Income statement + cash Flow statement + note 19	
GRI 203 Indirect economic impact 2016			
203-1	Infrastructure investments and services supported	NOK 220 mill in corporate giving and NOK 60 mill purpose oriented investments - Annual report page 42	
Ethics and anti-corruption			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 38-40	
103-2	The management approach and its components	Annual report page 38-40	
103-3	Evaluation of the management approach	Annual report page 38-40	
GRI 205: Anti-corruption 2016			
205-2	Communication and training about anti-corruption policies and procedures	Annual report page 39-40	
205-3	Confirmed incidents of corruption and actions taken	Annual report page 40	
Staff development			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 35-36	
103-2	The management approach and its components	Annual report page 35-36	
103-3	Evaluation of the management approach	Annual report page 35-36	
GRI 401: Employment 2016			
401-1	New employee hires and employee turnover	Annual report page 36	
GRI 404: Training and Education 2016			
404-2	Programs for upgrading employee skills and transition assistance programs	Annual report page 36	
404-3	Percentage of employees receiving regular performance and career development reviews	100 %	
Diversity and equal opportunity			
GRI 103: Management Approach 2016			

103-1	Explanation of the material topic and its Boundary	Annual report page 37-38	
103-2	The management approach and its components	Annual report page 37-38	
103-3	Evaluation of the management approach	Annual report page 37-38	
GRI 405: Diversity and Equal Opportunity 2016			
405-1	Diversity of governance bodies and employees	Annual report page 38	
405-2	Ratio of basic salary and remuneration of women to men	Annual report page 37	
GRI 406: Non-discrimination 2016			
406-1	Incidents of discrimination and corrective actions taken	None	
Responsible marketing of products and services			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 33-34	
103-2	The management approach and its components	Annual report page 33-34	
103-3	Evaluation of the management approach	Annual report page 33-34	
GRI 417: Marketing and Labeling 2016			
417-2	Incidents of non-compliance concerning product and service information and labeling	Annual report page 33	
417-3	Incidents of non-compliance concerning marketing communications	Annual report page 34	
Personal data protection and information security			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 34-35	
103-2	The management approach and its components	Annual report page 34-35	
103-3	Evaluation of the management approach	Annual report page 34-35	
GRI 418: Customer Privacy 2016			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Annual report page 34	
Innovation and digitalisation			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 18-19	
103-2	The management approach and its components	Annual report page 18-19	
103-3	Evaluation of the management approach	Annual report page 18-19	
SMN indicator 2017			
SMN-2	Share of digital sales	24 %	
Responsible credit			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 31-33	
103-2	The management approach and its components	Annual report page 31-33	
103-3	Evaluation of the management approach	Annual report page 31-33	
GRI Financial Services Sector Supplement: indicators			

FS-7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Annual report page 32-33	
FS-8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Annual report page 32-33	
Responsible investments, negative screening and exclusion and requirements on financial suppliers			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 27-31	
103-2	The management approach and its components	Annual report page 27-31	
103-3	Evaluation of the management approach	Annual report page 27-31	
GRI Financial Services Sector Supplement: indicators			
FS-10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation as interacted on environmental or social issues.	Annual report page 28	
FS-11	Percentage of assets subject to positive and negative environmental or social screening	Annual report page 28, 29 and 31	
Economic crime			
GRI 103: Management Approach 2016			
103-1	Explanation of the material topic and its Boundary	Annual report page 40-41	
103-2	The management approach and its components	Annual report page 40-41	
103-3	Evaluation of the management approach	Annual report page side 40-41	
SMN indicator 2017			
SMN -1	Number of flagged, examined and reported transactions	9191, 9191 og 105 - Annual report page 40	

ATTACHMENT

SpareBank1 SMN subscribes or endorses these externally developed economic, environmental and social charters, principles, or other initiatives:

- UN Global Compact
- UN PRI – prinsipper for ansvarlig investering
- UN Sustainable Development Goals
- Miljøfyrtårn

SpareBank1 SMN main memberships of industry or other associations, and national or international advocacy organizations:

- Finans Norge
- Næringslivets Hovedorganisasjon
- Sparebankforeningen
- Finansnæringens autorisasjonsordninger
- Steinkjer Næringsforum
- Verran Næringsforum
- Norges Eiendomsmeglerforbund
- Rennebu Næringsforening
- ICC Norge
- Windcluster Mid-Norway
- Den Norske Advokatforening
- Tilsynsrådet for Advokatvirksomhet
- Vestnes Næringsforum
- Molde Næringsforum
- Vestnes Handelsstandsforening
- Kristiansund og Nordmøre næringsforum
- Fræna Næringsforum AS
- Aukra Næringsforum
- Molde Sentrum AS
- Sunndal Næringsforening
- Eide Næringsforum
- Destinasjon Molde Og Romsdal AS
- Nordic Arena Nettverk Møre AS
- Lean Forum Nordvest
- Surnadal Næringsforening
- Verdal Næringsforum
- Namsos Næringsforening
- Næringsforeningen i Trondheimsregionen
- Levanger Næringsforum AS
- Samarbeidsgruppen Midtbyen
- Håndverkerforeningen Trondheim
- Haram Næring- og Innovasjonsforum
- Næringshagen i Orkdalsregionen AS
- Shippingklubben Ålesund
- Næringsforeningen i Ålesundregionen
- Rauma Næringslag
- Maritimt Forum Nordvest
- Maritimt Forum Midt-Norge
- Næringsforeningen i Trondheimsregionen
- Fosnavåg Shippingklubb
- Samarbeidsgruppen Midtbyen