

## Nykredit's GRI-index 2013

Nykredit's Global Reporting Initiative (GRI) index includes reference to relevant reports and websites dealing with the matter in question. Reporting is made at level B (self-declared). Reference is mainly made to publications by the Nykredit Group, which are available at [nykredit.com](http://nykredit.com)

The index includes the following abbreviations:

[About Nykredit](#) = [About Nykredit 2013 - CSR Report](#)

[Annual Report](#) = [Annual Report 2013 - The Nykredit Realkredit Group](#)

[Risk and Capital Management](#) = [Risk and Capital Management 2013 - The Nykredit Realkredit Group](#)

[Environmental and Climate Report](#) = [Klima- og miljøregnskab 2013](#)

The symbols in the Status column have the following meanings:

- = Nykredit meets the reporting requirements in full
- = Nykredit meets the reporting requirements in part
- = Nykredit does not report in respect of this indicator
- = It is not relevant for Nykredit to report in respect of the indicator

GRI	Description	Reference	Status
<b>Strategy og analysis</b>			
1.1	CEO statement	<a href="#">About Nykredit p. 1</a> <a href="#">Annual Report p. 1</a>	■
1.2	Description of key impacts, risks, and opportunities	<a href="#">About Nykredit p. 1</a> <a href="#">About Nykredit pp. 30-31</a> <a href="#">Risk and Capital Management</a> <a href="#">Annual Report pp. 20-22</a> <a href="#">Annual Report pp. 28-38</a>	■
<b>Organisational profile</b>			
2.1	Name of the organisation	<a href="#">About Nykredit p. 7</a>	■
2.2	Primary brands, products, and/or services	<a href="#">About Nykredit pp. 4-9</a> <a href="#">About Nykredit pp. 17-18</a> <a href="#">Annual Report p. 28</a> <a href="#">Annual Report pp. 46-56</a> <a href="http://nykredit.com">nykredit.com</a>	■
2.3	Operational structure of the organisation	<a href="#">About Nykredit p. 7</a>	■
2.4	Location of organisation's headquarters	<a href="#">About Nykredit, back page</a>	■
2.5	Countries where the organisation operates	<a href="#">Annual Report pp. 12-14</a>	■
2.6	Nature of ownership and legal form	<a href="#">About Nykredit p. 7</a> <a href="#">About Nykredit p. 30</a>	■
2.7	Markets served	<a href="#">About Nykredit pp. 4-9</a> <a href="#">Annual Report pp. 12-19</a>	■
2.8	Scale of the reporting organisation	<a href="#">About Nykredit p. 7</a> <a href="#">About Nykredit pp. 32-33</a> <a href="#">Annual Report p. 3</a> <a href="#">Annual Report pp. 12-19</a>	■

GRI	Description	Reference	Status
2.9	Significant changes during the reporting period	<a href="#">Annual Report p. 8</a> <a href="#">About Nykredit p. 3</a> <a href="#">About Nykredit p. 7</a>	■
2.10	Awards received in the reporting period	<a href="#">About Nykredit p. 7</a> <a href="#">Digital awards and accolades</a>	■
<b>Report parameters</b>			
3.1	Reporting period	Calendar Year 2013	■
3.2	Date of most recent previous report	About Nykredit: 06. February 2014 Nykredit's GRI-index 2013: 09. April 2014	■
3.3	Reporting cycle	Annual	■
3.4	Contact point for questions regarding the report or its content	<a href="#">Corporate Communications</a>	■
3.5	Process for defining report content	<a href="#">nykredit.com/gri</a> <a href="#">Nykredit's stakeholders</a> <a href="#">About Nykredit p. 1</a>	■
3.6	Boundary of the report	<a href="#">About Nykredit pp. 34-35</a>	■
3.7	Specific limitations on the scope or boundary of the report	<a href="#">About Nykredit pp. 34-35</a>	■
3.8	Basis for reporting on joint ventures, subsidiaries, etc that can significantly effect comparability from period to period and/or between organisations	<a href="#">About Nykredit pp. 34-35</a>	■
3.9	Data measurement techniques and calculation principles	<a href="#">About Nykredit pp. 34-35</a>	■
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement	<a href="#">About Nykredit pp. 34-35</a>	■
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	<a href="#">About Nykredit pp. 34-35</a>	■
3.12	Table identifying the location of the Standard Disclosures in the report	<a href="#">nykredit.com/gri</a>	■
3.13	Policy and current practice with regard to seeking external assurance for the report	<a href="#">nykredit.com/gri</a>	■
<b>Governance, commitments &amp; engagement</b>			
4.1	Governance structure of the organisation	<a href="#">Annual Report pp. 23-25</a> <a href="#">Annual Report pp. 143-145</a> <a href="#">Board of Directors</a> <a href="#">Executive Board</a>	■
4.2	The Chairman of the Board's role in the organisation	<a href="#">Annual Report p. 143</a>	■
4.3	Number of members of the Board of Directors who are independent and/or not members of the Executive Board by gender	<a href="#">Annual Report p. 143</a> <a href="#">Corporate Governance in Nykredit</a>	■
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the board	<a href="#">Annual Report p. 25</a>	■
4.5	Principles for compensation to senior executives	<a href="#">Corporate Governance in Nykredit</a>	■
4.6	Processes for avoiding conflicts of interests in the board	<a href="#">Corporate Governance in Nykredit</a>	■
4.7	Method to determine board members' qualifications and expertise, including consideration of gender and other diversity indicators	<a href="#">Corporate Governance in Nykredit</a>	■
4.8	Mission, values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their	<a href="#">Financial sustainability</a> <a href="#">Core Values</a>	■

GRI	Description	Reference	Status
4.9	The board's monitoring of the sustainability work	<a href="#">Corporate Governance in Nykredit</a> The Board of Directors and the Executive Board approve the Annual Report, CSR Report and	■
4.10	Processes for evaluating the board's own performance, particularly with respect to economic, environmental, and social performance	No such processes are in place	■
4.11	Explanation of whether and how the precautionary principle is addressed	<a href="#">Annual Report p. 28</a> <a href="#">Risk and Capital Management</a>	■
4.12	Externally developed economic, environmental, and social charts, principles, or other initiatives to which the organisation subscribes or endorses	<a href="#">About Nykredit p. 1</a> <a href="#">UNPRI</a> <a href="#">UN Global Compact</a> <a href="#">Social partnership</a> <a href="#">Women in management</a> <a href="#">New Network</a>	■
4.13	Memberships in associations (such as industry associations) and/or national/ international advocacy in relevant organisations	<a href="#">About Nykredit p. 17</a> <a href="#">About Nykredit p. 18</a> <a href="#">UN Global Compact</a> <a href="#">The Danish Bankers Association</a> <a href="#">Association of Danish Mortgage Banks</a> <a href="#">UNPRI</a> <a href="#">DANSIF</a> <a href="#">CDP Signatory</a> <a href="#">European Mortgage Federation</a>	■
4.14	List of stakeholder groups	<a href="#">Nykredit's stakeholders</a> <a href="#">About Nykredit p. 10</a> <a href="#">About Nykredit p. 18</a>  <a href="#">NYKREDS</a>	■
4.15	Basis for identification and selection of stakeholders with whom to engage	<a href="#">Financial sustainability</a> <a href="#">Corporate Social Responsibility</a> <a href="#">nykredit.com</a>	■
4.16	Approaches to stakeholder engagement	<a href="#">About Nykredit p. 8</a>  <a href="#">About Nykredit pp. 17-18</a> <a href="#">Stakeholder policy</a>	■
4.17	Key topics and concerns that have been raised through stakeholder engagement, and the organisation's response	<a href="#">About Nykredit p. 4</a> <a href="#">About Nykredit p. 8</a> <a href="#">About Nykredit p. 15</a> <a href="#">About Nykredit pp. 17-18</a> <a href="#">Stakeholder policy</a> <a href="#">Environment and climate policy</a> <a href="#">Nykredit blog</a> <a href="#">Nykredit's financial hotline</a> See 4.14	■
<b>Economic indicators</b>			
EC1	Direct economic value generated and distributed, including revenues, operation costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	<a href="#">About Nykredit pp. 17-18</a> <a href="#">About Nykredit pp. 32-33</a> <a href="#">Annual Report p. 4</a> <a href="#">Annual Report pp. 86-87</a> No reporting on distributed economic value	■
EC2	Financial implications and other risks and opportunities due to climate changes	Not reported	■
EC3	Coverage of the organisation's defined benefit plan obligations	<a href="#">Annual Report p. 104</a>	■
EC4	Financial assistance received from government	<a href="#">Annual Report</a> No government capital	■
EC5	General starting pay compared with local minimum pay by gender	<a href="#">NYKREDS</a> Nykredit's employees are subject to collective pay agreements	■

GRI	Description	Reference	Status
EC6	Policy, practices, and proportion of spending on locally-based suppliers	<a href="#">About Nykredit p. 24</a>	■
EC7	Procedures for local hiring and proportion of senior management hired from the local community	Not relevant	■
EC8	Infrastructure investments and services provided for public purposes	Not reported	■
EC9	Indirect economic impacts	<a href="#">About Nykredit pp. 17-18</a>	■
<b>Environment</b>			
EN1	Materials used by weight or volume	<a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit pp. 23-24</a>	■
EN2	Percentage of materials used that are recycled input materials	<a href="#">Environmental and Climate Report</a>	■
EN3	Direct energy consumption by primary source	<a href="#">About Nykredit pp. 23-24</a>	■
EN4	Indirect energy consumption by primary source	<a href="#">About Nykredit pp. 23-24</a>	■
EN5	Energy saved due to conservation and efficiency improvements	<a href="#">About Nykredit pp. 23-24</a>	■
EN6	Initiatives to provide energy-efficient or renewable energy based products and services and the result of these initiatives	<a href="#">About Nykredit pp. 23-24</a> <a href="#">Energy account</a> <a href="#">EnergiEftersyn</a> <a href="#">Green insurance</a>	■
EN7	Initiatives to reduce indirect energy consumption and the result of these initiatives	<a href="#">Environmental and Climate Report</a>	■
EN8	Total water withdrawal by source	<a href="#">Environmental and Climate Report</a> All water obtained from public water supply	■
EN9	Water sources significantly affected by withdrawal of water	<a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit pp. 23-24</a> No water sources significantly affected	■
EN10	Percentage and total volume of water recycled and reused	All water discharged into public sewers	■
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas or areas of high biodiversity value	No land owned, leased, managed in or adjacent to, protected areas or areas of high biodiversity	■
EN12	Impacts of activities, products, and services on biodiversity in protected areas	No impact from Nykredit activities, products and services on biodiversity in protected areas	■
EN13	Habitats protected or restored	Nykredit does not operate in habitats protected	■
EN14	Management of impacts on biodiversity	Not relevant	■
EN15	Number of IUCN Red List species with habitats in operation areas	None of Nykredit's operations affects such areas	■
EN16	Total direct and indirect greenhouse gas emissions	<a href="#">Environmental and Climate Report</a> <a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit pp. 23-24</a>	■
EN17	Other relevant indirect greenhouse gas emissions	<a href="#">Environmental and Climate Report</a> <a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit pp. 23-24</a>	■
EN18	Initiatives to reduce greenhouse gas emissions	<a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit pp. 23-24</a>	■
EN19	Emissions of ozone-depleting substances	Not reported	■
EN20	NOx, SOx, and other significant air emissions	Not reported	■
EN21	Total water discharge by quality and destination	Not relevant	■

GRI	Description	Reference	Status
EN22	Total weight of waste by type and disposal method	Not reported	■
EN23	Total number and volume of significant spills	Not reported	■
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally	Not relevant	■
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff	Not relevant	■
EN26	Initiatives to mitigate environmental impacts of products and services	<a href="#">Environmental and Climate Report</a> <a href="#">About Nykredit p. 23-24</a>	■
EN27	Percentage of products sold and their packaging materials that are reclaimed	Not relevant	■
EN28	Fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Nykredit has received no fines or sanctions of this type	■
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce	Not reported	■
EN30	Total environmental protection expenditures and investments	Not reported	■
<b>Labour practices and decent work</b>			
LA1	Total labour force by gender, type of job, type of contract and region	<a href="#">About Nykredit p. 27</a>	■
LA2	Total number and percentage of new staff and staff turnover by age group, gender and region	<a href="#">About Nykredit p. 27</a> <a href="#">About Nykredit p. 33</a>	■
LA3	Benefits provided only to full-time employees	Not reported	■
LA4	Percentage of employees covered by collective bargaining	Nykredit has entered into a collective agreement with Nykreds, a company-specific branch of the Danish Financial Services Union	■
LA5	Minimum notice period(s) regarding significant operational changes including whether it is specified in collective agreements	Not reported	■
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	Total workforce of Nykredit is represented	■
LA7	Work-related sickness, absenteeism, lost working days and work-related deaths by region and gender	Not reported	■
LA8	Education, prevention, and risk-control programs in place to assist employees, their families, or community members regarding serious diseases	Not reported	■
LA9	Health and safety topics covered in formal agreements with trade unions	Not reported	■
LA10	Average number of training hours per staff member per year by gender and staff category	Not reported	■
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career	<a href="#">About Nykredit pp. 25-27</a> <a href="#">Work-life balance</a>	■
LA12	Percentage of staff who receive regular feedback on performance and career development advice by gender	All permanent staff have an annual performance and development review with their	■
LA13	Composition of management bodies and distribution of staff by category in terms of gender, age, minority groups and other diversity indicators	<a href="#">About Nykredit pp. 25-27</a>	■
LA14	Basic pay components for female and male staff by employment group and region	Equal basic pay for women and men thanks to Nykredit's collective agreement	■
LA15	Retention and attrition after maternity/paternity leave by gender	Not reported	■

GRI	Description	Reference	Status
<b>Human rights</b>			
HR1	Human rights and actions taken: investment agreements	<a href="#">About Nykredit p. 17</a> <a href="#">About Nykredit p. 18</a>	■
HR2	Human rights and actions taken: suppliers and contractors	<a href="#">About Nykredit p. 17</a>	■
HR3	Employee training on policies and procedures concerning aspects of human rights	No training. It is considered not material for Nykredit	■
HR4	Total number of incidents of discrimination and actions taken	<a href="#">About Nykredit p. 17</a>	■
HR5	Operations and major suppliers identified as having significant risk of violation of the right to exercise freedom of association and collective bargaining, and actions taken to support these rights	No operations identified	■
HR6	Operations and major suppliers identified as having significant risk of incidents of child labour, and measures taken to contribute to the elimination of child labour	Not relevant	■
HR7	Operations and major suppliers identified as having significant risk of incidents of forced or compulsory labour, and measures taken to contribute to the elimination of forced or compulsory labour	Not relevant	■
HR8	Security personnel trained in the policies or procedures concerning aspects of human rights that are relevant to operations	Not relevant	■
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken	Not relevant	■
HR10	Percentage and number of operations reported or subjected to impact assessment for violation of human rights	None of Nykredit's operations have been subject to human rights review or impact	■
HR11	Number of human rights-related complaints filed, addressed and resolved through formal complaints mechanisms	None of Nykredit's operations have been subject to grievances related to human rights	■
<b>Society</b>			
SO1	Number of operations with local community involvement, impact assessments and development programmes	<a href="#">About Nykredit p. 17-18</a>	■
SO2	Percentage and total number of business units analysed for risks related to corruption	<a href="#">About Nykredit p. 17-18</a>	■
SO3	Percentage of staff trained in organisation's anti-corruption policies and procedures	<a href="#">About Nykredit p. 17-18</a> All new staff members are trained in measures to combat money laundering	■
SO4	Actions taken in response to incidents of corruption	Not reported	■
SO5	Public policy positions and participation in public policy development and lobbying	<a href="#">About Nykredit p. 17-18</a>	■
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country	Nykredit does not provide direct or indirect financial support to politicians or political parties	■
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	<a href="#">Stock exchange announce</a>	■
SO8	Significant fines and non-monetary sanctions for noncompliance with laws and regulations	<a href="#">Assessment of financial companies 2013</a>	■
SO9	Organisational operations with a significant potential or current negative impact on the community	Not relevant	■
SO10	Preventive measures implemented in the organisation's operations having a significant potential or current negative impact on the community	Not relevant	■

GRI	Description	Reference	Status
<b>Product responsibility</b>			
PR1	Health and safety impacts of products and services	Not relevant	■
PR2	Non-compliance concerning health and safety impacts of products	Not relevant	■
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	Not reported	■
PR4	Non-compliance concerning product and service information and labeling	Not reported	■
PR5	Practices related to customer satisfaction	<a href="#">About Nykredit p. 15</a> <a href="#">About Nykredit p. 23</a>	■
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	Not reported	■
PR7	Non-compliance concerning marketing communications including advertising, promotion, and sponsorship	Not reported	■
PR8	Number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Not reported	■
PR9	Fines for non-compliance with laws and regulations concerning the provision and use of products and services	Not reported	■
<b>Management approach</b>			
<b>Economic</b>		<a href="#">Annual Report</a> <a href="#">About Nykredit pp. 5-8</a> <a href="#">About Nykredit pp. 30-33</a>	■
<b>Environmental</b>		<a href="#">About Nykredit pp. 23-24</a> <a href="#">Environmental and Climate Report</a> <a href="#">Climate and environmental targets</a>	■
<b>Labour practices and decent work</b>		<a href="#">About Nykredit pp. 26-28</a> <a href="#">Employees</a> <a href="#">Global Compact</a>	■
<b>Human Rights</b>		<a href="#">About Nykredit pp. 17-18</a> <a href="#">Sustainable conduct</a> <a href="#">Global Compact</a>	■
<b>Society</b>		<a href="#">About Nykredit pp. 17-18</a> <a href="#">Community</a> <a href="#">Corporate Governance</a>	■
<b>Product Responsibility</b>		<a href="#">About Nykredit p. 3</a> <a href="#">About Nykredit pp. 8-13</a> <a href="#">About Nykredit pp. 14-19</a>	■