

GRI Standard - General Disclosures

GRI Indicator	Description	Reporting 2019
Organisational Profile		
102-1	Name of the organisation	Sparebanken Sør
102-2	Activities, brands, products, and services	Annual Report p. 8
102-3	Location of headquarters	Kristiansand
102-4	Location of operations	Norway
102-5	Ownership and legal form	Annual Report p. 8
102-6	Markets served	Annual Report p. 8
102-7	Scale of organisation	Annual Report p. 6
102-8	Information on employees and other workers	Annual Report p. 18 Sustainability Report p. 8-9
102-9	Supply chain	Board of Director's report
102-10	Significant changes to the organisation and its supply chain	No changes. Initial reporting of GRI is 2019
102-11	Precautionary Principle or approach*	The bank has joined FN Global Compact og "lead were" principles
102-12	External initiatives	Sustainability Report p. 4 Sustainability Report p. 6
102-13	Membership of associations	Finans Norge, NHO, Miljøfyrtårn, Klimapartner-nettverk.
Strategy		
102-14	Statement from senior decision maker	Annual Report p. 5
Ethics and integrity		
102-16	Values, standards, principles and norms	Code of conduct, www.sor.no
Governance		
102-18	Governance structure	Sustainability Report p. 3
Stakeholder Analysis		
102-40	List of stakeholder groups	Sustainability Report p. 6 Finans Norge, NHO, Miljøfyrtårn, Klimapartner-nettverk.
102-41	Collective bargaining agreements	All employees are covered by the sentral agreement Bank & Finance
102-42	Identifying and selecting stakeholders	Sustainability Report p. 6
102-43	Approach to stakeholder engagement	Sustainability Report p. 6
102-44	Key topics and concerns raised	Sustainability Report p. 7
Reporting practice		
102-45	Entities included in the consolidated financial statements	Sparebanken Sør (parent) and Sparebanken Sør Boligkreditt AS
102-46	Defining report content and topic Boundaries	Sustainability Report p. 5
102-47	List of material topics	Sustainability Report p. 7
102-48	Restatements of information	First reporting year of GRI is 2019
102-49	Changes in reporting	No changes. First reporting year of GRI is 2019

102-50	Reporting period	01.01.2019-31.12.2019
102-51	Date of previous report	First reporting year of GRI is 2019
102-52	Reporting cycle	Annual
102-53	Contact point	magne.kvaslerud@sor.no
102-54	Claims of reporting in accordance with the GRI Standards	Core
102-55	GRI content index	Sustainability Report p. 20
102-56	Applicable practice for external assurance of reporting	The report has not been verified externally

Material Topics

GRI indicator	Description	Reporting 2019
Responsible and ethical business conduct(financial performance and indirect financial impact)		
103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 13
103-2	The management approach and its components	Sustainability Report p. 13 Fact Book p. 10
103-3	Evaluation of the management approach	Sustainability Report p. 5
201-1	Direct economic value generated and distributed	Annual Report p. 22
201-2	Financial implications and other risks and opportunities due to climate change	Theme for further development
203-2	Significant indirect economic impacts	Sustainability Report p. 19
Financial crime		
103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 11
103-2	The management approach and its components	Sustainability Report p. 11 Fact Book p. 8
103-3	Evaluation of the management approach	Sustainability Report p. 5
205-2	Communication and training about anti-corruption policies and procedures	Sustainability Report p. 11 Fact Book p. 8
205-3	Confirmed incidents of corruption and actions taken	No incidents of corruption
Climate and the environment		
103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 16
103-2	The management approach and its components	Sustainability Report p. 16 Fact Book p. 14
103-3	Evaluation of the management approach	Sustainability Report p. 5
302-1	Energy consumption within the organisation	Sustainability Report p. 18
305-1	Direct (Scope 1) GHG emissions	Sustainability Report p. 18
305-2	Energy indirect (Scope 2) GHG emissions	Sustainability Report p. 18
305-3	Other indirect (Scope 3) GHG emissions	Sustainability Report p. 18
Responsible procurement (environmental impact)		
103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 16
103-2	The management approach and its components	Sustainability Report p. 16 Fact Book p. 13
103-3	Evaluation of the management approach	Sustainability Report p. 5
308-2	Negative environmental impacts in the supply chain and actions taken	Sustainability Report p. 16 Fact Book p. 13
Diversity and equal opportunity (work/employees)		
103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 8
103-2	The management approach and its components	Sustainability Report p. 8 Fact Book p. 5
103-3	Evaluation of the management approach	Sustainability Report p. 5
401-1	New employee hires and employee turnover	Sustainability Report p. 9

401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Sustainability Report p. 9
401-3	Parental leave	Sustainability Report p. 9
405-1	Diversity of governance bodies and employees	Sustainability Report p. 8
405-2	Ratio of basic salary and remuneration of women to men	Sustainability Report p. 8
406-1	Non-discrimination	Fact Book p. 5. No cases of discrimination in 2019

Development of employees

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 9
103-2	The management approach and its components	Sustainability Report p. 10 Fact Book p. 6
103-3	Evaluation of the management approach	Sustainability Report p. 5
404-1	Average hours of training per year per employee	Fact Book p. 6
404-2	Programs for upgrading employee skills and transition assistance programs	Sustainability Report p. 9
404-3	Percentage of employees receiving regular performance and career development reviews	Sustainability Report p. 10

Responsible procurement (social)

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 16
103-2	The management approach and its components	Sustainability Report p. 13 Fact Book p. 13
103-3	Evaluation of the management approach	Sustainability Report p. 5
414-2	Negative social impacts in the supply chain and actions taken	Sustainability Report p. 16

Responsible and ethical business conduct (marketing of services and products)

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 12
103-2	The management approach and its components	Sustainability Report p. 13 Fact Book p. 10
103-3	Evaluation of the management approach	Sustainability Report p. 5
417-2	Incidents of non-compliance concerning product and service information and labeling	Fact Book p. 9
417-3	Incidents of non-compliance concerning marketing communications	Fact Book p. 9

Privacy protection and information security

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 10
103-2	The management approach and its components	Sustainability Report p. 11 Fact Book p. 7
103-3	Evaluation of the management approach	Sustainability Report p. 5
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Fact Book p. 7 3 complaints of data breach have been reported to the Data Protection Authority in 2019

Responsible products, green innovation and digitalisation

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 12
103-2	The management approach and its components	Sustainability Report p. 12 Fact Book p. 9
103-3	Evaluation of the management approach	Sustainability Report p. 5
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Sustainability Report p. 12

Responsible credit

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 13
103-2	The management approach and its components	Sustainability Report p. 14 Fact Book p. 11
103-3	Evaluation of the management approach	Sustainability Report p. 5

FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Sustainability Report p. 14
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Responsible investment/financing

103-1	Explanation of the material topic and its Boundary	Sustainability Report p. 15
103-2	The management approach and its components	Sustainability Report p. 15 Fact Book p. 12
103-3	Evaluation of the management approach	Sustainability Report p. 5
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 Report p. 15
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability Report p. 15