

GRI Index

The table shows SpareBank 1 SMN's reporting for 2019 with reference to the GRI Standard's core requirements from GRI Standards 2016.

| GRI Indicator | Name of indicator | Reply/Source |
|-------------------------------|--|---|
| General disclosures | | |
| Organizational profile | | |
| 102-1 | Name of the organisation | SpareBank 1 SMN |
| 102-2 | Activities, brands, products, and services | Sustainability report - chapter the history of SpareBank 1 SMN |
| 102-3 | Location of headquarters | Trondheim, Norway |
| 102-4 | Location of operations | Norway |
| 102-5 | Ownership and legal form | Savingsbank with equity certificates |
| 102-6 | Markets served | Mid Norway |
| 102-7 | Scale of organisation | Annual report -chapter about us |
| 102-8 | Information on employees and other workers | Sustainability report - Chapter A |
| 102-9 | Supply chain | We have 1.000 suppliers mainly from Norway. IT services represents 41%, facility services 17% |
| 102-10 | Significant changes to the organisation and its supply chain | No significant changes |
| 102-11 | Precautionary Principle or approach | Sustainability report - Chapter responsible financial institution |
| 102-12 | External initiatives | Sustainability report - Attachment memberships |
| 102-13 | Membership of associations | Sustainability report - Attachment memberships |
| Strategy | | |
| 102-14 | Statement from senior decision maker | Annual report - Statement from CEO |
| Ethics and integrity | | |
| 102-16 | Values, standards, principles and norms | Annual report - chapter main goals and strategies |
| 102-18 | Governance structure | Annual report - chapter corporate governance |
| Stakeholder analysis | | |
| 102-40 | List of stakeholder groups | Sustainability report - chapter organisation and responsibility based on our values |
| 102-41 | Collective bargaining agreements | Sustainability report - chapter A |
| 102-42 | Identifying and selecting stakeholders | Sustainability report - chapter responsible financial institution through almost 200 years |
| 102-43 | Approach to stakeholder engagement | Sustainability report - chapter responsible financial institution through almost 200 years |
| 102-44 | Key topics and concerns raised | Sustainability report - chapter responsible financial institution through almost 200 years |
| Reporting practice | | |
| 102-45 | Entities included in the consolidated financial statements | Annal report - chapter financial results |
| 102-46 | Defining report content and topic Boundaries | Annal report - chapter financial results |
| 102-47 | List of material topics | Sustainability report - Chapter financial institution |
| 102-48 | Restatements of information | Sustainability report - Chapter financial institution |
| 102-49 | Changes in reporting | No significant changes |
| 102-50 | Reporting period | Fiscal year 2019 |
| 102-51 | Date of previous report | March 2019 |
| 102-52 | Reporting cycle | On a yearly basis |
| 102-53 | Contact point | Jan-Eilert Nilsen |
| 102-54 | Claims of reporting in accordance with the GRI Standards | Core option |

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| 102-55 | GRI content index | GRI Index |
| 102-56 | External assurance | Verified by PwC |

Material topics

Economic performance

| | | |
|-------|--|---|
| 103-1 | Explanation of the material topic and its Boundary | Annual report -chapter financial results |
| 103-2 | The management approach and its components | Annual report - chapter financial results |
| 103-3 | Evaluation of the management approach | Annual report - chapter financial results |
| 201-1 | Direct economic value generated and distributed | Annual report - chapter financial results |

Anti-corruption

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|-------|--|---|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report -chapter A and E |
| 103-2 | The management approach and its components | Sustainability report -chapter A and E |
| 103-3 | Evaluation of the management approach | Sustainability report -chapter A and E |
| 205-1 | Operations assessed for risks related to corruption | Sustainability report - Chapter E |
| 205-2 | Communication and training about anti-corruption policies and procedures | Sustainability report - chapter A and E |
| 205-3 | Confirmed incidents of corruption and actions taken | No incidents. |

Emissions

| | | |
|-------|--|-----------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report - chapter D |
| 103-2 | The management approach and its components | Sustainability report - chapter D |
| 103-3 | Evaluation of the management approach | Sustainability report - chapter D |
| 305-1 | Direct (Scope 1) GHG emissions | Sustainability report - chapter D |
| 305-2 | Energy indirect (Scope 2) GHG emissions | Sustainability report - chapter D |
| 305-3 | Other indirect (Scope 3) GHG emissions | Sustainability report - chapter D |

Supplier environmental assessment

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|-------|--|------------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report - chapter D |
| 103-2 | The management approach and its components | Sustainability report - chapter D. |
| 103-3 | Evaluation of the management approach | Sustainability report - chapter D. |
| 308-2 | Negative environmental impacts in the supply chain and actions taken | Sustainability report - chapter D. |

Employment

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|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter A |
| 103-2 | The management approach and its components | Sustainability report chapter A |
| 103-3 | Evaluation of the management approach | Sustainability report chapter A |
| 401-1 | New employee hires and employee turnover | Sustainability report chapter A |

Training and education

| | | |
|-------|---|---|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter A |
| 103-2 | The management approach and its components | Sustainability report chapter A |
| 103-3 | Evaluation of the management approach | Sustainability report chapter A |
| | | Sustainability report chapter A |
| | | A. Upgraded skills for 10 employees. Other comments are answered in the sustainability report, chapter A. |
| 404-2 | Programs for upgrading employee skills and transition assistance programs | B. 1 employee provided coaching for termination for employment. |

Diversity and equal opportunity

| | | |
|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter A |
| 103-2 | The management approach and its components | Sustainability report chapter A |
| 103-3 | Evaluation of the management approach | Sustainability report chapter A |
| 405-1 | Diversity of governance bodies and employees | Sustainability report chapter A |
| 405-2 | Ratio of basic salary and remuneration of women to men | Sustainability report chapter A |

Non-discrimination

| | | |
|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter A |
| 103-2 | The management approach and its components | Sustainability report chapter A |
| 103-3 | Evaluation of the management approach | Sustainability report chapter A |

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|-------|--|--------------|
| 406-1 | Incidents of discrimination and corrective actions taken | No incidents |
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Marketing and labeling

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| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter B |
| 103-2 | The management approach and its components | Sustainability report chapter B |
| 103-3 | Evaluation of the management approach | Sustainability report chapter B |
| 417-2 | Incidents of non-compliance concerning product and service information and labeling | Sustainability report chapter B |
| 417-3 | Incidents of non-compliance concerning marketing communications | Sustainability report chapter B |

Customer privacy

| | | |
|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter E |
| 103-2 | The management approach and its components | Sustainability report chapter E |
| 103-3 | Evaluation of the management approach | Sustainability report chapter E |
| 418-1 | Substantiated complaints concerning breaches of customer privacy and losses of customer data | Sustainability report chapter E |

Anti-money laundering

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|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter E |
| 103-2 | The management approach and its components | Sustainability report chapter E |
| 103-3 | Evaluation of the management approach | Sustainability report chapter E |
| SMN-1 | Anti-money laundering | Sustainability report chapter E |

Product responsibility

| | | |
|-------|---|---------------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter B and E |
| 103-2 | The management approach and its components | Sustainability report chapter B and E |
| 103-3 | Evaluation of the management approach | Sustainability report chapter B and E |
| FS7 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | Sustainability report chapter B |
| FS8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | Sustainability report chapter B |
| FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting organisation as interacted on environmental or social issues. | |

Active ownership

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|-------|---|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter C |
| 103-2 | The management approach and its components | Sustainability report chapter C |
| 103-3 | Evaluation of the management approach | Sustainability report chapter C |
| FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting organisation as interacted on environmental or social issues. | Sustainability report chapter C |
| FS11 | Percentage of assets subject to positive and negative environmental or social screening | Sustainability report chapter C |

Digital sales

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|-------|--|---------------------------------|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability report chapter B |
| 103-2 | The management approach and its components | Sustainability report chapter B |
| 103-3 | Evaluation of the management approach | Sustainability report chapter B |
| SMN-2 | Digital sales | Sustainability report chapter B |