GRI Standard – General Disclosures 2016

2021

RI Stand	larder: Core Option		
	Description	Source	Comments
andard			
	onal profile		
102-1	Name of the organisation	Sparebanken Sør Reard of Directors' Report	
102-2 102-3	Most important products and services Location of head office	Board of Directors' Report Kristiansand	
102-3 102-4	Country in which the business operates	Norway	uu
102-4	Ownership and legal form	https://www.sor.no/globalassets/organisasjo	
102-5		n/corporate-governance-sparebanken-sor- .pdf - page 3	
102-6	Markets served	Annual report, page 9, 63	
102-7	Size and scale of the organisation, number of employees, business areas, net sales revenue, balance sheet, products and services	Annual report, page 7, 9, Scorecard section 1.1	The annual report provides informatio on business areas, revenues, balance sheet etc.
102-8	Number of employees by region, gender, type of employment, employment contract, full-time and part-time	Scorecard, section 1.1	All the bank's offices are located in a relatively small geographical area in Norway, and are for reasons of size an geographical location defined as one region
102-9	Description of the company's supply chain	Sustainability report, Chap. 6	
.02-10		No changes of a significant nature.	
	value chain during the reporting period		
L02-11	How the "Precautionary principle" is handled in the organisation		The bank has adopted the UN Global
			Compact's "precautionary" principles
	External initiatives or principles in the economic, environmental or social area that the organisation supports or has adopted	Sustainability report, Section 1.3	
L02-13	, , , ,		Sparebanken Sør is a member of Finar
-	national/international lobby organisations		Norway
ategy 2-14	Statement from the CEO on the relevance of such to bill the to bill	Appual report page 5	
	Statement from the CEO on the relevance of sustainability to the organisation and its strategy for addressing sustainability integrity	Annual report, page 5	
	The organisation's values, principles, standards and norms of behaviour	https://www.sor.no/felles/om-sparebanken-	
		sor/about/social-responsibility/ethics-and- transparency/	
vernand	ce		
	The organisation's governance structure, including the highest	Sustainability report secton 1.2.2,	
102-18	governance body and committees responsible for decision-making on financial, environmental and social matters.	https://www.sor.no/felles/om-sparebanken- sor/about/social-responsibility/ethics-and- transparency/	
akehold	er engagement		
102-40 102-41	Stakeholder groups that the organisation is in dialogue with Percentage of employees who are covered by collective bargaining agreements	Sustainability report, Section 2.3	All the employees are covered by the central agreement with Bank & Finance
.02-42	Describe how the organisation selects relevant stakeholders	Sustainability report, Section 2.2	
.02-43	Describe the organisation's approach to stakeholder engagement, including the frequency of engagement by type and stakeholder group.	Sustainability report, Section 2.3	
.02-44	Key topics and concerns raised through stakeholder engagement, and how the organisation has responded to this, including through its reporting.	Sustainability report, Section 2.3	
porting	practice		
102-45	List of all the units that are included or not included in the organisation's consolidated financial statements or similar documents.	For a company overview, please refer to the annual report, notes 26	The sustainability report covers Sparebanken Sør (parent bank), Sparebanken Sør Boligkreditt AS and Sparebanken Sør Verdipapirforetak AS All subsidiaries and companies in whic Sparebanken Sør has dominant ownership interests are included in the climate accounts for 2021. Results from subsidiaries and results from ownersh interests in product companies are included in the Group's accounts and annual report, but these companies ar not integrated into the sustainability report. All figures are as at 31 Decemb 2021, or figures that have arisen in 202
.02-46	Describe the process of defining the report's content, impacts and boundaries, and the implementation of the reporting policies	Sustainability report, Section 3.1	The sustainability report is limited to t Group's financial institutions, i.e. Sparebanken Sør (parent bank), Sparebanken Sør Boligkreditt AS and Sparebanken Sør Verdipapirforetak AS

102-47	List the material topics that have been identified in the process of defining the reporting content	Sustainability report, Section 3.1	
102-48	Report any restatement of previous reports and the reason for the changes		There have been no reformulations from previous reports.
102-49	Report significant changes from previous reporting periods regarding material topics where there are any impacts and the organisation's involvement in these		There have been no significant changes from previous reports on material topics.
102-50	Reporting period	01.01.2021-31.12.2021	
102-51	Date of previous report	01.01.2020-31.12.2020	
102-52	Reporting cycle	Annually	
102-53	Contact point for questions regarding the report or its content	Magne Kvaslerud	
102-54	Reporting level, the Core or Comprehensive alternative.	Sustinability report point 1.2.3	
102-55	GRI Index	GRI Core Option, based on standards 2016. Sustainability reporty attachments 1	
102-56	Practice for external verification of the reporting	Audit report, Sustainability report Appendix 4	The GRI index has been audited by

Sparebaneken Sør's auditor, PWC

Material Topics

Indu			
GRI Standard	Description	Source/Comments	
	ole business conduct (financial performance and indirect financial impact		
103-1 103-2	Describe the delimitations and impact of material topics Describe the management systems, obligations and goals for material topics	Sustainability report, Section 3.1, 5.1 Sustainability report, Section 1.2.5; Scorecard, Sections 2.1 and 2.2; Fact book, page 8	
103-3 201-1	Describe the evaluation of management systems and measurement systems for material topics Direct economic value generated and distributed	Sustainability report, Section 1.2.5; Fact book, page 8 Annual financial statements, page 24 and 25;	
201-2	Financial implications and other risks and opportunities due to climate	Scorecard, Section 2.1 https://www.sor.no/globalassets/organisasjo	
	change	n/barekraft/2021-tcfd-rapport-engelsk- sparebanken-sor.pdf	
KPI E4	Sparebanken Sør aims to have a low risk in terms of ESG rating. This means a score lower than 20 points on the Sustainalytics rating scale.	Sustainability report, Section 1.3.8	Sparebanken Sør shall have a low risk on the ESG rating. This means a score lower than 20 points on the Sustainalytics rating scale
Financial o	crime		
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, 4.4	
103-2	Describe the management systems, obligations and goals for material topics	Sustainability report, Section 1.2.5; Scorecard, Section 1.4 and 6; Fact book, page 6	
103-3	Describe the evaluation of management systems and measurement systems for material topics	Sustainability report, Section 1.2.5; Fact book, page 6	
KPI C3	Suspicions of money laundering flagged	Sustainability report, Section 4.4	
KPI C4	Suspicions of money laundering reported to Økokrim		
205-3	Confirmed incidents of corruption and actions taken	No incidents	No incidents of corruption
Climate ar	nd environment		
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, https://www.sor.no/globalassets/organisasjo n/barekraft/2021-tcfd-rapport-sparebanken- sor.pdf – pages 5 and 6	The climate accounts cover the entire Sparebanken Sør Group, i.e. including all subsidiaries in which we have ownership interests of 50 per cent or more, and includes all emission sources that the organization physically controls
103-2	Describe the management systems, obligations and goals for material topics	Sustainability report, Section 1.2.5; Scorecard, Section 3; Fact book, page 12	
103-3	Describe the evaluation of management systems and measurement systems for material topics	Sustainability report, Section 1.2.5; Fact book, page 12	
302-1	Direct energy consumption within the organisation	Sustainability report, Section 7.2, https://www.sor.no/felles/om-sparebanken- sor/about/social-responsibility/sustainability- reports/	
305-1	Direct (Scope 1) GHG emissions	https://www.sor.no/globalassets/organisasjo n/barekraft/carbon-accounting-2021- sparebanken-sor.pdf	
305-2	Energy indirect (Scope 2) GHG emissions	https://www.sor.no/globalassets/organisasjo n/barekraft/carbon-accounting-2021-	The reason why 2017 has been chosen as the baseline for goals for greenhouse-gas reductions is that it is the first year with
		sparebanken-sor.pdf	
305-3	Other indirect (Scope 3) GHG emissions	sparebanken-sor.pdf https://www.sor.no/globalassets/organisasjo n/barekraft/carbon-accounting-2021- sparebanken-sor.pdf	complete climate data. There has been no recalculation of climate data since 2017
305-3 KPI 12 KPI 15	Other indirect (Scope 3) GHG emissions Reduksjon klimautslipp egen virksomhet, (Base line 2017)	https://www.sor.no/globalassets/organisasjo n/barekraft/carbon-accounting-2021-	complete climate data. There has been no recalculation of climate data since

KPI 18	Reduction in climate emissions investments	Sustainabilty report section 7.3, Scorekort section 3	Work is underway in 2022 to establish a base line in 2021, based on data 31.12.2021
Responsib	ole procurement (environmental impact)		
103-1 103-2	Describe the boundaries and impact of material topics Describe the management systems, obligations and goals for material topics	Sustainability report, Section 3.1, 6,1 Sustainability report, Section 1.2.5; Scorecard, Section 2.5; Fact book, page 11	
103-3	Describe the evaluation of management systems and measurement systems for material topics	Sustainability report, Section 1.2.5; Fact book, page 11	
308-1	New suppliers that have been assessed against environmental criteria		There are eight new suppliers with annual deliveries greater than NOK 1 million, which have been assessed against environmental criteria. These constitute 100 per cent of new suppliers
308-2	Negative environmental impacts in the supply chain	Sustainability report section 6	with deliveries in 2021 that are greater than NOK 1 million. No suppliers or subcontractors have been identified as having a negative environmental impact. There are several suppliers which are in the process of implementing an environmental management system. No supplier agreements have been excluded due to negative environmental impact.
Diversity a	and equal opportunity (work/employees)		
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, 4.1	
103-2 103-3	Describe the management systems, obligations and goals for material topics Describe the evaluation of management systems and measurement	Sustainability report, Section 1.2.5; Scorecard, Section 1.1; Fact book, page 3 Sustainability report, Section 1.2.5; Fact	
	systems for material topics	book, page 3	
401-1 401-2	Number of new hires and employee turnover Benefits provided to full-time employees that are not provided to part- time employees	Scorecard section 1.2	Part-time employees have the same welfare schemes as full-time employees
401-3	Number of employees on parental leave	Scorecard section 1.2	100% returned to the bank after parental leave
405-1	Composition of governing bodies, management and employee categories	Scorecard section 1.1	
405-2 406-1	Ratio of basic salary and remuneration of women to men Number of incidents of discrimination and actions taken	Scorecard section 1.1 Scorecard section 1.2	There is no incidents of dicrimination
	environment and employee development		mere is no incluents of dichimitation
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, 4.2	
103-2	Describe the management systems, obligations and goals for material topics	Sustainability report, Section 1.2.5; Scorecard, Section 1.2; Fact book, page 4	
103-3	Describe the evaluation of management systems and measurement systems for material topics	Sustainability report, Section 1.2.5; Fact book, page 4	
404-1	Average hours of training per year per employee	Scorecard section 1.2	Categorization at job level will be reported from 2022
404-2	Programmes for upgrading employee skills and transition to retirement		The bank has no programme for transition to retirement.
404-3	Percentage of employees receiving regular performance and career development reviews	Scorecard section 1.2	All employees have a mandatory employee interview at least once a year
	ple procurement (social)		
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, 6	
103-2	Describe the management systems, obligations and goals for material topics	Sustainability report, Section 1.2.5; Scorecard, Section 2.5; Fact book, page 11	
103-3	Describe the evaluation of management systems and measurement systems for material topics	Sustainability report, Section 1.2.5; Fact book, page 11	
414-1	New suppliers that have been assessed against social criteria		There are eight new suppliers with annual deliveries greater than NOK 1
			million, which have been assessed against social criteria. These constitute 100 per cent of new suppliers with deliveries in 2021 that are greater than NOK 1 million.
414-2	Negative social impacts in the supply chain		No suppliers or subcontractors have been identified as having a negative social impact. No suppliers have been observed to have made significant improvements in social conditions. No supplier agreements have been excluded due to negative social impact.
Responsib	e products and services (product information and marketing)		
103-1	Describe the delimitations and impact of material topics	Sustainability report, Section 3.1, 4.5	
103-2	Describe the management systems, obligations and goals for material topics	Sustainability report, Section 1.2.5; Scorecard, Section 1.5; Fact book, page 7	

 service information and labelling (Roranegian Financial Services Complaints Board) 417.3 Cases of non-compliance with requirements related to communications and matering (Porovegian Financial Services Complaints Board) 417.3 Cases of non-compliance with requirements related to communications and matering (Porovegian Financial Services Complaints Board) 417.3 Cases of non-compliance with requirements related to communications and matering (Porovegian Financial Services Complaints Board) 417.3 Cases of non-compliance with requirements for customer systems. 417.4 Cases of non-compliance with requirements for customer systems. 417.8 Service level agreement (StA), uptime in % for customer systems. 417.9 Describe the management systems, obligations and goals for material topic. 417.9 Describe the management systems, obligations and goals for material topic. 417.9 Sustainability report, Section 1.3.4 Sustainability report, Section 1.3.5 Fact book, page 5 418.1 Substantisted complaints concerning preaches of customer privacy and loss of customer data. 417.3 Intellement material topic. 417.3 Describe the administrations and inpact of material topic. 417.3 Sustainability report, Section 1.3.5 Fact book, page 5 418.1 Substantisted complaints concerning preaches and measurement by report, Section 1.3.5 Fact book, page 5 418.2 Describe the definitions and inpact of material topic. 417.3 Incidents with non-compliant marketing of products and services. 417.3 Incidents with non-compliant marketing of products and services. 417.3 Incidents with non-compliant marketing of products and services. 417.3 Incidents with non-compliant marketing of products and services. 417.3 Incidents with non-compliant marketing of products and services. 417.3 Incident	103-3	Describe the evaluation of management systems and measurement	Sustainability report, Section 1.2.5; Fact	
and marketing (Norwegian Financial Services Complaints Board) warnings regarding non-compliance with communications and marketing. KP B2 Service level agreement (SLA), uptime in % for customer systems. Scorecard section 1.3 Data protection and information security sustainability report, Section 3.1,4.3.1, 4.3.2 103-1 Describe the adelimitations and impact of material topics Sustainability report, Section 1.2.5; Scorecard section 1.2.5; Scorecard section 1.3 103-2 Describe the evaluation of management systems of material topics Sustainability report, Section 3.1, 4.5 103-3 Describe the evaluation of management systems of material topics Sustainability report, Section 3.1, 4.5 103-1 Describe the evaluation of management systems of material topics Sustainability report, Section 3.1, 4.5 103-1 Describe the management systems of material topics Sustainability report, Section 3.1, 4.5 103-1 Describe the management systems of material topics Sustainability report, Section 3.1, 4.5 103-1 Describe the management systems on material topics Sustainability report, Section 3.1, 4.5 103-2 Describe the management systems on material topics Sustainability report, Section 3.1, 5.5 103-1 Describe the administration and momacine material topics Sustainability report, Section 3.1, 5.5	417-2	Instances of non-compliance with requirements concerning product and service information and labelling (Norwegian Financial Services	book, page /	information and labelling of products and services. Neither are there complaints regarding voluntary requirements for information and labelling of products and
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topicsScorecard, Section 1.5; Fact book, page 7103-3Describe the evaluation of management systems and measurement systems for material topicsScorecard, Section 1.2, 5; Fact book, page 7417-2Incidents with non-compliant information and communication about products and services (Norwegian Financial Services Complaints Board)There are no cases of complaints, fines o warnings regarding requirements for information and communication about products and services. Neither are there complaints regarding voluntary requirements for information and communication about products and services. Neither are there complaints regarding voluntary requirements for marketing of 				
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