

SpareBank 1 Sørøst-Norge

Grønt rammeverk investorpresentasjon

GEIR ÅRSTEIN HANSEN (VISEKONSERNSJEF)
PER GRØTTERØD (FINANSSJEF)
JØRUND BUEN (LEDER BÆREKRAFT)

14. DESEMBER 2021

Agenda

Finanskonsernet SpareBank 1 Sørøst-Norge

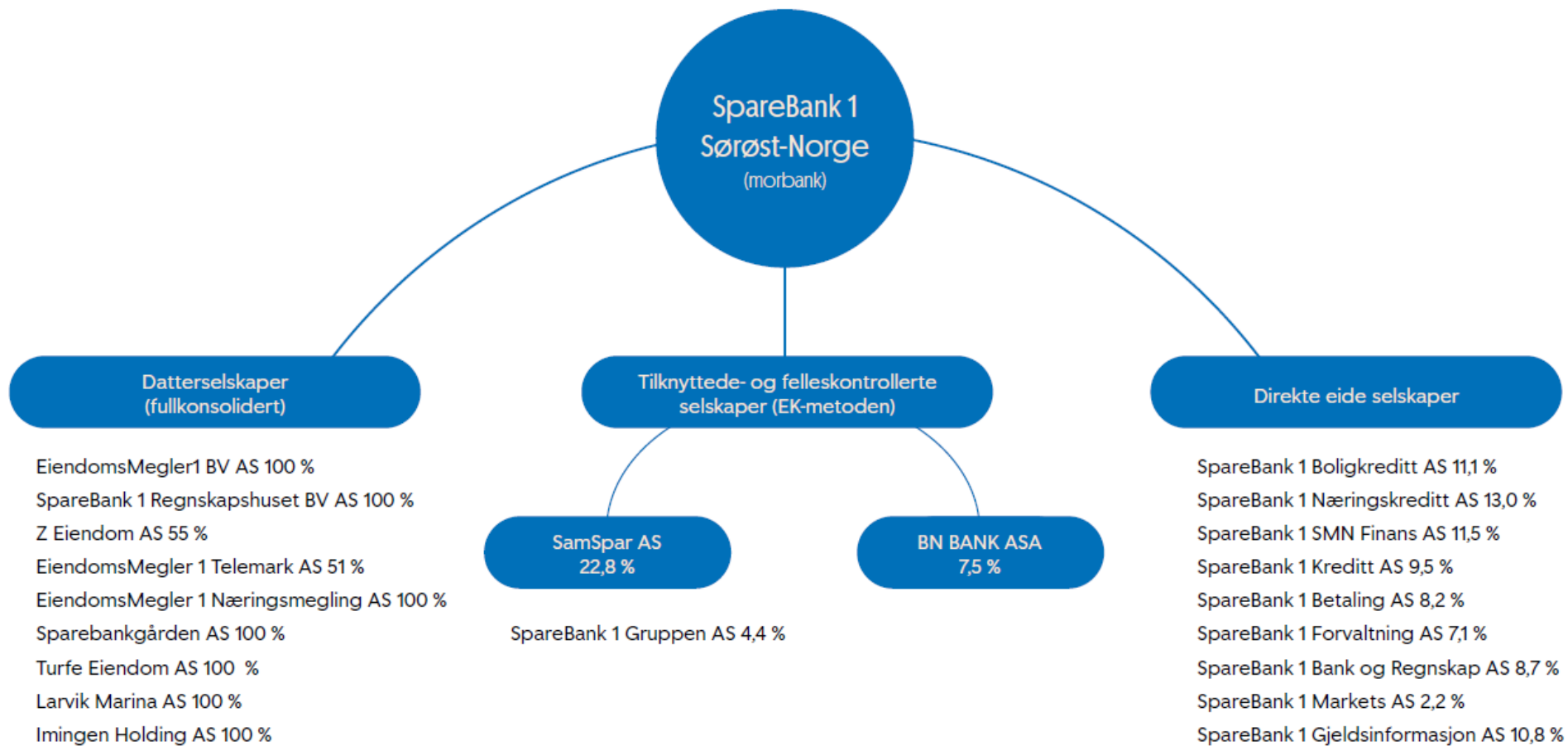
Strukturendringer i sparebanksektoren

Finansielle måltall

Grønt rammeverk

Vedlegg

Finanskonsernet SB1 Sørøst-Norge



Ingen overlappende

Markeder

- Bankene har markedsområder som grenser til hverandre.
- Planen er å opprettholde alle kontorene vi har i dag.
- I bankens markedsområde bor det om lag 750.000 innbyggere
- Et meget spennende næringsliv

Gamle fylkesgrenser



3 Markedsområder

Bankens primære forretningsområder, personmarked og bedriftsmarked, deles opp i 3 markedsområder.



Telemark

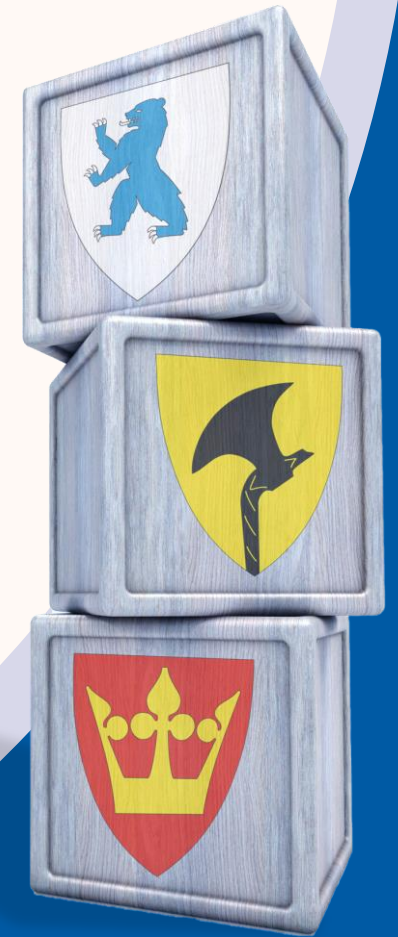


Vestfold



Buskerud

Gamle fylkesvåpen



Ambisjoner for Sørøst-Norge

1. Styrke kunderelasjonene og bli den foretrukne banken for person- og SMB-segmentet i vårt markedsområde.
2. Bygge en solid og attraktiv ny bank. Posisjonere seg for å bli den femte regionbanken i SpareBank 1 Alliansen.
3. Bli en av de mest attraktive arbeidsplassene innen bank/finans i Sørøst-Norge.
4. Tilrettelegge for langsiktig lønnsomhet, som gir grunnlag for økt børsverdi for eiere.



Strategiske fokusområder

Retninger for strategiarbeidet



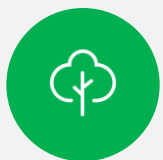
Styrke topplinjen

- Strategien skal gi økte inntekter og langsiktig lønnsomhet, og på sikt økt børsverdi
- Øke eksisterende inntektsstrømmer, samtidig som søke nye inntektskilder
- Salgskultur, samhandling og kryssalg



Kundeorientert

- Inntjeningen skal økes gjennom bedre kundereiser og bruk av kundeinnsikt for å sikre kvalitet i rådgivningen
- Vi skal oppfattes som den personlige regionbanken som gir verdi til lokalt næringsliv, folk og samfunn
- Banken hjelper SMB-bedrifter med å lykkes



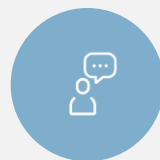
Bærekraft

- Være en betydelig aktør i lokalsamfunnet med sponning samt bo- og næringsutvikling
- Vi har en bærekraftprofil som preger alt vi er og alt vi gjør



Data- og innsiktsdrevet

- Innhente og nyttiggjøre data i alt fra forretningsutvikling til kundedialog
- Kontinuerlig fokus på, og utvikling av, nye digitale løsninger og tjenester
- Konsernet utnytter og forsterker samarbeidet i alliansen



Attraktiv arbeidsplass

- Vi utvikler en organisasjon med stor endringskapasitet
- Utvikle kompetanse gjennom både metodikk og digitale verktøy
- Kultur, ledelsesutvikling og medarbeiderskap



Kvalitet

- Opprettholde god balanse mellom å skape og å beskytte verdier
- Stadig bli mer effektive gjennom kontinuerlig forbedring og bruk av gode verktøy
- Fremstå profesjonell i alle ledd



Ambisjon om regionbank

- Prosjekter skal understøtte målet om å bli den 5. regionbanken
- Vi skal skape en regionbank for Sørøst-Norge, med sterk lokal tilstedeværelse
- SMB har et særskilt fokus, med satsing på bank og regnskap

Agenda

Finanskonsernet SpareBank 1 Sørøst-Norge

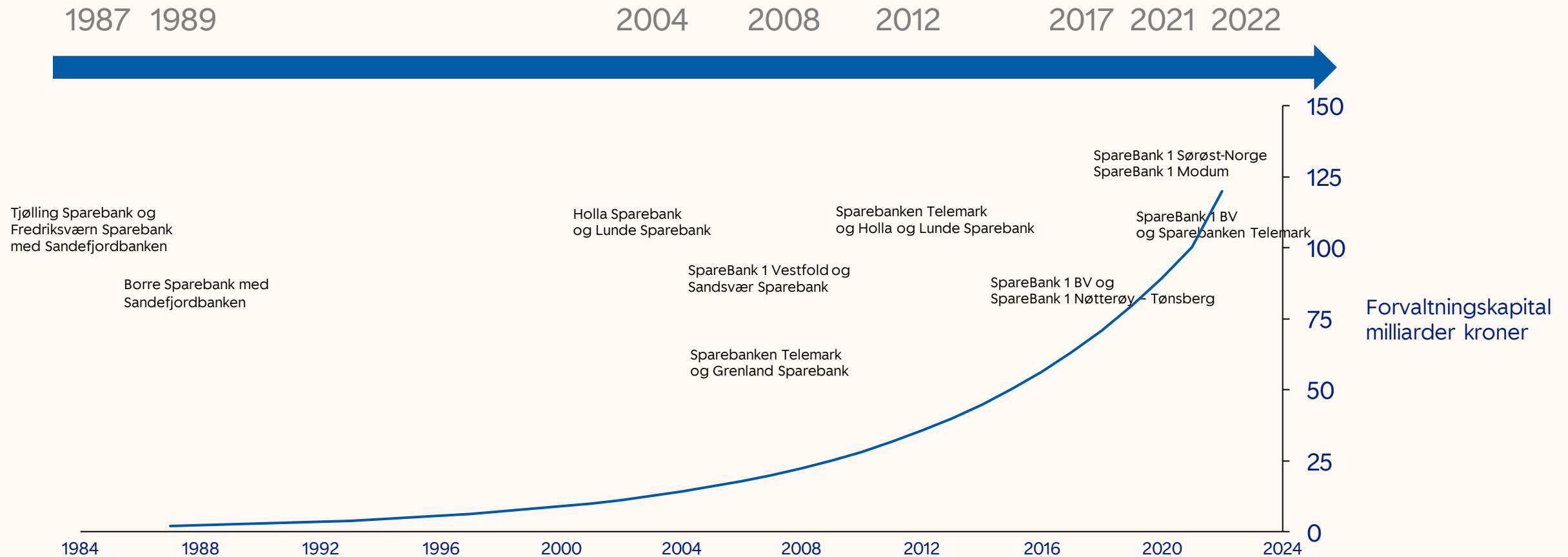
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Strukturell vekst har vært viktig for bankens utvikling

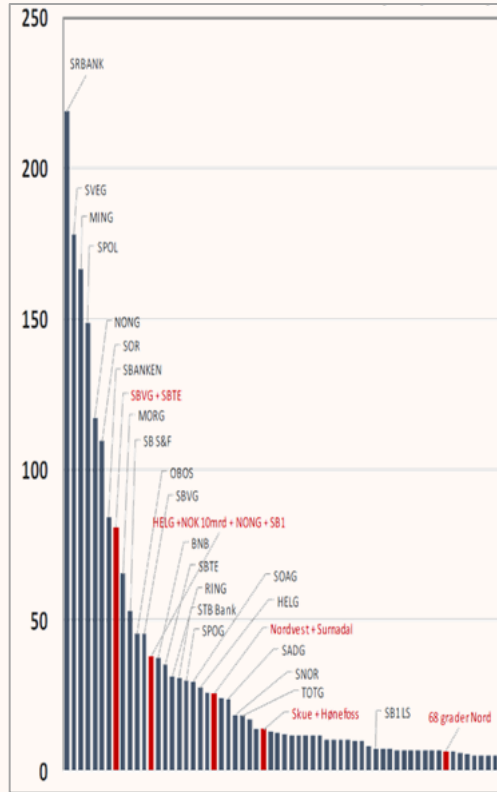


Gjennomsnittlig årlig balansevekst på om lag 12 prosent (CAGR)

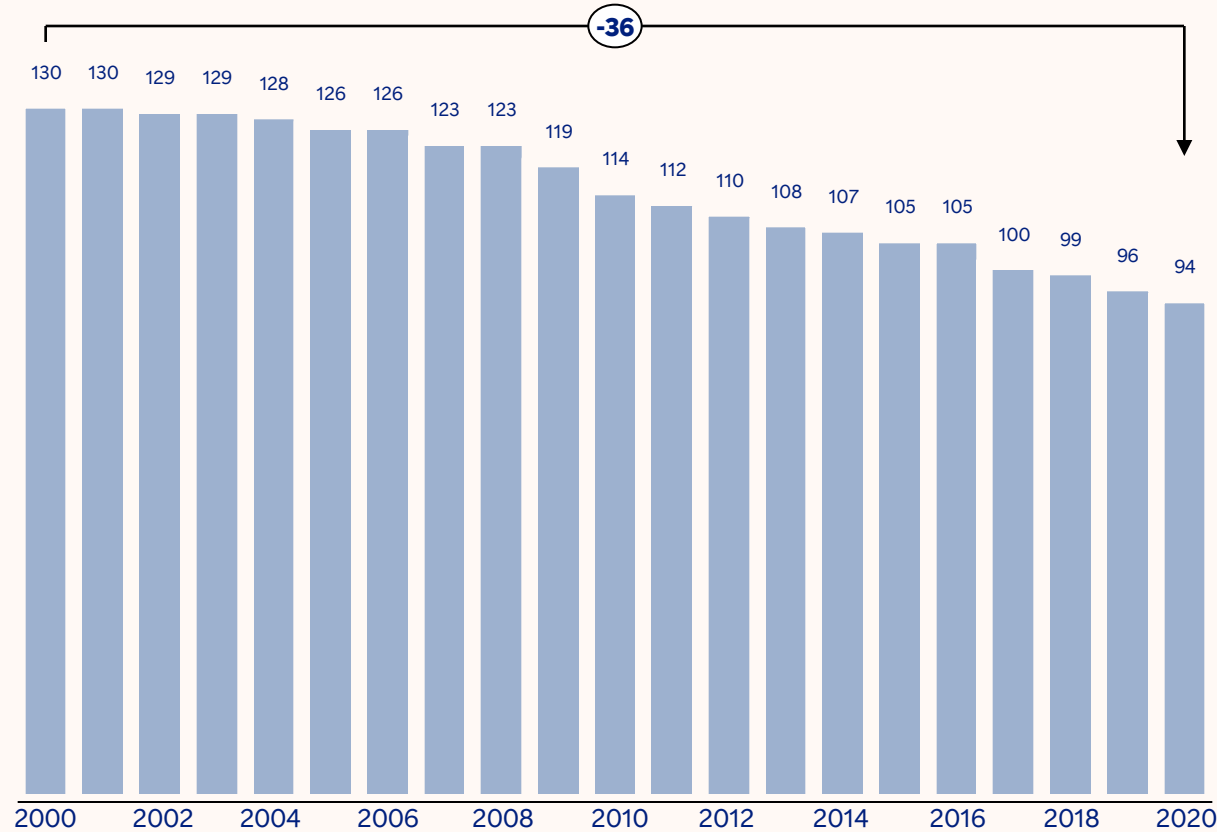
Konsolideringen er pågående og antas å fortsette

Banken ønsker å ha en aktiv rolle

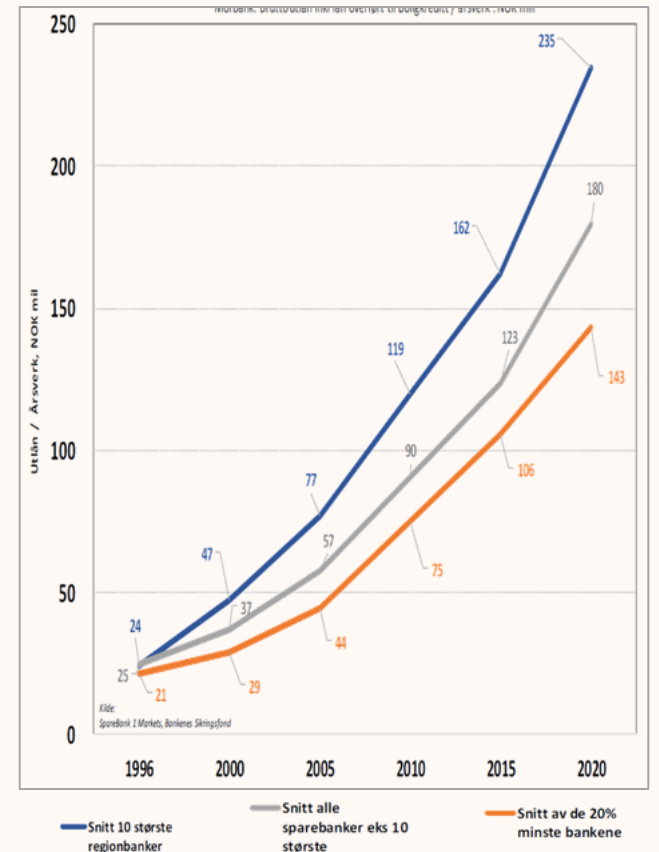
2020-bankfusjoner i «mellomsjiktet»



Antall norske sparebanker



Forskjellene mellom små og store øker



Fakta om banken inkl. Modum 2 solide banker går sammen

SpareBank 1 Sørøst-Norge

- 550 ansatte (inkl. datterselskaper)
- 17 kontorer i hhv Drammen, Lier, Nedre Eiker, Kongsberg, Notodden, Bø, Lunde, Ulefoss, Bamble, Skien, Porsgrunn, Larvik, Sandefjord, Færder, Tønsberg, Horten og Holmestrand
- Forvaltningskapital på ca. 100 milliarder kroner
- Ren kjernekapitaldekning 18,1 % (forholdsmessig kons)
- Utlån PM / BM 68 mrd / 20 mrd
- ROE 11,1 % (Q 3 2021 – proforma)

SpareBank 1 Modum

- 106 ansatte (inkl. datterselskaper)
- 4 kontorer i hhv Drammen, Hokksund, Vikersund og Åmot
- Forvaltningskapital på ca. 17 milliarder kroner
- Ren kjernekapitaldekning 18,7 % (forholdsmessig kons)
- Utlån PM / BM 12 mrd / 2 mrd
- ROE 9,5 % (Q 3 2021)



Rasjonale for fusjon – sett fra begge banker

Styrke bankens konkurransekraft og posisjon i Buskerud og Drammensregionen

Skape en sterk sparebank i bankenes markedsområder med regionbankens kraft og lokalbankens nærhet og identitet

Legge et viktig fundament for fremtidig lønnsom vekst

Utvide produktbredden og tilby konkurransedyktige vilkår

Bygge sterke fag- og kompetansemiljøer og bli en av de mest attraktive arbeidsplassene innen bank/finans, eiendomsmegling og regnskapstjenester i regionen

Enda en skritt nærmere ambisjonen om en IRBa bank

Agenda

Finanskonsernet SpareBank 1 Sørøst-Norge

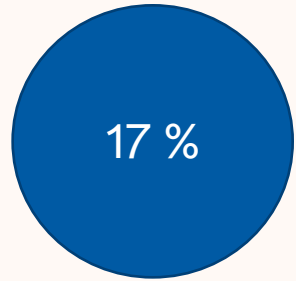
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Finansielle måltall

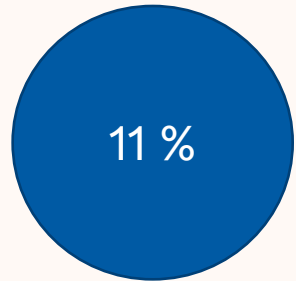
Grønt rammeverk

Vedlegg

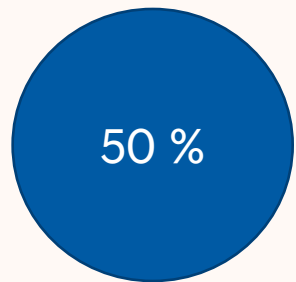
Finansielle mål



Ren kjernekapitaldekning
Forholdsmessig konsolidert



Avkastning på egenkapital



Utbytte på egenkapitalbevis
Likedeling

Agenda

Finanskonsernet SpareBank 1 Sørøst-Norge

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New sustainability strategy: Three-pronged, three areas

Sustainability strategy

Responsible



Dedicated



Carbon-conscious

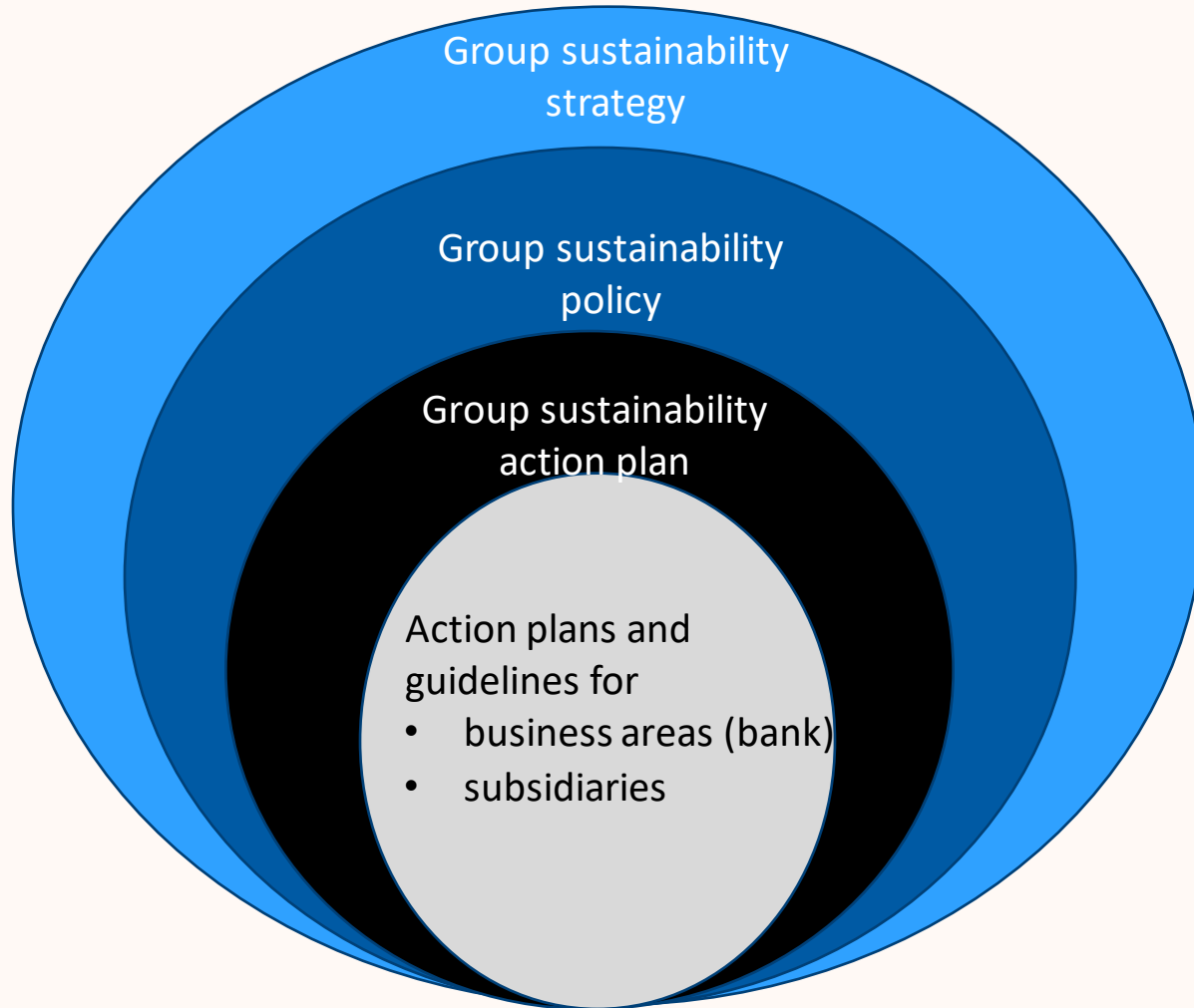


	Responsible	Dedicated	Carbon-conscious
Group	<ul style="list-style-type: none"> Prevent and detect AML and terrorist financing Prevent e-fraud Manage customer privacy 	<ul style="list-style-type: none"> Competence boost: sustainability Sharing knowledge with customers Focus on social responsibility with the bank's owner foundations Gender equality and diversity! 	<ul style="list-style-type: none"> Measures for sustainable operations Involve employees in sustainability initiatives
Retail	<ul style="list-style-type: none"> Responsible operation beyond what is required Become an adviser to the customer in the fight against financial crime Take social responsibility (lectures, participation in social debate) 	<ul style="list-style-type: none"> Become the savings and mortgage customer's advisor on sustainability Triangle collaboration corporate/retail/brokers on sustainable buildings 	<ul style="list-style-type: none"> Help the residential customer avoid climate risk and save energy Rooftop solar financing
Corporate	<ul style="list-style-type: none"> Responsible operation beyond what is required Become an adviser to the customer in the fight against financial crime Take social responsibility (lectures, participation in social debate) 	<ul style="list-style-type: none"> Help the SME customer obtain public support and win tenders Entrepreneurship initiative (project support, prices, guarantees) 	<ul style="list-style-type: none"> Become the customer's green transition advisor: solar finance, GHG accounting, electrification, circular economy Help the customer avoid climate and nature risks

Overall goals

			UN SDG
1	Competence	<ul style="list-style-type: none"> ✓ By the end of 2022 (!), employees will be confident that they know enough about sustainability. <ul style="list-style-type: none"> • A plan to increase competence towards 2025 will be made to cope with the demands of the future. ✓ Be the customer's natural advisor and sparring partner in sustainability. <ul style="list-style-type: none"> • Sustainable housing, solar solutions, climate accounting, grant applications and in tender processes 	11
2	Green assets	<ul style="list-style-type: none"> ✓ SpareBank 1 Sørøst-Norge will increase the volume of green exposure and increase taxonomy-compliant exposures of retail and corporate loan portfolio from 15 BNOK today to 25 BNOK in 2025 <ul style="list-style-type: none"> • Double the volume by 2025 based on 2020 figures • Green share includes both sustainability and compliance • Corresponding goals for PM and BM, and credit strategic goals for real estate 	9 + 13 + 16
3	Climate	<ul style="list-style-type: none"> ✓ Science based climate target: <ul style="list-style-type: none"> • 7% annual reduction per NOK in scope 1-3 GHG emissions from 2019 level 	13
4	Equality and diversity	<ul style="list-style-type: none"> ✓ SpareBank 1 Sørøst-Norge shall take responsibility for equality and diversity 	8
5	Community involvement	<ul style="list-style-type: none"> ✓ In 2025, "Konjunktur Sørøst" is the leading source of knowledge, data and analyzes on business development, and the biggest challenges facing the business community in the future 	11 + 16

Sustainability: Governance structure



- Strategy covers the group, not only the bank
- Boards of all SpareBank 1 BV subsidiaries had adopted the group sustainability policy prior to merger
- Operationalisation ongoing
 - Sustainability incorporated in retail and corporate strategy
 - Retail and corporate ownership of group sustainability strategy initiatives
 - Regnskapshuset: development of carbon accounting solutions

Initiatives we support



Frameworks we follow



Retail banking: Ongoing sustainability initiatives

New digital bank feature for retail customers:

Carbon footprint of transactions



Lower-interest loans for energy-efficient

Newbuilds



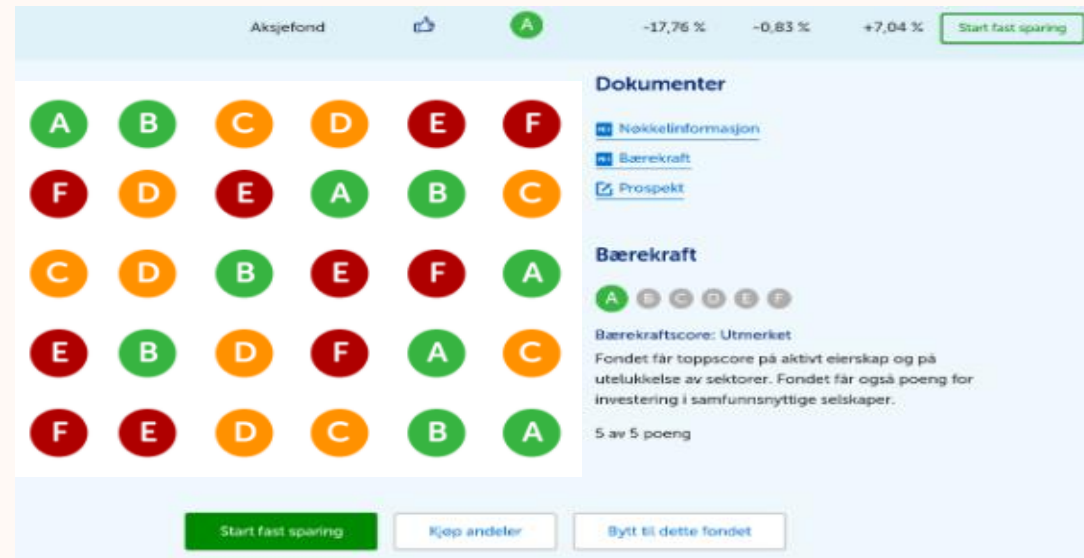
Renovation



Existing house



SFDR-compliant benchmarking of mutual funds



Corporate banking: Ongoing sustainability initiatives

- Sustainability assessed in all new corporate loans
 - Exclude high-risk industries/activities
 - Pricing
 - Rejection
 - Assessing social risks in real estate development
 - Better loan conditions: BREEAM and energy-efficient commercial real estate; zero-emission vehicles leasing
- Commercial and risk targets within
 - Taxonomy (green exposures)
 - Energy efficiency
 - Climate risk
- Conversations with large/high-risk customers
 - Business opportunities
 - Transition risks + possible mitigating actions



Risikofaktorer

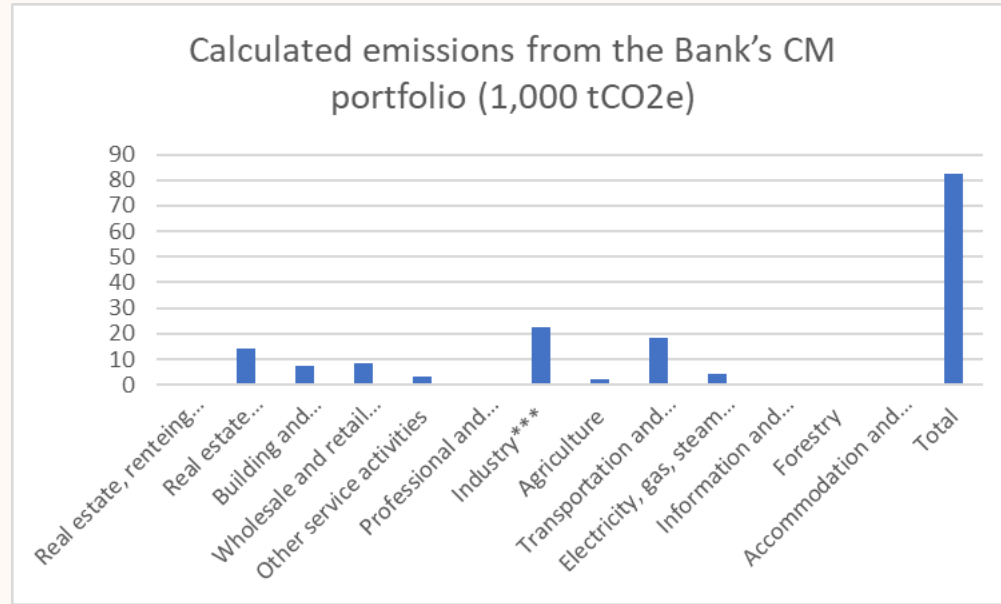
Vis alle Lukk alle

Analyse godkjent, 2021-6-17 av Siv Karne Liskeld

Risikofaktorer	Den vurdering				
Klima - I hvilken grad er virksomheten (betjenningsområde og verdi av aktive) utsatt for negative effekter som følge av: Fysisk påvirkning fra eventuelle klimaendringer? (fysisk risiko - eksempelvis flom og ras) Klimarelaterte endringer i etterspørsel? (overgangsrisiko - eksempelvis el-bil) Myndighetenes klimapolitikk og/eller reguleringer? (overgangsrisiko - eksempelvis krav om nullutslipp i anbud)	Svært liten	Liten	Moderat	Stor	Svært stor
Miljø Er virksomheten miljøsertifisert? (for eksempel Miljøfyrtårn, ISO 14001, EMAS) I hvilken grad er virksomheten utsatt for å bidra til skader på miljøet gjennom egen drift eller underleverandører? (eksempelvis forurensning, avfall og naturvern) I hvilken grad har bedriften policy for eller igangsett tiltak for å redusere mulighetene for miljøskade?	Svært liten	Liten	Moderat	Stor	Svært stor
Sosiale forhold I hvilken grad er virksomheten utsatt for å bidra til brudd på menneske- og arbeidstilheter gjennom egen drift eller underleverandører? I hvilken grad har bedriften policy for eller igangsett tiltak for å redusere mulighetene for brudd på menneske- og arbeidstilheter?	Svært liten	Liten	Moderat	Stor	Svært stor
Virksomhetstyring I hvilken grad er virksomheten utsatt for å bidra til økonomisk kriminellitet som korrupsjon, husholdning, skatteunddragelse mv. gjennom egen drift eller underleverandører? I hvilken grad har bedriften policy for eller igangsett tiltak for å redusere mulighetene for økonomisk kriminellitet?	Svært liten	Liten	Moderat	Stor	Svært stor
Maskinentreprenører, byggentreprenører og andre håndverkere Blegg og Anlegg I hvilken grad eier/leier virksomheten idag nullutslippsgrensetay og/eller -maskiner? (fr. mulige krav i offentlige anbud) I hvilken grad er virksomheten utsatt for å bidra til brudd på arbeidsmiljøloven, arbeidsveikriminellitet og sosial dumping (SHA-plan, internkontroll, verneombud, arbeidskontrakter, leverandørkontrakter)?	Svært liten	Liten	Moderat	Stor	Svært stor

Oppsummert risiko knyttet til ESG (miljø, sosiale forhold og virksomhetstyring): **Moderat risiko**

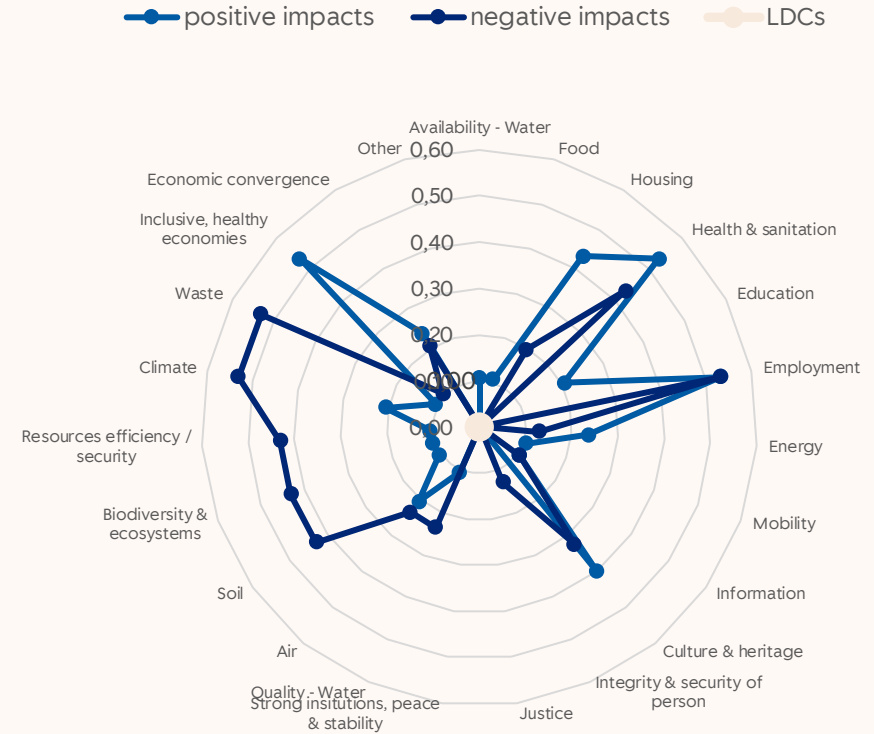
Carbon Transition



SCENARIOS	INDUSTRIES		INDUSTRIES THAT USE FOSSIL VEHICLES TODAY
	PROPERTY PROJECT	PROPERTY RENTAL	(TRANSPORT, BUILDING & CONSTRUCTION, OPERATING COMPANY)
ORDERLY	<p>Higher carbon price/cost for emissions. Expectations regarding shifting to renewable energy only in new building standards. Requirements for lifecycle mindset in the building process increases costs.</p>	<p>Higher requirements in the building industry results in more expensive housing. Higher prices potentially result in fewer customers. Changed consumer preferences result in increased maintenance costs. Requirement for older buildings concerning renovation results in increased costs.</p>	<p>Higher carbon price/cost for emissions. Higher requirements in different industries results in exclusion or higher prices. For example requirements regarding zero-emission operations on building sites. Changed consumer preferences result in greater pressure to shift to energy efficiency and electrification</p>
DISORDERLY	<p>Rapidly rising costs for emissions (carbon price) for, for example, materials after 2030. Requirements for new types of technology/materials in the building results in increased costs. Strong government means are adopted to turn the trend, which cannot be fulfilled or result in very high price. Reputational risk if one does not adapt to regulatory requirements. Compensation requirements because of environmental impact</p>	<p>Strong government means are adopted to turn the tide, the industry cannot fulfill or the price is very high. Changed consumer preferences because of the government's requirements can result in the loss of customer groups. Prohibition against use of technical solutions for example, heating, materials, etc. results in increased costs. Reputational risk if one does not adapt to regulatory requirements.</p>	<p>Strong means, the industry cannot fulfill or the price is very high. Changed consumer preferences because of the government's requirements or climate can result in loss of customer groups.</p>
HOT WORLD	<p>Extreme weather makes development harder and more uncertain. Also sets higher requirements that in turn result in higher costs. Serious climate change, basis for activities disappears. No snow for slopes or cross-country trails. Restrictions on travel activities or obstacles due to impact on the infrastructure.</p>	<p>Extreme weather makes development harder, which results in fewer rental objects. Serious climate change, basis for activities disappears. No snow for slopes or cross-country trails. Restrictions on travel activities or obstacles due to impact on the infrastructure. Maintenance costs rise sharply because of extreme weather.</p>	<p>Extreme weather can damage roads and charging infrastructure, and hinder supply chains for components for vehicles. Natural disasters can increase amount of work for machinery operators.</p>

UNEP FI PORTFOLIO IMPACT ANALYSIS TOOL FOR BANKS

Significant Impact Areas - Corporate Banking



The aim of this tool is to enable the bank to identify our most significant impact areas* based on the nature, content and geographic scope of our portfolios, and to assess our current level of performance vis a vis these impact areas. The purpose of such an analysis is for the bank to set targets that will increase our positive impacts and decrease our negative impacts where it matters most. Meetings such targets is likely to require a combination of:

- portfolio adjustments - i.e. reducing and/or phasing out certain activities, or scaling up certain activities
- client engagements - i.e. promoting transitions and innovations within clients

*as listed and described in the in the Impact Radar (Positive Impact Initiative, UNEP FI, 2018)

Green assets: Estimate

Category	Estimated vol (mNOK)	Comments
Commercial real estate	1667	SOON loan book
Condominiums	1233	SOON loan book
Residential	9995	SOON loan book + volumes to SPABOL
Power and energy	319	SOON loan book; hydropower, district heating
Other	105	SOON loan book; industry, tech
SUM	13319	

- Excl 1) real estate renovation, 2) other qualifying SOON income 3) minority shareholdings (e.g. EV leasing via SMN Finans)
- Not risk adjusted for Do No Significant Harm (DNSH) or minimum social safeguards; Norwegian law and KYC likely adequate in most respects. DNSH risk adjustment of real estate portfolio depends on definition of "material climate risk". Reasonable definition suggests less than 5% risk adjustment.

Green Bond Framework

Highlights

- Follows best market practice and in line with the ICMA Green Bond Principles (GBP)
- Prepared by the Green Bond Committee
- Indicative volume from 300 MNOK
- Consideration and commitment to align with the EU Taxonomy on a best efforts basis

- Pre-issuance impact reporting calculated by specialist consultant Multiconsult
- Cicero second party opinion: Light Green
- Cicero assessment on EU Taxonomy eligibility:
 - Technical Screening Criteria, DNSH & MS





- Green Eligible categories:
 - Green Buildings
 - District Heating and Cooling
 - Renewable Energy
 - Sustainable Manufacturing and Technology



Green Bond
Framework

December
2021

Use of Proceeds: Eligibility criteria

	ICMA GBP ¹ Eligible Category	Description of the Eligible Loans	UN SDGs	EU Objectives
Green Buildings	<ul style="list-style-type: none"> Green Buildings 	<p>Buildings built in 2021 or later</p> <ul style="list-style-type: none"> Buildings with an energy consumption that is 10% lower than national minimum requirements (TEK17); or Buildings with BREEAM-NOR 3.0² Excellent certificate. <p>Buildings built before 2021</p> <ul style="list-style-type: none"> Buildings with Energy Performance Certificate A; or Buildings within the top 15% of the national or regional stock in terms of primary energy demand, defined as <ul style="list-style-type: none"> Buildings built according to Norwegian building codes of 2010 (TEK10) or 2017 (TEK17) (to ensure TEK10-alignment, we use a conservative 2-year time lag and include buildings built from 2012 and onwards, for hotels and restaurants we use a 3-year time lag), however for buildings built prior to 2012, to have at least Energy Performance Certificate B; or Commercial buildings with BREEAM-NOR Excellent certificate or better, and minimum 6 credits in the BREEAM-NOR “Energy” category. <p>Renovated buildings</p> <ul style="list-style-type: none"> Costs related to renovations leading to a reduction in primary energy demand of at least 30%. For the full building to qualify, it should after renovations be expected to meet the criteria above for buildings built either before or after 2021. 		<ul style="list-style-type: none"> Climate Change Mitigation
District Heating and Cooling	<ul style="list-style-type: none"> Energy efficiency 	Loans financing the acquisition, construction, development, operation, maintenance, and improvement of facilities and related infrastructure for district heating and cooling where at least 95% of the fuel comes from renewable sources such as locally supplied forestry waste and residues, recycled wood waste, or waste heat from nearby industries.		
Renewable Energy	<ul style="list-style-type: none"> Renewable energy Energy efficiency 	<p>Renewable energy</p> <ul style="list-style-type: none"> Renewable energy plants and installations, as well as manufacturing of relating technologies and equipment, within the following renewable energy categories: <ul style="list-style-type: none"> Wind power (onshore and offshore) Solar PV equipment (excluding the building if the system is roof-based) Hydropower with a power density above 5W/m², or life-cycle emissions below 100g CO₂e/kWh, or run-of-river plants without artificial reservoirs <p>Related infrastructure</p> <ul style="list-style-type: none"> Smart grid solutions, smart meters, and other monitoring systems aimed at enabling reduction of energy consumption. 		
Sustainable Manufacturing and Technology	<ul style="list-style-type: none"> Energy efficiency Pollution prevention and control Sustainable water and waste-water management Circular economy adapted products, production technologies and processes, and/or certified eco-efficient products Climate change adaptation 	Loans financing manufacturing or industrial facilities, processes or technologies based on Best Available Technology (BAT) ensuring one or several of the following objectives: <ul style="list-style-type: none"> Increasing prevention, collection, sorting, recovery, and recycling of waste⁴ Replacing fossil-based energy sources with low-carbon alternatives Reducing energy consumption by at least 30% Reducing water consumption by at least 30% Significantly reducing GHG emissions by at least 30% Developing circular economy adapted products, production technologies and processes Increasing resilience against the effects of climate change 		<ul style="list-style-type: none"> Climate change mitigation Climate change adaption Sustainable use and protection of water and marine resources Transition to a circular economy Pollution prevention and control Protection and restoration of biodiversity and ecosystems.

1. <https://www.icmagroup.org/assets/documents/Regulatory/Green-Bonds/Green-Bonds-Principles-June-2018-270520.pdf>

2. Expected to be in effect from 1st quarter 2022.

3. https://www.breeam.com/BREEAMintNDR2016SchemeDocument/content/06_energy/ene01_nc.htm

4. For avoidance of doubt, emission intensive machinery will not be included, and waste-to-energy facilities, as well as equipment to make use of waste heat, must comply with the criteria under District heating.

Evaluation and selection

Green Bond Committee

- Responsible for the evaluation and selection of loans for inclusion in the Green Loan Portfolio.
 - Members from the Credit Management, Sustainability and Treasury teams
- All decisions will be made in consensus, and the Head of Sustainability holds a veto.
- The Green Bond Committee is also in charge of potential future oversight and updates of the Green Bond Framework.

Loan selection process

- All loans goes through the regular and applicable credit approval processes.
- To qualify as a Green Loan, the loan must meet the Green Loan criteria defined in the Use of Proceeds section.
- The Green Bond Committee will keep a register of the portfolio of identified Green Loans.

Eligible loans

- Required to align with related internal sustainability codes and policies
- Complies with official international, national, and local laws and regulations on best effort basis

Exclusion of eligible loans

- The Green Bond Committee holds the right to exclude, at their own discretion, any Green Loans already funded by Green Bonds.
 - Green Loans no longer meets the criteria

Management of proceeds

Allocate amount equal to net proceeds from the issue of Green Bonds toward the financing and refinancing of our Green Loan Portfolio.

The Treasury department of SpareBank 1 Sørøst-Norge will endeavor to ensure that the value of the Green Loan Portfolio at all times exceeds the total nominal amount of Green Bonds outstanding.

Net proceeds from Green Bonds awaiting allocation to the Green Loans Portfolio will be managed according to the regular liquidity management policy of our Treasury department.

- The exclusions listed in the Use of Proceeds section of this Framework also apply for such temporary holdings of net proceeds.

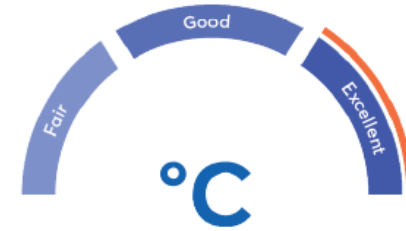
Cicero - Green Bond Second Opinion



SpareBank 1 Sørøst-Norge has obtained an independent Second Party Opinion from Cicero, confirming the validity of the Green Bond Framework & compliance with the ICMA **Green Bond Principles**



Green Shading given per Use of Proceeds category, where overall Framework has received: **Light Green**



CICERO Shades of Green finds the governance procedures in SpareBank 1 Sørøst-Norge's framework to be: **Excellent**



CICERO Green assesses that SpareBank 1 Sørøst-Norge is likely aligned with the **EU taxonomy** mitigation thresholds and most Do No Significant harm (DNSH) criteria.

- Technical screening criteria, do no significant harm and minimum safeguards criteria have been taken into account
- The consultancy Multiconsult has on behalf of the bank, assessed the top 15% of existing building stock.

Multiconsult - Impact Report

Summary:

Impact assessed for all examined asset classes in the SpareBank 1 Sørøst-Norge portfolio qualifying according to SpareBank 1 Sørøst-Norge's Green Bond Framework is dominated by renewable energy and energy efficient residential buildings but with significant contributions from all asset classes.

This table sums up the impact in rounded numbers:

<i>Energy efficient residential buildings</i>	<i>6,200 ton CO2e/year</i>
<i>Energy efficient commercial buildings</i>	<i>2,000 ton CO2e/year</i>
<i>Renewable energy</i>	<i>6,300 ton CO2e/year</i>
<i>District heating</i>	<i>400 ton CO2e/year</i>
<i>Manufacturing and technology</i>	<i>Not estimated</i>
Total	14,900 ton CO2e/year

SpareBank 1 Sørøst-Norge Green Portfolio Assessment Report

CLIENT
SpareBank 1 Sørøst-Norge

SUBJECT
Criteria and portfolio assessment -
Energy efficient residential and commercial
buildings, renewable energy, district heating
and manufacturing and technology

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Multiconsult

Agenda

Finanskonsernet SpareBank 1 Sørøst-Norge

Strukturendringer i sparebanksektoren

Finansielle måltall

Grønt rammeverk

Vedlegg

Vedlegg

Bærekraftsdokumenter

- [Årsrapport 2020](#) (se kapittel 7: Bærekraft)
- [Annual report 2020](#) (see chapter 7: Sustainability)
- [Bærekraftspolicy](#)
- [GRI indeks](#)
- [Task Force on Climate-related Financial Disclosures \(TCFD\)](#) (klima – og bærekraftsrisiko)
- [Bransjevis beregning av karbonrelatert kreditteksponering](#)
- [UNEP FI Principles for Responsible Banking](#)
- [Energi - og klimaregnskap 2020](#)
- [UN Global Compact](#)

Dokumentasjon grønt rammeverk og grønn obligasjon

- [Rammeverk for grønne obligasjoner](#)
- [Multiconsult Impact Report](#)
- [CICERO Second opinion](#)

Takk for oppmerksomheten!

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