

## Svenska bankernas detaljerade betyg 2016

Här listas bankernas detaljerade betyg inom 13 olika teman. Varje tema innehåller ett antal hållbarhetsprinciper som är centrala för respektive område. En bank kan få mellan 0 och 1 poäng på varje princip. Banken får 1 poäng om den ställer krav i sin policy att företag och projekt som banken investerar i och/eller finansierar ska följa principen. Om kravet är vagt formulerat eller bara ställs vid vissa finansiella verksamheter, tex fonder, får banken mindre poäng.

Ibland är ett tema uppdelat i två sektioner. Då handlar den övre sektionen om principer och riktlinjer för bankens egen verksamhet och processer. Inom temat Transparency & Accountability handlar hela temat om bankens egna processer och redovisning.

Principer som är grönmarkerade är nya för 2016. "n.a." betyder att principen inte är tillämplig på banken, läs mer om granskningsmetoden [här](#).

Tabellerna är på engelska då de kommer från Fair Finance Guides internationella metoddokument.

### Human Rights

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
<b>1</b> The financial institution respects all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>Policy principles applied on companies that the bank finances and invests in</b>									
<b>2</b> Governments respect, protect and fulfill all human rights as described in international declarations and conventions.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>3</b> Companies respect all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>4</b> Companies have a <i>policy commitment</i> to meet their responsibility to respect human rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>5</b> Companies have a <i>human rights due diligence process</i> to identify, prevent, mitigate and account for how they address their impact on human rights.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>6</b> Companies have processes to enable the <i>remediation</i> of any adverse human rights impact to which they cause or to which they contribute.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>7</b> Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	0,0	1,0	0,8	1,0	1,0	0,6	0,6	0,5	0,6
<b>8</b> Companies prevent conflicts over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>9</b> Companies show that they have special attention for respecting the rights of women, especially to prevent discrimination and to improve equal treatment of men and women.	0,0	1,0	0,8	1,0	1,0	0,6	0,6	0,0	0,5
<b>10</b> Companies have special attention to respect the rights of children.	0,0	1,0	0,6	1,0	1,0	1,0	1,0	1,0	1,0
<b>11</b> Companies respect International Humanitarian Law and do not enable settlements, including their economic activities, in occupied territories.	0,5	n.a.	0,6	1,0	1,0	0,6	0,0	1,0	0,6
<b>12</b> Companies integrate human rights criteria into their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
<b>13</b> Companies include clauses on the compliance with human rights criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>58%</b>	<b>100%</b>	<b>75%</b>	<b>100%</b>	<b>85%</b>	<b>76%</b>	<b>71%</b>	<b>73%</b>	<b>72%</b>

# Climate Change

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
1 For its own direct and indirect greenhouse gas emissions, the financial institution establishes measurable reduction objectives that contribute to limiting the maximum global temperature increase of 1.5°C.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2 For its financed greenhouse gas emissions, i.e. the emissions of the companies in which the financial institution invests, the financial institution discloses its share of the emissions of the energy companies* and projects it invests in.	0,0	n.a.	0,6	n.a.	1,0	0,5	0,5	0,5	0,6
3 For its financed greenhouse gas emissions, the financial institution discloses its share of all the companies and projects it invests in.	0,0	n.a.	0,6	n.a.	1,0	0,5	0,5	0,5	0,6
4 For its financed greenhouse gas emissions, i.e. the emissions of the companies in which the financial institution invests, the financial institution establishes measurable reduction objectives that contribute to limiting the maximum global temperature increase of 1.5°C.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
5 The policy has a maximum threshold of 30% restricting finance of and investment in coal power generation and coal mining.	0,0	1,0	0,6	1,0	0,0	0,0	0,6	0,5	1,0
6 The policy has a maximum threshold of 30% restricting finance of and investment in fossil fuel power generation and extracting oil and gas .	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
7 The policy has a maximum threshold of 0% restricting finance of and investment in coal power generation and coal mining.	0,0	1,0	0,5	1,0	0,0	0,0	0,5	0,0	0,5
8 The policy has a maximum threshold of 0% restricting finance of and investment in fossil fuel power generation and extracting oil and gas.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Policy principles applied on companies that the bank finances and invests in</b>									
9 Companies disclose their direct and indirect greenhouse gas emissions.	0,0	1,0	0,6	1,0	0,5	0,8	1,0	1,0	0,6
10 Companies reduce their direct and indirect greenhouse gas emissions.	0,0	1,0	0,6	1,0	0,5	0,8	1,0	1,0	0,6
11 Companies switch from using fossil fuels to renewable energy sources.	0,0	1,0	0,0	1,0	0,0	0,5	1,0	1,0	0,6
12 Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	0,0	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0
13 Coal-fired power generation is unacceptable.	0,0	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0
14 Fossil fuel-fired power generation is unacceptable.	0,0	1,0	0,5	1,0	0,0	0,0	0,5	0,5	0,5
15 Coal mining is unacceptable.	0,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
16 Extracting oil from tar sands is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
17 Extracting oil and gas is unacceptable.	0,0	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0
18 Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	0,0	1,0	0,5	0,0	0,0	0,0	0,0	0,0	0,0
19 The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	0,0	1,0	0,0	0,0	0,0	0,0	0,5	0,0	0,5
20 CO2-compensation is certified according to the Gold Standard.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
21 Companies do not participate in lobbying (attempting to influence decisions made by regulators) aimed at weakening climate policy	0,0	1,0	0,0	1,0	0,0	0,6	0,0	0,0	0,0
22 Companies integrate criteria on climate change in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
23 Companies include clauses on the compliance with criteria on climate change in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>9%</b>	<b>100%</b>	<b>44%</b>	<b>90%</b>	<b>35%</b>	<b>29%</b>	<b>48%</b>	<b>43%</b>	<b>45%</b>

# Corruption

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
1 Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2 The financial institution complies with the FATF recommendations.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
3 The financial institution complies with the Wolfsberg Principles.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
4 The financial institution properly verifies the ultimate beneficial owner(s) of a company.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
5 The financial institution applies additional safeguards when it enters into indirect or direct business relations with Politically Exposed Persons.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
6 The financial institution reports on its participation in the decision-making processes of international norms and legislation (lobby practices).	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Policy principles applied on companies that the bank finances and invests in</b>									
7 Companies publicly disclose their beneficial owner or owners including full name, date of birth, nationality, jurisdiction of residence, number and categories of shares, and if applicable the proportion of shareholding or control.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
8 Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
9 Companies have a management system which results in immediate actions if suspicions arise that employees or suppliers are guilty of corruption.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
10 Companies report on their participation in the decision-making processes of international norms and legislation (lobby practices).	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
11 Companies integrate criteria on corruption in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
12 Companies include clauses on the compliance with criteria on corruption in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>75%</b>	<b>100%</b>	<b>75%</b>	<b>92%</b>	<b>75%</b>	<b>75%</b>	<b>75%</b>	<b>75%</b>	<b>66%</b>

# Labour rights

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
1 Companies uphold the freedom of association and the effective recognition of the right to collective bargaining.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2 All forms of forced and compulsory labour are unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
3 Child labour is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
4 Discrimination in respect of employment and occupation is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
5 Companies pay a living wage to their employees.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
6 Companies apply a maximum of working hours.	0,0	1,0	0,0	1,0	1,0	0,0	0,0	0,5	0,0
7 Companies have a solid health and safety policy.	0,0	1,0	0,6	1,0	1,0	0,8	0,6	1,0	0,5
8 Companies ensure equal treatment and working conditions for migrant workers.	0,0	1,0	0,6	1,0	1,0	0,6	0,6	0,0	0,6
9 Companies have a clear management system to monitor and, if needed, correct compliance with norms on labour law.	0,0	1,0	0,6	1,0	0,0	0,6	0,6	0,5	0,5
10 Companies establish procedures on how to deal and process employee complaints and to solve violations and conflicts, preferably in consultation with the relevant trade union.	0,0	1,0	0,6	1,0	0,0	0,6	0,6	0,0	0,5
11 Companies integrate labour rights in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
12 Companies include clauses on the compliance with criteria on labour rights in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>50%</b>	<b>100%</b>	<b>71%</b>	<b>100%</b>	<b>75%</b>	<b>72%</b>	<b>71%</b>	<b>67%</b>	<b>61%</b>

# Nature

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
<b>1</b> Companies prevent deforestation and protect natural forests including old growth forests, bogs, mangroves and rainforests, as described in the High Conservation Value (HCV) concept.	0,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	0,5
<b>2</b> Companies prevent the negative impact on protected areas that fall under the categories I-IV of the World Conservation Union.	0,0	1,0	1,0	1,0	0,0	0,6	1,0	0,5	0,5
<b>3</b> Companies prevent the negative impact on UNESCO World Heritage sites.	0,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	0,5
<b>4</b> Companies prevent the negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	0,0	1,0	1,0	1,0	0,0	0,6	1,0	0,5	0,5
<b>5</b> Companies prevent negative consequences for the populations or the number of animal species that are on the IUCN Red List of Threatened Species.	0,0	1,0	1,0	1,0	0,0	0,6	1,0	1,0	0,5
<b>6</b> Trade in endangered plant and animal species complies with the CITES conditions.	0,0	1,0	1,0	1,0	1,0	0,0	1,0	0,0	0,5
<b>7</b> Trade in endangered plant and animal species that are on the CITES lists is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>8</b> Activities in the field of genetic materials and genetic engineering only take place if they meet the permission and processing requirements as described in the UN Convention on Biological Diversity and the related Bonn Guidelines or Nagoya Protocol.	0,0	1,0	1,0	1,0	0,0	0,0	0,0	1,0	1,0
<b>9</b> Production of, or trade in, living genetically modified organisms can only take place if permission has been obtained from the importing country and all requirements of the Cartagena Protocol have been met.	0,0	1,0	0,0	1,0	1,0	0,0	0,0	0,0	0,5
<b>10</b> Production of, or trade in, living genetically modified organisms is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>11</b> Companies prevent the introduction of invasive alien species in ecosystems.	0,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	1,0
<b>12</b> Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	0,0	n.a.	0,0	n.a.	0,0	0,6	1,0	1,0	0,5
<b>13</b> Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,5	0,0	0,0
<b>14</b> Companies make an environmental impact assessment on the total consequences of a large scale project on biodiversity, at least according to the guidelines for reporting on biodiversity and land use in the Global Reporting Initiative.	0,0	1,0	0,6	1,0	0,0	0,6	0,6	0,0	0,5
<b>15</b> Companies integrate criteria on nature into their procurement and operational policies.	0,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	0,5
<b>16</b> Companies include clauses on the compliance with criteria on nature in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>0%</b>	<b>100%</b>	<b>60%</b>	<b>100%</b>	<b>38%</b>	<b>35%</b>	<b>59%</b>	<b>38%</b>	<b>44%</b>



# Taxes

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
1 For the most important countries in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0	1,0
2 For each country in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1,0	1,0	0,0	1,0	1,0	1,0	0,0	0,0	1,0
3 For each country in which the financial institution operates, it reports country-by-country on its total assets.	0,0	1,0	0,0	1,0	1,0	0,0	0,0	0,0	0,0
4 The financial institution does not advise clients to set up international structures with the main purpose to avoid or evade taxes.	0,0	1,0	1,0	1,0	0,0	0,0	1,0	n.a.	0,0
5 The financial institution does not participate in transactions with international structures of which the main purpose is to avoid or evade taxes.	0,0	1,0	1,0	1,0	0,0	0,0	0,0	n.a.	0,0
6 The financial institution publishes any company-specific tax rulings it has obtained from tax authorities.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0	0,0	0,0
7 The financial institution does not own subsidiaries nor associates in tax havens, unless the subsidiary or associate has substance and undertakes local economic activities.	0,0	1,0	0,0	1,0	1,0	0,0	0,0	0,0	0,0
8 The financial institution does not provide financial services to companies in tax havens, unless the company has substance and undertakes local economic activities.	0,0	1,0	0,0	1,0	1,0	0,0	0,0	n.a.	0,0
<b>Policy principles applied on companies that the bank finances and invests in</b>									
9 Companies publish their full group structure, including indirectly and jointly-owned entities.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,5	0,0
10 Companies publish an explanation of the activities, functions and ultimate shareholder of every subsidiary, branch, joint venture or related party located in a low-tax jurisdiction.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,5	1,0
11 For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	0,0	n.a.	0,0	1,0	0,0	0,5	0,0	0,0	0,0
12 Companies focus their international enterprise structure and their international transactions in a way that reflects the economic substance of the activities and transactions undertaken, without any steps made primarily to secure a tax advantage.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	0,6
13 Companies publish any company-specific tax rulings it has obtained from tax authorities.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	1,0
14 Companies make public, to the extent legally and practically possible, the decision of any adjudication or arbitration to which it, or any of its subsidiaries, is a party, undertaken to resolve a tax dispute, whether in a court or in an arbitration setting.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
15 Companies have a management system which results in immediate actions if suspicions arise that employees or suppliers are guilty of facilitating tax evasion.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,5
16 Companies integrate criteria on tax in their procurement and operational policies.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	0,6
17 Companies include clauses on the compliance with criteria on tax in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>24%</b>	<b>100%</b>	<b>24%</b>	<b>92%</b>	<b>29%</b>	<b>26%</b>	<b>24%</b>	<b>29%</b>	<b>34%</b>

# Arms

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
1 Production of, maintenance of, and trade in anti-personal landmines, including important parts of landmines, is unacceptable.	1,0	-	1,0	-	1,0	0,7	1,0	1,0	1,0
2 Production of, maintenance of, and trade in cluster munitions, including important parts of cluster munitions, is unacceptable.	1,0	-	1,0	-	1,0	0,7	1,0	1,0	1,0
3 Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, in or to countries that have not ratified the Non-proliferation Treaty is unacceptable.	1,0	-	1,0	-	1,0	0,7	1,0	1,0	1,0
4 Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, is unacceptable.	0,0	-	1,0	-	1,0	0,0	1,0	0,5	0,0
5 Production of, maintenance of, and trade in chemical weapons, including important parts of chemical weapons, is unacceptable.	1,0	-	1,0	-	1,0	0,7	1,0	1,0	1,0
6 Production of, maintenance of, and trade in biological weapons, including important parts of biological weapons, is unacceptable.	1,0	-	1,0	-	1,0	0,7	1,0	1,0	1,0
7 Goods that are essential for military purposes, but can also be used for civilian products ('dual-use' goods), are considered as military goods when they have a non-civilian purpose.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,0
8 Supply of arms and weapon systems, military transport systems, and other military goods to countries that are under a United Nations or relevant multilateral arms embargo, is unacceptable.	0,0	-	1,0	-	1,0	0,0	1,0	1,0	0,5
9 Supply of arms and weapon systems, military transport systems, and other military goods is unacceptable if there is an overriding risk that the arms will be used for serious violation of international human rights and humanitarian rights.	1,0	-	0,5	-	1,0	0,0	1,0	1,0	0,5
10 Supply of arms and weapon systems, military transport systems, and other military goods to countries that violate human rights, is unacceptable.	0,0	-	0,0	-	0,0	0,0	1,0	1,0	0,0
11 Supply of arms and weapon systems, military transport systems, and other military goods to conflict areas or war zones, is unacceptable.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,0
12 Supply of arms and weapon systems, military transport systems, and other military goods to countries that are sensitive to corruption, is unacceptable.	0,0	-	0,5	-	0,0	0,0	0,0	0,0	0,0
13 Supply of arms and weapon systems, military transport systems, and other military goods to countries having a failed or fragile state, is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
14 Supply of arms and weapon systems, military transport systems, and other military goods to countries that spend a disproportionate part of their budget on purchases of arms, is unacceptable.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,0
15 The policy does not mention exceptions for certain types of investment, financing and/or asset classes of the financial institution.	0,0	-	0,0	-	0,0	0,0	1,0	1,0	0,8
16 The policy does not mention exceptions for activities or projects that are not related to the production of weapons.	0,0	-	0,7	-	1,0	0,0	0,0	n.a.	1,0
<b>Final score</b>	<b>38%</b>	<b>n.a.</b>	<b>54%</b>	<b>n.a.</b>	<b>56%</b>	<b>21%</b>	<b>81%</b>	<b>63%</b>	<b>49%</b>

## Food

[illegible]

## Food

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
25 Large enterprises and multinational enterprises in the food industry publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Food Processing Sector Disclosure (FSSD).	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
26 Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,0
27 Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>11%</b>	<b>100%</b>	<b>30%</b>	<b>90%</b>	<b>31%</b>	<b>28%</b>	<b>43%</b>	<b>46%</b>	<b>46%</b>

## Forestry

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
1 Forest construction companies identify and protect the High Conservation Value (HCV) areas within the forests they manage.	0,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	1,0
2 Companies identify and protect High Carbon Stock (HCS) forests.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	1,0
3 Companies throughout the wood supply chain prevent the use of illegally cut and traded timber.	0,0	1,0	0,0	n.a.	0,0	0,0	1,0	0,5	1,0
4 Pulp and paper factories restrict the use of chemicals and the pollution of soil, water and air by making use of the best available techniques.	0,0	1,0	1,0	n.a.	0,0	0,6	1,0	0,5	1,0
5 Companies respect the rights of local and indigenous communities on the fair and equal use of forests.	0,0	1,0	1,0	1,0	1,0	0,6	1,0	0,5	1,0
6 Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	0,0	1,0	0,8	1,0	1,0	0,6	1,0	0,5	1,0
7 Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
8 Production forests and timber plantations are certified according to the criteria of the Forest Stewardship Council (FSC).	0,0	1,0	0,0	0,0	0,0	0,0	1,0	0,0	1,0
9 Production chains of timber traders and companies in the wood product chain (including pulp, paper, veneer, furniture) are certified according to the FSC Chain of Custody criteria.	0,0	1,0	0,0	n.a.	0,0	0,0	1,0	0,0	0,0
10 Companies in industries with a large impact on forests (including in any case the forestry and paper industry), report their forest footprint to the Forest Footprint Disclosure (FFD) project.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	1,0
11 Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
12 Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
13 Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
14 Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>14%</b>	<b>100%</b>	<b>41%</b>	<b>88%</b>	<b>36%</b>	<b>32%</b>	<b>64%</b>	<b>36%</b>	<b>71%</b>



# Mining

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>									
1 Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	0,0	-	1,0	-	0,0	0,6	1,0	0,5	1,0
2 Companies prevent negative impact on UNESCO World Heritage sites.	0,0	-	1,0	-	1,0	0,6	1,0	1,0	1,0
3 Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	0,0	-	1,0	-	0,0	0,6	1,0	0,5	1,0
4 Companies mitigate the chance of accidents by making use of the best available techniques and have a solid road map for crisis situations (a so-called 'contingency plan').	0,0	-	1,0	-	0,0	0,6	1,0	0,0	1,0
5 Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,0
6 Companies reduce extractive waste and manage and process this in a responsible way.	0,0	-	1,0	-	0,0	0,6	1,0	0,0	1,0
7 Riverine tailings disposal and sub-marine tailings disposal is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
8 Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	0,0	-	0,0	-	0,0	0,6	1,0	1,0	1,0
9 Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0,0	-	0,0	-	0,0	0,0	0,5	0,0	0,0
10 Companies include the environmental and health effects of a mine after its closure in plans for the development of new mines.	0,0	-	0,6	-	0,0	0,6	1,0	0,0	0,5
11 Companies ensure the complete recovery of ecosystems after commercial activities have been completed, for all extractive industry projects (i.e. this is included as an activity in the planning and the budget of the project).	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,5
12 Companies enhance small scale and artisanal mining that improves sustainable economic and social development on a local level.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,5
13 Companies respect the ILO Declaration on Fundamental Principles and Rights at work.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
14 Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	-	0,8	-	1,0	0,6	1,0	0,5	1,0
15 Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
16 Companies follow the Voluntary Principles on Security and Human Rights for the security of their employees and company premises.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	1,0
17 Companies have processes to enable the remediation of any adverse human rights impact which they cause or to which they contribute.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
18 Companies pay the taxes owed in each country where they operate.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
19 For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies received from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	0,0	-	0,0	-	0,0	0,5	1,0	0,0	0,0
20 Offering, promising, giving and requiring, either directly nor indirectly, bribes or other undue advantages in order to acquire or to maintain assignments or other undue advantages, is unacceptable.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
21 Companies only operate in weak governance zone or conflict-affected areas if they are able to demonstrate that they are not causing or contributing to human rights abuses.	0,0	-	0,0	-	0,0	0,0	0,5	0,5	1,0
22 Mining and trading in conflict materials is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,5	0,5	1,0
23 Uranium mining is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
24 Mountaintop removal mining is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
25 Establishing new coal mines is unacceptable.	0,0	-	1,0	-	1,0	0,0	0,5	0,5	0,0
26 Thermal coal mining is unacceptable.	0,0	-	1,0	-	0,0	1,0	1,0	1,0	1,0
27 Metallurgical coal mining is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
28 Companies work with relevant standards and initiatives for certain minerals (mentioned in section 3.8.2).	0,0	-	0,0	-	0,0	0,0	1,0	0,0	1,0
29 Companies are certified according to the criteria of certification schemes for certain minerals (mentioned in section 3.8.2).	0,0	-	0,0	-	0,0	0,0	0,5	0,0	1,0

## Mining

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>										
<b>30</b> Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0	1,0
<b>28</b> Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, including the Mining and Metals Sector Disclosure (MMSD).	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0	0,0
<b>29</b> Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0	1,0
<b>30</b> Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>21%</b>	<b>n.a.</b>	<b>44%</b>	<b>n.a.</b>	<b>27%</b>	<b>38%</b>	<b>68%</b>	<b>36%</b>	<b>62%</b>	

## Oil & Gas

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on companies that the bank finances and invests in</b>										
<b>1</b> Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN).	0,0	-	1,0	-	0,0	0,6	1,0	0,5	1,0	
<b>2</b> Companies prevent negative impact on UNESCO World Heritage sites.	0,0	-	1,0	-	1,0	0,6	1,0	1,0	1,0	
<b>3</b> Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	0,0	-	1,0	-	0,0	0,6	1,0	0,5	1,0	
<b>4</b> Companies mitigate the chance of accidents (oil spills, leakages) by making use of the best available techniques and have a solid road map for crisis situations (a so called 'contingency plan').	0,0	-	1,0	-	0,0	0,6	1,0	0,0	1,0	
<b>5</b> Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	0,0	-	0,0	-	0,0	0,0	1,0	0,0	0,5	
<b>6</b> Companies reduce waste from oil and gas extraction and mining, especially the flaring of natural gas, and manage and process this in a responsible way.	0,0	-	1,0	-	0,0	0,6	0,6	0,0	1,0	
<b>7</b> Companies include the environmental and health effects of the dismantling of production facilities, especially of offshore drilling platforms, in plans for the development of new projects.	0,0	-	1,0	-	0,0	0,6	1,0	0,0	1,0	
<b>8</b> Companies reduce the effects of seismological research on whales and other marine mammals.	0,0	-	0,0	-	0,0	0,6	1,0	1,0	1,0	
<b>9</b> Companies respect the ILO Declaration on Fundamental Principles and Rights at Work.	0,0	-	0,0	-	0,0	0,0	0,5	0,0	0,0	
<b>10</b> Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	0,0	-	1,0	-	0,0	0,6	1,0	0,0	0,0	
<b>11</b> Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0	
<b>12</b> Companies follow the Voluntary Principles on Security and Human Rights for the protection of their employees and the company sites.	0,0	-	0,8	-	1,0	0,6	1,0	0,5	1,0	
<b>13</b> Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0	
<b>14</b> Companies pay the taxes owed in each country where they operate.	0,0	-	0,0	-	0,0	0,0	0,0	1,0	1,0	
<b>15</b> For each country in which companies operate, they report country-by-country on their revenues, costs, profits, subsidies received from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0	
<b>16</b> Offering, promising, giving, or requiring, either directly nor indirectly, bribes or other undue advantages in order to acquire or to maintain assignments or other undue advantages, is unacceptable.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0	
<b>17</b> Companies recognise the sovereignty of states over their own natural resources.	0,0	-	0,0	-	0,0	0,5	0,0	0,0	0,0	

## Oil & Gas

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
Policy principles applied on companies that the bank finances and invests in										
18	Companies only operate in weak governance zone or conflict-affected areas if they are able to demonstrate that they are not causing or contributing to human rights abuses.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
19	The mining of oil from tar sands is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,5	1,0
20	The mining of oil from oil shale is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
21	Extracting fuel from liquefied coal is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
22	Extracting shale gas is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
23	Arctic drilling for oil and gas is unacceptable.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
24	Companies publish a sustainability report that may contain (a number of) the Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
25	Companies publish a sustainability report that is set up in accordance with the G4 Sustainability Reporting Guidelines, which includes the Oil and Gas Industry Supplement (OGSS).	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
26	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
27	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	1,0	-	1,0	-	1,0	1,0	1,0	1,0	1,0
28	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0,0	-	0,0	-	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>		<b>21%</b>	<b>n.a.</b>	<b>49%</b>	<b>n.a.</b>	<b>29%</b>	<b>43%</b>	<b>58%</b>	<b>39%</b>	<b>59%</b>

## Power generation

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
Policy principles applied on the bank's own operations										
1	The financial institution finances companies involved in renewable energy generation (wind, solar, small and medium scale hydro power, geothermal power, tidal power, etc.).	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0
2	The financial institution has a measurable target to increase its finance for renewable energy generation.	0,0	n.a.	0,0	n.a.	n.a.	0,0	1,0	0,0	0,0
3	The financial institution has a measurable target to reduce either its total amounts of finance for fossil fuel-fired power generation, or to reduce finance for fossil fuel-fired power generation, relative to its finance for renewable energy generation.	0,0	n.a.	0,0	n.a.	n.a.	0,0	1,0	0,0	0,0
Policy principles applied on companies that the bank finances and										
4	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	0,0	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0
5	Coal-fired power generation is unacceptable.	0,0	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0
6	Fossil fuel-fired power generation is unacceptable.	0,0	1,0	0,5	1,0	0,0	0,0	0,0	0,5	0,0
7	Nuclear energy is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
8	Large scale hydropower generation is unacceptable.	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
9	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	0,0	1,0	1,0	1,0	0,0	0,6	1,0	0,5	1,0
10	Companies prevent negative impact on UNESCO World Heritage sites.	0,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	1,0
11	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	0,0	1,0	1,0	1,0	0,0	0,6	1,0	0,5	1,0
12	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	0,0	1,0	0,8	1,0	1,0	0,6	1,0	0,5	1,0
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
14	Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
15	The construction of dams complies with the 7 principles of the World Commission on Dams (WCD).	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
16	The construction of all water infrastructure projects complies with the 7 principles of the World Commission on Dams (WCD).	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0



## Power generation

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
17 The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	0,0	1,0	0,0	0,0	0,0	0,0	1,0	0,0	1,0
18 Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
19 Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Electric Utilities Sector Disclosure (EUSD).	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
20 Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
21 Companies include clauses on compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>19%</b>	<b>100%</b>	<b>49%</b>	<b>93%</b>	<b>37%</b>	<b>31%</b>	<b>62%</b>	<b>43%</b>	<b>52%</b>

## Transparency & Accountability

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
1 The financial institution describes its finance and investment framework regarding environmental and social issues and provides insight into how the financial institution ensures that investments meet the conditions set in its policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2 The financial institution's finance and investment framework regarding environmental and social issues is audited by a third party and the results are published.	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
3 The financial institution publishes the names of governments in which it invests.	1,0	1,0	0,5	1,0	0,5	0,5	0,5	0,5	0,5
4 The financial institution publishes the names of companies in which it invests.	0,5	n.a.	0,5	0,0	0,5	0,5	0,5	0,5	0,5
5 The financial institution mentions and describes all companies (on its website) to which it has granted more than USD 10 million credit.	0,0	1,0	0,0	n.a.	n.a.	0,0	0,0	n.a.	0,0
6 The financial institution discloses the names of all current and recently closed project finance deals and project related corporate finance deals, including the information required by the Equator Principles III.	n.a.	n.a.	0,0	n.a.	n.a.	0,5	0,0	n.a.	0,0
7 The financial institution publishes a breakdown of its portfolio by region, size and industry (in line with GRI FS6).	0,5	1,0	0,8	0,5	0,8	0,6	0,6	0,0	0,8
8 The financial institution publishes a breakdown of outstanding investments in a crosstable, combining industry and region data.	0,0	1,0	0,5	n.a.	0,0	0,6	0,5	0,0	0,0
9 The financial institution publishes a sufficiently detailed breakdown, for example based on the first four digits of NACE and ISIC.	0,0	1,0	0,0	n.a.	0,0	0,5	0,0	0,0	0,0
10 The financial institution publishes a sufficiently detailed breakdown, for example based on the first six digits of NACE and ISIC.	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
11 The financial institution publishes the <i>number</i> of companies with which there has been interaction on social and environment topics (in line with GRI FS10).	0,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
12 The financial institution publishes the <i>names</i> of companies with which there has been interaction on social and environment topics.	0,0	n.a.	0,5	n.a.	1,0	0,0	0,5	0,5	1,0
13 The financial institution publishes the <i>results</i> of this engagement, including the topics, goals and deadlines	0,0	n.a.	0,0	n.a.	0,5	0,5	0,0	0,5	0,5
14 The financial institution publishes the names of companies that are excluded from investment due to sustainability issues, including the reasons for this exclusion.	0,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0



## Transparency & Accountability

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles applied on the bank's own operations</b>									
<b>15</b> The financial institution publishes its voting record.	0,0	n.a.	0,0	n.a.	1,0	0,0	0,0	0,0	1,0
<b>16</b> The financial institution publishes a sustainability report that may contain (a number of) the Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	0,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>17</b> The financial institution publishes a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Financial Services Sector Supplement (FSSS).	0,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0
<b>18</b> The financial institution's sustainability report has been verified externally.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	0,0	1,0
<b>19</b> The financial institution reports on the consultation with civil society organisations and other stakeholders.	1,0	1,0	1,0	1,0	0,0	0,5	1,0	1,0	1,0
<b>20</b> The financial institution establishes an internal grievance mechanism for individuals and communities which may be adversely impacted by its activities.	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>21</b> The financial institution shall abide by the decisions of an independent grievance mechanism for individuals and communities which may be adversely impacted by its activities.	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>	<b>25%</b>	<b>93%</b>	<b>46%</b>	<b>61%</b>	<b>49%</b>	<b>49%</b>	<b>46%</b>	<b>42%</b>	<b>54%</b>