

Aurskog Sparebanks 2023 self-assessment for implementation of the Principles for Responsible Banking.

Principle 1: Alignment



We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

Response

- Aurskog Sparebank is a Norwegian, regional savings bank. We have a long and proud history, the bank was funded in 1846. Our market area is Romerike, Indre Østfold and Follo in Akershus and Østfold county, with surrounding areas. The banks' head office is in Aurskog, with branches in Bjørkelangen, Årnes, Jessheim, Sørumsand and Askim. The market area has over time been among the areas with the highest growth on a national basis.
- By the end of 2023 the business capital were NOK 20 billion. At the same time, the bank's customerbase was approximately 24.100 customers. We had 70 employees and 1.137 shareholders.
- Aurskog Sparebanks offers ordinary banking activities such as loans to, and deposits from, both personal customers and businesses. The bank is offers products within financing, savings, and payment services, in addition to insurance, fund savings and asset management through collaboration with the Eika Alliance.
- Aurskog Sparebanks loan exposure:
 - **Personal customers: 68 %**
 - **Corporate market 32 %**
 - Operation of property 14,9 %

Links and references

[About Aurskog Sparebank – presentation website](#)

[Quarterly financial statements Q4 2023, loan exposure, page 17](#)

<ul style="list-style-type: none"> ▪ Building and construction 12,5 % ▪ Wholesale trade 1,5 % ▪ Other sectors 3,1 % <ul style="list-style-type: none"> • Being av part of the local communities in our market area is of great importance to us. The Bank contribute to financial growth and security for private customers and local businesses. We support communities through gifts and sponsorships. We also contribute with our knowledge in a varies type of meetings, at schools, in media and social media and in dialogue with our customers every day. This is an important part of our social responsibility, and sustainability actions. • Aurskog Sparebank is a member in The Eika Alliance that consists of about 50 self-owned, local banks. 	
<p>Strategy alignment</p> <p>Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p> <p>Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?</p> <p><input type="checkbox"/> UN Guiding Principles on Business and Human Rights</p> <p><input type="checkbox"/> International Labour Organization fundamental conventions</p> <p><input checked="" type="checkbox"/> UN Global Compact</p> <p><input type="checkbox"/> UN Declaration on the Rights of Indigenous Peoples</p> <p><input checked="" type="checkbox"/> Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones: TCFD</p> <p><input checked="" type="checkbox"/> Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery - please specify which ones: The Transparency Act</p> <p><input type="checkbox"/> None of the above</p>	
<p><i>Response</i></p> <ul style="list-style-type: none"> ▪ Sustainability is one of the Bank's strategic priorities. Our sustainability strategy shows direction for the bank's work with sustainability. As a bank we can contribute to reducing negative impacts and increasing positive impacts on environmental, 	<p><i>Links and references</i></p> <p>Annual report - SDGs page 4-16</p>

social and governance factors through good cooperation with our customers and local communities and responsible lending. One of the main topics in our sustainability strategy is contributing to more sustainable actions in our local communities.

- The Bank's overall target is net zero by 2050, in line with the Paris Agreement's target of limiting global warming to 1.5 degrees Celsius.
- We have selected four of the UN's Sustainable Development Goals (SDGs) as especially relevant for our business - number 4, 5, 8 and 11. The selection of SDGs was done in a workshop with all the employees in 2020. We believe the chosen SDGs represent areas that the Bank can have locally impact, as well as be related to the impacts analysis and our main business areas.
- The Bank supports the Task Force on Climate-related Financial Disclosures (TCFD) initiative.
- Aurskog Sparebank were admitted as members of the UN Global Compact in May 2023.
- We respect and support human rights and decent working conditions.
- The Bank also support the Transparency Act.

- UN Global Compact page 12
- TCFD page 46-50
- [Sustainability strategy](#)
- SDGs page 4
- Net Zero page 12

[Transparency Act report 2022](#)

Principle 2: Impact and Target Setting



We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly¹ and fulfil the following requirements/elements (a-d)²:

a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

Response

- We have used the UNEP FI's Portfolio Impact Analysis Tool to carry out an impact analysis of our lending portfolio. We worked together with the Eika Group, who already had carried out the analysis on behalf of themselves and all the banks in the alliance.
- The impact analysis starts with which country the bank operating in. We operate exclusively in the Eastern part of Norway.
- The data basis for the personal customers includes an analysis of the products the customers have in the bank. For the corporate market, the analysis specifies the ten largest sectors to which we are lending.
- We have included all areas of our portfolio in the analysis.

Links and references
[Impact analysis page 3.](#)

¹ That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

² Further guidance can be found in the [Interactive Guidance on impact analysis and target setting](#).

b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

i) by sectors & industries³ for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or

ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

Response

The Bank has considered the composition of its portfolio, as follows:

- Personal customers 72,1 %
- Corporate market 27,9 %
 - Operation of property 16 %
 - Building and construction 7,1 %
 - Wholesale 1,3 %
 - Service provision 1,5 %
 - Primary industry such as agriculture and forestry 0,5 %
 - Other sectors account for 1,5 % of total lending.
- We do not have customers in heavy-emitting sectors like oil and gas, shipping, and industry.

Links and references

[Impact analysis page 3.](#)

c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?⁴ Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank's portfolio impacts into the context of society's needs.

Response

- In step two of the analysis we linked the findings in step one to the areas of greatest impacts in Norway. We used the Country Needs from the UNEP FI Impact Radar. The tool consists of 22 different sustainability parameters.
- Five of the parameters were given values 3 and 4, e.g. critical.
 - Quality and efficient use of resources

Links and references

[Impact analysis page 4-5](#)

³ 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

⁴ Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

<ul style="list-style-type: none"> ▪ Energy consumption per inhabitant and material consumption per inhabitant ○ Quality and efficient use of waste <ul style="list-style-type: none"> ▪ Waste per inhabitant ○ Quality and efficient use of climate <ul style="list-style-type: none"> ▪ Co2 emissions per inhabitant ○ Access and quality of housing <ul style="list-style-type: none"> ▪ Housing overcrowding, among those with a low income ○ Access and quality of food <ul style="list-style-type: none"> ▪ Healthy nutrition/obesity • When it comes to stakeholder engagement, we have discussed these topics internally with our employees and in management, and with representatives from the sustainability team in the Eika Group. 	
<p>Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)⁵? Please disclose.</p>	
<p><i>Response</i></p> <ul style="list-style-type: none"> • The impact analysis showed that the largest potential positive impact were inclusive and healthy economies, housing, health and sanitation, employment and culture and heritage. • The largest potential negative impact were inclusive and healthy economies, employment, waste, climate, resource efficiency and housing. • When we first carried out the impact analysis, we prioritized three sustainability parameters on which we wanted to have a particularly strong focus - resource efficiency, waste, and climate. In addition we wanted to look into housing and inclusive economies. • As the work progressed, we chose to prioritize slightly different going forward. <ul style="list-style-type: none"> ○ We will continue prioritizing climate. This is one area where we can have impact, and the topic are of great importance nationally as well. ○ We will prioritize inclusive and healthy economies and include housing. ○ By focusing on climate we will be working on our impact on resource efficiency and waste. 	<p><i>Links and references</i> Impact analysis page 5-7</p> <p><i>The Impact Analysis is not updated with our latest priorities. We will review both the analysis and strategy during the first half of 2024.</i></p>

⁵ To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.

d) For these (min. two prioritized impact areas): Performance measurement. Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the [Annex](#).

If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.

The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.

Response

- We do not have customers in heavy-emitting sectors. The sectors that we are lending to with the most negative impacts on climate are operation of property, building and construction and agriculture. These sectors also have a negative impact on resource efficiency and waste. At the same time, these sectors have a positive impact on employment, housing and inclusive and healthy economies.
- To help assess the customers climate- and sustainability risk and performances on sustainable topics, we include an assessment of these topics as part of all loan applications in the corporate market and agriculture. Several predefined questions are discussed with the customer and documented, e.g. to map the customer's physical climate risk. We use the assessments to consider the risk related to each customer and project as well as for learning about sustainability among the different sectors that we are exposed to.
- Related to personal customers the largest negative impact is related to old houses which don't have a good energy class. We can contribute to increase the energy class by offering green loans for rehabilitation.
- Finance Norway's guidelines for measuring emissions from the bank's portfolio were published summer 2023 recommending the banks to use the PCAF-framework. Three sectors in the framework are relevant for our loan portfolio - housing, commercial property and agriculture.
 - The Eika Group has developed Excel-tools that we can use to measure our portfolios of these sectors.
 - We started using the tools to make measurement in 2023. We also wanted to use them to settle a baseline for target setting and creating more smart targets to achieve net zero in 2050, with sub-goals.
 - We experienced some difficulties with the availability of data from the portfolios.
- We need more available data and good systems to measure our customers, and the banks own, performance. This is necessary as preparations for CSRD-reporting in a few years. This is a prioritized task going forward.

Links and references

[Sustainability strategy](#)
 - Responsible lending
 page 6-7

Annual report
 - Responsible lending
 page 22-26
 - Financed emissions
 page 29-31

- As a regional savings bank our main goal is to have a positive impact on the local communities. We want to contribute to our customers taking responsible choices. Instead of turning down a loan application, we can initiate a dialogue with the customers – nudging them in a more sustainable direction.

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?⁶

- | | | | |
|--------------------------|---|---|-----------------------------|
| Scope: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> In progress | <input type="checkbox"/> No |
| Portfolio composition: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> In progress | <input type="checkbox"/> No |
| Context: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> In progress | <input type="checkbox"/> No |
| Performance measurement: | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> In progress | <input type="checkbox"/> No |

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

Climate change is the first one. When it comes to the second one, we had waste and resource efficiency up until now. As we described above, we feel the local communities that will be including inclusive and healthy economies and housing are a better fit for our work. We will address this further when we revise our sustainability strategy in 2024.

Whitin the focus on climate change we will be addressing some topics related to resource efficiency and waste as well.

How recent is the data used for and disclosed in the impact analysis?

- Up to 6 months prior to publication
- Up to 12 months prior to publication
- Up to 18 months prior to publication
- Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.: *(optional)*

⁶ You can respond “Yes” to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.

2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets⁷ have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a) Alignment: which international, regional or national policy frameworks to align your bank's portfolio with⁸ have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

You can build upon the context items under 2.1.

Response

- Our overall targets are related to impact on climate. Net zero by 2050, in line with the Paris Agreement.
- It is relevant to align our strategy and target setting to Norway's Climate Change Act, which is reducing GHG emissions by at least 50 % toward 55 % by 2030 compared to 1990.
- We will address how we can align our strategy and target setting to these frameworks in 2024.

Links and references

[Sustainability strategy](#) page 12.

b) Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.

A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the [Annex](#) of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant indicators and the corresponding indicator codes:

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

Response

- As described under 2.1 d, the guidance from Finance Norway were published in 2023.
 - We started using the tools to make measurement in 2023. We will use these to settle a baseline.
 - We found some difficulties regarding the availability of data from the portfolios.

Links and references

- We had sufficient data for the measurements from the housing-portfolio, but we lack data for measuring the portfolio of commercial properties or agriculture.
- Setting baselines for our targets will be prioritized in 2024.

[Sustainability strategy](#)
- Responsible lending
page 6-7

Response to the indicators that has been produced for the impact areas of climate mitigation in the Annex:

Annual report
- Responsible lending
page 22-26
- Green lending
page 27-28
- Financed emissions
page 29-31

Impact area	Indicator code	Response
Climate change mitigation	A.1.1	No
	A.2.1	Yes. We assess sustainability in all loan applications, corporate market and agriculture. We also discuss some topics with the personal customers regarding their housing, e.g. energy class and physical climate risk.
	A.3.1	In 2023 we had NOK 703 million in green lending to personal customers with houses that have energy class A or B. That's 5,6 % of the total portfolio of lending to housing. We also had NOK 3,7 million in green lending to corporate customers.
	A.4.1	In 2023 we had 1.147,5 tons of CO2-equivalents financed emission from the housing-portfolio. This is the first year of measuring this.
	A.1.2	In progress. Net zero by 2050. We don't have a baseline for emissions yet.
	A.2.2	In 2023 we had 1.147,5 tons of CO2- equivalents financed emission from the housing-portfolio.
	A.3.2	We do not have customers in heavy-emitting or carbon-intensive sectors. The lending to corporate customers is described in the annual report.
	A.4.2	This indicator is currently not calculated.
	A.1.3	Yes. We want to contribute to the customers transitioning towards more sustainable directions. This is described in our strategy and in the annual report especially under responsible lending, page numbers are described under links and references.
	A.2.3	This indicator is currently not described.

[Quarterly financial statements Q4 2023, loan exposure to corporate sectors, page 17](#)

⁷ Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

⁸ Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

A.1.4	Yes, financed emission from the housing-portfolio.	
A.2.4	We have not determined targets related to the financed emissions yet.	
A.1.5	<p>Yes. We have developed financial products tailored to support customers in reducing their GHG-emissions. We offer green loans to both personal customers, corporate customers and agriculture.</p> <p>The volume related to corporate, and agriculture is low.</p> <p>Green lending to personal customers with houses that have energy class A or B, accounts for 5,6 % of the total portfolio of lending to housing.</p>	
<p>c) <u>SMART targets</u> (incl. key performance indicators (KPIs)⁹): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.</p>		
<p><i>Response</i></p> <ul style="list-style-type: none"> • The sustainability strategi describes several targets related to our core business areas. These are partly linked to the impact analysis and our selection of SDGs. The annual report shows our achievements last year. • However, most of our targets are not yet defined as fully SMART. This is a work in progress as we continuously develop our knowledge through the work with customers, better data and systems, and will be able to develop the targets in a SMARTer way. We especially need to make the targets more timebound. This will be a prioritized work in 2024. <ul style="list-style-type: none"> ○ We will also read more about Science Based Targets initiative in 2024 and take into consideration using the framework. We will consider how we can align our targets better to the Paris Agreement. • Targets that contribute to climate change is mostly linked to responsible lending. That is the most important topic in our sustainability strategy. Examples of targets that supports climate change: <ul style="list-style-type: none"> ○ Our main target is to turn a larger part of our lending towards more sustainable activities until 2050. <ul style="list-style-type: none"> ▪ Increasing the portfolio of customers with green products every year. The KPI we uses are volume of the portfolio. ▪ Increasing the numbers of houses and commercial buildings, with an energy class every year. KPI; number of buildings with an energy class. 	<p><i>Links and references</i></p> <p>Sustainability strategy - targets page 12-15.</p>	

⁹ Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

- The employees need to have good and up to date knowledge on sustainable topics and products to have good discussions and impact on the customers transition in a more sustainable direction. Number of courses and meetings about sustainability can be used as a KPI.
- Every loan application shall include an assessment of sustainability topics, which needs to be documented.
 - Corporate market – 14 questions regarding the customer and the project.
 - KPI; numbers of customers that have registered an assessment and percentage of customers with sustainability score 3 (lowest score, defined as high risk), based on their answers.
 - Agriculture – 11 questions about the customer and project. We don't have any KPIs linked yet.
 - Personal customers – assessment of climate risk related to the customers' house. We don't have any KPIs linked yet.
- We will connect some targets with KPIs to the financed emissions from customers, when we have better data to do the measurements and set a baseline.
- **Targets linked to local communities, Inclusive and healthy economies, and social responsibility.**
 - We work continuously with the prevention of fraud and financial crime. We follow regulatory requirements and the bank's social responsibility by actively uncovering and stopping the financing of crime and digital fraud. We don't have any KPIs linked to this target yet.
 - We will have a minimum of 40 % women in leading positions in the bank. KPI: proportion of women in our Supervisory Board, Board of Directors and management.
 - We will work actively with our gift and sponsorship contributions and give funds to more sustainable projects in the local communities. KPI: 10 % of total gifts shall be given to climate and environmental positive project.
 - Young customers are a focus area for the bank and the customer group should receive good advice on which products and services are suitable for the individual customer, including housing savings for young people. KPI: number of saving account for housing among young customers.
 - We must ensure financial inclusion for our non-digital customers by giving them good advice and suitable products. We don't have any KPIs linked to this target yet.
 - We will offer several types of events every year to share knowledge with customers and local communities. Topics like fraud and financial crime, investments – especially for women, housing and loans – especially for younger customers, are prioritized. We visit local schools and give the students information about economics. We don't have any KPIs linked yet.
- We will work closely with our suppliers, asking about their sustainability actions and products and use local suppliers as much as we can. KPI; percentage of suppliers with an environmental management system.

d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analyzed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

Response

- We collaborate closely with customers through good discussions, financial advice and providing them green products. This is the key in our work with our customers transitioning towards more sustainable activities. To continue this work will be an important part in our work with setting SMART-targets and actions plans in 2024.
 - In dialogue about sustainability topics and questions we can make the right assessments related to risk, both for the customers and the bank.
 - Through conversations with customers that own older housing, we can contribute to increasing the proportion of green rehabilitation loans to customers who want to make environmentally friendly and/or energy-saving measures in their house.
- The transition into low-carbon economy will need significant investment over the coming years. We expect increased interest in green products and solutions. Our financial products must be relevant.
 - By the end of 2023 we renewed our guidelines for green lending to the corporate market. The guidelines now include green lending to both commercial and residential buildings according to designated criteria.
- We will maintain good systems, routines and knowledge about fraud and financial crime. It is part of our responsibility to provide relevant information to customers regarding these threats.
- We will work closely together with our partners that receives gifts and sponsorships from the bank, and ask about their work on sustainability, if they have selected SDGs that they prioritize. We want their contribution to make the local communities a good place to grow up, live and work.
- When it comes to equality and gender balance this is a topic at the selection committee and each time we are recruiting to the bank. We also talk actively on this topic with our collaboration partners or in general meetings in companies where we own shares.

Links and references

- [Sustainability strategy](#)
- how we engage with customers page 6-8
 - sustainable products page 8-9
 - gifts and sponsorships page 9-10
 - financial crime page 10
 - targets page 12-15.

Self-assessment summary

Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your...

	... first area of most significant impact: ... <i>Climate change</i>	... second area of most significant impact: ... <i>Inclusive and healthy economies including housing*</i>	<i>(If you are setting targets in more impact areas) ...your third (and subsequent) area(s) of impact: ... (please name it)</i>
Alignment	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
Baseline	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
SMART targets	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
Action plan	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No

**When it comes to the second area, we had waste and resource efficiency up until now. As we described under 2.1, we feel like the local communities that will be including inclusive and healthy economies and housing are a better fit for our bank. We will address this further when we revise our sustainability strategy in 2024.*

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

Response

- As mentioned, we have not yet defined SMART targets.
- Targets regarding climate:
 - Increase green lending every year.
 - Green loans to housing increased from NOK 136 million in 2022 to NOK 703 million in 2023.
 - Green lending to the corporate market fell from NOK 5,8 million to NOK 3,7 million by the end of 2023.
 - Green lending to agriculture fell from around NOK 0,6 million to 0 by the end of the year. This was due to a reclassification of the loans from agriculture to housing.
 - The proportion of green lending to housing, in percent of total lending to housing, increased from 1,6 % in 2022 to 5,6 % in 2023 (the calculation for 2022 does not include loan to Eika Boligkreditt AS).
 - Assessments of sustainable topics in all loan applications in the corporate market:
 - Since we introduced the assessments 52,52 % of our corporate customers have answered the questions, up from 28,08 % by the end of 2022. These customers account for 80,35 % of the total lending to the corporate market, up from 38,64 % by the end of 2022.
 - 0,16 % of customers had sustainability score 3 by the end of 2023.
 - In 2023 we registered energy class on 48,6 % of houses build after 2012, our target was 30 %.
 - By the end of 2023 the portfolio of green savings accounts had increased to NOK 3,7 million, from NOK 2,1 million by the end of 2022.
 - Based on spent amount in 2023, 34,0 % of our suppliers had an environmental management system.

Links and references

- Annual report
- corporate customers, assessments page 23-24
 - personal customers page 26
 - green lending page 27-29
 - savings page 33-34
 - equity 6-8 and 37-38
 - gifts page 18
 - suppliers page 42

- | | |
|--|--|
| <ul style="list-style-type: none">• Targets regarding inclusive and healthy economies:<ul style="list-style-type: none">○ Women in leading positions by the end of 2023:<ul style="list-style-type: none">▪ Supervisory Board 37 %▪ Board of Directors 50 %▪ Management 57 %▪ Leaders with personnel responsibility 83 %▪ Selection committee 33 %○ 2 % of total gifts and sponsorships were given to sustainable projects in 2023.○ By the end of 2023 we had 1.078 young customers with savings account for housing (Norwegian solution) | |
|--|--|

Principle 3: Clients and Customers



We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers¹⁰ in place to encourage sustainable practices?

Yes In progress No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

Yes In progress No

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities¹¹). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

Response

- To achieve our targets we must collaborate closely with customers.
- Through good discussions and financial advice we can contribute to increased awareness of sustainability and climate risk.
- By asking the customers questions about sustainability topics we can make the right assessments related to risk, both for the customers and the bank. We can use the answers for increasing our knowledge of sustainable topics in different sectors.
- We discuss sustainability with our private customers for example by discussing their need to upgrade older houses to a better energy standard.

Links and references

Our collaboration and engagement with our customers and local communities are integrated throughout our sustainability reporting and -strategy.

- We have dialogues about sustainability with the deposit customers and investors. We offer a green savings account, and we distribute fund savings where all funds have a sustainability label. Before advising customers in investments the advisor maps the customers relation to sustainability topics within investments.
- We expect more customers to be interested in green products and solutions as the technology and solutions evolve.
- We post about different sustainability topics in social media and on our website.
- Sustainability have been a topic in several themed meetings for both corporate and personal customers, in business associations, and other meetings with the local community, as well as in all investor presentations.

3.2 Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

Response

- Our most important business opportunity is offering sustainable financial products to clients.
 - Over the last years we have launched several green financial products. Green loan and rehabilitation loan for housing to personal customers, green loans to corporate customers and green loans to agriculture.
 - By the end of 2023 our green lending to housing was 703 million, that is 5,6 % of our loan portfolio to housing. Green savings accounts were NOK 3,7 million that is 0,04 % of our portfolio of savings.
 - By the end of 2023 we renewed our guidelines for green lending to the corporate market. These now include green lending to both commercial properties and residential buildings according to designated criteria.
 - We offer green savings accounts to both personal and corporate customers, linked to the bank's portfolio of green loans for housing.
 - To young customers we offer a special saving account for housing, a Norwegian solution to urge more young people to save money for buying a home in the future.
 - In 2022 we made a new savings product in collaboration with one of our corporate customers to help young people into the housing market.

Links and references

- [Sustainability strategy](#)
- sustainable products page 7-8
 - framework green bonds page 9
- Annual report
- sustainable products page 27-29, 33-34
 - framework green bonds page 34

¹⁰ A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

¹¹ Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

- In 2022 we launched a green framework for bonds, linked to our portfolio of energy effective housing. In 2023 we issued our first green bond. As the portfolio of green products are expected to increase in the coming years, we have a business opportunity in issuing more green bonds.
- As mentioned, we think the awareness of sustainable topics and the customers need for green products will increase in the years ahead.
- Following the development of the finance sector, sustainability-linked loans could be a future business opportunity.

Principle 4: Stakeholders



We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups¹²) you have identified as relevant in relation to the impact analysis and target setting process?

Yes In progress No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

Response

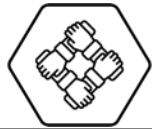
- Good dialogue with the bank's stakeholders is important.

Links and references
[Impact analysis page 8.](#)

¹² Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations

- Our stakeholder groups are customers, shareholders, investors, employees, the Eika Alliance with alliance banks and product companies, authorities, partners (including partners, interest organizations, teams, associates, and suppliers) and local communities.
 - We have engaged with some of the stakeholder groups on sustainable topics and the work with PRB.
 - Customers – as written earlier we engage with our customers on sustainable topics for example related to their houses, jobs, business, or tips on sustainability in their everyday life.
 - Shareholders – some of our shareholders are particularly interested in our strategy for sustainability, our targets, and the progressions that we make.
 - Investors – some of our investors screen our work on sustainable topics yearly. We have regular meetings with some of the major investors, both one-to-one and by presentation together with other banks and sustainability is always part of our presentation. In these meetings or presentations we talk about our strategy for sustainability, how we work with customers and the local communities, and we present progressions that we have made.
 - Employees – many of our employees are engaged in the sustainability work. Internally a small group of ambassadors work together with the Head of Sustainability on different projects.
 - Eika Alliance, Eika Group and Alliance-banks – Eika have resources that work with sustainability daily and can assist us with advice and in discussions. In 2023 Eika started an CSRD-project where we participate. Our Head of Sustainability participate in a subject committee for sustainability in Eika.
 - Authorities – the Norwegian Financial Supervisory Authority focus on sustainability when supervising banks. They also publish frameworks and regulations regarding sustainability.
 - Partners and local communities – we discuss sustainable topics with several of our partners, for example receivers of gifts and sponsorship, business associations and suppliers. We try to engage the local newspapers in sustainability topics.
- We have good and regular dialogue with each individual stakeholder group.
- The stakeholder groups differ from each other through the topics they are interested in, thus we use different communication channels towards them.

Principle 5: Governance & Culture



We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

Yes In progress No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

Response

- The Head of Sustainability is overall responsible for the bank's work with sustainability, the sustainability strategy, reporting and following up the target, measurements, and achievements. She is also Head of Communication and Marketing and part of the management.
- The responsibility for delivering on the bank's targets has been assigned to the relevant specialist managers. They are responsible for following up on sustainability issues within their area and monitor that policies and guidelines within their area are updated on sustainability topics.
- The bank has a group of 7 sustainability ambassadors who work together with the Head of Sustainability on various projects.
- Status of the bank's work with sustainability is on the agenda for monthly meetings in the Board of Directors, and in management meetings every second week.

Links and references
[Sustainability strategy](#)
 page 3.

- The Head of Sustainability participate in relevant external specialist committees and reference groups. At the time of this report, the sustainability officer participates in the expert committee for sustainability in Eika Group and a national reference group within responsible banking.
- We don't have a remuneration practice linked to our sustainability targets.

5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Response

- We aim to having sustainability as part of everything we are, and everything we do.
- Our employees need relevant competence in the different topics of sustainability and know about the most important challenges and opportunities, as well as how these affect the bank and customers.
 - The employees should be up to date on the bank's offer of sustainable products and services, thereby able to assist customers in choosing sustainable solutions and making sustainable investments.
 - Skills development is a continuous process and will be further developed with relevant courses and training sessions for employees and board members every year.
- We carried out many internal competence-raising initiatives last year.
 - The year started with Eika's internal sustainability week with various lectures for the employees.
 - Throughout the year, we had an internal series of meetings where we invited customers and partners to tell us about the trends, opportunities and challenges in their industry.
 - In autumn, all employees and the Board of Directors completed a new e-learning course about anti-money laundering.
 - We use the corporate customers' answers to the sustainability questions as learning.

Links and references
[Sustainability strategy](#)
 page 5, 11, 13-15.

Annual reporting
 page 3

5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio?¹³ Please describe.

Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.

Response

- We assess sustainability topics, physical and transition risk in every loan application in the corporate and agriculture market. We also discuss the topics with our personal customers.
 - This gives us ESG-factors that are integrated into our risk management.
 - The internal control of credit files investigates that the assessments are carried out Summary of the internal controls are reported to the Board of Directors every three months.
- The specialist managers or advisers report deviation from guidelines, or deviations linked to customers performance, answers or other findings that are not in line with the banks policies og strategy.

Links and references

[Sustainability strategy](#)
page 3, 16.

Self-assessment summary

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system?

Yes No

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

Yes No

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

Yes In progress No

¹³ Applicable examples of types of policies are exclusion policies for certain sectors/activities; zero-deforestation policies; zero-tolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks.

Principle 6: Transparency & Accountability



We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

Yes Partially No

If applicable, please include the link or description of the assurance statement.

Response

Yes, KPMG have assessed our PRB-reporting for 2023.

Links and references

[Annual report page.](#)

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

- GRI
- SASB
- CDP
- IFRS Sustainability Disclosure Standards (to be published)
- TCFD
- Other:

Response

We report according to TCFD. We have considered reporting according to GRI-framework, but with the upcoming CSRD-reporting directive we have decided against it.

Links and references

Annual report page 46-50

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis¹⁴, target setting¹⁵ and governance structure for implementing the PRB)? Please describe briefly.

Response

- We revise the sustainability strategy annually, next first quarter 2024.
- We will use the impact analysis, the findings we have made so far and make SMARTer targets. We will also make more sub-goals towards 2050.
- We will continue to work with calculations of our financed emissions, and hopefully availability of data with better quality in 2024 will help.
- We will continue to work closely with customers to increase the portfolio of green loans. We will continue financially advise customers, helping them to take more sustainable actions.
- We will continue to contribute to increased awareness of sustainability and climate risk in the community.

Links and references

¹⁴ For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement.

¹⁵ For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.

6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualize the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

If desired, you can elaborate on challenges and how you are tackling these:

- | | |
|---|--|
| <input type="checkbox"/> Embedding PRB oversight into governance | <input type="checkbox"/> Customer engagement |
| <input type="checkbox"/> Gaining or maintaining momentum in the bank | <input type="checkbox"/> Stakeholder engagement |
| <input type="checkbox"/> Getting started: where to start and what to focus on in the beginning. | <input checked="" type="checkbox"/> Data availability |
| <input type="checkbox"/> Conducting an impact analysis | <input checked="" type="checkbox"/> Data quality |
| <input type="checkbox"/> Assessing negative environmental and social impacts | <input checked="" type="checkbox"/> Access to resources |
| <input checked="" type="checkbox"/> Choosing the right performance measurement methodology/ies | <input type="checkbox"/> Reporting |
| <input checked="" type="checkbox"/> Setting <i>SMART</i> targets | <input type="checkbox"/> Assurance |
| <input type="checkbox"/> Other: ... | <input type="checkbox"/> Prioritizing actions internally |

If desired, you can elaborate on challenges and how you are tackling these:

Annex

A set of indicators has been produced for the impact areas of climate mitigation and financial health & inclusion. These indicators will support you in your reporting and in showing progress against PRB implementation. Banks are expected to set targets that address minimum two areas of most significant impact within the first four years after signing the PRB. That means that Banks should ultimately set targets using impact indicators. Acknowledging the fact that banks are in different stages of implementation and on different levels of maturity and therefore might not be able to report on impact from the beginning, a Theory of Change approach has been used to develop the set of indicators below.¹⁷ The Theory of Change shows the **pathway to impact** and considers the relationship between inputs, actions, outputs, and outcomes in order to achieve impact. The Theory of Change for climate mitigation can be found [here](#), the Theory of Change for financial health & inclusion can be found [here](#).

How to use: Both practice (action, outcome and output) and impact performance need to be understood because practice is the conduit for achieving desired impacts (including targets). The Theory of Change allows to identify metrics and set targets which align with a bank's maturity. The indicators below are all connected to a bank's impact and can be considered as steps towards measuring impact. Some of the practice indicators (on the action, output, and outcome levels respectively) are connected to portfolio composition and financial targets¹⁸ (highlighted in **green**) or to client engagement¹⁹ targets (highlighted in **blue**), which enable your overall target. If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex to measure your performance and baseline.²⁰ Once you have set the target, you can use the indicators as guidance for **your action plan as well as defining Key Performance Indicators (KPIs) which you can then use to measure progress against the set targets.**

¹⁷ It is not required from banks to work with the Theory of Change concept internally. In fact, the Theory of Change has been used to structure the requirements of setting SMART targets using relevant indicators.

¹⁸ Financial targets also aim for real economy outcomes but are not directly expressed as such. Instead, they are expressed with financial indicators and metrics, e.g., to redirect flows of lending and investments to sectors, activities or projects aligned with SDGs and/or related to the selected impact area. Banks can also set financial targets related to specific types of customers e.g., low-income customers or female entrepreneurs.

¹⁹ Client engagement targets involve engaging relevant clients and customers to enable your overall target. The purpose of client engagement is to support clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

²⁰ You might not be able to report on all indicators and/or on levels of practice (i.e. from left to right), in which case you should report on all applicable indicators on the respective level of practice no matter if it is an action, output or outcome indicator.

Impact area	Practice ²¹ (pathway to impact)									Impact ²²		
	1. Action indicators			2. Output indicators			3. Outcome indicators			4. Impact indicators		
	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics
A. Climate change mitigation	A.1.1	Climate strategy: Does your bank have a climate strategy in place?	Yes / In progress / No	A.2.1	Client engagement process: Is your bank in an engagement process with clients regarding their strategy towards a low(er)-carbon business model (for business clients), or towards low(er)-carbon practices (for retail clients)?	Yes / Setting it up / No; <i>If yes:</i> Please specify for which clients (types of clients, sectors, geography, number of clients etc.)	A.3.1	Financial volume of green assets/low-carbon technologies: How much does your bank lend to/invest in green assets / loans and low-carbon activities and technologies?	bln/mn USD or local currency, and/or % of portfolio; <i>please specify</i> the definition of green assets and low-carbon technologies used	A.4.1	Reduction of GHG emissions: how much have the GHG emissions financed been reduced?	% over time; baseline and tracking GHG emissions in kg of CO ₂ e (or applicable metrics) ²³
	A.1.2	Paris alignment target: Has your bank set a long-term portfolio-wide Paris-alignment target? To become net zero by when?	Yes / In progress / No; <i>If yes:</i> - please specify: to become net zero by when? - Emissions baseline / base year: What is the emissions baseline / base year for your target?	A.2.2	Absolute financed emissions: What are your absolute emissions (financed emissions = scope 3, category 15) in your lending and/or investment portfolio?	Total GHG emissions or CO ₂ e (please also disclose what is excluded for now and why)	A.3.2	Financial volume lent to / invested in carbon intensive sectors and activities and transition finance: How much does your bank lend to / invest in carbon-intensive sectors and	bln/mn USD or local currency, and/or % of portfolio	A.4.2	Portfolio alignment: How much of your bank's portfolio is aligned with Paris (depending on the target set [A.1.2] either 1.5 or 2 degrees)?	% of portfolio (please specify which portfolio; for corporate and business clients: % of sectors financed)

²¹ Practice: the bank's portfolio composition in terms of key sectors, its client engagement, and its relevant policies and processes, and, if applicable, its advocacy practices

²² Impact: the actual impact of the bank's portfolio

²³ If possible and/or necessary, please contextualize the progress: Greenhouse gas emissions might even increase initially because the scope of measurements is extended and financed emissions from a growing proportion of the portfolio are measured, emission factors are updated etc. Emission reductions made by the clients should over time lead to a decrease in GHG emissions financed.

			- Climate scenario used: What climate scenario(s) aligned with the Paris climate goals has your bank used?				activities ²⁴ ? How much does your bank invest in transition finance ²⁵ ?			
A.1.3	Policy and process for client relationships: has your bank put in place rules and processes for client relationships (both new clients and existing clients), to work together towards the goal of transitioning the clients' activities and business model?	Yes / In progress / No	A.2.3	Sector-specific emission intensity (per clients' physical outputs or per financial performance): What is the emission intensity within the relevant sector?	Please specify which sector (depending on the sector and/or chosen metric): kg of CO ₂ e/kWh, CO ₂ e / m ² ; kg of CO ₂ e/USD invested, or kg of CO ₂ e/revenue or profit					
A.1.4	Portfolio analysis: Has your bank analyzed (parts of) its lending and/or investment portfolio in terms of financed emissions (Scope 3, category 15); technology mix or carbon-intensive sectors in the portfolio?	Yes / In progress / No; If yes: please specify which parts of the lending and investment portfolio you have analyzed	A.2.4	Proportion of financed emissions covered by a decarbonization target: What proportion of your bank's financed emissions is covered by a decarbonization target, i.e. stem from clients with	% (denominator: financed emissions in scope of the target set)					

²⁴ A list of carbon-intensive sectors can be found in the [Guidelines for Climate Target Setting](#).

²⁵ Transition finance is defined as financing the transition towards a low-carbon future in alignment with the Paris climate goals. It entails any form of financial support for non-pure play green activities to become greener and reduce emissions.

	A.1.5	Business opportunities and financial products: Has your bank developed financial products tailored to support clients' and customers' reduction in GHG emissions (such as energy efficient mortgages, green loans, green bonds, green securitisations etc.)?	Yes / In progress / No; Please specify which ones, and what financial volume and/or % of the portfolio they account for		a transition plan in place?			
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