

## Svenska bankers detaljerade policybetyg 2022

Här listas bankernas detaljerade betyg inom 15 olika hållbarhetsområden. Varje temaområde innehåller ett antal kriterier i form av centrala hållbarhetsprinciper inom 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 finansierar och investerar i ska följa principen. Om kravet är vagt formulerat eller bara ställs inom vissa finansiella verksamheter, t.ex. bara fonder, får banken lägre poäng.

Ibland är ett tema uppdelat i två sektioner. Då handlar den övre sektionen om bankens egen verksamhet och processer, och den undre delen om vilka krav som ställs på företagen. Inom temat Transparency & Accountability handlar hela temat om bankens egna processer och redovisning. Läs mer om granskningsmetoden [här](#). Tabellerna är på engelska då de kommer från Fair Finance Guides internationella metoddokument.

### Climate Change

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>Policy principles regarding the bank's internal operations</b>										
<b>1</b>	For its own direct and indirect greenhouse gas emissions, the financial institution establishes measurable reduction objectives that are aligned with 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
<b>2</b>	For its own internal operations, the financial institution is committed to using only renewable energy sources.	0,5	1,0	0,5	1,0	1,0	0,5	0,5	1,0	0,5
<b>Policy principles regarding the bank's management of its portfolio of corporate loans and investments:</b>										
<b>3</b>	The financial institution discloses the greenhouse gas emissions associated with a selection of companies and/or a specific sector it finances or invests in.	0,6	1,0	1,0	n.a.	1,0	1,0	0,8	1,0	0,8
<b>4</b>	The financial institution discloses the greenhouse gas emissions associated with all the companies and projects it finances or invests in.	0,0	1,0	0,8	n.a.	1,0	0,8	0,8	1,0	0,8
<b>5</b>	For large scale project financing, the financial institution makes environmental impact assessments that include data on greenhouse gas emissions and climate risks.	0,0	n.a.	1,0	n.a.	n.a.	1,0	1,0	n.a.	1,0
<b>6</b>	For its financed and invested greenhouse gas emissions, the financial institution establishes measurable reduction objectives that are aligned with limiting the maximum global temperature increase to 1.5°C.	0,8	1,0	0,5	n.a.	1,0	1,0	0,8	0,5	0,8
<b>7</b>	The financial institution measures and discloses climate-related impacts in line with the recommendations by the Task Force on Climate-related Financial Disclosures.	0,9	1,0	1,0	0,0	1,0	1,0	1,0	1,0	1,0
<b>8</b>	The financial institution does not finance, or invest in, companies which are active in coal-fired power generation and/or thermal coal mining for more than 20% of their activities.	0,9	1,0	0,8	1,0	1,0	0,6	0,9	0,5	0,9
<b>9</b>	The financial institution does not finance, or invest in, companies which are active in fossil fuel-fired power generation and/or extraction of oil and gas for more than 30% of their activities.	0,5	1,0	0,8	1,0	0,5	0,0	0,8	0,5	0,5
<b>10</b>	The financial institution does not finance, or invest in, companies which are active in coal-fired power generation and/or thermal coal mining for more than 0% of their activities.	0,6	1,0	0,5	1,0	0,5	0,6	0,8	0,0	0,6
<b>11</b>	The financial institution does not finance, or invest in, companies which are active in fossil fuel-fired power generation and/or extraction of oil and gas for more than 0% of their activities.	0,5	1,0	0,5	1,0	0,5	0,0	0,8	0,0	0,5

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<b>Policy principles applied on companies that the bank finances and invests in</b>										
<b>12</b>	Companies disclose their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>13</b>	Companies reduce their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>14</b>	Companies switch from using fossil fuels to using renewable energy sources.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5
<b>15</b>	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	0,9	1,0	0,8	1,0	1,0	0,6	0,9	0,5	0,9
<b>16</b>	Coal-fired power generation is unacceptable.	0,9	1,0	0,8	1,0	1,0	0,6	0,9	0,5	0,9
<b>17</b>	Fossil fuel-fired power generation is unacceptable.	0,0	1,0	0,8	1,0	0,0	0,0	0,8	0,5	0,5
<b>18</b>	Thermal coal mining is unacceptable.	0,9	1,0	0,8	1,0	1,0	0,9	0,9	1,0	1,0
<b>19</b>	Extracting oil from tar sands is unacceptable.	0,9	1,0	1,0	1,0	1,0	0,8	0,9	1,0	0,9
<b>20</b>	Extracting oil and gas is unacceptable.	0,6	1,0	0,8	1,0	1,0	0,0	0,8	1,0	0,8
<b>21</b>	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	1,0	1,0	0,5	1,0	0,0	0,0	0,5	0,0	1,0
<b>22</b>	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	1,0
<b>23</b>	CO2-compensation is certified according to the criteria of relevant certification schemes for CO2 compensation (mentioned in section 2.2.2).	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>24</b>	Companies do not participate in direct or indirect lobbying (attempting to influence decisions made by regulators) aimed at weakening climate policy	1,0	1,0	1,0	1,0	1,0	0,5	0,8	1,0	1,0
<b>25</b>	Companies integrate climate change 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
<b>26</b>	Companies include clauses on the compliance with criteria on climate change in their contracts with subcontractors and suppliers.	0,5	n.a.	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>		<b>65%</b>	<b>100%</b>	<b>71%</b>	<b>95%</b>	<b>74%</b>	<b>57%</b>	<b>75%</b>	<b>64%</b>	<b>75%</b>

# Corruption

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<b>Policy principles applied on the bank's own operations</b>										
<b>1</b>	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
<b>2</b>	The financial institution has an anti-money laundering policy.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>3</b>	The financial institution has a policy to prevent terrorist financing and financing of proliferation.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>4</b>	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
<b>5</b>	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
<b>6</b>	The financial institution reports on its 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	1,0
<b>Policy principles applied on companies that the bank fina</b>										
<b>7</b>	Companies publicly disclose their ultimate 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
<b>8</b>	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
<b>9</b>	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	0,8
<b>10</b>	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	0,8
<b>11</b>	Companies integrate criteria on corruption in their procurement policies and operational policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>12</b>	Companies include clauses on the compliance with criteria on corruption in their contracts with subcontractors and suppliers.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>		<b>83%</b>	<b>100%</b>	<b>83%</b>	<b>100%</b>	<b>83%</b>	<b>83%</b>	<b>83%</b>	<b>83%</b>	<b>79%</b>

# Gender

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<b>Policy principles for the bank's own operations and processes</b>										
<b>1</b>	The financial institution has an explicitly gender-sensitive zero tolerance policy commitment towards all forms of gender-based discrimination in employment and occupation.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	1,0
<b>2</b>	The financial institution has a zero-tolerance policy commitment towards gender-based violence in the workplace, including verbal, physical and sexual harassment.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	1,0
<b>3</b>	The financial institution has systems in place to actively manage pay equity.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>4</b>	The financial institution has systems in place to prevent and mitigate gender discrimination of its customers.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	n.a.	1,0
<b>5</b>	The financial institution guarantees at least 30% participation and equal access of women and men at Board of Directors, Executive positions, and Senior management level.	0,5	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5
<b>6</b>	The financial institution guarantees at least 40% participation and equal access of women and men at Board of Directors, Executive positions, and Senior management level.	0,0	1,0	0,5	0,5	0,5	0,0	0,5	0,0	0,0
<b>7</b>	The financial institution provides targeted professional development for employees to promote equal access for women to senior level positions.	0,5	n.a.	0,5	1,0	1,0	1,0	0,5	0,5	1,0
<b>Policy principles regarding the companies a bank finances:</b>										
<b>8</b>	Companies have made a policy commitment to mitigate the human rights risks faced by people as a result of their gender.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>9</b>	Companies have an explicitly gender-sensitive zero tolerance policy towards all forms of gender-based discrimination in employment and occupation.	0,0	1,0	0,0	1,0	1,0	0,0	1,0	0,5	1,0
<b>10</b>	Companies have a zero-tolerance policy commitment towards gender-based violence in the workplace, including verbal, physical and sexual harassment.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	1,0
<b>11</b>	Companies have systems in place to actively manage pay equity.	0,0	1,0	0,8	1,0	1,0	0,6	0,6	0,0	0,6
<b>12</b>	Companies have systems in place to prevent and mitigate gender discrimination of its customers.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
<b>13</b>	Companies guarantee at least 30% participation and equal access of women and men at Board of Directors, Executive positions, and Senior management level.	0,0	1,0	0,5	1,0	0,5	0,0	0,5	0,0	0,5
<b>14</b>	Companies guarantee at least 40% participation and equal access of women and men at Board of Directors, Executive positions, and Senior management level.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,5
<b>15</b>	Companies provide targeted professional development, and where necessary also education and training, for employees to promote equal access for women to senior level positions.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>16</b>	Companies include gender and women's rights criteria in their procurement and operational policies.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
<b>17</b>	Companies include clauses on the compliance with gender and women's rights criteria in their contracts with subcontractors and suppliers.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,0
<b>Final score</b>		<b>35%</b>	<b>100%</b>	<b>49%</b>	<b>97%</b>	<b>59%</b>	<b>45%</b>	<b>63%</b>	<b>31%</b>	<b>60%</b>

# Human Rights

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Policy principles for the bank's own operations and processes										
1	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
2	The financial institution has a zero-tolerance policy towards all forms of discrimination in employment and occupation, including on the basis of gender, race, ethnicity, sexuality, and physical ability.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,5	1,0
Policy principles regarding the companies a bank finances										
3	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
4	Companies have a policy commitment 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
5	Companies have a human rights due diligence process 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
6	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	1,0	1,0
7	Companies establish or participate in effective operational-level grievance mechanisms for individuals and communities who may be adversely impacted.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
8	Companies respect the rights of indigenous peoples during the course of their operations.	1,0	1,0	0,6	1,0	1,0	1,0	1,0	1,0	0,6
9	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	1,0	0,8	1,0	1,0	0,6	1,0	1,0	1,0
10	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	0,5	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
11	Companies have special attention for respecting the rights of children.	1,0	1,0	0,6	1,0	1,0	1,0	1,0	1,0	1,0
12	Companies have special attention for respecting the rights of persons with disabilities.	0,0	1,0	0,0	1,0	0,0	0,0	1,0	0,0	0,5
13	Companies do not enable settlements, including their economic activities, in occupied territories in respect of International Humanitarian Law.	0,0	n.a.	0,6	1,0	1,0	0,6	0,0	1,0	0,0
14	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	1,0
15	Companies include clauses on compliance with human rights criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,5	0,0	0,0	0,0
<b>Final score</b>		<b>77%</b>	<b>100%</b>	<b>71%</b>	<b>100%</b>	<b>80%</b>	<b>78%</b>	<b>87%</b>	<b>77%</b>	<b>81%</b>

# Labour rights

Danske Bank  
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<b>Policy principles for the bank's own operations and processes</b>										
<b>1</b>	The financial institution respects the ILO Declaration on Fundamental Principles and Rights at Work.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>2</b>	The financial institution integrates at least the labour standards of the ILO Declaration on Fundamental Principles and Rights at Work in its procurement policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>3</b>	The financial institution establishes procedures for managing and processing employee complaints and solve labour rights violations, preferably in consultation with the relevant trade union.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>Policy principles regarding the companies a bank finances or invests in</b>										
<b>4</b>	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
<b>5</b>	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
<b>6</b>	Child labour is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>7</b>	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
<b>8</b>	Companies are committed to fair recruitment practices.	0,0	1,0	0,0	1,0	0,0	0,0	1,0	0,0	0,0
<b>9</b>	Companies pay a living wage to their employees.	0,0	1,0	0,0	1,0	0,0	0,5	0,5	0,0	0,5
<b>10</b>	Companies apply a maximum of working hours (maximum 48 hours per week plus 12 hours of overtime).	1,0	1,0	0,0	1,0	1,0	0,0	0,0	1,0	1,0
<b>11</b>	Companies have a comprehensive health and safety policy.	1,0	1,0	0,6	1,0	1,0	1,0	1,0	1,0	1,0
<b>12</b>	Companies ensure equal treatment and working conditions for migrant workers.	1,0	1,0	0,6	1,0	1,0	0,6	1,0	1,0	1,0
<b>13</b>	Companies have a clear management system to monitor and, if needed, correct compliance with norms on labour law.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>14</b>	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.	1,0	1,0	0,6	1,0	0,0	0,6	1,0	1,0	0,6
<b>15</b>	Companies integrate labour rights in their procurement policies.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>16</b>	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>81%</b>	<b>100%</b>	<b>68%</b>	<b>100%</b>	<b>75%</b>	<b>73%</b>	<b>84%</b>	<b>81%</b>	<b>82%</b>

# Nature

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Policy principles regarding the companies a bank finances or invests in		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
1	Companies prevent negative impacts on High Conservation Value (HCV) areas within their business operations and the areas they manage.	0,5	1,0	1,0	1,0	1,0	0,6	1,0	1,0	0,6
2	Companies prevent negative impacts on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN) within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	0,0	1,0	0,6	1,0	0,6
3	Companies prevent negative impacts on UNESCO World Heritage sites within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	0,6
4	Companies prevent negative impacts on protected areas that fall under the Ramsar Convention on Wetlands within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	0,6
5	Companies prevent negative impacts for the populations or the number of animal species that are on the IUCN Red List of Threatened Species.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	0,6
6	Trade in endangered plant and animal species complies with the CITES conditions.	0,5	1,0	1,0	1,0	1,0	0,0	1,0	1,0	0,5
7	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
8	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.	1,0	1,0	1,0	1,0	0,0	0,0	0,5	1,0	1,0
9	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.	1,0	1,0	0,0	1,0	1,0	0,0	0,5	1,0	1,0
10	Companies prevent the introduction of invasive alien species in ecosystems.	1,0	1,0	1,0	1,0	1,0	0,6	0,6	0,0	1,0
11	Companies conduct water scarcity impact assessments in water scarce regions.	1,0	n.a.	0,5	n.a.	0,0	0,6	1,0	1,0	1,0
12	Companies have comprehensive mitigation measures in place to address community and ecosystem water requirements in areas where environmental impact assessments identify that significant impacts to water resources are likely.	1,0	n.a.	0,0	n.a.	0,0	0,5	1,0	0,0	1,0
13	Companies make an environmental impact assessment on the total consequences of a large scale project on biodiversity, at least according to GRI 304: Biodiversity 2016 or other relevant standards (mentioned in section 2.8.2).	0,5	1,0	0,6	1,0	0,0	0,6	1,0	0,5	0,6
14	Companies integrate criteria on nature into their procurement and operational policies.	1,0	1,0	1,0	1,0	1,0	0,6	1,0	0,5	1,0
15	Companies include clauses on the compliance with criteria on nature in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	1,0	0,0	0,5	0,0	0,0	0,0
<b>Final score</b>		<b>77%</b>	<b>100%</b>	<b>68%</b>	<b>100%</b>	<b>47%</b>	<b>52%</b>	<b>75%</b>	<b>67%</b>	<b>68%</b>

# Taxes

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles for the bank's own operations and processes										
1	For at least three quarters of the countries in which the financial institution operates and/or 75% of its total revenue, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments in a way that matches with the consolidated accounts.	1,0	1,0	1,0	1,0	0,0	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, profits, FTEs, subsidies received from governments and tax payments to governments in a way that matches with the consolidated account.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0
3	For each country in which the financial institution operates, it reports country-by-country on its total assets in a way that matches with the consolidated account.	0,0	1,0	1,0	1,0	0,0	0,0	0,5	1,0	1,0
4	The financial institution does not advise clients to set up international structures with the main purpose to avoid or evade taxes.	1,0	1,0	1,0	1,0	1,0	1,0	0,5	n.a.	1,0
5	The financial institution does not participate in transactions with international structures of which the main purpose is to avoid or evade taxes.	1,0	1,0	1,0	1,0	1,0	1,0	0,5	n.a.	1,0
6	The financial institution publishes key information of any company-specific tax ruling it has obtained from tax authorities.	0,0	n.a.	1,0	1,0	1,0	0,0	0,0	1,0	1,0
7	The financial institution does not have subsidiaries, branches or associates in jurisdictions with no or zero corporate tax or in jurisdictions with harmful corporate tax practices, unless they have substance and their profits are generated by from local economic activities.	0,0	1,0	0,5	1,0	1,0	0,0	0,0	1,0	1,0
8	The financial institution does not provide financial services to companies in tax havens, unless the company has substance and its profits are generated by from local economic activities.	0,0	1,0	0,5	1,0	1,0	0,0	0,0	n.a.	0,0
Policy principles regarding the companies a bank finance:										
9	Companies publish their full group structure, including indirectly and jointly-owned entities.	0,0	1,0	0,0	1,0	0,5	0,5	0,0	0,5	0,5
10	Companies publish an explanation of the activities, functions and ultimate shareholder of every subsidiary, branch, joint venture or affiliates located in jurisdictions with no or zero corporate tax practices or in jurisdictions with harmful corporate tax practices.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,5	0,5
11	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	n.a.	0,0	1,0	0,0	1,0	0,5	0,0	0,5
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	1,0	1,0	1,0	1,0	0,6
13	Companies publish key information of any company-specific tax ruling it has obtained from tax authorities.	0,0	n.a.	0,0	n.a.	0,0	1,0	0,0	0,0	0,5
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	1,0	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	1,0	0,0	0,0	0,5
16	Companies integrate criteria on tax in their procurement policies and operational policies.	1,0	1,0	1,0	1,0	1,0	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>35%</b>	<b>100%</b>	<b>53%</b>	<b>100%</b>	<b>44%</b>	<b>62%</b>	<b>35%</b>	<b>57%</b>	<b>63%</b>



# Arms

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

<b>Policy principles regarding companies a bank finances or invests in</b>										
<b>1</b>	Use, production, development, maintenance, testing, stockpiling of and trade in anti-personal landmines, including key components of landmines, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>2</b>	Use, production, development, maintenance, testing, stockpiling of and trade in cluster munitions, including key components of cluster munitions, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>3</b>	Use, production, development, maintenance, testing, stockpiling of and trade in nuclear weapons, including key components of nuclear weapons, in or to countries that have not ratified the Non-proliferation Treaty is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>4</b>	Use, production, development, maintenance, testing, stockpiling of and trade in nuclear weapons, including key components of nuclear weapons, is unacceptable.	0,5	1,0	1,0	1,0	1,0	0,7	1,0	1,0	1,0
<b>5</b>	Use, production, development, maintenance, testing, stockpiling of and trade in chemical weapons, including key components of chemical weapons, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>6</b>	Use, production, development, maintenance, testing, stockpiling of and trade in biological weapons, including key components of biological weapons, is unacceptable.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
<b>7</b>	Use, production, development, maintenance, testing, stockpiling of and trade in lethal autonomous weapons systems (LAWS), including components designed for LAWS, is unacceptable.	0,0	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0
<b>8</b>	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	1,0	0,5	1,0	0,0	0,5	1,0	0,0	1,0
<b>9</b>	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.	1,0	1,0	1,0	1,0	1,0	0,5	1,0	1,0	1,0
<b>10</b>	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 law.	0,5	1,0	0,5	1,0	0,5	1,0	1,0	0,5	1,0
<b>11</b>	Supply of arms and weapon systems, military transport systems, and other military goods to countries that severely violate human rights, is unacceptable.	0,5	1,0	0,5	1,0	0,0	0,0	1,0	1,0	0,5
<b>12</b>	Supply of arms and weapon systems, military transport systems, and other military goods to parties involved in conflict is unacceptable, unless to parties acting in accordance with a UN Security Council resolution.	0,0	1,0	0,5	1,0	0,0	0,0	1,0	0,0	1,0
<b>13</b>	Supply of arms and weapon systems, military transport systems, and other military goods to countries that are sensitive to corruption, is unacceptable.	0,5	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0
<b>14</b>	Supply of arms and weapon systems, military transport systems, and other military goods to countries having a failed or fragile state, is unacceptable.	0,5	1,0	0,5	1,0	0,0	0,0	0,0	0,0	0,0
<b>15</b>	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	1,0	0,5	1,0	0,0	0,0	1,0	0,0	0,0
<b>Final score</b>		<b>57%</b>	<b>100%</b>	<b>73%</b>	<b>100%</b>	<b>50%</b>	<b>51%</b>	<b>80%</b>	<b>57%</b>	<b>70%</b>

# Animal welfare

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles regarding companies a bank finances or invests in										
1	Companies respect the Five Freedoms of animals.	1,0	1,0	0,5	1,0	0,8	0,0	0,0	1,0	0,6
2	Non-medical animal testing (including but not limited to cosmetics testing) is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	1,0	0,0	0,0
3	Requirements are set for the use of laboratory animals for testing medical products in order to limit animal suffering and the number of animals used as much as possible and demonstrably look for alternatives to animal testing (the so-called 3R-strategy).	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,6
4	Producing, manufacturing, trading and selling fur and exotic leather (and derived products) is unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
5	Severely restricted housing methods for farm animals, including calves in crates, hens in battery cages and sows in feeding cubicles, are unacceptable.	0,0	1,0	0,0	n.a.	0,5	1,0	0,0	0,0	0,6
6	Farm animal breeding practices and genetics are geared towards good welfare.	0,0	1,0	0,0	1,0	0,5	0,0	0,0	0,0	0,0
7	Animal protein companies are certified according to the criteria of certification schemes that include animal welfare requirements (mentioned in section 2.1.2).	0,5	1,0	0,0	0,5	0,0	0,5	0,0	0,0	0,0
8	Companies safeguard adequate environmental enrichment and quality for farm animals.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	0,5
9	Companies avoid painful procedures for farm animals.	0,0	1,0	0,0	1,0	0,5	0,0	0,0	0,0	0,5
10	Companies practice humane slaughter methods for farm animals.	0,0	1,0	0,0	1,0	0,5	0,0	0,0	0,0	0,5
11	Companies limit the duration of animal transports in line with best-practice standards.	0,0	1,0	0,0	1,0	0,5	0,0	0,5	0,0	0,0
12	Entertainment activities in which wild animals are involved (including circuses, dolphinariums, fighting games with animals and shows and exhibitions with animals) are unacceptable.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
13	Companies integrate animal welfare criteria into their procurement and operational policies.	1,0	1,0	0,0	1,0	0,0	1,0	0,0	0,0	0,0
14	Companies include clauses on the compliance with criteria on animal welfare in their contracts with subcontractors and suppliers.	1,0	1,0	0,0	1,0	0,0	1,0	0,0	0,0	0,0
<b>Final score</b>		<b>25%</b>	<b>100%</b>	<b>4%</b>	<b>96%</b>	<b>24%</b>	<b>25%</b>	<b>18%</b>	<b>7%</b>	<b>24%</b>

# Food

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles regarding the companies a bank finances or invests in										
1	Companies respect the right to adequate food.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2	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	1,0	1,0
3	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	1,0	1,0	1,0	1,0	0,5	1,0	1,0	1,0
4	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	1,0	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
5	Companies prevent negative impacts on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN) within their business operations and the areas they manage.	1,0	1,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0
6	Companies prevent negative impacts on UNESCO World Heritage sites within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
7	Companies prevent negative impacts on protected areas that fall under the Ramsar Convention on Wetlands within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
8	Activities in the field of genetic materials and genetic engineering only take place if they meet the permission and processing requirements described in the UN Convention on Biological Diversity and the related Bonn Guidelines or Nagoya Protocol.	1,0	1,0	1,0	1,0	0,0	0,5	1,0	1,0	1,0
9	Production of, and trade in, living genetically modified organisms can only take place if permission of the importing country has been obtained and all requirements of the Cartagena Protocol have been met.	1,0	1,0	0,0	1,0	1,0	0,0	1,0	1,0	1,0
10	Companies respect the Five Freedoms of animals.	1,0	1,0	0,5	1,0	1,0	0,5	0,0	1,0	0,5
11	Severely restricted housing methods for farm animals, including calves in crates, hens in battery cages and sows in feeding cubicles, are unacceptable	0,0	1,0	0,0	1,0	0,5	1,0	0,0	0,0	0,0
12	Companies limit the duration of animal transports in line with best-practice standards.	0,0	1,0	0,0	n.a.	0,5	0,0	0,5	0,0	0,0
13	Companies apply a prudent use of antimicrobial medicines (antibiotics) in food-producing animals in order to minimize antimicrobial resistance.	1,0	1,0	0,0	1,0	1,0	0,0	1,0	0,0	1,0
14	Companies reduce their direct and indirect greenhouse gas emissions.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
15	Companies reduce their direct and indirect emissions of harmful substances, such as particulate matter, nitrogen oxide and ammonia.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0
16	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	1,0	1,0	0,5	1,0	0,0	0,0	0,5	0,0	1,0
17	Companies contribute to an ambitious, time-bound shift from animal protein to plant and alternative proteins in order to decrease animal protein consumption.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
18	Companies minimise use of pesticides.	1,0	1,0	1,0	1,0	0,0	0,5	1,0	1,0	1,0
19	Companies minimise use of water.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0
20	Companies prevent water pollution.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
21	Companies conduct water scarcity impact assessments in water scarce regions.	1,0	n.a.	0,0	n.a.	0,0	1,0	1,0	1,0	1,0

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
22	Companies have comprehensive mitigation measures in place to address community and ecosystem water requirements in areas where environmental impact assessments identify that significant impacts to water resources are likely.	1,0	n.a.	0,0	n.a.	0,0	1,0	1,0	0,0	1,0
23	Companies work with relevant standards and initiatives for raw materials (mentioned in 3.4.2.).	0,5	1,0	0,5	0,5	0,0	0,5	1,0	0,0	0,0
24	Companies are certified according to certification schemes criteria (mentioned in section 3.4.2) for raw materials.	0,5	1,0	0,5	0,5	0,0	0,5	1,0	0,0	0,0
25	Companies publish a sustainability report that may contain (a number of) disclosures from the GRI Standards.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
26	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the (Core or Comprehensive option of) GRI Standards.	1,0	n.a.	0,0	n.a.	1,0	1,0	0,0	0,0	1,0
27	Companies integrate environmental, social and governance 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
28	Companies include clauses on the compliance with environmental, social and governance criteria in their contracts with subcontractors and suppliers.	1,0	n.a.	0,0	1,0	0,0	1,0	0,0	0,0	0,0
<b>Final score</b>		<b>86%</b>	<b>100%</b>	<b>54%</b>	<b>95%</b>	<b>50%</b>	<b>68%</b>	<b>75%</b>	<b>61%</b>	<b>73%</b>

# Forestry

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles regarding the companies a bank finances or invests in										
1	Companies prevent negative impacts on High Conservation Value (HCV) areas within their business operations and the forests they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
2	Companies prevent negative impacts on High Carbon Stock (HCS) areas within their business operations and the forests they manage.	1,0	1,0	1,0	1,0	0,5	0,5	1,0	0,0	1,0
3	Companies throughout the wood supply chain prevent the use of illegally cut and traded timber.	1,0	1,0	0,0	1,0	0,0	1,0	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.	1,0	1,0	1,0	1,0	0,0	1,0	1,0	1,0	1,0
5	Companies respect the rights of local and indigenous communities on the fair and equal use of forests.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
6	Companies prevent conflicts over land rights and acquire natural resources only by engaging in serious consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	1,0
7	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	1,0	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
8	Production forests and timber plantations are certified according to the Forest Stewardship Council (FSC) forest management certification.	0,5	1,0	0,5	1,0	0,0	1,0	0,5	0,0	1,0
9	Supply 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 certification.	0,5	1,0	0,5	1,0	0,0	1,0	0,5	0,0	1,0
10	Companies in industries with a large impact on forests (including in any case the forestry and paper industry), report their forest related information to the Carbon Disclosure Project (CDP) Forest Program.	0,5	n.a.	0,0	n.a.	0,0	1,0	0,0	0,0	1,0
11	Companies publish a sustainability report that may contain (a number of) disclosures from the GRI Standards.	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 (Core or Comprehensive option of) GRI Standards.	1,0	n.a.	0,0	n.a.	1,0	1,0	0,0	0,0	1,0
13	Companies integrate environmental, social and governance 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 environmental, social and governance criteria in their contracts with subcontractors and suppliers.	1,0	n.a.	0,0	1,0	0,0	1,0	0,0	0,0	0,0
<b>Final score</b>		<b>89%</b>	<b>100%</b>	<b>57%</b>	<b>100%</b>	<b>46%</b>	<b>87%</b>	<b>71%</b>	<b>46%</b>	<b>93%</b>

# Mining

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles applied on companies that the bank finances and invests in										
1	Companies prevent negative impacts on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN) within their business operations and the areas they manage.	1,0	n.a.	1,0	n.a.	0,5	1,0	1,0	1,0	1,0
2	Companies prevent negative impacts on UNESCO World Heritage sites within their business operations and the areas they manage.	1,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
3	Companies prevent negative impacts on protected areas that fall under the Ramsar Convention on Wetlands within their business operations and the areas they manage.	1,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	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 'contingency plan').	1,0	n.a.	1,0	n.a.	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.	0,5	n.a.	0,0	n.a.	0,5	0,0	0,0	0,0	0,0
6	Companies reduce extractive waste and manage and process this in a responsible way by adequately tracking, reviewing and acting to improve their tailings risk management and by adopting a zero-failure objective to tailings storage facilities.	0,5	n.a.	1,0	n.a.	0,0	1,0	1,0	0,5	1,0
7	Riverine tailings disposal and sub-marine tailings disposal is unacceptable.	0,5	n.a.	0,0	n.a.	0,0	0,0	1,0	0,5	0,0
8	Companies conduct water scarcity impact assessments in water scarce regions.	0,0	n.a.	0,0	n.a.	0,0	0,6	1,0	1,0	1,0
9	Companies have comprehensive mitigation measures in place to address community and ecosystem water requirements in areas where environmental impact assessments identify that significant impacts to water resources are likely.	0,5	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
10	Companies include the environmental and health effects of a mine after its closure in plans for the development of new mines.	1,0	n.a.	0,6	n.a.	0,0	1,0	1,0	0,0	1,0
11	Companies ensure the 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).	1,0	n.a.	0,0	n.a.	0,0	1,0	1,0	0,0	1,0
12	Companies respect small scale and artisanal mining and improve sustainable economic and social development on a local level.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	1,0
13	Companies respect the ILO Declaration on Fundamental Principles and Rights at work.	1,0	n.a.	1,0	n.a.	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 serious consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	n.a.	0,8	n.a.	1,0	0,6	1,0	1,0	1,0
15	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	0,5	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
16	Companies follow the Voluntary Principles on Security and Human Rights for the security of their employees and company premises.	1,0	n.a.	0,0	n.a.	0,0	1,0	1,0	1,0	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	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
18	Companies pay the taxes owed in each country where they operate.	1,0	n.a.	1,0	n.a.	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	n.a.	0,0	n.a.	0,0	1,0	1,0	0,0	0,5

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>20</b> 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	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
<b>21</b> 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	n.a.	0,0	n.a.	0,0	0,5	1,0	0,5	0,5
<b>22</b> Mining and trading in conflict minerals is unacceptable.	0,5	n.a.	0,0	n.a.	0,0	1,0	1,0	0,5	1,0
<b>23</b> Uranium mining is unacceptable.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,5
<b>24</b> Asbestos mining is unacceptable.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
<b>25</b> Mountaintop removal mining is unacceptable.	0,0	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	0,5
<b>26</b> Establishing new coal mines is unacceptable.	1,0	n.a.	1,0	n.a.	1,0	0,8	0,9	1,0	0,6
<b>27</b> Thermal coal mining is unacceptable.	0,9	n.a.	0,8	n.a.	1,0	0,9	0,9	1,0	1,0
<b>28</b> Companies work with relevant standards and initiatives for certain minerals (mentioned in section 3.8.2).	0,5	n.a.	0,0	n.a.	0,0	0,5	1,0	0,0	1,0
<b>29</b> Companies are certified according to the criteria of certification schemes for certain minerals (mentioned in section 3.8.2).	0,5	n.a.	0,0	n.a.	0,0	0,5	0,5	0,0	0,5
<b>30</b> Companies publish a sustainability report that may contain (a number of) disclosures from the GRI Standards.	1,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
<b>31</b> Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the (Core or Comprehensive option of) GRI Standards.	0,0	n.a.	0,0	n.a.	1,0	1,0	0,0	0,0	1,0
<b>32</b> Companies integrate environmental, social and governance criteria in their procurement and operational policies.	1,0	n.a.	1,0	n.a.	1,0	1,0	1,0	1,0	1,0
<b>33</b> Companies include clauses on the compliance with environmental, social and governance criteria in their contracts with subcontractors and suppliers.	0,0	n.a.	0,0	n.a.	0,0	1,0	0,0	0,0	0,0
<b>Final score</b>	<b>60%</b>	<b>n.a.</b>	<b>43%</b>	<b>n.a.</b>	<b>39%</b>	<b>67%</b>	<b>80%</b>	<b>48%</b>	<b>79%</b>

# 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										
1	Companies prevent negative impacts on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN) within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	0,0	1,0	0,6	1,0	1,0
2	Companies prevent negative impacts on UNESCO World Heritage sites within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
3	Companies prevent negative impacts on protected areas that fall under the Ramsar Convention on Wetlands within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
4	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').	1,0	1,0	1,0	1,0	0,0	0,6	0,6	0,0	1,0
5	Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	0,5	1,0	0,5	1,0	0,5	0,5	0,0	0,5	0,0
6	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.	1,0	1,0	1,0	1,0	0,0	1,0	0,6	0,5	1,0
7	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.	1,0	1,0	1,0	1,0	0,0	0,6	0,6	0,0	1,0
8	Companies conduct water scarcity impact assessments in water scarce regions.	1,0	1,0	0,5	1,0	0,0	0,6	1,0	1,0	1,0
9	Companies have comprehensive mitigation measures in place to address community and ecosystem water requirements in areas where environmental impact assessments identify that significant impacts to water resources are likely.	1,0	1,0	0,5	1,0	0,0	0,5	1,0	0,5	1,0
10	Companies reduce the effects of seismological research on whales and other marine mammals.	1,0	1,0	1,0	1,0	0,0	0,6	1,0	0,0	0,8
11	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	1,0	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.	1,0	1,0	0,8	1,0	1,0	0,6	1,0	1,0	1,0
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	0,5	1,0	0,5	1,0	0,0	0,0	1,0	0,0	1,0
14	Companies follow the Voluntary Principles on Security and Human Rights for the protection of their employees and de company sites.	1,0	1,0	0,5	1,0	0,0	0,0	0,0	1,0	1,0
15	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	1,0	1,0
16	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	1,0	1,0
17	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	1,0	0,5	1,0	0,0	0,5	0,0	0,0	0,5
18	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	1,0	1,0
19	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.	0,5	1,0	0,5	1,0	0,0	0,6	1,0	0,5	1,0



		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
20	Extracting oil from tar sands is unacceptable.	0,9	1,0	1,0	1,0	1,0	0,8	0,9	0,5	0,9
21	Extracting oil from oil shale is unacceptable.	0,6	1,0	1,0	1,0	1,0	0,8	0,9	0,5	0,9
22	Extracting shale gas is unacceptable.	0,6	1,0	1,0	1,0	1,0	0,8	0,9	0,5	0,9
23	Arctic drilling for oil and gas is unacceptable.	0,6	1,0	0,8	1,0	1,0	1,0	0,9	0,5	0,9
24	New oil and gas exploration is unacceptable.	0,6	1,0	0,8	1,0	1,0	0,0	0,8	0,0	0,6
25	Construction of new oil and gas pipelines is unacceptable.	0,0	1,0	0,8	1,0	0,0	0,5	0,0	0,0	0,0
26	Companies publish a sustainability report that may contain (a number of) disclosures from the GRI Standards.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
27	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the (Core or Comprehensive option of) GRI Standards.	0,0	1,0	0,5	1,0	1,0	0,5	0,0	0,0	1,0
28	Companies integrate environmental, social and governance 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
29	Companies include clauses on the compliance with environmental, social and governance criteria in their contracts with subcontractors and suppliers.	0,0	1,0	0,5	1,0	0,0	1,0	0,0	0,0	0,0
<b>Final score</b>		<b>75%</b>	<b>100%</b>	<b>81%</b>	<b>100%</b>	<b>53%</b>	<b>71%</b>	<b>72%</b>	<b>55%</b>	<b>84%</b>

# Power generation

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles for the bank's own operations and processes										
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	0,5	1,0	1,0	1,0	1,0	1,0
2	The financial institution has a measurable target to increase its finance for renewable energy generation.	0,5	n.a.	0,5	n.a.	n.a.	0,5	0,5	1,0	0,0
3	The financial institution has a measurable target to reduce either its total amount 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.	1,0	n.a.	0,0	n.a.	n.a.	0,0	1,0	1,0	0,0
Policy principles regarding the companies a bank finance:										
4	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable	0,9	1,0	0,8	1,0	1,0	0,6	0,9	0,5	0,9
5	Coal-fired power generation is unacceptable.	0,9	1,0	0,8	1,0	1,0	0,6	0,9	0,5	0,9
6	Fossil fuel-fired power generation is unacceptable.	0,0	1,0	0,8	1,0	0,0	0,0	0,8	0,5	0,5
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 impacts on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN) within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	0,0	0,6	0,6	1,0	1,0
10	Companies prevent negative impacts on UNESCO World Heritage sites within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	1,0
11	Companies prevent negative impacts on protected areas that fall under the Ramsar Convention on Wetlands within their business operations and the areas they manage.	1,0	1,0	1,0	1,0	1,0	0,6	1,0	1,0	1,0
12	Companies prevent conflicts over land rights and acquire natural resources only by engaging in serious consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1,0	1,0	0,8	1,0	1,0	0,6	1,0	1,0	1,0
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of peoples with customary tenure rights.	0,5	n.a.	0,0	n.a.	0,0	0,0	1,0	0,0	1,0
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.	0,0	1,0	0,0	n.a.	0,0	0,0	0,5	0,0	1,0
16	The construction of all water infrastructure projects complies with the 7 principles of the World Commission on Dams.	0,0	n.a.	0,0	n.a.	0,0	0,0	0,0	0,0	0,0
17	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials.	0,0	1,0	0,0	1,0	0,0	0,0	0,0	0,0	1,0
18	Companies publish a sustainability report that may contain (a number of) disclosures from the GRI Standards.	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 (Core or Comprehensive option of) GRI Standards.	0,0	n.a.	0,0	n.a.	1,0	0,0	0,0	0,0	1,0
20	Companies integrate environmental, social and governance 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 the compliance with environmental, social and governance 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>56%</b>	<b>100%</b>	<b>50%</b>	<b>96%</b>	<b>53%</b>	<b>39%</b>	<b>63%</b>	<b>55%</b>	<b>68%</b>

# Transparency & Accountability

Danske Bank  
 Ekobanken  
 Handelsbanken  
 JAK Medlemsbank  
 Länsförsäkringar  
 Nordea  
 SEB  
 Skandia  
 Swedbank

Policy principles applied on the bank's own operations										
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.	0,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,6
3	The financial institution publishes the names of governments in which it invests.	1,0	1,0	0,5	1,0	0,5	0,8	0,8	0,5	0,8
4	The financial institution publishes the names of companies in which it invests.	0,8	n.a.	0,5	n.a.	0,5	0,8	0,8	0,5	0,8
5	The financial institution mentions and describes all companies (on its website) to which it grants new credit.	0,0	1,0	0,0	0,0	0,0	0,0	0,0	n.a.	0,0
6	The financial institution mentions and describes all companies (on its website) to which it has granted credit.	0,0	1,0	0,0	0,0	0,0	0,0	0,0	n.a.	0,0
7	The financial institution discloses the names of all outstanding project finance transactions and project-related corporate loans, including the information required by the Equator Principles III.	0,0	n.a.	0,5	n.a.	n.a.	0,5	0,5	n.a.	0,5
8	The financial institution publishes a breakdown of its portfolio by region, size and industry (in line with GRIs FSSD FS6).	0,8	1,0	0,8	0,5	0,7	0,8	0,8	0,5	0,8
9	The financial institution publishes a breakdown of its portfolio in a cross table, combining industry and region data.	0,0	1,0	0,8	n.a.	0,7	0,8	0,8	0,0	0,0
10	The financial institution publishes a sufficiently detailed breakdown of its portfolio, for example based on the first two digits of NACE and ISIC.	0,8	1,0	0,8	n.a.	0,7	0,8	0,8	0,0	0,8
11	The financial institution publishes a sufficiently detailed breakdown of its portfolio, for example based on the first four digits of NACE and ISIC.	0,0	1,0	0,0	n.a.	0,0	0,0	0,0	0,0	0,5
12	The financial institution publishes the number of companies with which there has been interaction on social and environment topics (in line with GRIs G4 FSSD FS10).	0,8	n.a.	0,8	n.a.	1,0	0,8	0,8	1,0	0,6
13	The financial institution publishes the names of companies with which there has been interaction on social and environmental topics.	0,8	n.a.	0,0	n.a.	1,0	0,5	0,0	1,0	0,5
14	The financial institution publishes the results of engagement, including the topics, goals and deadlines.	0,0	n.a.	0,5	n.a.	0,5	0,5	0,0	1,0	0,5
15	The financial institution publishes the names of companies that are excluded from investment due to sustainability issues, including the reasons for this exclusion.	1,0	n.a.	1,0	n.a.	1,0	1,0	0,0	1,0	0,5
16	The financial institution discloses a voting policy which includes guidelines on how to vote on shareholder resolutions related to environmental, social, and governance issues.	1,0	n.a.	0,5	n.a.	1,0	1,0	0,5	0,5	1,0
17	The financial institution publishes its voting record.	1,0	n.a.	1,0	n.a.	1,0	1,0	0,5	1,0	1,0
18	The financial institution publishes a sustainability report that may contain (a number of) disclosures from the GRI Standards.	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
19	The financial institution publishes a sustainability report that is set up in accordance with the (Core or Comprehensive option of) GRI Standards.	0,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
20	The financial institution's sustainability report has been verified externally.	0,5	0,0	1,0	0,0	1,0	1,0	1,0	0,0	1,0
21	The financial institution reports on the consultation with civil society organisations and other stakeholders.	0,5	1,0	0,0	0,5	0,5	0,5	0,5	0,5	0,0

		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
<b>22</b>	The financial institution provides a breakdown of the volume of assets that are managed internally and/or externally.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>23</b>	The financial institution discloses the names of external asset managers.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>24</b>	The financial institution has set up mechanisms to ensure engagement and voting practices of external asset managers or service providers comply with their sustainability policies.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>25</b>	The financial institution has a complaint mechanism for individuals and communities that may be adversely affected by activities that it is connected to, and the scope of the complaint mechanism covers financed activities.	0,0	1,0	0,0	1,0	0,5	1,0	1,0	0,0	0,0
<b>26</b>	The financial institution has set up a grievance mechanism that is accessible, and clearly explains its process for managing complaints.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
<b>27</b>	The financial institution reports on the progress and performance of the grievance mechanism.	0,0	1,0	0,0	1,0	0,0	0,0	0,5	0,0	0,0
<b>28</b>	The financial institution commits to respecting and cooperating in good faith with State-based non-judicial and judicial grievance mechanisms when cases that it is connected with are brought to such a mechanism.	0,0	1,0	0,0	1,0	0,0	0,0	1,0	0,0	0,0
<b>Final score</b>		<b>46%</b>	<b>88%</b>	<b>46%</b>	<b>64%</b>	<b>56%</b>	<b>58%</b>	<b>54%</b>	<b>48%</b>	<b>51%</b>