

Svenska bankers detaljerade policybetyg 2019

Här listas bankernas detaljerade betyg inom 15 olika teman. Varje tema innehåller ett antal hållbarhetsprinciper som är centrala för respektive område. En bank kan få mellan 0 och 1 poäng på varje princip. Banken får 1 poäng om den ställer krav i sin policy att företag och projekt som banken finansierar och investerar i ska följa principen. Om kravet är vagt formulerat eller bara ställs inom vissa finansiella verksamheter, t.ex. fonder, får banken mindre poäng.

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

Läs mer om granskningsmetoden [här](#).

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

Labour rights										
		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
Policy principles applied on the bank's own operations										
1	The financial institution respects the ILO Declaration on Fundamental Principles and Rights at Work.	1	1	1	1	1	1	1	1	1
2	The financial institution integrates at least the labour standards of the ILO Declaration on Fundamental Principles and Rights at Work in its procurement and operational policies	1	1	1	1	1	1	1	1	1
Policy principles applied on companies that the bank finances and invests in										
3	Companies uphold the freedom of association and the effective recognition of the right to collective bargaining.	1	1	1	1	1	1	1	1	1
4	All forms of forced and compulsory labour are unacceptable.	1	1	1	1	1	1	1	1	1
5	Child labour is unacceptable.	1	1	1	1	1	1	1	1	1
6	Discrimination in respect of employment and occupation is unacceptable.	1	1	1	1	1	1	1	1	1
7	Companies pay a living wage to their employees.	0	1	0	1	0	0	0	0	0
8	Companies apply a maximum of working hours.	1	1	0	1	1	0	0	1	0
9	Companies have a solid health and safety policy.	1	1	0,6	1	1	1	0,6	1	0,5
10	Companies ensure equal treatment and working conditions for migrant workers.	1	1	0,6	1	1	0,6	0,6	1	1
11	Companies have a clear management system to monitor and, if needed, correct compliance with norms on labour law.	1	1	1	1	1	1	1	1	1
12	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	1	0,6	1	0	0,6	0,6	1	0,5
13	Companies integrate labour rights in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
14	Companies include clauses on the compliance with criteria on labour rights in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		86%	100%	71%	100%	79%	73%	71%	86%	71%

Human Rights

Danske Bank
Ekobanken
Handelsbanken
JAK Medlemsbank
Länsförsäkringar
Nordea
SEB
Skandia
Swedbank

<i>Policy principles applied on the bank's own operations</i>										
1	The financial institution respects all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1	1	1	1	1	1	1	1	1
<i>Policy principles applied on companies that the bank finance</i>										
2	Companies respect all human rights as described in the United Nations Guiding Principles on Business and Human Rights.	1	1	1	1	1	1	1	1	1
3	Companies have a policy commitment to meet their responsibility to respect human rights.	1	1	1	1	1	1	1	1	1
4	Companies have a human rights due diligence process to identify, prevent, mitigate and account for how they address their impact on human rights.	1	1	1	1	1	1	1	1	1
5	Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	1	1	1	1	1	1	1	1	1
6	Companies establish or participate in effective operational-level grievance mechanisms for individuals and communities who may be adversely impacted.	1	1	1	1	1	1	1	1	1
7	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	1	0,8	1	1	0,8	1,0	1	1
8	Companies prevent conflicts over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	n.a.	0	1	0	0	0	0	0
9	Companies show that they have special attention for respecting the rights of women, especially to prevent discrimination and to improve equal treatment of men and women.	1	1	0,8	1	1	0,6	0,6	0	1
10	Companies have special attention to respect the rights of children.	1	1	0,6	1	1	1	1	1	1
11	Companies respect International Humanitarian Law and do not enable settlements, including their economic activities, in occupied territories.	0	n.a.	0,6	1	1	0,6	0	1	0,6
12	Companies integrate human rights criteria into their procurement and operational policies.	1	1	1	1	1	1	1	1	1
13	Companies include clauses on the compliance with human rights criteria in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		77%	100%	75%	100%	85%	77%	74%	77%	82%

Climate Change

Danske Bank
 Ekobanken
 Handelsbanken
 JAK Medlemsbank
 Länsförsäkringar
 Nordea
 SEB
 Skandia
 Swedbank

Policy principles applied on the bank's own operations										
1	For its own direct and indirect greenhouse gas emissions, the financial institution establishes measurable reduction objectives that is aligned with limiting the maximum global temperature increase of 1.5°C.	1	1	1	1	1	0,5	1	1	1
2	For its financed greenhouse gas emissions, i.e. the emissions of the companies in which the financial institution invests, the financial institution discloses its share of the emissions of the energy companies and projects it invests in.	0,0	n.a.	0,6	n.a.	1	0,6	0,6	1	0,6
3	For its financed greenhouse gas emissions, the financial institution discloses its share of all the companies and projects it invests in.	0,0	n.a.	0,6	n.a.	1	0,6	0,6	1	0,6
4	For its financed greenhouse gas emissions the financial institution establishes measurable reduction objectives that is aligned with limiting the maximum global temperature increase of 1.5°C.	0	n.a.	0	n.a.	0	0	0	0	0
5	The financial institution measures and discloses climate-related impacts in line with the recommendations by the Task Force on Climate-related Financial Disclosures.	0	0,0	0,5	0	0,5	0,5	0,5	0,5	0,5
6	The policy has a maximum threshold of 30% restricting finance of and investment in coal power generation and coal mining.	1	1	0,6	1	1	0,5	0,6	0,5	0,5
7	The policy has a maximum threshold of 30% restricting finance of and investment in fossil fuel power generation and extracting oil and gas .	0	1	0	1	0	0	0	0	0
8	The policy has a maximum threshold of 0% restricting finance of and investment in coal power generation and coal mining.	0	1	0,5	1	0,5	0	0,5	0,5	0,5
9	The policy has a maximum threshold of 0% restricting finance of and investment in fossil fuel power generation and extracting oil and gas.	0	1	0	1	0	0	0	0	0
Policy principles applied on companies that the bank finances and invests in										
10	Companies disclose their direct and indirect greenhouse gas emissions.	1	1	1	1	1	1	1	1	0,6
11	Companies reduce their direct and indirect greenhouse gas emissions.	1	1	1	1	1	1	1	1	0,6
12	Companies switch from using fossil fuels to renewable energy sources.	1	1	1	1	1	0,5	1	1	0,6
13	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	1	1	1	1	1	0,8	1	0,5	0,5
14	Coal-fired power generation is unacceptable.	1	1	1	1	1	0,8	0,8	0,5	0,5
15	Fossil fuel-fired power generation is unacceptable.	0	1	0	1	0	0	0,5	0,5	0,5
16	Coal mining is unacceptable.	1	1	1	1	1	1	1	1	1
17	Extracting oil from tar sands is unacceptable.	1	1	0,5	1	1	1	0	0	0,5
18	Extracting oil and gas is unacceptable.	0	1	0	1	0	0	0	0	0
19	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	0	1	0,5	1	0	0	0	0	1
20	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	0	1	0	1	0	0	0,5	0	1
21	CO2-compensation is certified according to the Gold Standard.	0	1	0	1	0	0	0	0	0
22	Companies do not participate in lobbying (attempting to influence decisions made by regulators) aimed at weakening climate policy	1	1	1	1	1	0,5	0	0,5	0
23	Companies integrate criteria on climate change in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
24	Companies include clauses on the compliance with criteria on climate change in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		46%	95%	54%	95%	58%	43%	48%	48%	48%

Corruption

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<i>Policy principles applied on the bank's own operations</i>										
1	Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1	1	1	1	1	1	1	1	1
2	The financial institution has an anti-money laundering policy.	1	1	1	1	1	1	1	1	1
3	The financial institution has a policy to prevent terrorist financing and financing of proliferation.	1	1	1	1	1	1	1	1	1
4	The financial institution properly verifies the ultimate beneficial owner(s) of a company.	1	1	1	1	1	1	1	1	1
5	The financial institution applies additional safeguards when it enters into indirect or direct business relations with Politically Exposed Persons.	1	1	1	1	1	1	1	1	1
6	The financial institution reports on its participation in the decision-making processes of international norms and legislation (lobby practices).	1	1	1	1	1	1	1	1	1
<i>Policy principles applied on companies that the bank fina.</i>										
7	Companies publicly disclose their beneficial owner or owners including full name, date of birth, nationality, jurisdiction of residence, number and categories of shares, and if applicable the proportion of shareholding or control.	0	1	0	1	0	0	0	0	0
8	Offering, promising, giving and requiring, either directly or indirectly, bribes and other undue advantages in order to acquire and to maintain assignments and other undue advantages, is unacceptable.	1	1	1	1	1	1	1	1	1
9	Companies have a management system which results in immediate actions if suspicions arise that employees or suppliers are guilty of corruption.	1	1	1	1	1	1	1	1	0,6
10	Companies report on their participation in the decision-making processes of international norms and legislation (lobby practices).	1	1	1	1	1	1	1	1	0,6
11	Companies integrate criteria on corruption in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
12	Companies include clauses on the compliance with criteria on corruption in their contracts with subcontractors and suppliers.	0	1	0	1	0	0	0	0	0
Final score		83%	100%	83%	100%	83%	83%	83%	83%	77%

Gender

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Policy principles applied on the bank's own operations										
1	The financial institution has a zero tolerance policy commitment for all forms of gender discrimination with respect to employment and occupation, including verbal, physical and sexual harassment.	1	1	1	1	1	1	1	1	1
2	The financial institution has systems in place to actively manage pay equity.	1	1	1	1	1	1	0	1	1
3	The financial institution has systems in place to prevent and mitigate gender discrimination of its customers.	1	1	0,5	1	1	1	1	n.a.	1
4	The financial institution guarantees at least 30% participation and equal access of women at senior level positions.	0,5	1	0,5	0,5	1	0,5	0,5	1	1
5	The financial institution guarantees at least 40% participation and equal access of women senior level positions.	0	1	0	0,5	0,5	0,0	0	0	1
6	The financial institution provides targeted professional development for employees to promote equal access for women to senior level positions.	0	n.a.	0	1	1	1	0	0,5	1
Policy principles applied on companies that the bank fina										
7	Companies have a policy commitment to differentiate the human rights risks faced by women and men.	1	1	1	1	1	1	1	1	1
8	Companies have a zero tolerance policy for all forms of gender discrimination including verbal, physical and sexual harassment.	0	1	0	1	1	0	0,5	1	1
9	Companies have systems in place to actively manage pay equity.	0	1	0,8	1	0,5	0,6	0,6	0	0,5
10	Companies have systems in place to prevent and mitigate gender discrimination of its customers.	0	1	0	1	0	0	0	0	0
11	Companies guarantee at least 30% participation and equal access of women at senior level positions.	0	1	0,5	0	0,5	0	0	0	0,5
12	Companies guarantee at least 40% participation and equal access of women at senior level positions.	0	1	0	0	0	0	0	0	0,5
13	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	1	0	1	0	0	0	0	0
14	Companies include gender and women's rights criteria in their procurement and operational policies.	0	1	0	1	0	0	0	0	0
15	Companies include clauses on the compliance with gender and women's rights criteria in their contracts with subcontractors and suppliers.	0	1	0	1	0	0	0	0	0
Final score		30%	100%	35%	80%	57%	41%	31%	39%	63%

Nature

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Policy principles applied on companies that the bank finances and invests in										
1	Companies prevent deforestation and protect natural forests including old growth forests, bogs, mangroves and rainforests, as described in the High Conservation Value (HCV) concept.	0,5	1	1	1	1	0,6	1	1	0,5
2	Companies prevent the negative impact on protected areas that fall under the categories I-IV of the World Conservation Union.	1	1	1	1	0	0,6	1	0,5	0,5
3	Companies prevent the negative impact on UNESCO World Heritage sites.	1	1	1	1	1	0,6	1	1	0,5
4	Companies prevent the negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1	1	1	1	1	0,6	1	0,5	0,5
5	Companies prevent negative consequences for the populations or the number of animal species that are on the IUCN Red List of Threatened Species.	0,5	1	1	1	0	0,6	1	1	0,5
6	Trade in endangered plant and animal species complies with the CITES conditions.	0,5	1	1	1	1	0	1	1	0,5
7	Trade in endangered plant and animal species that are on the CITES lists is unacceptable.	0	1	0	1	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.	0,5	1	1	1	0	0	0	1	1
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.	0,5	1	0	1	1	0	0	1	1
10	Companies prevent the introduction of invasive alien species in ecosystems.	1	1	1	1	1	0,6	0,6	0	1
11	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	0,5	n.a.	0	n.a.	0	0,6	1	1	1
12	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0	n.a.	0	n.a.	0	0	0,5	0	0
13	Companies make an environmental impact assessment on the total consequences of a large scale project on biodiversity, at least according to the guidelines for reporting on biodiversity and land use in the Global Reporting Initiative.	0,5	1	0,6	1	0	0,6	0,6	0,5	0,5
14	Companies integrate criteria on nature into their procurement and operational policies.	1	1	1	1	1	0,6	0,6	0,5	1
15	Companies include clauses on the compliance with criteria on nature in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		57%	100%	64%	100%	47%	38%	63%	60%	57%

Taxes

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 Nordea
 SEB
 Skandia
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Policy principles applied on the bank's own operations		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
1	For at least three quarters of the countries in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1	1	1	1	0	1	1	1	1
2	For each country in which the financial institution operates, it reports country-by-country on its revenues, profit, FTEs, subsidies received from governments and tax payments to governments.	1	1	0	1	0	1	0	1	1
3	For each country in which the financial institution operates, it reports country-by-country on its total assets.	0	1	1	1	0	0	0,5	1	1
4	The financial institution does not advise clients to set up international structures with the main purpose to avoid or evade taxes.	1	1	1	1	0	1	0,5	n.a.	1
5	The financial institution does not participate in transactions with international structures of which the main purpose is to avoid or evade taxes.	1	1	0,5	1	0	1	0,5	n.a.	1
6	The financial institution publishes key information of any company-specific tax ruling it has obtained from tax authorities.	0	n.a.	0	1	1	1	0	1	1
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	1	0	1	1	0	0	1	1
8	The financial institution does not provide financial services to companies in tax havens, unless the company has substance and undertakes local economic activities.	0	1	0	1	1	0	0	n.a.	0
Policy principles applied on companies that the bank fina		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
9	Companies publish their full group structure, including indirectly and jointly-owned entities.	0	1	0	1	0,5	0,5	0	0,5	0
10	Companies publish an explanation of the activities, functions and ultimate shareholder of every subsidiary, branch, joint venture or related party located in a low-tax jurisdiction.	0	n.a.	0	n.a.	0	0	0	0,5	0,6
11	For each country in which companies operate, they report country-by-country on their revenues, profit, FTEs, subsidies from governments and payments to governments (e.g. withholding taxes, payments for concessions and company tax).	0	n.a.	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	1	1	1	0	1	1	1	0,6
13	Companies publish any company-specific tax rulings it has obtained from tax authorities.	0	n.a.	0	n.a.	0	0	0	0	0,6
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	n.a.	0	n.a.	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	n.a.	0	n.a.	0	0	0	0	0,5
16	Companies integrate criteria on tax in their procurement and operational policies.	1	1	1	1	0	1	1	1	0,6
17	Companies include clauses on the compliance with criteria on tax in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		35%	100%	32%	100%	21%	47%	26%	57%	62%

Animal welfare

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Policy principles applied on the bank's own operations		Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank
1	Companies respect the Five Freedoms of animals.	0	1	0,5	1	0,8	0	0	0	0,5
2	Animal testing for testing cosmetics is unacceptable.	0	1	0	1	0,8	0	0	0	0
3	Requirements are set for the use of laboratory animals for manufacturing 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	n.a.	0	n.a.	0	0	0	0	0
4	Genetic modification of animals for food and the production of derived food products is unacceptable, unless clear animal welfare benefits can be demonstrated.	0	1	0	1	0,8	0	0	0	0
5	Capturing and/or keeping animals for their skin or fur and manufacturing, trading and selling (derived) fur products is unacceptable.	0	1	0	1	0	0	0	0	0
6	Extremely restricted housing methods including calves in crates, hens in battery cages and sows in feeding cubicles are unacceptable.	0	1	0	1	0,5	0	0	0	0
7	Companies shift from intensive livestock farming to animal friendly production.	0	1	0	1	0	0	0	0	0
8	Livestock farming companies are certified according to the criteria of certification schemes that include animal welfare requirements (mentioned in section 2.1.2).	0	1	0	0,5	0	0	0	0	0
9	Fish farms are certified according to the criteria of certification schemes that include animal welfare requirements (mentioned in section 2.1.2).	0	1	0	n.a.	0	0	0	0	0
10	Companies guarantee the welfare of animals held captive for activities that have an educational and nature protection objective and in which wild animals are involved in any way (such as zoos).	0	1	0	1	0	0	0	0	0
11	Entertainment activities in which wild animals are involved (including circuses, dolphinariums, fighting games with animals and shows and exhibitions with animals) are unacceptable.	0	1	0	1	0	0	0	0	0
12	Companies reduce the time limit of animal transport to a maximum of 8 hours.	0	1	0	1	0,8	0	0	0	0
13	Companies apply a prudent use of antimicrobial medicines (antibiotics) in food-producing animals in order to minimize antimicrobial resistance.	0	1	0,5	1	0,5	0,5	0	0,5	1
14	Companies integrate animal welfare criteria into their procurement and operational policies.	0	1	0	1	0	0	0	0	0
15	Companies include clauses on the compliance with criteria on animal welfare in their contracts with subcontractors and suppliers.	0	1	0	1	0	0	0	0	0
Final score		0%	100%	7%	96%	27%	3%	0%	3%	10%

Arms

	Danske Bank	Ekobanken	Handelsbanken	JAK Medlemsbank	Länsförsäkringar	Nordea	SEB	Skandia	Swedbank	
Policy principles applied on companies that the bank finances and invests in										
1	Production of, maintenance of, and trade in anti-personal landmines, including important parts of landmines, is unacceptable.	1	1	1	1	1	1	1	1	
2	Production of, maintenance of, and trade in cluster munitions, including important parts of cluster munitions, is unacceptable.	1	1	1	1	1	1	1	1	
3	Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, in or to countries that have not ratified the Non-proliferation Treaty is unacceptable.	1	1	1	1	1	1	1	1	
4	Production of, maintenance of, and trade in nuclear weapons, including important parts of nuclear weapons, is unacceptable.	0,5	1	1	1	1	0,5	1	1	
5	Production of, maintenance of, and trade in chemical weapons, including important parts of chemical weapons, is unacceptable.	1	1	1	1	1	1	1	1	
6	Production of, maintenance of, and trade in biological weapons, including important parts of biological weapons, is unacceptable.	1	1	1	1	1	1	1	1	
7	Goods that are essential for military purposes, but can also be used for civilian products ('dual-use' goods), are considered as military goods when they have a non-civilian purpose.	0	1	0	1	0	0	1	0	
8	Supply of arms and weapon systems, military transport systems, and other military goods to countries that are under a United Nations or relevant multilateral arms embargo, is unacceptable.	1	1	1	1	0,5	0,5	1	1	
9	Supply of arms and weapon systems, military transport systems, and other military goods is unacceptable if there is an overriding risk that the arms will be used for serious violation of international human rights and humanitarian rights.	0,5	1	0,5	1	0,5	0,5	1	0,5	
10	Supply of arms and weapon systems, military transport systems, and other military goods to countries that violate human rights, is unacceptable.	0	1	0	1	0	0	1	1	
11	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	1	0	1	0	0	1	0	
12	Supply of arms and weapon systems, military transport systems, and other military goods to countries that are sensitive to corruption, is unacceptable.	0	1	0,5	1	0	0	0	0	
13	Supply of arms and weapon systems, military transport systems, and other military goods to countries having a failed or fragile state, is unacceptable.	0	1	0	1	0	0	0	0	
14	Supply of arms and weapon systems, military transport systems, and other military goods to countries that spend a disproportionate part of their budget on purchases of arms, is unacceptable.	0	1	0	1	0	0	1	0	
15	The policy does not mention exceptions for certain types of investment, financing and/or asset classes of the financial institution.	0	1	0	1	0	0,833	1	0	
16	The policy does not mention exceptions for activities or projects that are not related to the production of weapons.	0	1	0,7	1	1	0	0	n.a.	
Final score		44%	100%	54%	100%	50%	46%	81%	57%	86%

Food

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 respect the right to adequate food.	1	1	1	1	1	1	1	1	1
2	Companies respect the ILO Declaration on Fundamental Principles and Rights at Work.	1	1	1	1	1	1	1	1	1
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	1	1	1	1	0,7	0,5	1	1
4	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	n.a.	0	1	0	0	0	0	0
5	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	1	1	1	1	0	0,5	1	0,5	0
6	Companies prevent negative impact on UNESCO World Heritage sites.	1	1	1	1	1	0,5	1	1	1
7	Companies prevent the negative impact on protected areas listed under the Ramsar Convention on Wetlands	1	1	1	1	1	0,5	1	0,5	1
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	1	1	1	0	0	0	1	1
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	1	0	1	1	0	0	1	1
10	Companies respect the Five Freedoms of animals.	0	1	0,5	1	1	0	0	0	0,5
11	Very restricted housing methods for calves (in crates), hens (in battery cages) and sows (in feeding cubicles) are unacceptable.	0	1	0	1	0	0	0	0	0
12	Companies reduce the time limit of animal transport to a maximum of 8 hours.	0	1	0	n.a.	0	0	0	0	0
13	Companies apply a prudent use of antimicrobial medicines (antibiotics) in food-producing animals in order to minimize antimicrobial resistance.	0	1	0	1	0,5	0	0	0,5	1
14	Companies reduce their direct and indirect greenhouse gas emissions.	1	1	0	1	1	0,5	1	1	1
15	Companies reduce their direct and indirect emissions of harmful substances, such as particulate matter, nitrogen oxide and ammonia.	1	1	0	1	0	0	0,7	1	1
16	Conversion of peatland and high-carbon stocks for agricultural development is unacceptable.	0	1	0,5	1	0	0	0	0	1
17	Companies use pesticides as little as possible and, if necessary, only in a responsible way.	1	1	0	1	0	0,5	0,5	1	1
18	Companies use as little water as possible.	1	1	0	1	0	0,667	1	1	1
19	Companies prevent water pollution.	1	1	0	1	1	0,667	1	1	1
20	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	1,0	n.a.	0	n.a.	0	0,7	1	1	1
21	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0	n.a.	0	n.a.	0	0	0,5	0	0,5
22	Companies work with relevant standards and initiatives for raw materials (mentioned in section 3.4.2).	1	1	0,5	0,5	0	0,5	0	0	0
23	Companies are certified according to the criteria of the certification schemes for raw materials (mentioned in section 3.4.2).	1	1	0,5	0,5	0	0,5	0	0	0
24	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1	1	1	1	1	1	1	1	1
25	Large enterprises and multinational enterprises in the food industry publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Food Processing Sector Disclosure (FSSD).	0	n.a.	0	n.a.	1	0	0	0	1
26	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
27	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		63%	100%	41%	96%	46%	38%	49%	57%	70%

Forestry

Danske Bank
 Ekobanken
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 JAK Medlemsbank
 Länsförsäkringar
 Nordea
 SEB
 Skandia
 Swedbank

Policy principles applied on companies that the bank finances and invests in										
1	Forest construction companies identify and protect the High Conservation Value (HCV) areas within the forests they manage.	1	1	1	1	1	0,6	1	1	1
2	Companies identify and protect High Carbon Stock (HCS) forests.	1	1	0	1	0	0	0	0	1
3	Companies throughout the wood supply chain prevent the use of illegally cut and traded timber.	1	1	0	1	0	0	1	0,5	1
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	1	1	1	0	0,6	1	0,5	1
5	Companies respect the rights of local and indigenous communities on the fair and equal use of forests.	1	1	1	1	1	0,6	1	0,5	1
6	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1	1	1	1	1	0,8	1	1	1
7	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	n.a.	0	1	0	0	0	0	0
8	Production forests and timber plantations are certified according to the criteria of the Forest Stewardship Council (FSC).	0	1	0	1	0	0	1	0	1
9	Production chains of timber traders and companies in the wood product chain (including pulp, paper, veneer, furniture) are certified according to the FSC Chain of Custody criteria.	0	1	0	1	0	0	1	0	1
10	Companies in industries with a large impact on forests (including in any case the forestry and paper industry), report their forest footprint to the Forest Footprint Disclosure (FFD) project.	0	n.a.	0	n.a.	0	0	0	0	1
11	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1	1	1	1	1	1	1	1	1
12	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines.	0	n.a.	0	n.a.	1	0	0	0	1
13	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
14	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		57%	100%	43%	100%	43%	33%	64%	39%	86%

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 impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	1	n.a.	1	n.a.	0	0,6	1	0,5	1
2	Companies prevent negative impact on UNESCO World Heritage sites.	1	n.a.	1	n.a.	1	0,6	1	1	1
3	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1	n.a.	1	n.a.	1	0,6	1	0,5	1
4	Companies mitigate the chance of accidents by making use of the best available techniques and have a solid road map for crisis situations (a so-called 'contingency plan').	1	n.a.	1	n.a.	0,5	0,6	1	0	1
5	Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	0	n.a.	0	n.a.	0	0	0	0	0
6	Companies reduce extractive waste and manage and process this in a responsible way.	1	n.a.	1	n.a.	0	0,6	1	0	1
7	Riverine tailings disposal and sub-marine tailings disposal is unacceptable.	0,5	n.a.	0	n.a.	0	0	0	0	0
8	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	0,5	n.a.	0	n.a.	0	0,6	1	1	1
9	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0	n.a.	0	n.a.	0	0	0,5	0	0
10	Companies include the environmental and health effects of a mine after its closure in plans for the development of new mines.	1	n.a.	0,6	n.a.	0	0,6	1	0	1
11	Companies ensure the complete recovery of ecosystems after commercial activities have been completed, for all extractive industry projects (i.e. this is included as an activity in the planning and the budget of the project).	1	n.a.	0	n.a.	0	0	1	0	1
12	Companies enhance small scale and artisanal mining that improves sustainable economic and social development on a local level.	0	n.a.	0	n.a.	0	0	0	0	1
13	Companies respect the ILO Declaration on Fundamental Principles and Rights at work.	1	n.a.	1	n.a.	1	1	1	1	1
14	Companies prevent conflicts over land rights and acquire natural resources only by engaging in meaningful consultation with local communities and obtaining free, prior and informed consent (FPIC) when it concerns indigenous peoples.	1	n.a.	0,8	n.a.	1	0,8	1	1	1
15	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	n.a.	0	n.a.	0	0	0	0	0
16	Companies follow the Voluntary Principles on Security and Human Rights for the security of their employees and company premises.	1	n.a.	0	n.a.	0	0	1	1	1
17	Companies have processes to enable the remediation of any adverse human rights impact which they cause or to which they contribute.	1	n.a.	1	n.a.	1	1	1	1	1
18	Companies pay the taxes owed in each country where they operate.	1	n.a.	1	n.a.	1	1	1	1	1
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	n.a.	0	n.a.	0	0,5	1	0	0,5

Mining

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 Swedbank

Policy principles applied on companies that the bank finances and invests in										
20	Offering, promising, giving and requiring, either directly nor indirectly, bribes or other undue advantages in order to acquire or to maintain assignments or other undue advantages, is unacceptable.	1	n.a.	1	n.a.	1	1	1	1	1
21	Companies only operate in weak governance zone or conflict-affected areas if they are able to demonstrate that they are not causing or contributing to human rights abuses.	0	n.a.	0	n.a.	0	0,63	0,5	0,5	1
22	Mining and trading in conflict materials is unacceptable.	0	n.a.	0	n.a.	0	0	0,5	0,5	1
23	Uranium mining is unacceptable.	0	n.a.	0	n.a.	0	0	0	0	0,5
24	Mountaintop removal mining is unacceptable.	0	n.a.	0	n.a.	0	0	0	0	0,5
25	Establishing new coal mines is unacceptable.	0,5	n.a.	1	n.a.	1	0	0,5	1	0
26	Thermal coal mining is unacceptable.	1	n.a.	1	n.a.	1	1	1	1	1
27	Metallurgical coal mining is unacceptable.	0	n.a.	0	n.a.	1	1	0	0	0,5
28	Companies work with relevant standards and initiatives for certain minerals (mentioned in section 3.8.2).	0,5	n.a.	0	n.a.	0	0	1	0	1
29	Companies are certified according to the criteria of certification schemes for certain minerals (mentioned in section 3.8.2).	0,5	n.a.	0	n.a.	0	0	0,5	0	0,5
30	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1	n.a.	1	n.a.	1	1	1	1	1
31	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, including the Mining and Metals Sector Disclosure (MMSD).	0	n.a.	0	n.a.	1	0	0	0	1
32	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1	n.a.	1	n.a.	1	1	1	1	1
33	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0	n.a.	0	n.a.	0	0	0	0	0
Final score		56%	n.a.	44%	n.a.	41%	43%	65%	42%	74%

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 impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature (IUCN).	1	1	1	1	0	1,0	1	0,5	1
2	Companies prevent negative impact on UNESCO World Heritage sites.	1	1	1	1	1	1,0	1	1	1
3	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1	1	1	1	1	1,0	1	0,5	1
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	1	1	1	0	0,6	1	0	1
5	Companies do not operate in locations where the consequences of an accident for the environment are unmanageable.	0	1	0	1	0	0	0	0	0,5
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	1	1	1	0	0,6	0,6	0	1
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.	0,5	1	1	1	0	0,6	1	0	1
8	Companies conduct water scarcity impact assessments and prevent negative impacts in water scarce regions.	1	1	0	1	0	0,6	1	1	1
9	Companies do not start new operations in areas where water scarcity is pre-existing and operations would compete with the needs of communities.	0	1	0	1	0	0	0,5	0	0
10	Companies reduce the effects of seismological research on whales and other marine mammals.	1	1	1	1	0	0,6	1	0	0
11	Companies respect the ILO Declaration on Fundamental Principles and Rights at Work.	1	1	1	1	1	1	1	1	1
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	1	0,8	1	1	0,8	1	1	1
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	1	0	1	0	0	0	0	0
14	Companies follow the Voluntary Principles on Security and Human Rights for the protection of their employees and the company sites.	1	1	0	1	0	0	0	1	1
15	Companies have processes to enable the remediation of any adverse human rights impact which they cause or to which they contribute.	1	1	1	1	1	1	1	1	1
16	Companies pay the taxes owed in each country where they operate.	1	1	1	1	1	1	1	1	1
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	1	0	1	0	0,5	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	1	1	1	1	1	1	1	1
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	1	0	1	0	0,63	0	0,5	1
20	Extracting oil from tar sands is unacceptable.	1	1	0,5	1	1	1	0	0	0,5
21	Extracting oil from oil shale is unacceptable.	0	1	0,5	1	0	0,75	0	0	0,5
22	Extracting fuel from liquefied coal is unacceptable.	0	1	0	1	0	0	0	0	0,5
23	Extracting shale gas is unacceptable.	0	1	0,5	1	0	0,75	0	0	0,5
24	Arctic drilling for oil and gas is unacceptable.	0	1	0,5	1	0	0	0	0	0,5
25	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1	1	1	1	1	1	1	1	1
26	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Oil and Gas Industry Supplement (OGSS).	0	1	0	1	1	0	0	0	1
27	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
28	Companies include clauses on the compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0	1	0	1	0	0	0	0	0
Final score		59%	100%	56%	100%	39%	59%	54%	41%	73%

Power generation

Danske Bank
 Ekobanken
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 Nordea
 SEB
 Skandia
 Swedbank

Policy principles applied on the bank's own operations										
1	The financial institution finances companies involved in renewable energy generation (wind, solar, small and medium scale hydro power, geothermal power, tidal power, etc.).	1	1	1	1	1	1	1	1	1
2	The financial institution has a measurable target to increase its finance for renewable energy generation.	0	n.a.	0	n.a.	n.a.	0	0,5	n.a.	0
3	The financial institution has a measurable target to reduce either its total amounts of finance for fossil fuel-fired power generation, or to reduce finance for fossil fuel-fired power generation, relative to its finance for renewable energy generation.	0	n.a.	0	n.a.	n.a.	0	0	n.a.	0
Policy principles applied on companies that the bank finances										
4	Unabated coal-fired power generation (i.e. without operational carbon capture and storage) is unacceptable.	1	1	1	1	1	0,8	1	0,5	0,5
5	Coal-fired power generation is unacceptable.	1	1	1	1	1	0,8	0,8	0,5	0,5
6	Fossil fuel-fired power generation is unacceptable.	0	1	0,5	1	0	0	0	0,5	0
7	Nuclear energy is unacceptable.	0	1	0	1	0	0	0	0	0
8	Large scale hydropower generation is unacceptable.	0	1	0	n.a.	0	0	0	0	0
9	Companies prevent negative impact on protected areas that fall under the categories I-IV of the International Union for Conservation of Nature.	1	1	1	1	0	0,6	1	0,5	1
10	Companies prevent negative impact on UNESCO World Heritage sites.	1	1	1	1	1	0,6	1	1	1
11	Companies prevent negative impact on protected areas that fall under the Ramsar Convention on Wetlands.	1	1	1	1	1	0,6	1	0,5	1
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	1	0,8	1	1	0,8	1	1	1
13	Companies prevent conflict over land rights and acquire natural resources only with free, prior and informed consent (FPIC) of the land users involved.	0	n.a.	0	1	0	0	0	0	0
14	Companies have processes to enable the remediation of any adverse human rights impact to which they cause or to which they contribute.	1	1	1	1	1	1	1	1	1
15	The construction of dams complies with the 7 principles of the World Commission on Dams (WCD).	0	1	0	n.a.	0	0	0	0	1
16	The construction of all water infrastructure projects complies with the 7 principles of the World Commission on Dams (WCD).	0	n.a.	0	n.a.	0	0	0	0	0
17	The production of biomaterials complies with the 12 principles of the Roundtable on Sustainable Biomaterials (RSB).	0	1	0	1	0	0	1	0	1
18	Companies publish a sustainability report that may contain (a number of) Standard Disclosures from the GRI G4 Sustainability Reporting Guidelines.	1	1	1	1	1	1	1	1	1
19	Large enterprises and multinational enterprises publish a sustainability report that is set up in accordance with the GRI G4 Sustainability Reporting Guidelines, which includes the Electric Utilities Sector Disclosure (EUSD).	0	n.a.	0	n.a.	1	0	0	0	1
20	Companies integrate social, economic and environmental criteria in their procurement and operational policies.	1	1	1	1	1	1	1	1	1
21	Companies include clauses on compliance with social, economic and environmental criteria in their contracts with subcontractors and suppliers.	0	n.a.	0	1	0	0	0	0	0
Final score		48%	100%	49%	100%	53%	39%	54%	45%	57%

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	1	1	1	1	1	1	1	1
2	The financial institution's finance and investment framework regarding environmental and social issues is audited by a third party and the results are published.	0	0	0	0	0	0	0	0	0
3	The financial institution publishes the names of governments in which it invests.	1	1	0,5	1	0,5	0,5	1	0,5	0,5
4	The financial institution publishes the names of companies in which it invests.	0,5	n.a.	0,5	0	0,5	0,5	0,5	0,5	0,5
5	The financial institution mentions and describes all companies (on its website) to which it has granted more than USD 10 million credit.	0	1	0	n.a.	n.a.	0	0	n.a.	0
6	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.	n.a.	n.a.	0,5	n.a.	n.a.	0,5	0,5	n.a.	0
7	The financial institution publishes a breakdown of its portfolio by region, size and industry (in line with GRIs FSSD FS6).	0,5	1	0,8	0,5	0,8	0,6	0,6	0,5	0,8
8	The financial institution publishes a breakdown of its portfolio in a cross table, combining industry and region data.	0	1	0,8	n.a.	0,8	0,6	0,6	0	0
9	The financial institution publishes a sufficiently detailed breakdown of its portfolio, for example based on the first two digits of NACE and ISIC.	0,7	1	0,6	n.a.	0,8	0,6	0,6	0	0,6
10	The financial institution publishes a sufficiently detailed breakdown of its portfolio, for example based on the first four digits of NACE and ISIC.	0	1	0	n.a.	0	0	0	0	0
11	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).	1	n.a.	1	n.a.	1	1	1	1	1
12	The financial institution publishes the names of companies with which there has been interaction on social and environmental topics.	0	n.a.	1	n.a.	1	0,5	0	1	1
13	The financial institution publishes the results of engagement, including the topics, goals and deadlines.	1	n.a.	0,5	n.a.	1	0,5	0	1	0,5
14	The financial institution publishes the names of companies that are excluded from investment due to sustainability issues, including the reasons for this exclusion.	1	n.a.	1	n.a.	1	1	1	1	1
15	The financial institution publishes its voting record.	1	n.a.	1	n.a.	1	1	0,5	1	1
16	The financial institution publishes a sustainability report that may contain (a number of) disclosures from the GRI Standards.	1	1	1	1	1	1	1	1	1
17	The financial institution publishes a sustainability report that is set up in accordance with the (Core or Comprehensive option of) GRI Standards.	0	1	1	0,5	1	1	1	1	1
18	The financial institution's sustainability report has been verified externally.	1	1	1	1	1	1	1	1	1
19	The financial institution reports on the consultation with civil society organisations and other stakeholders.	1	1	1	1	1	1	1	1	1
20	The financial institution establishes or participates in effective operational-level grievance mechanisms for individuals and communities which may be adversely impacted by activities that it is connected with.	1	1	1	1	0	1	1	1	1
21	The financial institution reports on the grievance mechanism process, including its progress and performance.	0	n.a.	0	n.a.	0	0	0,5	0	0
22	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	1	0	0	0	0	0	0	0

Final score 53% 93% 64% 64% 66% 61% 59% 63% 59%