Responsible Banking Statement for Nidaros Sparebank 2025

Principle 1: **Alignment**	Principle 2: **Impact & Target Setting**	Principle 3: **Clients & Customers**
At Nidaros Sparebank, we are committed to aligning our business strategy with the goals of sustainable development and the transition to a low-carbon, climate-resilient economy. As a local savings bank with deep roots in our community, we recognize our responsibility to support both individual needs and broader societal goals. We established our sustainability strategy in 2024. Nidaros Sparebank is not subject to reporting requirements under the CSRD or the EU Taxonomy, but we are aligning with the objectives of the EU Taxonomy and following guidance from Finans Norge.	The bank aims to contribute to Norway achieving net zero greenhouse gas emissions by 2050, primarily by influencing our customers' sustainability development. The bank has set a target for its own net direct emissions to be zero by 2030. By 2030, the bank also aims to significantly increase the share of sustainable lending. As society's requirements and sustainability goals for 2030/2050 evolve, the bank will further specify its targets and develop measures to achieve them. We place a special focus on the UN Sustainable Development Goals 8,11,12,13 and 17.	We are committed to working closely with our clients to support sustainable practices, enable inclusive economic development. We recognize that our customers are important in creating a more sustainable future.

Principle 4: **Stakeholders**	Principle 5: **Governance & Culture**	Principle 6: **Transparency & Accountability**
We engage with our main stakeholders, which are customers, investors, employees, regulators and supervisors. Their contributions are key to understand the importance of the impact, risks to and opportunities of sustainability matters we identify.	We have a governance system in place that incorporates the PRB. We promote a culture of responsible banking.	We are transparent and accountable about our commitments with the Principles for Responsible Banking.

Links & references (in Norwegian only)

Policy for Anti-Money Laundering: https://www.nidaros-sparebank.no/-/media/nidarossparebank/dokumenter/policy/policy-for-antihvitvask.pdf?rev=5641461c94534679ae2109152b238f0c&hash=69289E741876AE950A43DE50BA2B1B13

Ethical guidelines: https://www.nidaros-sparebank.no/-/media/nidarossparebank/dokumenter/policy/bankens-etiske-retningslinjer.pdf?rev=7feec7af28564c24ad7114cdcee07507&hash=13238F6201D3595BBA2B482AC4A38D1D and https://www.nidaros-sparebank.no/-/media/nidarossparebank/dokumenter/policy/retningslinjer-for-identifisering-og-hndtering-av-interessekonflikter.pdf?rev=ed0166ce96c84059bab4106f45a59ad9&hash=FC08005FF15F82D589D33D0D0AAB0E7B

Sustainability (ESG) policy: https://www.nidaros-sparebank.no/-/media/nidarossparebank/dokumenter/policy/policy-for-baerekraft.pdf?rev=c08ebddfe0ff4229b7745ea5c44f2fae&hash=44B1F1EAEA002A61835D56ABE4C90AEC

Climate risk report: https://www.nidaros-sparebank.no/-/media/nidarossparebank/dokumenter/rapporter/esg-rapporter/klimarisikorapport-2023-nidaros_endelig.pdf?rev=776dde52a92740f59525e4b829038984&hash=7C09D0B6C0E4815E6333DD7100896059