

# GRI index of Finnvera reporting

	GRI Content	Included	Page	Page	Remarks
	<b>Strategy and Analysis</b>				
1.1	CEO's statement	Yes	<a href="#">Chief Executive Officer's Review</a>	<a href="#">Review of corporate responsibility</a>	
1.2	Key impacts, risks and opportunities	Partly	<a href="#">Vision, values and strategy</a>	<a href="#">Finnvera's role and the impact of its activities</a>	
	<b>Organizational Profile</b>				
2.1	Name of the organization	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>		
2.2	Primary brands, products and services	Yes	<a href="#">Finnvera in brief</a>	<a href="#">Financial services</a>	
2.3	Operational structure incl. main divisions, operating companies, subsidiaries, joint ventures	Yes	<a href="#">Finnvera in brief</a>		
2.4	Location of organization's headquarters	Yes	<a href="#">Contact details</a>		
2.5	Number of countries and names of countries with major operations or that are relevant to sustainability issues	Yes	<a href="#">Financial services</a>		
2.6	Nature of ownership and legal form	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>		
2.7	Markets served (geographic breakdown, sectors served, types of customers/beneficiaries)	Yes	<a href="#">Finnvera's role and the impact of its activities</a>	<a href="#">Clients</a>	
2.8	Scale of the reporting organization (Number of employees, net sales, total capitalization by debt and equity, quantity of products/services provided)	Yes	<a href="#">Key figures</a>		
2.9	Significant changes regarding size, structure or ownership (location of, or changes in operations, incl. facility openings, closings, and expansions; and changes in share capital structure)	Yes			No significant changes during the reporting period.
2.10	Awards received in the reporting period	Yes			No awards referred to by the GRI during the reporting period.
	<b>Reporting Principles</b>				
	<b>Report profile</b>				
3.1	Reporting period (e.g., fiscal/calendar year) for information provided	Yes	<a href="#">About the annual report</a>		
3.2	Date of most recent report	Yes	<a href="#">About the annual report</a>		
3.3	Reporting cycle (annual, biennial, etc.)	Yes	<a href="#">About the annual report</a>		

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3.4	Contact point for questions regarding the report or its content	Yes	<a href="#">About the annual report</a>		
	<b>Report scope and boundary</b>				
3.5	Process for defining report content (materiality, prioritizing topics and stakeholders using the report)	Yes	<a href="#">Materiality matrix</a>		
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)	Yes	<a href="#">About the annual report</a>		
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope)	Yes	<a href="#">About the annual report</a>		
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations	Yes	<a href="#">About the annual report</a>		
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Yes			No changes in the information reported earlier.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	Yes			No significant changes in the scope, boundary, or measurement methods applied in the report.
	<b>GRI content index</b>				
3.12	Table identifying the location of the Standard Disclosures in the report.	Yes			
	<b>4. Governance, Commitments and Engagement</b>				
	<b>Governance</b>				
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>		
4.2	Indicate whether the Chair of the highest governance body is also an executive officer	Yes	<a href="#">Board of Directors</a>		The Chairman of the Board of Directors is independent of the executive management.
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	Yes	<a href="#">Board of Directors</a>		All Board members are independent.
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>	<a href="#">Cooperation and personnel involvement</a>	
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>		

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4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Yes	<a href="#">Corporate governance</a>		
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	Yes	<a href="#">Statement on the Corporate Governance and Steering System</a>		
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Yes	<a href="#">Vision, values and strategy</a>	<a href="#">Corporate governance</a>	
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Yes	<a href="#">Corporate responsibility</a>	<a href="#">Corporate governance</a>	
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Yes			The Board of Directors evaluates its own performance annually.
	<b>Commitments to External Initiatives</b>				
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	Yes	<a href="#">Stakeholders</a>		
	<b>Stakeholder Engagement</b>				
4.14	List of stakeholder groups engaged by the organization	Yes	<a href="#">Stakeholders</a>		
4.15	Basis for identification and selection of stakeholders with whom to engage	Yes	<a href="#">Corporate responsibility</a>		
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	Yes	<a href="#">Stakeholders</a>		
	<b>Economic Performance Indicators</b>				
	<b>Management approach to economic responsibility</b>	Partly	<a href="#">Risk management</a>	<a href="#">Goals and how they were attained</a>	
	<b>Economic Performance</b>				
EC1*	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	Partly	<a href="#">Financial impacts and indicators</a>		
EC2*	Financial implications, risks and opportunities due to climate change	Partly	<a href="#">Environmental responsibility</a>		

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EC3*	Coverage of defined benefit plan obligations	Partly	<a href="#">Notes to the Financial Statements</a>	<a href="#">Statement on the Corporate Governance and Steering System</a>	
EC4*	Significant subsidies received from government	Yes	<a href="#">Financial Statements</a>		(Link to the Financial Statements: Compensation for credit and guarantee losses paid by the State and interest rate subsidies received from the State and used directly to reduce clients' financing costs.)
<b>Indirect Economic Impacts</b>					
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	Yes	<a href="#">Financial responsibility</a>	<a href="#">A Master's thesis on impacts</a>	
<b>Environmental Performance Indicators</b>					
<b>Management approach to environmental responsibility</b>					
<b>Energy</b>					
EN4*	Indirect energy consumption by primary source	Partly	<a href="#">Environmental responsibility</a>		
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	Partly	<a href="#">Environmental responsibility</a>		
<b>Emissions, Effluents and Waste</b>					
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	Partly	<a href="#">Environmental responsibility</a>		
<b>Compliance</b>					
EN28*	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Yes			No fines or sanctions during the reporting period.
<b>Social Performance Indicators</b>					
<b>Labor Practices and Decent Work</b>					
<b>Management approach to labor practices and decent work</b>					
<b>Employment</b>					
LA1*	Total workforce by employment type, employment contract and region	Partly	<a href="#">Report of the Board of Directors</a>		
<b>Labor/Management Relations</b>					
LA4*	Percentage of employees covered by collective bargaining agreements.	Yes	<a href="#">Cooperation and personnel involvement</a>		94 % of employees are covered by collective bargaining agreements.

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LA5*	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	Yes			Finnvera complies with the Finnish co-determination legislation.
<b>Occupational Health and Safety</b>					
LA6	Percentage of total workforce represented in formal joint management–worker health and safety committees that help monitor and advise on occupational health and safety programs.	Yes			Finnvera has an occupational safety and health organisation set up in accordance with the Act on Occupational Safety and Health Enforcement. It draws up the action plan for occupational safety and health. The employer is represented by the occupational safety and health manager and the employees by the elected occupational safety and health representatives and deputy representatives. The Occupational Safety and Health Act is applied to all employees and, according to the general provisions, the employer is required to take care of the safety and health of its employees while at work by taking the necessary measures.
LA7*	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Partly	<a href="#">Personnel well-being</a>		
LA8*	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Partly	<a href="#">Personnel well-being</a>		
<b>Training and Education</b>					
LA10*	Average hours of training per year per employee by employee category.	Partly	<a href="#">Personnel development and job rotation</a>		
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Partly	<a href="#">Personnel development and job rotation</a>		
LA12	Percentage of employees receiving regular performance and career development reviews.	Yes	<a href="#">Rewards and motivation</a>		The entire personnel is encompassed by performance and career development reviews.
<b>Human Rights</b>					
<b>Non-discrimination</b>					
HR4*	Incidents of discrimination and actions taken	Yes			No cases of discrimination during the reporting period.
<b>Society</b>					
	<b>Management approach to society</b>	Partly	<a href="#">Corporate governance</a>	<a href="#">Goals and how they were attained</a>	

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	<b>Community</b>				
S01*	Nature, scope, and effectiveness of any programs and practices that assess and manage impacts of operations on communities (incl. entering, operating, and exiting)	Partly	<a href="#">Environmental responsibility</a>		
	<b>Corruption</b>				
S04*	Actions taken in response to incidents of corruption	Yes			No cases of corruption during the reporting period.
	<b>Public Policy</b>				
S06	Total value of financial and in-kind contributions to political parties, politicians and related institutions	Yes			Finnvera does not give contributions or donations to political parties or politicians.
S07	Number of legal actions for anti-competitive behaviour, anti-trust, and monopoly practices and their outcomes	Yes			No legal actions during the reporting period.
	<b>Compliance</b>				
S08*	Monetary value of significant fines and number of non-monetary sanctions for non-compliance with laws and regulations	Yes			No fines or sanctions during the reporting period.
	<b>GRI indicators for the financing sector</b>				
	<b>Management approach to products and services in the financing sector</b>				
FS2	Procedures for assessing and screening environmental and social risks in business lines	Yes	<a href="#">Environmental responsibility</a>	<a href="#">Monitoring and reporting</a>	
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	Partly	<a href="#">Environmental responsibility</a>		
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	Partly	<a href="#">Environmental responsibility</a>		
	<b>Portfolio</b>				
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	Yes	<a href="#">Business</a>		
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Partly	<a href="#">Environmental responsibility</a>		