

DNB GRI index 2018

The Global Reporting Initiative (GRI) is a network-based organisation which has played a key role in developing the world's most widely used framework for sustainability reporting. The GRI guidelines include principles, aspects and indicators which can be used by organisations to measure and report economic, environmental and social performance. See globalreporting.org for more information about GRI. DNB bases its reporting on the revised guidelines from the Global Reporting Initiative (GRI) GRI Standard.

The table below shows DNB's reporting relative to the GRI guidelines.
The table has been reviewed by an external auditor, with a few exceptions.
The assurance report can be found in the annual report, page 217 and 218.

General disclosures

GRI §	Description	Source (page no. or website)	Covered by independent assurance report
Organisational profile			
102-1	Name of the organization	Annual report page 30	Yes
102-2	Activities, brands, products, and services	Annual report page 30	Yes
102-3	Location of headquarters	dnb.no/segm/en/about-us/global-network.html	Yes
102-4	Location of operations	dnb.no/segm/en/about-us/global-network.html	Yes
102-5	Ownership and legal form	dnb.no/en/about-us/about-the-group.html	Yes
102-6	Markets served	dnb.no/en/about-us/about-the-group.html	Yes
102-7	Scale of the organization	Annual report page 30, Key figures, dnb.no/en/sustainabilitylibrary	Yes
102-8	Information on employees and other workers	Annual report page 67–72, Key figures, dnb.no/en/sustainabilitylibrary	Yes
102-9	Supply chain	dnb.no/en/about-us/about-dnb/procurement.html	Yes
102-10	Significant changes to the organization and its supply chain	Change in organisation and group management page 31–33	Yes
102-11	Precautionary Principle or approach	dnb.no/en/sustainabilitylibrary	Yes
102-12	External initiatives	Stakeholder dialogue, dnb.no/en/sustainabilitylibrary	Yes
102-13	Membership of associations	External initiatives, dnb.no/en/sustainabilitylibrary	Yes
102-14	Statement from senior decision-maker	Annual report page 4–10	Yes
Ethics and integrity			
102-16	Values, principles, standards, and norms of behavior	Annual report page 24–25, 80–82	Yes
Governance			
102-18	Governance structure	Annual report page 74–94	Yes

GRI §	Description	Source (page no. or website)	Covered by independent assurance report
Stakeholder engagement			
102-40	List of stakeholder groups	Stakeholder dialogue, dnb.no/en/sustainabilitylibrary	Yes
102-41	Collective bargaining agreements		No
102-42	Identifying and selecting stakeholders	Materiality analysis 2018 Stakeholder dialogue 2018 Annual report page 36–38, 80–81	Yes
102-43	Approach to stakeholder engagement	Materiality analysis 2018 Stakeholder dialogue 2018 Annual report page 36–38, 80–81	Yes
102-44	Key topics and concerns raised	dnb.no/en/sustainabilitylibrary Annual report page 18–19 Stakeholder dialogue 2018	Yes
Reporting practice			
102-45	Entities included in the consolidated financial statements	Annual report page 100	Yes
102-46	Defining report content and topic Boundaries	Materiality Matrix 2018 Stakeholder dialogue 2018 Annual report page 18	Yes
102-47	List of material topics	Annual report page 37 Materiality Matrix 2018	Yes
102-48	Restatements of information	Key figures, dnb.no/en/sustainabilitylibrary Carbon accounting report 2018, dnb.no/en/sustainabilitylibrary	Yes
102-49	Changes in reporting	Materiality Matrix 2018 Stakeholder dialogue 2018 Annual report page 18	Yes
102-50	Reporting period	01.01.2018–31.12.2018	Yes
102-51	Date of most recent report	March 2018, Annual report	Yes
102-52	Reporting cycle	Yearly	Yes
102-53	Contact point for questions regarding the report	dnb.no/en/sustainabilitylibrary	Yes
102-54	Claims of reporting in accordance with the GRI Standards	GRI standards core	Yes
102-55	GRI content index	dnb.no/en/sustainabilitylibrary	Yes
102-56	External assurance	Annual report page 217–218	

Material topics

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
SOCIETY						
1 View risks and opportunities in a long-term perspective						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 35 and Sustainability Factbook page 4				Yes
103-2	The management approach and its components	Annual report page 35 and Sustainability Factbook				Yes
103-3	Evaluation of the management approach	Annual report page 35 and Sustainability Factbook				Yes
<i>DNB indicators</i>						
DNB-1.1	Incentive structures for DNB's Group Management	Annual report page 35 and Sustainability Factbook page 4				Yes
DNB-1.2	CDP reporting score	Sustainability Factbook page 4, Key figures, dnb.no/en/sustainabilitylibrary				Yes
2 Helping startups succeed						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 42–43 and Sustainability Factbook page 4–5				Yes
103-2	The management approach and its components	Annual report page 42–43 and Sustainability Factbook page 4–5				Yes
103-3	Evaluation of the management approach	Annual report page 42–43 and Sustainability Factbook page 4–5				Yes
<i>DNB indicators</i>						
DNB-2	Helping startups succeed	Not applicable	Yes	Not reported	Not reported as a relevant indicator is in progress. Some relevant metrics are presented in the factbook.	Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
3 Preventing financial crime and corruption						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 44–45, 48 and Sustainability Factbook page 5				Yes
103-2	The management approach and its components	Annual report page 44–45, 48 and Sustainability Factbook				Yes
103-3	Evaluation of the management approach	Annual report page 44–45, 48 and Sustainability Factbook				Yes
<i>GRI 205 – Anti-corruption</i>						
205-2	Communication and training about anti-corruption policies and procedures	Key figures, dnb.no/en/sustainabilitylibrary	Total number and percentage of governance body members and business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. Employees that have received training on anti-corruption broken down by employee category and region.	Information unavailable	Routine for reporting specific data has not been established for the new learning tool. A process for closing the gap is planned to start after the completion of the annual report for 2018, and in time for the annual reporting 2019.	Yes
4 Financial literacy						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 46 and Sustainability Factbook page 6				Yes
103-2	The management approach and its components	Annual report page 46 and Sustainability Factbook page 6				Yes
103-3	Evaluation of the management approach	Annual report page 46 and Sustainability Factbook page 6				Yes
<i>DNB indicator</i>						
DNB-4	Downloads of the savings app Spare	Sustainability Factbook page 6, Key figures, dnb.no/en/sustainabilitylibrary				Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
5 Responsible purchasing						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 47 and Sustainability Factbook page 6				Yes
103-2	The management approach and its components	Annual report page 47 and Sustainability Factbook page 6				Yes
103-3	Evaluation of the management approach	Annual report page 47 and Sustainability Factbook page 6				Yes
<i>DNB indicator</i>						
DNB 5	Number of audits of important suppliers (based on risk/share of procurements)	Sustainability Factbook page 6, Key figures, dnb.no/en/sustainabilitylibrary				Yes
CUSTOMERS						
6 Innovative business model and product development						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 52–55 and Sustainability Factbook page 7				Yes
103-2	The management approach and its components	Annual report page 52–55 and Sustainability Factbook page 7				Yes
103-3	Evaluation of the management approach	Annual report page 52–55 and Sustainability Factbook page 7				Yes
<i>DNB indicator</i>						
DNB-6.1	RepTrak/CSI score on Innovation in DNB	Sustainability Factbook page 7, Key figures, dnb.no/en/sustainabilitylibrary				Yes
DNB-6.2	RepTrak/CSI score on products and services in DNB	Sustainability Factbook page 7, Key figures, dnb.no/en/sustainabilitylibrary				Yes
7 Information security and stable IT systems						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 56–57 and Sustainability Factbook page 8				Yes
103-2	The management approach and its components	Annual report page 56–57 and Sustainability Factbook page 8				Yes
103-3	Evaluation of the management approach	Annual report page 56–57 and Sustainability Factbook page 8				Yes
<i>DNB indicator</i>						
DNB 7	Number of days with incidents resulting in services being unavailable or having long response times	Sustainability Factbook page 8, Key figures, dnb.no/en/sustainabilitylibrary				Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
8 Privacy protection						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 58–59 and Sustainability Factbook page 9				Yes
103-2	The management approach and its components	Annual report page 58–59 and Sustainability Factbook page 9				Yes
103-3	Evaluation of the management approach	Annual report page 58–59 and Sustainability Factbook page 9				Yes
<i>DNB indicator</i>						
DNB 8	Incurred fines or orders from the Norwegian Data Protection Authority due to GDPR violations	Sustainability Factbook page 9				Yes
9, 10 Pricing of products and services						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 52–53 and Sustainability Factbook page 9				Yes
103-2	The management approach and its components	Annual report page 52–53 and Sustainability Factbook page 9				Yes
103-3	Evaluation of the management approach	Annual report page 52–53 and Sustainability Factbook page 9				Yes
<i>DNB indicator</i>						
DNB 9	Customer satisfaction (KTI and Reptrack)	Annual report page 52 and Sustainability Factbook page 10				Yes
<i>GRI 417 – Marketing and labeling</i>						
417-2	Incidents of non-compliance concerning product and service information and labeling (Finansklagenemda)	Annual report page 53				Yes
417-3	Incidents of non-compliance concerning marketing communications	Key figures, dnb.no/en/sustainabilitylibrary				Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
11 Responsible lending and investment – Investments						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 63–64 and Sustainability Factbook page 12				Yes
103-2	The management approach and its components	Annual report page 63–64 and Sustainability Factbook page 12				Yes
103-3	Evaluation of the management approach	Annual report page 63–64 and Sustainability Factbook page 12				Yes
<i>GRI 305 – Emissions</i>						
305-4	GHG emissions intensity	Annual report page 65 and Sustainability Factbook page 12				Yes
<i>GRI Financial Service Sector Supplement</i>						
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Key figures, dnb.no/en/sustainabilitylibrary				Yes
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability Factbook page 12				Yes
FS8	Monetary value of products and service designed to deliver a specific environmental benefit for each business line broken down by purpose	Key figures, dnb.no/en/sustainabilitylibrary				Yes
11 Responsible lending and investment – Lending						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 63–64 and Sustainability Factbook page 11				Yes
103-2	The management approach and its components	Annual report page 63–64 and Sustainability Factbook page 11				Yes
103-3	Evaluation of the management approach	Annual report page 63–64 and Sustainability Factbook page 11				Yes
<i>GRI Financial Service Sector Supplement</i>						
GRI FS 8	Monetary value of products and service designed to deliver a specific environmental benefit for each business line broken down by purpose	Key figures, dnb.no/en/sustainabilitylibrary				Yes
<i>DNB Indicator</i>						
DNB-10	Number of new equator principles projects, project finance and project related loans	Sustainability Factbook page 11				Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
PEOPLE						
12 Equality and diversity						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 68–69 and Sustainability Factbook page 14				Yes
103-2	The management approach and its components	Annual report page 68–69 and Sustainability Factbook page 14				Yes
103-3	Evaluation of the management approach	Annual report page 68–69 and Sustainability Factbook page 14				Yes
<i>DNB indicator</i>						
DNB-11	Goal: 40 per cent women at management levels 1–4	Annual report page 68 and Sustainability Factbook page 14				Yes
<i>GRI 405 – Diversity and equal opportunity</i>						
GRI 405-2	Ratio of basic salary and remuneration of women to men	Key figures, dnb.no/en/sustainabilitylibrary				Yes
13 Restructuring and skills enhancement						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 70–71 and Sustainability Factbook page 15				Yes
103-2	The management approach and its components	Annual report page 70–71 and Sustainability Factbook page 15				Yes
103-3	Evaluation of the management approach	Annual report page 70–71 and Sustainability Factbook page 15				Yes
<i>GRI 404 – Training and education</i>						
404-2	Programs for upgrading employee skills and transition assistance programs	Annual report page 70 and Sustainability Factbook page 15				Yes
404-3	Percentage of employees receiving regular performance and career development reviews		Not reported	Change in the performance and development program.	Will be possible to report from 2019 based on new data.	Yes

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission	External assurance
14 Working conditions						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 71–72 and Sustainability Factbook page 16				Yes
103-2	The management approach and its components	Annual report page 71–72 and Sustainability Factbook page 16				Yes
103-3	Evaluation of the management approach	Annual report page 71–72 and Sustainability Factbook page 16				Yes
<i>GRI 401 – Employment</i>						
401-1	New employee hires and employee turnover by age region and gender	Key figures, dnb.no/en/sustainabilitylibrary				Yes
<i>DNB indicator</i>						
DNB-12	Share of employees who are proud to work in DNB	Sustainability Factbook page 16				Yes
15 Open and ethical business management						
<i>GRI 103 – Management approach</i>						
103-1	Explanation of the material topic and its boundary	Annual report page 80–81 and Sustainability Factbook page 17				Yes
103-2	The management approach and its components	Annual report page 80–81 and Sustainability Factbook page 17				Yes
103-3	Evaluation of the management approach	Annual report page 80–81 and Sustainability Factbook page 17				Yes
<i>DNB indicator</i>						
DNB 13	RepTrak score on Openness and transparency in business operations	Annual report page 80 and Sustainability Factbook page 17				Yes