

DNB Group

Sustainability Factbook 2019



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DNB's Sustainability Factbook 2019 has been produced by Corporate Responsibility and Public Affairs in DNB.

Translation: Marianne Perkis Nørstebø, Merete Løberg and Pål Jørgen Bakke, DNB
 Design: HyperRedink
 Foto: Getty Images

Cover paper:
 Munken Lynx 150 g
 Inside paper:
 Munken Lynx 100 g
 No. of copies: 445
 Print: RK Grafisk



Sustainability Factbook

This part of the 2019 annual report is a supplement to the strategic section (pages 28–68), and provides a more quantitative overview of the topics that are most important for DNB's ability to achieve long-term value creation. The Factbook is based on the materiality analysis, which was updated in 2018 and shows the topics that are strategically important for the bank's long-term value creation, seen in the context of the expectations from our various stakeholders within the different topics. We use this analysis as a tool to help us identify the areas where we can make the greatest difference in society and that support our strategy. Our goals of creating the best customer experiences and delivering on financial targets also provide a basis for the analysis.

New this year are the Group's long-term corporate responsibility ambitions, described in the annual report, pages 44, 50, 62 and 68.

Together with the description of the topics in the annual report, the Factbook constitutes DNB's sustainability reporting in accordance with the GRI Standards reporting standard and has been verified by the bank's statutory auditor.

Materiality matrix



View risks and opportunities in a long-term perspective

What does it mean/why is it important?

The ability to balance risks and opportunities over time is essential to maintain our business operations, and is followed up through DNB's governance system. DNB shall consider long-term risks and opportunities, not just short-term gains. This may for instance be done by incorporating long-term trends and challenges into risk appetite, risk reporting, management and capital allocation. Sustainability considerations (ESG) have become increasingly important, and an integral part of DNB's risk and opportunity scenario.

Status 2019

- ESG rating integrated in all corporate loans above NOK 8 million.
- TCFD UNEP FI pilot (phase 2) launch, with results in quantification of climate risk expected by mid-2020.
- Climate risk assessment further integrated into the credit manual, including climate risk assessment training for more than 200 credit analysts.
- Only Nordic bank ranked with top grade A on climate in Carbon Disclosure Project (CDP), for the third year running.

Measurement parameter	2017	2018	2019	Target	Comment
Incentive structure for DNB's Group Management	-	-	-	-	For information on incentive structures, see annual report note 46
CDP score	A	A	A	A	

Responsible area in the bank: Group Risk Management

Governing documents: Corporate governance in DNB, Group policy for financial management (and reporting)

Link to the UN's Sustainable Development Goals:



Helping startups succeed

What does it mean/why is it important?

Norway is completely dependent on the establishment of more companies. We therefore invest in startups and contribute with measures to promote innovation and restructuring. According to external analyses¹⁾ more than 77 000 businesses must be established each year, while existing businesses thrive, in order for the welfare model to be preserved. It is important to us to be the best bank for those who start a new business. Not just because it is lucrative to be an attractive bank for new businesses, but also because we see it as part of our corporate responsibility to contribute to the establishment and success of more companies.

Status 2019

- The #huninvesterer (#girlsinvest) campaign highlighted the lack of female entrepreneurs
- 14 NXT events led to more than 3 000 meetings between investors and entrepreneurs
- The DNB Puls app was launched, to give business owners a better financial overview
- During 2019, our start-up pilots gave more than 4 500 companies personal guidance
- DNB contributed with 59 million in growth loans in 2019 to start-ups. A total of 200 million NOK was set aside for this, but our experience is that the system has not worked as intended, and we are considering replacing it with better measures.

Measurement parameter	2017	2018	2019	Target	Comment
Start-up pilot	-	5 061	4 500	5 000	

1) DNB has carried out the survey with the help of analysis provider Ny Analyse based on projections in a report on future prospects from the Norwegian Ministry of Finance (Perspektivmeldingen).

Responsible area in the bank: Corporate Banking

Governing documents: Corporate governance in DNB

Link to the UN's Sustainable Development Goals:



Prevent financial crime and corruption

What does it mean/why is it important?

Financial crime, such as fraud, corruption, work-related crime and money laundering, is a serious social problem and a threat to the welfare society, while undermining a healthy business community. Money laundering is still a major problem in modern banking, and efforts to prevent it remain a high priority in DNB. We also see that the increase in digital fraud and fraud attempts against the bank and our customers continues. In 2019, fake trading platforms, for so-called CEO fraud and romance fraud, were widespread. DNB works actively to combat financial crime, in society in general and against customers in particular.

Status 2019

→ DNB prevented fraud against customers and the Group worth NOK 993 million (NOK 725 million in 2018)

- DNB registered a 25% increase in the number of customers exposed to fraud in digital channels
- DNB was awarded the Fidus security award by NorSIS (Norwegian centre for information security), for open and honest security communication
- Over the course of the year, DNB reported an increasing number of cases of suspicious activity to EFE (the Norwegian Financial Intelligence Unit) in Økokrim (the Norwegian National Authority for Investigation and Prosecution of Economic and Environmental Crime)
- In November, Økokrim launched an investigation of DNB after disclosures of possible corruption and money laundering in the Icelandic fisheries company Samherji, as DNB has been one of the company's bank connections.

Measurement parameter	2017	2018	2019	Comment
GRI 205-2 Anti-corruption training	83%	79%	-	10 092 employees (including consultants) completed the course in 2019

Responsible area in the bank: Group Compliance

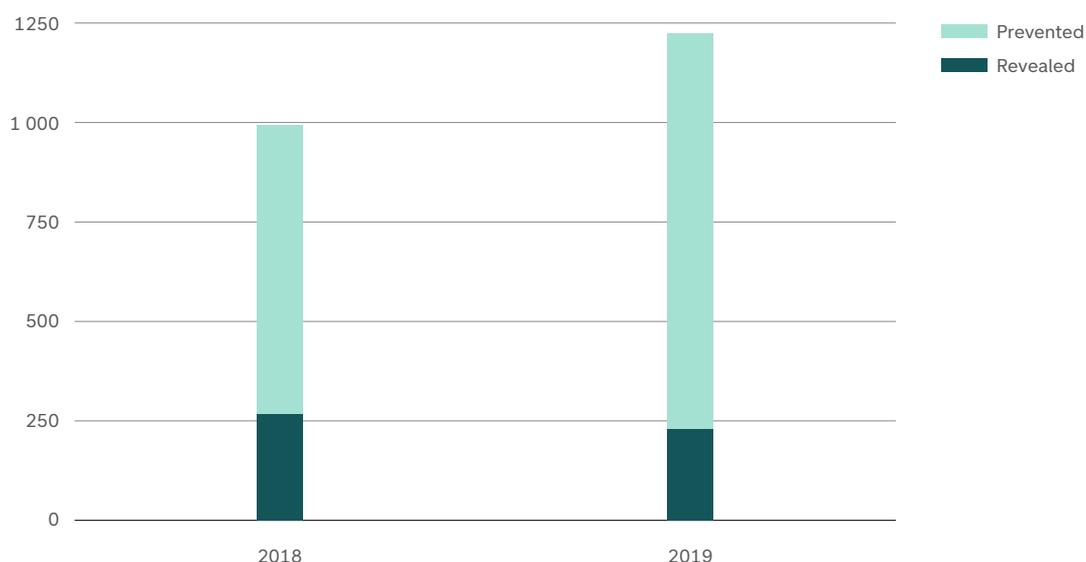
Governing documents: Corporate governance in DNB, DNB's Code of Conduct, Group policy for compliance, Group standard for anti-corruption, Group instructions for the anonymous, internal whistleblowing channel

Link to the UN's Sustainable Development Goals:



Total fraud

NOK million



Financial literacy

What does it mean/why is it important?

Financial literacy is essential to making the right financial decisions. As a major player, DNB has a responsibility and a unique opportunity to help customers with this. Through our work, we therefore want to increase our customers' financial know-how to help them develop good habits. This benefits the customer, DNB and society. Increasing our customers' financial literacy will also increase awareness of their own needs and require more relevant and tailored financial services. As such, it may strengthen our market position in various customer segments, and also our position as a responsible player in Norwegian society, and as a financial adviser.

Status 2019

- Launched the #huninvesterer (#girls-invest) campaign that increased the number of women saving in mutual funds and equities
- A valuable lesson 2.0, launched in April, has been completed approx. 9 000 times
- 20 000 children have become more familiar with the app through attending local events
- The number of active equity trading customers in the 18–33 age group doubled, indicating that more young people are taking a more active interest in their own savings.

Responsible area in the bank: Personal Banking, Wealth Management and Markets

Governing documents: Corporate governance in DNB

Link to the UN's Sustainable Development Goals:



Measurement parameter	2017	2018	2019	Comment
Downloads of the savings app Spare	-	327 113	432 000	The number of downloads is not necessarily a goal in itself, but we see that savings products purchases increase in step with the increase in downloads. Total number of downloads.

Responsible purchasing

What does it mean/why is it important?

In 2019, DNB purchased goods and services for NOK 11 billion. We are constantly working to reduce risk in our supply chain, and also want to help our suppliers improve and increase their level of awareness in this area. We ensure proper supplier management using our Code of Responsible Business Conduct for Suppliers and the analysis and sharing tool EcoVadis, which helps us prioritise following up the largest and/or most critical suppliers, or suppliers considered to represent a higher level of risk due to their industry, geography or history. Based on this assessment, we identify

suppliers we want to audit according to our principles. Maintaining a constructive dialogue with our suppliers is naturally also crucial.

Status 2019

- Equality and diversity was a specific topic in the tendering process for framework contracts for consulting services
- 64% of relevant suppliers (a large proportion of purchases and important for DNB's operations) have completed the EcoVadis analysis

Responsible area in the bank: Group Finance

Governing documents: DNB's Code of Responsible Business Conduct for Suppliers, DNB's procurement principles, DNB's anti-corruption Guide

Link to the UN's Sustainable Development Goals:



Measurement parameter	2017	2018	2019	Comment
Number of audits of important suppliers (based on risk and share of procurements)	3	3	2	Due to the transition to a new IT service provider in October, one audit was postponed to early 2020.

Innovative business model and product development

What does it mean/why is it important?

Changes in customer behaviour and expectations, new regulatory requirements and new competitors are strong driving forces that will change the financial services market. We are in the midst of a shift in how banks work, and DNB is moving towards more design-driven innovation and agile business development. This means we need to work methodically, centred on effectively answering the right questions at the right time. We test ideas on our customers on an ongoing basis, and collaborate with third parties when this helps us create the best solutions.

Status 2019

- Named 'Digital Leader 2020' in the banking category by BearingPoint
- Second place in Innomag's ranking of Norway's most innovative companies
- The DNB Way of Innovation framework has been implemented
- PSD2 came into force and we have opened DNB's infrastructure to external service providers and other banks, creating numerous opportunities for DNB
- Payments & Innovation (formerly New Business) was expanded with the Innovation Management & Practice division

Responsible area in the bank: Payments & Innovation

Governing documents: Corporate governance in DNB

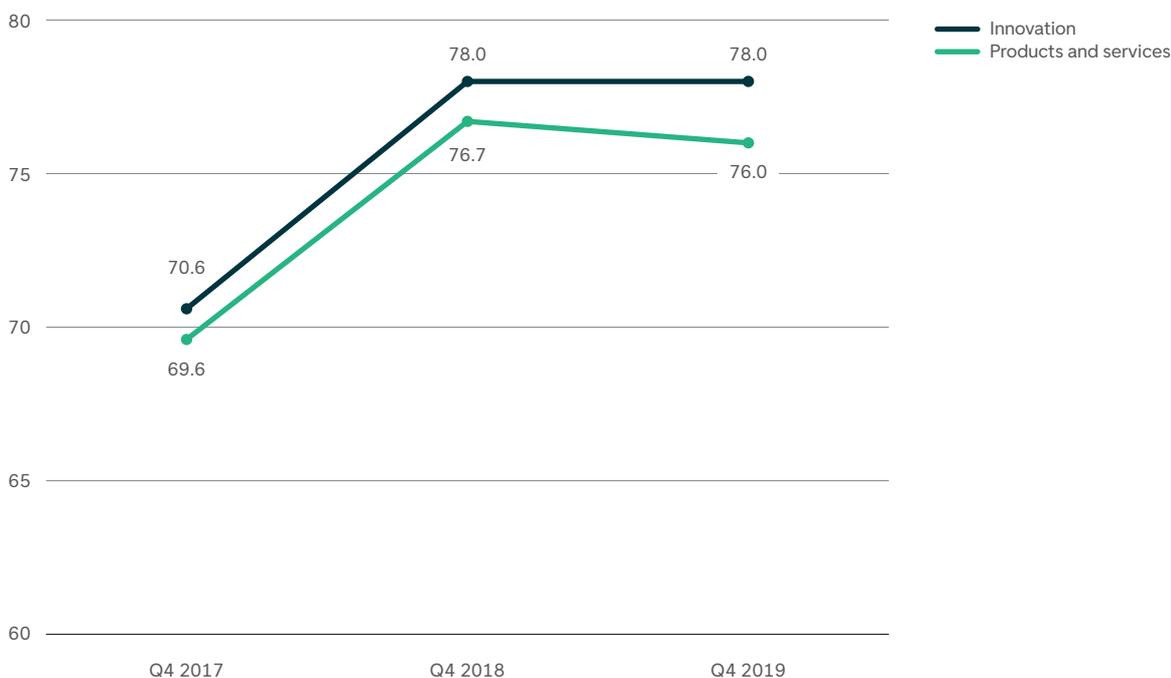
Link to the UN's Sustainable Development Goals:



Measurement parameter	2017	2018	2019	Comment
RepTrak score on innovation in DNB	70.6	78	78	
RepTrak score related to products and services	69.6	76.7	76	

Innovation score from RepTrak

Points



Information security and stable IT systems

What does it mean/why is it important?

As Norway's largest bank, DNB is an important player. This requires us to provide our customers and society with user-friendly, stable and secure solutions. Operational stability is crucial, and our efforts have reduced the number of days with operating problems by 75% over the past four years. DNB is exposed to cyberattacks on a daily basis, and approx. 10 000 IT security incidents were dealt with in 2019, an increase of approx. 54% from 2018. None of these events had serious consequences for customers or the Group. Stable and secure IT solutions are fundamental to financial operations.

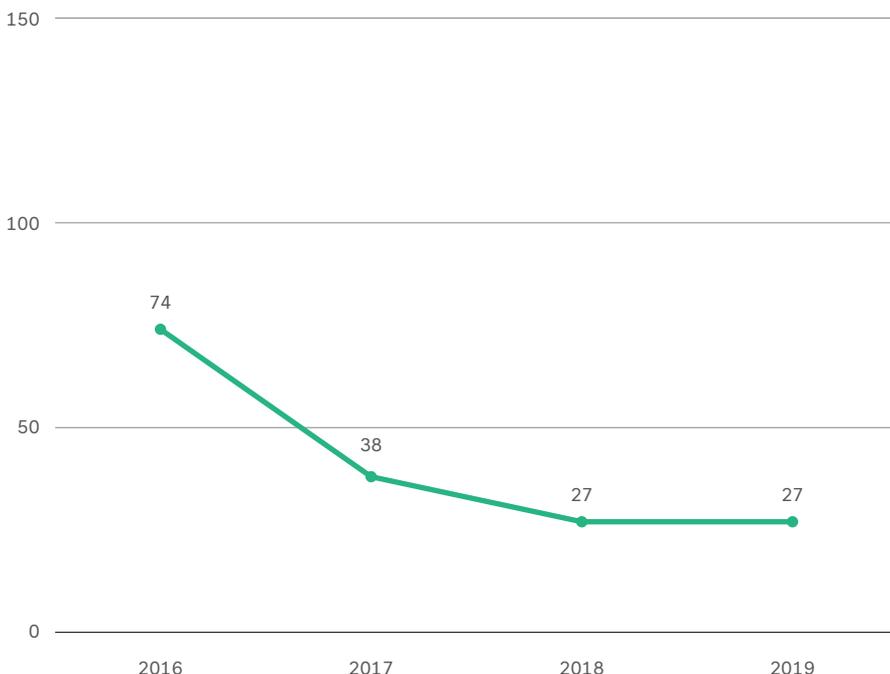
Status 2019

- IT and security functions have been reorganised. Business-related IT development is now merged with the business areas they serve, while joint IT and back office functions have been brought together in the new support unit Technology & Services
- DNB was awarded the Fidus security award by NorSIS (Norwegian centre for information security), for open and honest security communication
- In October, TCS replaced HCL as provider of IT operating services
- IT specialists in the Group completed separate security training

Measurement parameter	2017	2018	2019	Comment
Days with incidents resulting in services being unavailable or having long response times	38	27	27	DNB switched IT operations providers in October 2019

Days with incidents resulting in services being unavailable or having long response times

Number of days



Responsible area in the bank: Technology & Services

Governing documents: DNB's Code of Conduct, DNB's privacy statement, DNB's Code of Responsible Business Conduct for Suppliers, Group Policy Security

Link to the UN's Sustainable Development Goals:



Privacy protection

What does it mean/why is it important?

The digital world is dependent on data, but access to data requires trust. DNB's processing of personal data must be transparent, meaning that we are open about what we do, how we do it and why – this is also a requirement in the data protection legislation. Our customers trust in us to not misuse the personal data they have entrusted us with, is absolutely essential for DNB to succeed in the future.

Status 2019

→ DNB implemented a data tool to document and provide an overview of processing activities and associated deletion

and storage rules, and completed privacy protection impact studies (DPIAs).

- Meetings and dialogues on privacy protection with the Norwegian Consumer Council, Financial Supervisory Authority and Data Protection Authority
- DNB streamlined the process of implementing individuals' right of access to their own data
- The privacy experts in DNB Legal and Group Privacy Office were reinforced with five new positions in 2019
- Privacy roles established in business areas and support units

Measurement parameter	2017	2018	2019	Comment
Incurring fines or orders from the Norwegian Data Protection Authority due to GDPR violations	-	0	0	

Responsible area in the bank: Data Protection Officer (Group Privacy Officer), Group Privacy Office

Governing documents: DNB's privacy statement, DNB's Code of Conduct

Link to the UN's Sustainable Development Goals:



Creating the best customer experiences

Transparency of pricing of products and services

What does it mean/why is it important?

Availability and transparency of pricing of products and services. Our most important areas within this topic are simplifying the consumer financing product range and making mutual fund savings more widely accessible. In 2019, DNB took steps to reduce investment fund management fees, the first bank to do so. Fees for a number of mutual funds were reduced to a level where the customer receives far more of the return

on the underlying shares. We will continue to reduce and simplify prices within mutual fund savings in 2020.

Status 2019

- Reduced prices in mutual fund saving
- Continued work to implement the unsecured credit strategy
- Reduced number of credit cards in the product range

Measurement parameter	2017	2018	2019	Comment
GRI 417-2, 417-3: Compliance, marketing and communications	0	0	0	Number of fines or reactions from authorities with regard to marketing and communication
Cases considered by the Financial Services Complaints Board, in DNB's favour	80%	85%	55%	Figures for 2019 do not include insurance. See key figures table for details

Responsible area in the bank: Personal Banking

Governing documents: Group policy for communication, Group instructions for approval of products and services

Link to the UN's Sustainable Development Goals:



Creating the best customer experiences

User-friendly products and services

What does it mean/why is it important?

DNB's products and services must be accessible and easy to use for different target groups. To help our customers stay ahead, we need to understand their needs. This means, among other things, offering simple and relevant solutions, being accessible, and delivering transparent and competitive terms and conditions and good customer service. We want to earn our customers' trust, and our customer relationships, by providing good customer experiences. This is especially important at a time when we

face new and unknown competitors in a rapidly changing market.

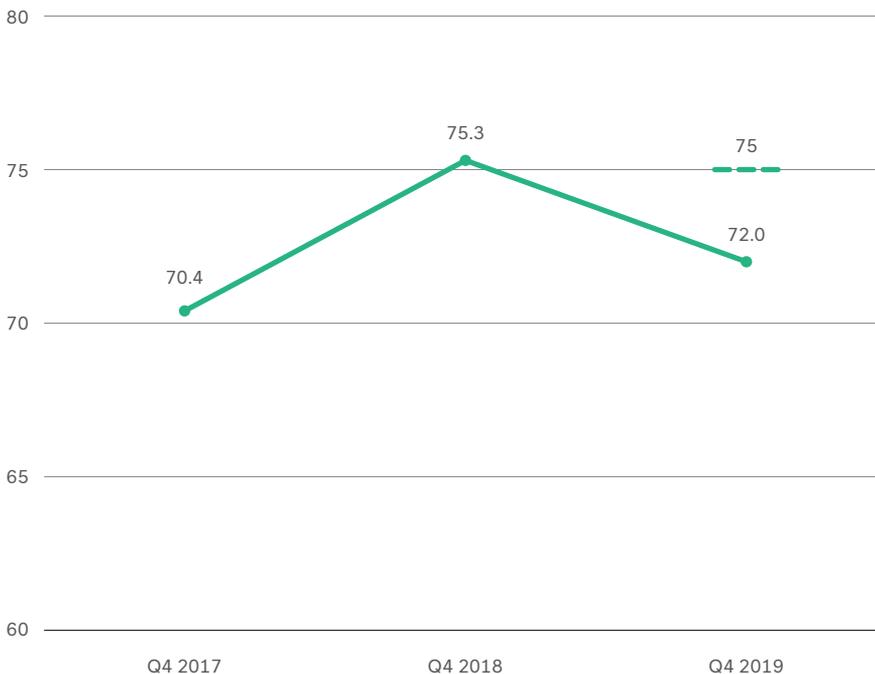
Status 2019

- New mobile bank launched in January, with 800 000 users after four months
- Launched digital cards (tokens)
- Garantert Solgt ('guaranteed sale') and Samsolgt ('co-sold'), new real estate services
- DNB Markets Investment Banking Division up from sixth to first place in 2019 as the best investment bank house in corporate finance

Measurement parameter	2017	2018	2019	Target	Comment
Customer satisfaction score (CSI), (Personal Banking)	70.4	75.3	72	75	
Prospera ranking (CSI corporate market)	-	-	2	-	New measurement parameter for 2019, following Corporate Banking reorganisation.

Customer satisfaction development

Points



Responsible area in the bank: Personal Banking

Governing documents: Group instructions for approval of products and services

Link to the UN's Sustainable Development Goals:



Responsible lending and investment

Responsible lending to corporate customers

What does it mean/why is it important?

We integrate corporate responsibility in our operations because it is morally and ethically right. It is also sound risk management. DNB's long-term profitability is dependent on our customers also integrating corporate responsibility in their strategic choices. If not, our future earnings will be exposed to higher risk. Our customers are facing the same situation. They both want to, and increasingly have to, invest in sustainability to streamline their operations, save costs, get access to capital and leverage new business opportunities – in short, to be competitive. As a lender, DNB has influential power.

Status 2019

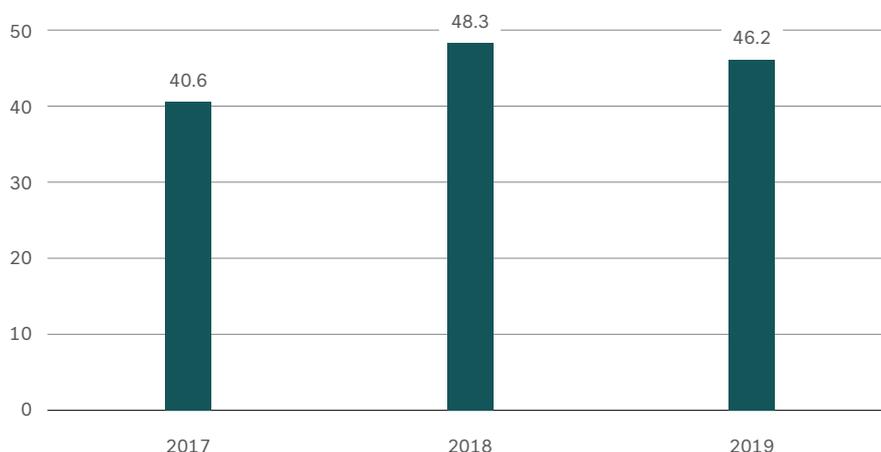
- ESG rating integrated in all corporate loans above NOK 8 million.
- Adopted the Principles for Responsible Banking, launched by UNEP FI.
- Eight loans issued within the Sustainable Loan Framework to sustainable companies.

- Startup of TCFD UNEP FI pilot (phase 2). Extended to include the power and renewables and oil, gas and offshore sectors. The pilot's report on quantifying climate risk is expected in mid-2020.
- Climate risk assessment further integrated into the credit manual, including training at credit seminars for more than 200 credit analysts.
- Responsible Ship Recycling Standard: In 2019, we inserted separate clauses on responsible recycling in close to 90% of all new loan agreements in the sector. The target for 2020 is 100%.
- Preparation and launch of the Poseidon Principles (with Citigroup and Société Générale), committing us to measure and publish the climate adaptation of our shipping portfolios, starting in 2020.
- Joined the Getting to Zero Coalition for the shipping industry.

Measurement parameter	2017	2018	2019	Comments
GRI FS8 ESG products and services	40.6	48.3	46.2	Direct loans to renewable energy (solar, wind and hydropower) in billion NOK
Number of new equator projects	3	1	3	

Direct loans to solar, wind and hydroelectric energy projects

NOK billion



Responsible area in the bank: Corporate Banking

Governing documents:
Group standard for corporate responsibility in DNB ASA's credit activities

Link to the UN's Sustainable Development Goals:



Responsible lending and investment

Sustainable bonds

What does it mean/why is it important?

During 2019, we experienced a sharp increase in the importance of environmental, social and governance (ESG) factors in financial markets. Sustainability has become a key aspect for investors when evaluating potential investments, and sustainable investment strategies are gaining traction. This places new demands on companies in need of capital, and access to capital is to a greater extent influenced by the companies' sustainability profiles. As a result, we are seeing an exponential growth in the demand

for sustainable bonds, such as green and social bonds, where funds are earmarked for investments with environmental and social benefits.

Status 2019

- DNB is the market leader for sustainable bonds with a 27% market share
- Norwegian and international operations took part in transactions totalling NOK 40 billion, a 75% increase from 2018

Measurement parameter	2017	2018	2019	Comment
Market share Norway	-	-	27%	New measurement parameter
Total value of transactions	-	-	NOK 40 billion	

Responsible area in the bank: Markets

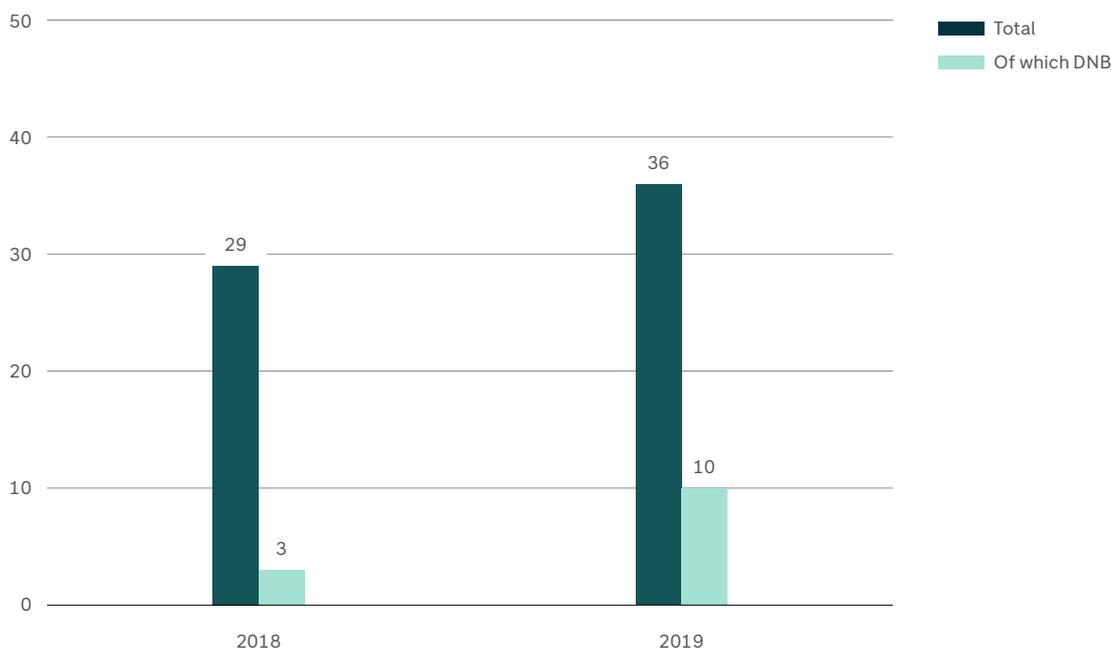
Governing documents: Standard Procedure for Corporate Responsibility, CR – Markets

Link to the UN's Sustainable Development Goals:



Green bonds issued in Norway

NOK billion



Equality and diversity

What does it mean/why is it important?

DNB wants to promote diversity and equality, both internally, by imposing demands on our suppliers and by influencing our customers to increase financial equality. Variations in gender, age, sexual orientation, functional ability, religious beliefs, competence and experience give us multiple perspectives and make us better equipped to face challenges, increase our innovative power and create the best customer experiences. Diversity promotes innovation and contributes to better decisions. Equality and diversity pays off, and is also ethically important.

Status 2019

- Established new Group targets for gender balance and diversity
- Ranked second in SHE Index for 2019
- Number eight in the Equileap index of the world's best companies in terms of gender equality
- For the first time, the bank has data showing that more women than men buy mutual funds, thanks to the #huninvesterer (#girlsinvest) campaign
- Launched guidelines in Personal Banking to prevent unconscious bias
- Published gender equality expectation document to promote responsible investment

Measurement parameter	2017	2018	2019	Target	Comment
GRI 405-2 Ratio of basic salary and remuneration of women to men	81.5	82.5	83.3	100%	
Share of women at management levels 1-4:	37.0	38.1	38.0	40%	In 2019, measurement parameters were changed to gender balance in management positions
Perceived inclusion among employees	-	82	83	-	

Responsible area in the bank: People

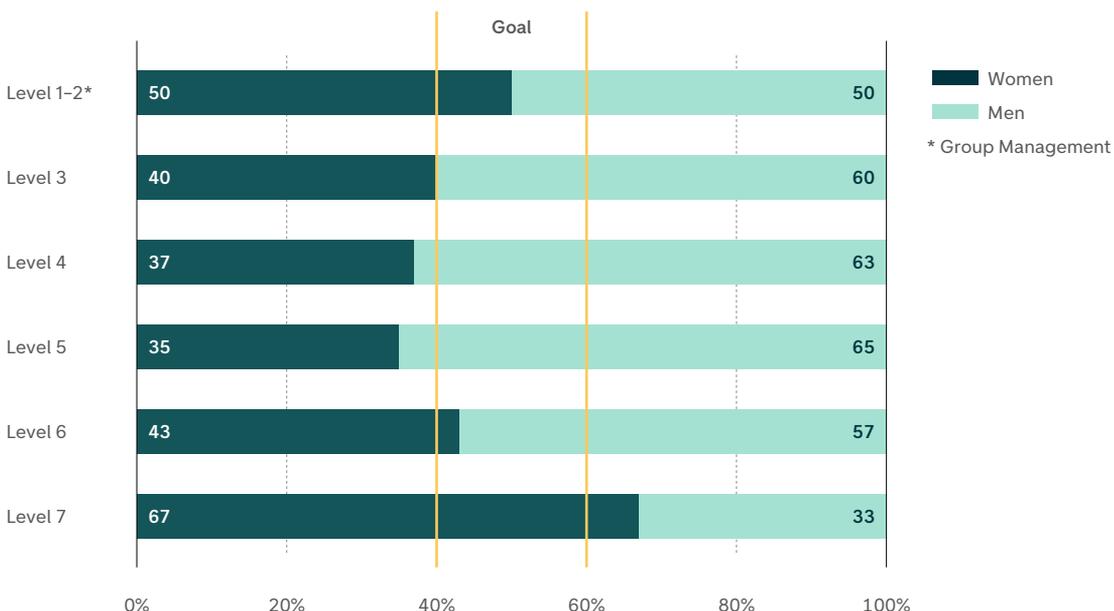
Governing documents: Corporate governance in DNB, DNB's Code of Conduct

Link to the UN's Sustainable Development Goals:



Gender balance at management levels

Percent



Restructuring and skills enhancement

What does it mean/why is it important?

For DNB, it is important to be able to attract, retain and develop the skills the bank will need in the future. Restructuring and skills enhancement is about building a diverse and competent workforce. Technology, regulations and customer behaviour are driving forces for the changes that we see around us, and that require the bank to adapt. This means that we need a different skill mix than before. DNB sees great value in developing its employees to meet the opportunities and needs of tomorrow. Therefore, we are largely moving away from using severance packages, instead spending resources to develop our own employees.

Status 2019

- Most attractive employer among business students in the Universum survey for the fourth year in a row. Ranked third among IT students, and tenth among law students
- Winner of HR Norway's Competence Award for systematic competence development efforts
- 44 graduates were admitted to DNB's graduate programme
- In the autumn of 2019, changes were made to the Group structure, meaning that hundreds of employees were transitioned to new jobs and roles

Measurement parameter	2017	2018	2019	Comment
Number who have completed Motimate courses	9 061	9 045	9 282	
GRI 404-2: Upgrading employee skills	-	-	-	Includes several indicators. See page 103 in annual report

Responsible area in the bank: People

Governing documents: DNB's ethical principles (Code of Conduct), Group standard for health, safety and environment, Group standard for leadership and competence development

Link to the UN's Sustainable Development Goals:



Working conditions

What does it mean/why is it important?

DNB wants to be an attractive employer, able to attract the best people. Employees shall have ample opportunity to develop and gain increased competence and responsibility. Competitive benefits and salaries that are perceived as fair by employees and by society are also important.

- Sickness absence for DNB in Norway decreased from 4.5% in 2018 to 4.0% in 2019
- 3.5 full-time equivalents devoted to a sickness absence team that ensured proper follow-up of employees on long-term sick leave throughout Norway
- Employees are to a great extent proud to work in DNB, with a score of 82 points measured in the employee survey for 2019. This is a slight decline from the past two years, but this was to be expected due to the reorganisation process DNB was in at the time of the last survey.

Status 2019

- Global, gender-neutral parental leave of at least 20 weeks introduced from 1 January 2019

Measurement parameter	2017	2018	2019	Comment
Percentage of employees proud to work in DNB	84	84	82	Calculated average on a scale of 0-100 where 100 means 'totally agree' with the statement "I am proud to work in DNB".
GRI 401-1: New employee hires and employee turnover*	826 8.1%	965 9.6%	786 8.7%	* Turnover is calculated based on all permanent employees who have left DNB, for whatever reason (severance packages and more)

Responsible area in the bank: People

Governing documents: Group standard for health, safety and environment (HSE)

Link to the UN's Sustainable Development Goals:



Open and ethical business management

What does it mean/why is it important?

Open and ethical business management is about ensuring confidence in the bank's intentions and future prospects through openness about the Group's opinions and activities. Trust in our operations is essential to ensuring long-term value creation. Employees and business partners must comply with our ethical guidelines (Code of Conduct). This also includes transparency and clarity in reporting and communication. We use RepTrak's reputation survey to assess how well we succeed in being transparent. This is also reported regularly to the Board of Directors.

In recent years we have seen a positive development, and we use the reporting process to maintain this. We also believe that adopting the UN Principles for Responsible Banking will contribute to increased transparency in the future.

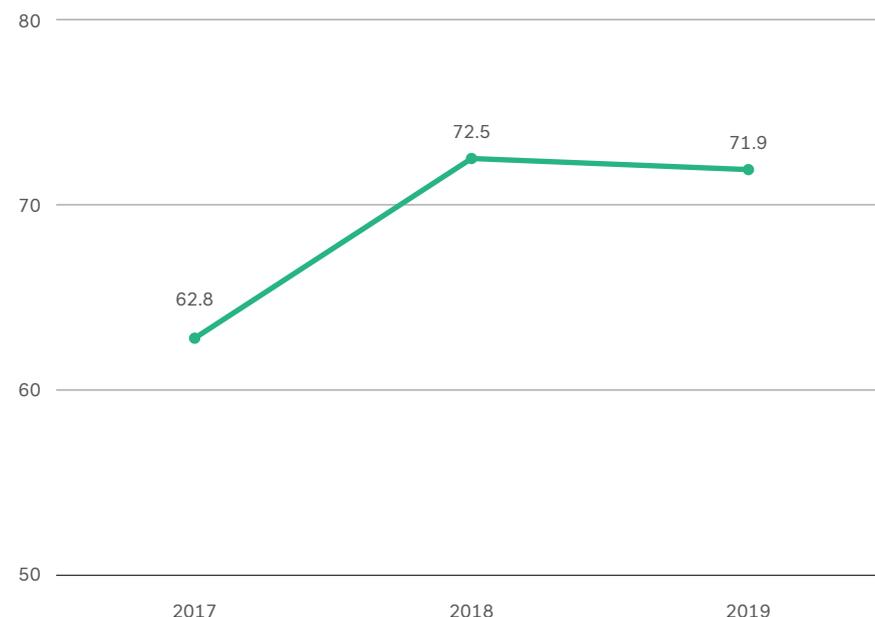
Status 2019

- The good development in terms of transparency related to reputation continues
- Adopted the UN Principles for Responsible Banking
- 10 092 employees (including consultants) completed training within anti-corruption

Measurement parameter	2017	2018	2019	Comment
RepTrak score for openness about business operations	62.8	72.5	71.9	
Third-party whistleblowing channel	-	21	15	Applies to reported cases

Transparency development

Points



Responsible area in the bank: People

Governing documents: Corporate Governance in DNB, DNB's Code of Conduct, Group policy for compliance, Group standard for anti-money laundering and anti-terrorist financing, Principles for corporate responsibility, Group policy for communication, Group policy for tax

Link to the UN's Sustainable Development Goals:



Financial ambitions

	Financial ambitions 2020–2022	Achieved 2019
Return on equity (ROE) (Principal target)	> 12%	11.7%
Cost/income ratio (Key performance indicator)	< 40%	42.2%
Common equity Tier 1 capital ratio ¹⁾ (Capitalisation level)	~ 17.9%	18.6%
Payout ratio (Dividend policy)	> 50%	57% / 78% ²⁾

1) In accordance with the EU capital requirements regulations (CRR/CRD IV) and with management buffer included.

2) 78 per cent includes the share buy-back programme of 2.0 per cent.

Sustainability ambitions



DNB is a driving force for equality and diversity

(read more in the annual report from page 44)



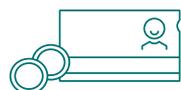
DNB finances sustainable growth through loans and investments

(read more in the annual report from page 50)



DNB combats financial crime and contributes to a safe digital economy

(read more in the annual report from page 62)



DNB helps its customers manage their personal finances

(read more in the annual report from page 68)

DNB's work with the UN's Sustainable Development Goals

Since 2015, we have supported the UN's Sustainable Development Goals, and they have been a source of inspiration for DNB and our corporate responsibility activities. To us, they represent a platform for innovation and growth for DNB, but also a framework we can use to talk to our corporate customers about their sustainability efforts.

We have identified two goals as particularly important to us. They represent areas where we can make a difference, both by contributing positively and by reducing potential downsides and risks:

- **Goal 5:** Achieve gender equality and empower all women and girls.
- **Goal 8:** Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

In addition to these two, we have identified seven additional goals as relevant to our business operations: 7, 9, 10, 12, 13, 14 and 16. We are constantly seeking to reduce our negative impact and to contribute positively to these goals through our role as employer, investor, lender, arranger and provider of financial infrastructure. To realise our ambitions in the field of corporate responsibility, it is essential that we understand our stakeholders and cooperate with other players. Goal 17 is therefore fundamental to succeed, and has also been included as a particularly relevant goal.

All the fifteen topics in this Factbook are linked with one or more of the UN's Sustainable Development Goals.





Purpose

We are here. So you can stay ahead.

This is our purpose, and the answer to why DNB is here for customers, society and employees. The purpose sets the direction for our choices and priorities. It inspires innovation and drives change.

Our values describe how we will deliver our purpose, both as an organisation and as colleagues. Our values describe what we expect from each other and what customers, our owners and society in general can expect from us.

Values



Curious

Being curious means that we seek new knowledge and learn from our experiences, so that we continuously gain new insight. We are genuinely interested in and curious about how we can make everyday life better for our customers and colleagues. We find good solutions together.



Bold

Being bold means that we challenge established truths, and make decisions even though the picture is unclear. We take responsibility for our actions, admit when we make mistakes and then learn from them. We face challenges and new competition with an unshakeable conviction that we will become even better at developing the best ideas and solutions.



Responsible

We create values in a sustainable way. We are transparent about our operations and contribute positively to society. We listen to those who have insight into and opinions about what society expects of us. We use simple language and are predictable in our actions.

**We are here.
So you can stay ahead.**

DNB

Mailing address:
P.O.Box 1600 Sentrum
N-0021 Oslo

Visiting address:
Dronning Eufemias gate 30
Bjørvika, Oslo

dnb.no