

Key figures 2020

The Sustainability Factbook provides an overview of relevant key figures for all topics identified in the materiality analysis. There is an overlap between some of the key figures and what has been reported in the GRI index.

CREATE THE BEST CUSTOMER EXPERIENCES AND DELIVER ON THE FINANCIAL TARGETS

Key figures and alternative performance indicators

Explanation	Unit	2020	2019	Comments
Profit for the year	NOK million	19 840	25 721	
Earnings per share	NOK	12 . 04	15 . 54	
Combined weighted total average spread for lending and deposits	Per cent	1 . 27	1 . 33	
Impairment relative to average net loans to customers at amortised cost	Per cent	(0 . 60)	(0 , 14)	
Share price at year-end	NOK	168	164	
Price/book value (P/B)		1 . 13	1 . 2	
Return on equity (ROE) (Target: 12%)	Per cent	8 . 4	11 . 7	
Customer satisfaction, retail market	Points	73 . 6	72 . 8	
Honest and fair business operations	Points	76 . 9	74	
Ethical behaviour	Points	75 . 9	71 . 8	
Openness and transparency in business operations	Points	75 . 9	71 . 9	
Positive influence on society	Points	78 . 3	75	

Material sustainability topics

Customers				
Explanation	Unit	2020	2019	Comments
Open and ethical business management				
Score in RepTrak, Q4 figures for openness about business operations	Points	75 . 9	71 . 9	
Openness about pricing of products and services				
Number of fines or reactions from authorities with regard to marketing and communication	Number	0	0	
User-friendly products and services				
Customer satisfaction, personal customers	Points	73 . 6	72 . 8	Internal measurement of customer satisfaction, scale from 0 to 100 (average for the year)
Innovative business model and product development				
Score in RepTrak, Q4 figures for innovative business model	Points	80	78	
Score in RepTrak, Q4 figures for development of products and services	Points	78 . 4	76	
Employees who have completed innovation training in DNB	Per cent	72 . 6	61 . 1	
Privacy protection				
Incurred fines or orders from the Norwegian Data Protection Authority due to GDPR violations	Number	0	0	
Employees who have completed training in GDPR	Per cent	96 . 8	79 . 3	Applies to employees who have taken at least one course and applies to the introduction to the GDPR
Information security and stable IT systems/financial infrastructure				
Number of days with incidents relating to operational stability resulting in services being unavailable or having long response times	Number of days	17	27	
Reputation score, overall	Points	76 . 7	72 . 5	RepTrak's Pulse score 4th quarter
Reputation score, corporate responsibility dimension	Points	79	75 . 2	RepTrak's Pulse score 4th quarter
Provide ethical products and services				
Number of authorised financial advisers	Number	852	907	Applies to savings/investment
Number of new authorised financial advisers	Number	5	8	Applies to savings/investment
Number of cases involving DNB registered with the Norwegian Financial Services Complaints Board	Number	187	183	Applies to bank only
Number of cases involving DNB considered by the Norwegian Financial Services Complaints Board	Number	12	18	Applies to bank only
Number of cases ruled in DNB's favour by the Norwegian Financial Services Complaints Board	Number	5	10	Applies to bank only

People

Explanation	Unit	2020	2019	Comments
Ensure equality and diversity				
Percentage of women	Per cent	47	47 . 4	
Percentage of women on the Board of Directors	Per cent	42 . 9	42 . 9	
Percentage of men on the Board of Directors	Per cent	57 . 1	57 . 1	
Percentage of Board members below the age of 30	Per cent	0	0	
Percentage of Board members aged 30-50	Per cent	28 . 6	14 . 3	
Percentage of Board members above the age of 50	Per cent	71 . 4	85 . 1	
Women's salary relative to men's in Norway*	Per cent	83 . 9	83 . 3	*Norway considered key operating location
Women's salary relative to men's in the Group Management team	Per cent	75 . 1	71	Without level 1, and without Group Chief Audit Executive and Executive Vice President of Corporate Center
Women's salary relative to men's at management level 3 in Norway*	Per cent	88 . 6	91	*Norway considered key operating location
Women's salary relative to men's at management level 4 in Norway*	Per cent	93 . 3	92	*Norway considered key operating location
Women's salary relative to men's at management level 5 in Norway*	Per cent	92 . 5	92	*Norway considered key operating location
Women's salary relative to men's, other employees in Norway*	Per cent	83 . 8	84	*Norway considered key operating location
Ensure engaged employees				
Percentage of employees who in the employee survey Pulse agreed with the statement "I am proud to work in DNB"	Points	86	82	

More about our people

Explanation	Unit	2020	2019	Comments
Total number of employees:	Number	9 718	9 770	
Employees, women	Number	4 564	4 635	
Employees, men	Number	5 154	5 135	
Employees, Norway	Number	8 338	8 343	
Temporary employees (Group)	Number	46	47	
Permanent employees (Group)	Number	9 672	9 723	
Temporary employees (Norway)	Number	25	22	Includes employees for which DNB has employer's responsibility, and not hired temporary personnel/ consultants
Permanent employees (Norway)	Number	8 314	8 321	
Temporary employees (international units)	Number	21	25	
Permanent employees (international units)	Number	1 358	1 401	
Temporary employees, men (Group)	Number	21	26	
Permanent employees, men (Group)	Number	5 133	5 109	
Temporary employees, women (Group)	Number	25	21	
Permanent employees, women (Group)	Number	4 539	4 614	

Explanation	Unit	2020	2019	Comments
Full-time/part-time				
Total number of part-time employees	Number	425	635	
Total number of full-time employees	Number	9 293	9 135	
Number of part-time employees, women	Number	270	421	
Number of full-time employees, women	Number	4 294	4 214	
Number of part-time employees, men	Number	155	214	
Percentage of full-time employees, men	Number	4 999	4 921	
Percentage of part-time employees, women	Per cent	2 . 78	4 . 3	
Percentage of part-time employees, men	Per cent	1 . 59	2 . 2	
Total number of full-time employees, women	Per cent	94 . 1	95 . 7	
Total number of full-time employees, men	Per cent	97	97 . 8	
Working conditions				
Number of employees who were transferred to the Career Change Centre	Number	40	43	
Number of employees who received help from the Career Change Centre	Number	126	136	
Number of employees who received coaching and guidance at the Career Change Centre	Number	392	250	
Number of employees who completed Group-wide training programmes	Number	9 383	9 282	Group
Percentage of employees who made use of the Group's training programmes	Per cent	94 . 5	95	Group (NEW)
Hours spent on training per employee	Hours	N/A	22	
Attract and develop talented people				
Ranking as an attractive employer among business students	Ranking	1	1	Universum survey Norway
Total employee turnover in the Group, irrespective of reason	Per cent	6 . 8	8 . 1	Percentage of the workforce that left in the course of the year, irrespective of reason
Number of employees who left the Group, irrespective of reason (NEW)	Number	660	794	
Total employee turnover in the Group, women	Per cent	7 . 2	8 . 5 (8 . 7)	Norway and international units (branches and subsidiaries) incl. in the Baltics and Poland.
Total percentage of employees who left the Group, women (NEW)	Number	333	402	
Total employee turnover in the Group, men	Per cent	6 . 4	7 . 6	Norway and international units (branches and subsidiaries) incl. in the Baltics and Poland.
Total percentage of employees who left the Group, men (NEW)	Number	327	392	
Total employee turnover (Norway)	Per cent	6 . 6	7 . 3	Percentage of the workforce that left in the course of the year, irrespective of reason
Number of employees who left the Group, Norway (NEW)	Number	551	616	
Total employee turnover, international units (incl. the Baltics)	Per cent	6 . 5	10 . 6	Percentage of the workforce that left in the course of the year, voluntary resignation
Total number of employees who left the Group, international units (incl. the Baltics) (NEW)	Number	108	178	Number of employees who left, irrespective of reason (NEW)

Explanation	Unit	2020	2019	Comments
Number of employees who left the Group, aged <30 years (NEW)	Number	140	213	
Number of employees who left the Group, aged 30–50 years (NEW)	Number	298	360	
Number of employees who left the Group, aged >50 years (NEW)	Number	222	221	
Percentage of employees who left the Group, aged <30 years (NEW)	Per cent	8 . 8	13 . 9	
Percentage of employees who left the Group, aged 30–50 years (NEW)	Per cent	6 . 9	8 . 4	
Percentage of employees who left the Group, aged >50 years (NEW)	Per cent	6 . 6	6 . 3	
Number of employees recruited, Group	Number	697	826	
Percentage of employees recruited, Group	Per cent	7 . 2	8 . 4	
Number of employees recruited, Norway	Number	601	667	Incl. subsidiaries
Percentage of employees recruited, Norway (NEW)	Per cent	7	8	
Number of employees recruited outside Norway	Number	96	159	
Percentage of employees recruited outside Norway	Per cent	6 . 8	11 . 2	
Number of women recruited, Group	Number	308	360	
Percentage of women recruited, Group (NEW)	Per cent	3 . 2	3 . 7	
Number of men recruited, Group	Number	389	466	
Percentage of men recruited, Group (NEW)	Per cent	4	4 . 7	
Number of employees recruited, aged <30 years, Group (NEW)	Number	335	439	
Percentage of employees recruited, aged <30 years, Group (NEW)	Per cent	21 . 1	28 . 6	
Number of employees recruited, aged 30–50 years, Group (NEW)	Number	332	353	
Percentage of employees recruited, aged 30–50 years, Group (NEW)	Per cent	7 . 6	8 . 2	
Number of employees recruited, aged >50 years, Group (NEW)	Number	30	34	
Percentage of employees recruited, aged >50 years, Group (NEW)	Per cent	0 . 9	1	
Labour rights and safe working environment				
Number of managers who completed HSE training	Number	60	80	
Number of safety representatives who completed HSE training	Number	40	10	
Number of accidents/injuries during working hours or when travelling to or from work	Number	5	11	
Sickness absence, Group	Per cent	3 . 38	3 . 98	
Sickness absence, women	Per cent	4 . 99	5 . 82	Norway, average for the year.
Sickness absence, men	Per cent	2 . 04	2 . 43	Norway, average for the year.
Absence due to sick children, total	Full-time equivalent days	3 208	3 971	Norway, including subsidiaries.
Absence due to sick children, men	Full-time equivalent days	1 447	1 823	Norway, including subsidiaries.
Absence due to sick children, women	Full-time equivalent days	1 761	2 148	Norway, including subsidiaries.
Number of full-time equivalent days lost due to sickness absence	Number	64 242	74 650	

Society

Explanation	Unit	2020	2019	Comments
Ensure responsible purchasing				
Number of audits of important suppliers (based on risk/share of procurements)	Number	3	2	
Prevent financial crime				
Code of Conduct – mandatory for all employees of the DNB Group	Number	9 517	9 979	Anti-money laundering (AML) is part of this course
	Per cent	98 . 8	N/ A	Percentage not calculated for 2019 due to missing functionality in reporting function of Motimate
Introduction to corporate responsibility	Per cent	97 . 7	84 . 2	
Know:Risk (training in anti-corruption)	Per cent	98 . 8	N/ A	Percentage not calculated for 2019 due to missing functionality in reporting function of Motimate
Number of employees who completed Know:Risk (training in anti-corruption)	Number	9 517	10 092	
Safe and Secure	Per cent	85 . 7	N/ A	Percentage not calculated for 2019 due to missing functionality in reporting function of Motimate
Percentage of Board members who have completed training in anti-corruption (training in line with the new Anti-Money Laundering Act)	Per cent	100	100	Applies to DNB ASA
	Number	7	7	Applies to DNB ASA
Financial literacy				
The savings app Spare – number of downloads	Number (accumulated)	562 565	432 000	
Financial literacy				
ASK – total accounts	Number	272 521	196 000	
Responsible lending and investment				
Status of DNB's ambition for green property development: "Towards 2025, DNB will contribute with a total of NOK 130 billion to the financing of green property development."	Billion (accumulated)	13 . 77	6 . 739	The ambition to contribute with NOK 130 billion includes green loans in line with the criteria set out in DNB's Sustainable Product Framework and bonds that hold a third-party assessment that indicates that they are green in accordance with the ICMA Green Bond Principles. The results year by year show the size of the total volumes DNB has contributed from 2019 onwards. The strategic work is also described on page 31–94 of the strategic report.
Status of DNB's renewable energy ambition: "Towards 2025, DNB will contribute with a total of NOK 450 billion to the financing of renewable energy and infrastructure."	Billion (accumulated)	129 . 3	56 . 8	The ambition to contribute NOK 450 billion includes various financial instruments and contributions from several business areas. The results year by year show the size of the total volumes DNB has contributed from 2019 onwards. The strategic work is also described on page 31–94 of the strategic report.

Explanation	Unit	2020	2019	Comments
1 Credit				
Responsible lending				
Direct loans to solar, wind and hydroelectric energy projects, EAD	Billion	51	46.2	
Green car financing (car loans and leasing for electric cars), Norway and Sweden	Billion	9	8.5	
Number of Equator projects	Number	7	3	
2 Investment				
Number of companies excluded from the investment portfolio in accordance with the guidelines for responsible investment	Number	193	178	Number of companies excluded as of 31 December, 2020
Number of meetings with companies where different topics relating to environmental, social and governance (ESG) factors were discussed	Number	229	209	
Number of meetings with companies where various topics relating to environmental and social (ES) factors were discussed	Number	176	158	
Percentage of meetings with companies where various topics relating to environmental and social (ES) factors were discussed	Per cent	6.3	5.7	
Percentage of total assets (customer assets under management) subject to negative environmental and/or social screening	Per cent	100	100	
Percentage of total assets subject to a combination of negative and positive environmental and/or social screening	Per cent	2.48	1.31	Positive screening means that investments have a stated sustainability focus and/or positive minimum criteria related to social or environmental matters.
Investment in green mutual funds	Billion	18.4	8.77	
View risks and opportunities in a long-term perspective				
Climate reporting: score in CDP reporting (A is the highest possible score)	Score	A	A	

Other topics relating to society

Explanation	Unit	2020	2019	Comments
Ensure eco-efficient operations				
Energy				
Energy consumption, Scope 1 + 2	GWh	53	51	
Energy consumption, Scope 1 + 2 per employee	MWh	5.8	5.6	
Greenhouse gas emissions				
Greenhouse gas emissions, Scope 1 + 2 (market-based method)	tCO ₂ e	486	729	See DNB's Carbon Accounting Report for details. DNB's electricity consumption comes from renewable energy documented by guarantees of origin.
Greenhouse gas emissions, Scope 1 + 2 (location-based method)	tCO ₂ e	3 440	3 795	See DNB's Carbon Accounting Report for details. DNB's electricity consumption comes from renewable energy documented by guarantees of origin.
Greenhouse gas emissions, Scope 1 + 2 per employee (market-based method)	tCO ₂ e	0.054	0.08	
Greenhouse gas emissions, Scope 1 + 2 per employee (location-based method)	tCO ₂ e	0.38	0.42	
Waste				
Total weight of waste	kg	742 594	1 049 047	
Residual waste for combustion	kg	268 906	425 380	
Residual waste for deposit	kg	17 937	21 749	
Cardboard	kg	297 286	454 085	
Glass	kg	17 552	35 283	
Metal	kg	3 019	4 351	
Plastic	kg	12 054	16 678	
EE waste	kg	8 002	7 648	
Organic waste	kg	90 375	80 864	
Residual waste per employee	kg	32	50	
Business travel				
Air travel	1000 km	9 353	5 467	
Other consumption				
Water consumption	m ³	43 304	46 664	