

DNB GRI index 2021

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 measures 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 288-298

General disclosures

ORGANISATIONAL PROFILE

GRI §	Description	Source (page no. or website, English version)	Covered by independent assurance report
102-1	Name of the organization	Annual report page 14	Yes
102-2	Activities, brands, products and services	Annual report page 146	Yes
102-3	Location of headquarters	https://www.dnb.no/segm/en/about-us/global-network.html	Yes
102-4	Location of operations	https://www.dnb.no/segm/en/about-us/global-network.html	Yes
102-5	Ownership and legal form	https://www.dnb.no/om-oss/om-dnb.html	Yes
102-6	Markets served	https://www.dnb.no/en/about-us/about-the-group.html?la=EN&site=DNB_NO	Yes
102-7	Scale of the organization	Annual report page 146	Yes
102-8	Information on employees and other workers	Annual report pages 116-119 Key figures 2021	Yes
102-9	Supply chain	https://www.dnb.no/en/about-us/about-dnb/procurement.html?la=EN&site=DNB_NO	Yes
102-10	Significant changes to the organization and its supply chain	Change in organisation and group management page 127-131	Yes
102-11	Precautionary Principle or approach	dnb.no/sustainability-reports	Yes
102-12	External initiatives	dnb.no/sustainability-reports	Yes
102-13	Membership of associations	dnb.no/sustainability-reports	Yes
102-14	Statement from senior decision-maker	Annual report page 8-13	Yes

ETHICS AND INTEGRITY

GRI §	Description	Source (page no. or website, English version)	Covered by independent assurance report
102-16	Values, principles, standards, and norms of behaviour	Annual report page 25-29, 132-136	Yes

GOVERNANCE

GRI §	Description	Source (page no. or website, English version)	Covered by independent assurance report
102-18	Governance structure	Annual report page 128 and 132-135	Yes

STAKEHOLDER ENGAGEMENT

GRI §	Description	Source (page no. or website, English version)	Covered by independent assurance report
102-40	List of stakeholder groups	dnb.no/sustainability-reports	Yes
102-41	Collective bargaining agreements		No
102-42	Identifying and selecting stakeholders	Annual report page 30-33 Materiality analysis 2021 Stakeholder dialogue 2021	Yes
102-43	Approach to stakeholder engagement	Annual report page 30-33 Materiality analysis 2021 Stakeholder dialogue 2021	Yes
102-44	Key topics and concerns raised	Annual report page 30-33 Materiality analysis 2021 Stakeholder dialogue 2021	Yes

REPORTING PRACTICE

GRI §	Description	Source (page no. or website, English version)	Covered by independent assurance report
102-45	Entities included in the consolidated financial statements	Annual report page 276	Yes
102-46	Defining report content and topic Boundaries	Annual report page 33 Sustainability Factbook page 3 Materiality analysis 2021	Yes
102-47	List of material topics	Annual report page 33 Sustainability Factbook page 3	Yes
102-48	Restatements of information	No restatements performed in 2021	Yes
102-49	Changes in reporting	Annual report page 26-33 Sustainability Factbook page 3-4	Yes
102-50	Reporting period	01.01.2021-31.12.2021	Yes
102-51	Date of most recent report	March 2021, Annual report	Yes
102-52	Reporting cycle	Yearly	Yes
102-53	Contact point for questions regarding the report	https://www.dnb.no/sustainability-reports	Yes
102-54	Claims of reporting in accordance with the GRI Standards	GRI standards core	Yes
102-55	GRI content index	https://www.dnb.no/sustainability-reports	Yes
102-56	External assurance	Annual report page 295-298	

Status

GRI 400 social standards series

SOCIETY

1. Preventing financial crime and money laundering

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Preventing financial crime and money laundering, page 108-111 Sustainability Factbook, Preventing financial crime and money laundering, page 18			
103-2	The management approach and its components	Annual report, Preventing financial crime and money laundering, page 108-111 Sustainability Factbook, Preventing financial crime and money laundering, page 18			
103-3	Evaluation of the management approach	Annual report, Preventing financial crime and money laundering, page 108-111 Sustainability Factbook, Preventing financial crime and money laundering, page 18			
<i>GRI 205 – Anti-corruption</i>					
205-2	Communication and training about anti-corruption policies and procedures	Sustainability Factbook, Preventing financial crime and money laundering, page 18 Key figures 2021			
DNB 3	Communication and training about anti-money laundering policies and procedures	Annual report, Preventing financial crime and money laundering, page 108-111 Sustainability Factbook, Preventing financial crime and money laundering, page 18 Key figures 2021			

2. Responsible purchasing

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Responsible purchasing, page 137-139 Sustainability Factbook, Responsible purchasing, page 26			
103-2	The management approach and its components	Annual report, Responsible purchasing, page 137-139 Sustainability Factbook, Responsible purchasing, page 26			
103-3	Evaluation of the management approach	Annual report, Responsible purchasing, page 137-139 Sustainability Factbook, Responsible purchasing, page 26			
<i>DNB indicator</i>					
DNB 5	Number of audits of important suppliers (based on risk/share of procurements)	Annual report, Responsible purchasing, page 137-139 Sustainability Factbook, Responsible purchasing, page 26 Key figures 2021			

CUSTOMERS

3. Innovative and user-friendly products and services

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Innovative and user-friendly products and services, page 39-43 Sustainability Factbook, Innovative and user-friendly products and services, page 23			
103-2	The management approach and its components	Annual report, Innovative and user-friendly products and services, page 39-43 Sustainability Factbook, Innovative and user-friendly products and services, page 23			
103-3	Evaluation of the management approach	Annual report, Innovative and user-friendly products and services, page 39-43 Sustainability Factbook, Innovative and user-friendly products and services, page 23			
<i>DNB indicators</i>					
DNB 6.1	RepTrak score on Innovation in DNB	Annual report, Innovative and user-friendly products and services, page 41 Sustainability Factbook, Innovative and user-friendly products and services, page 23 Key figures 2021 dnb.no/sustainability-reports			
DNB 6.2	RepTrak score on products and services in DNB	Sustainability Factbook, Innovative and user-friendly products and services, page 23 Key figures 2021			

4. Information security and stable IT systems

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Information security and stable IT systems, page 102-104 Sustainability Factbook, Information security and stable IT systems, page 20			
103-2	The management approach and its components	Annual report, Information security and stable IT systems, page 102-104 Sustainability Factbook, Information security and stable IT systems, page 20			
103-3	Evaluation of the management approach	Annual report, Information security and stable IT systems, page 102-104 Sustainability Factbook, Information security and stable IT systems, page 20			
<i>DNB indicator</i>					
DNB 7	Number of days with incidents resulting in services being unavailable or having long response times	Sustainability Factbook, Information security and stable IT systems, page 20 Key figures 2021			

5. Data protection

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Data protection, page 105-107 Sustainability Factbook, Data protection, page 21			
103-2	The management approach and its components	Annual report, Data protection, page 105-107 Sustainability Factbook, Data protection, page 21			
103-3	Evaluation of the management approach	Annual report, Data protection, page 105-107 Sustainability Factbook, Data protection, page 21			
<i>DNB Indicator</i>					
DNB 8	Incurred fines or orders from the Norwegian Data Protection Authority due to GDPR violations	Sustainability Factbook, Data protection, page 21			
<i>GRI 418 – Customer Privacy</i>					
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Annual report, Data protection, page 105-107			

CUSTOMERS

6. Responsible customer advisory services and marketing

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Responsible customer advisory services and marketing, page 44-48 Sustainability Factbook, Responsible customer advisory services and marketing, page 22			
103-2	The management approach and its components	Annual report, Responsible customer advisory services and marketing, page 44-48 Sustainability Factbook, Responsible customer advisory services and marketing, page 22			
103-3	Evaluation of the management approach	Annual report, Responsible customer advisory services and marketing, page 44-48 Sustainability Factbook, Responsible customer advisory services and marketing, page 22			
<i>DNB indicators</i>					
DNB 9.1	Customer satisfaction (KTI and Reprack)	Annual report, Responsible customer advisory services and marketing, page 44-48 Sustainability Factbook, Responsible customer advisory services and marketing, page 22 Key figures 2021			
<i>GRI 417 – Marketing and Labeling</i>					
417-2	Incidents of non-compliance concerning product and service information and labelling (Finansklagenemda)	Sustainability Factbook, Responsible customer advisory services and marketing, page 22 Key figures 2021			
417-3	Incidents of non-compliance concerning marketing communications	Sustainability Factbook, Responsible customer advisory services and marketing, page 22 Key figures 2021			

7. Responsible lending to personal customers

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Responsible lending to personal customers, page 49			
103-2	The management approach and its components	Annual report, Responsible lending to personal customers, page 49			
103-3	Evaluation of the management approach	Annual report, Responsible lending to personal customers, page 49			

8. ESG assessments in credit analyses and asset management – Investments

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 8-9			
103-2	The management approach and its components	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 8-9			
103-3	Evaluation of the management approach	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 8-9			
<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 2021 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 8			
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability Factbook, ESG assessments in credit analysis and asset management, page 8			

9. ESG assessments in credit analyses and asset management – Lending to corporate customers

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, ESG assessments in credit analysis and asset management, page 58-59 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 7			
103-2	The management approach and its components	Annual report, ESG assessments in credit analysis and asset management, page 58-59 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 7			
103-3	Evaluation of the management approach	Annual report, ESG assessments in credit analysis and asset management, page 58-59 Sustainability Factbook, ESG assessments in credit analysis and asset management, page 7			
<i>DNB indicator</i>					
DNB 10	Number of new equator principles projects, project finance and project related loans	Sustainability Factbook, ESG assessments in credit analysis and asset management, page 7			

10. Financing the climate transition and reducing greenhouse gas emissions

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
103-2	The management approach and its components	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
103-3	Evaluation of the management approach	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
<i>GRI 305 – Emissions</i>					
305-1	Includes emission figures for:	Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
305-2	- Oil and gas				
305-3	- Shipping	Key figures 2021			
(partial)	- Commercial property				
305-4	- Life insurance (DNB livsforsikring)	dnb.no/sustainability-reports			
(partial)					
305-5					

11. Sustainable products

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
103-2	The management approach and its components	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
103-3	Evaluation of the management approach	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			
<i>GRI Financial Service Sector Supplement</i>					
FS8 Monetary value of products designed to deliver environmental benefit	Includes our target related to financing the climate transition (credit and investments) as well as AUM targets.	Annual report, Financing the climate transition through sustainable products, page 62-73 Sustainability Factbook, Financing the climate transition through sustainable products, page 13-14			

12. Circular economy

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Annual report, Financing climate transition through sustainable products, page 62-73			
103-2	The management approach and its components	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Annual report, Financing climate transition through sustainable products, page 62-73			
103-3	Evaluation of the management approach	Annual report, ESG assessments in credit analysis and asset management, page 54-57 Annual report, Financing climate transition through sustainable products, page 62-73			
<i>DNB Indicator</i>					
N/A		The topic is identified as material. However, at this stage, we do not consider DNB's work to be mature enough to report on it in accordance with the GRI standards.			

13. Biodiversity

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Biodiversity, page 54-57 Sustainability Factbook, page 15			
103-2	The management approach and its components	Annual report, Biodiversity, page 54-57 Sustainability Factbook, page 15			
103-3	Evaluation of the management approach	Annual report, Biodiversity, page 54-57 Sustainability Factbook, page 15			
<i>DNB indicator</i>					
DNB 11	Number of engagements/dialogues related to biodiversity and deforestation	Sustainability Factbook, Biodiversity, page 15			

PEOPLE

14. Diversity and inclusion

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, diversity and inclusion, page 92-95 Sustainability Factbook, Diversity and inclusion, page 16-17			
103-2	The management approach and its components	Annual report, diversity and inclusion, page 92-95 Sustainability Factbook, Diversity and inclusion, page 16-17			
103-3	Evaluation of the management approach	Annual report, diversity and inclusion, page 92-95 Sustainability Factbook, Diversity and inclusion, page 16-17			
<i>DNB indicator</i>					
DNB 12.1	Goal: 40 per cent women at management levels 1-4	Annual report, diversity and inclusion, page 92 Sustainability Factbook, Diversity and inclusion, page 16			
DNB 12.2	Perceived inclusion among employees, measured on a scale of 1-6 through the Group's employee survey.	Annual report, diversity and inclusion, page 92-95 Sustainability Factbook, Diversity and inclusion, page 16			
<i>GRI 405 – Diversity and Equal Opportunity</i>					
GRI 405-1	Diversity of governance bodies / employees	Key figures 2021			
GRI 405-2	Ratio of basic salary and remuneration of women to men	Sustainability Factbook, Diversity and inclusion, page 16			

15. Competence and employee development

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24 Sustainability Factbook, Competance and employee development, page 25			
103-2	The management approach and its components	Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24 Sustainability Factbook, Competance and employee development, page 25			
103-3	Evaluation of the management approach	Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24 Sustainability Factbook, Competance and employee development, page 25			
<i>GRI 404 – Training and education</i>					
404-2	Programs for upgrading employee skills and transition assistance programs	Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Competance and employee development, page 25			

16. Attractive workplace

DNB material aspect	Description	Source	Omission	Reason for omission	Explanation for omission
<i>GRI 103 – Management approach</i>					
103-1	Explanation of the material topic and its boundary	Annual report Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24			
103-2	The management approach and its components	Annual report Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24			
103-3	Evaluation of the management approach	Annual report Annual report, Attractive workplace, page 116-119 Sustainability Factbook, Attractive workplace, page 24			
<i>GRI 401 – Employment</i>					
401-1	New employee hires and employee turnover by age region and gender	Key figures 2021			
<i>DNB indicator</i>					
DNB-13	Percentage of employees proud to work at DNB	Sustainability Factbook, Attractive workplace, page 24			