

Key figures 2021

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	2021	2020	Comments
Profit for the year	NOK million	25 355	19 840	
Earnings per share	NOK	15 . 74	12 . 04	
Combined weighted total average spread for lending and deposits	Per cent	1 . 17	1 . 27	
Impairment relative to average net loans to customers at amortised cost	Per cent	0 . 05	(0 . 60)	
Share price at year-end	NOK	202 . 00	168 . 00	
Price/book value, P/B		1 . 38	1 . 13	
Return on equity, ROE (Target: 12%)	Per cent	10 . 7	8 . 4	
Customer satisfaction	Points	73 . 3	73 . 6	
Honest and fair business operations	Points	70 . 4	76 . 9	
Ethical behaviour	Points	70 . 6	75 . 9	
Openness and transparency in business operations	Points	70 . 2	75 . 9	
Positive influence on society	Points	75 . 0	78 . 3	

Material sustainability topics

Customers				
Explanation	Unit	2021	2020	Comments
Open and ethical business management				
Score in RepTrak, Q4 figures for openness about business operations	Points	70 . 2	75 . 9	
Openness about pricing of products and services				
Number of fines or comments from authorities with regard to marketing and communication	Number	3	0	DNB received three comments from the authorities in 2021. No fines.
User-friendly products and services				
Customer satisfaction, personal customers	Points	72 . 7	73 . 6	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	75 . 1	79 . 9	
Score in RepTrak, Q4 figures for development of products and services	Points	73 . 3	78 . 4	
Employees who completed innovation training in DNB	Per cent	67 . 0	72 . 6	
Privacy protection				
Incurred fines or orders from the Norwegian Data Protection Authority due to GDPR violations	Number	0	0	
Employees who completed training in GDPR	Per cent	97 . 0	96 . 8	Includes employees who took 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	13	17	
Reputation score, overall	Points	71 . 0	76 . 7	RepTrak's Pulse score, Q4 figure
Reputation score, corporate responsibility dimension	Points	74 . 6	78 . 8	RepTrak's Pulse score, Q4 figure
Digital fraud against customers (NEW)	Number	5 169	3 889	
Cybersecurity incidents handled (NEW)	Number	14 470	16 967	
Provide ethical products and services				
Number of authorised financial advisers	Number	828	852	Applies to savings/investment
Number of new authorised financial advisers	Number	23	5	Applies to savings/investment
Number of cases involving banks registered with the Norwegian Financial Services Complaints Board	Number	224	187	Applies to banks only
Number of cases involving DNB considered by the Norwegian Financial Services Complaints Board	Number	47	12	Applies to banks only
Number of cases ruled in DNB's favour by the Norwegian Financial Services Complaints Board	Number	37	5	Applies to banks only

People

Explanation	Unit	2021	2020	Comments
Ensure equality and diversity				
Percentage of women	Per cent	46 . 2	47 . 0	
Percentage of women on the Board of Directors	Per cent	50 . 0	42 . 9	
Percentage of men on the Board of Directors	Per cent	50 . 0	57 . 1	
Percentage of board members below the age of 30	Per cent	0 . 0	0 . 0	
Percentage of board members aged 30-50	Per cent	30 . 0	28 . 6	
Percentage of board members above the age of 50	Per cent	70 . 0	71 . 4	
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	86	

More about our people

Explanation	Unit	2021	2020	Comments
Total number of employees:	Number	9 978	9 718	The total number of employees in this report differs from the number used in the accounts due to different calculation methods. The number used in the accounts does not include employees in DNB Næringseiendom, employees on work assessment allowance (AAP) or employees on leave of absence.
Employees, women	Number	4 611	4 564	
Employees, men	Number	5 367	5 154	
Employees, Norway	Number	8 564	8 338	
Temporary employees (Group)	Number	48	46	
Permanent employees (Group)	Number	9 930	9 672	
Temporary employees (Norway)	Number	20	25	Includes employees for which DNB has employer's responsibility, and not hired temporary personnel/ consultants
Permanent employees (Norway)	Number	8 544	8 314	
Temporary employees (international entities)	Number	28	21	
Permanent employees (international entities)	Number	1 386	1 358	
Temporary employees, men (Group)	Number	26	21	
Permanent employees, men (Group)	Number	5 341	5 133	
Temporary employees, women (Group)	Number	22	25	
Permanent employees, women (Group)	Number	4 589	4 539	

Explanation	Unit	2021	2020	Comments
Full-time/part-time				
Total number of part-time employees	Number	389	425	No employees work part-time against their wish. Employees have the opportunity to increase their FTE fraction if desired.
Total number of full-time employees	Number	9 589	9 293	
Number of part-time employees, women	Number	235	270	
Number of full-time employees, women	Number	4 376	4 294	
Number of part-time employees, men	Number	154	155	
Percentage of full-time employees, men	Number	5 213	4 999	
Percentage of part-time employees, women	Per cent	2 . 4	2 . 8	
Percentage of part-time employees, men	Per cent	1 . 5	1 . 6	
Total number of full-time employees, women	Per cent	94 . 9	94 . 1	
Total number of full-time employees, men	Per cent	97 . 1	97 . 0	
Working conditions				
Number of employees who were transferred to Flexforce	Number	10	40	
Number of employees who received help from Flexforce	Number	100	126	
Number of employees who received coaching and guidance from Flexforce	Number	222	392	
Number of employees who completed Group-wide training programmes in Motimate	Number	9 761	9 383	Group
Percentage of employees who made use of the Group's training programmes in Motimate	Per cent	98 . 0	94 . 5	Group
Hours spent on training per employee	Hours	11 . 7	N/A	
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	7 . 4	6 . 8	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	Number	729	660	
Total employee turnover in the Group, women	Per cent	7 . 4	7 . 2	Norway and international entities (branches and subsidiaries) incl. in the Baltics and Poland.
Total number of employees who left the Group, women	Number	341	333	
Total employee turnover in the Group, men	Per cent	7 . 4	6 . 4	Norway and international entities (branches and subsidiaries) incl. in the Baltics and Poland.
Total number of employees who left the Group, men	Number	388	327	
Total employee turnover (Norway)	Per cent	7 . 3	6 . 6	Percentage of the workforce that left in the course of the year, irrespective of reason
Number of employees who left the Group, Norway	Number	621	551	
Total employee turnover, international entities (incl. the Baltics)	Per cent	7 . 5	6 . 5	Percentage of the workforce that left in the course of the year, voluntary resignation
Total number of employees who left the Group, international entities (incl. the Baltics)	Number	108	108	Number of employees who left, irrespective of reason (NEW)
Number of employees who left the Group, aged <30 years	Number	178	140	
Number of employees who left the Group, aged 30-50 years	Number	350	298	

Explanation	Unit	2021	2020	Comments
Number of employees who left the Group, aged >50 years	Number	201	222	
Percentage of employees who left the Group, aged <30 years	Per cent	12 . 3	8 . 8	
Percentage of employees who left the Group, aged 30-50 years	Per cent	7 . 6	6 . 9	
Percentage of employees who left the Group, aged >50 years	Per cent	5 . 7	6 . 6	
Number of employees recruited, Group	Number	1 041	697	
Percentage of employees recruited, Group	Per cent	10 . 8	7 . 2	
Number of employees recruited, Norway	Number	892	601	Incl. subsidiaries
Percentage of employees recruited, Norway	Per cent	10 . 7	7 . 0	
Number of employees recruited outside Norway	Number	149	96	
Percentage of employees recruited outside Norway	Per cent	10 . 6	6 . 8	
Number of women recruited, Group	Number	429	308	
Percentage of women recruited, Group	Per cent	4 . 4	3 . 2	
Number of men recruited, Group	Number	612	389	
Percentage of men recruited, Group	Per cent	6 . 2	4 . 0	
Number of employees recruited, aged <30 years, Group	Number	509	335	
Percentage of employees recruited, aged <30 years, Group	Per cent	35 . 1	21 . 1	
Number of employees recruited, aged 30-50 years, Group	Number	481	332	
Percentage of employees recruited, aged 30-50 years, Group	Per cent	10 . 5	7 . 6	
Number of employees recruited, aged >50 years, Group	Number	51	30	
Percentage of employees recruited, aged >50 years, Group	Per cent	1 . 5	0 . 9	
Labour rights and safe working environment				
Number of managers who completed HSE training	Number	250	60	
Number of safety representatives who completed HSE training	Number	75	40	
Number of accidents/injuries during working hours or when travelling to or from work	Number	8	5	
Sickness absence, Group	Per cent	3 . 4	3 . 4	
Sickness absence, women	Per cent	5 . 1	5 . 0	Norway, average for the year.
Sickness absence, men	Per cent	2 . 0	2 . 0	Norway, average for the year.
Absence due to sick children, total	Full-time equivalent days	3 946	3 208	Norway, including subsidiaries.
Absence due to sick children, men	Full-time equivalent days	1 875	1 447	Norway, including subsidiaries.
Absence due to sick children, women	Full-time equivalent days	2 071	1 761	Norway, including subsidiaries.
Average number of weeks of parental leave taken, women (NEW)	Week	22 . 2	22 . 0	Norway, average for the year.
Average number of weeks of parental leave taken, men (NEW)	Week	11 . 6	12 . 8	Norway, average for the year.
Number of full-time equivalent days lost due to sickness absence	Number	69 857	64 242	Norway

Society

Explanation	Unit	2021	2020	Comments
Ensure responsible purchasing				
Number of audits of important suppliers (based on risk/share of procurements)	Number	3	3	
Prevent financial crime				
Employees who completed the course in DNB's Code of Conduct – mandatory for all employees of the DNB Group	Number	5 367	9 517	Because of changes made to the course in January 2022, it is not possible to retrieve figures for 2021. During January and February 2022, 55 per cent of permanent employees completed the course.
	Per cent	55 . 0	98 . 8	Because of changes made to the course in January 2022, it is not possible to retrieve figures for 2021. During January and February 2022, 55 per cent of permanent employees completed the course.
Employees who completed the course Introduction to corporate responsibility	Per cent	98 . 0	97 . 7	
Employees who completed the course Know:Risk (training in anti-corruption)	Per cent	98 . 3	98 . 8	
Employees who completed Know:Risk (training in anti-corruption)	Number	9 645	9 517	
Employees who completed the course Safe and Secure	Per cent	82 . 0	79 . 0	The number reported for 2020 in the key figures 2020 report, does not correspond with the number reported for 2020 in this report. The reason is that the calculations were made only for permanent employees in the 2021 report.
Board members who completed training in anti-corruption (training in line with the new Anti-Money Laundering Act)	Per cent	100	100	Applies to DNB Bank ASA
	Number	7	7	Applies to DNB Bank ASA
Financial literacy				
The savings app Spare – number of downloads	Number (accumulated)	778 297	562 565	
Financial literacy				
ASK – total accounts	Number	335 759	272 521	

Explanation	Unit	2021	2020	Comments
Responsible lending and investment				
Status of DNB's ambition for green property development: "Towards 2025, DNB will contribute a total of NOK 130 billion to the financing of green property development."	NOK billion (accumulated)	Replaced by a new target for sustainable financing	13 . 8	The ambition to contribute NOK 130 billion includes green loans in line with the criteria set out in DNB's Sustainable Product Framework and bonds holding 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 pages 3-4 of DNB's sustainable strategy.
Status of DNB's renewable energy ambition: "Towards 2025, DNB will contribute a total of NOK 450 billion to the financing of renewable energy and infrastructure."	NOK billion (accumulated)	Replaced by a new target for sustainable financing	129 . 3	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 pages 3-4 of DNB's sustainable strategy.
In 2021, DNB set an overall target for sustainable financing of NOK 1 500 billion in the period up to 2030. The target builds on the existing targets from 2018 to contribute NOK 450 billion and NOK 130 billion to the financing of renewable energy and related infrastructure and green property, respectively, in the period up to 2025.	NOK billion (accumulated)	313 . 0		The ambition to contribute NOK 1 500 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 pages 3-4 of DNB's sustainable strategy.
1 Credit				
Responsible lending				
Direct loans to solar, wind and hydroelectric energy projects, EAD	NOK billion	60 . 7	51 . 0	
Green car financing (car loans and leasing agreements for electric cars), Norway and Sweden	NOK billion	14 . 5	9 . 0	
Number of Equator projects	Number	18	11	
2 Investment				
Number of companies excluded from the investment portfolio in accordance with the guidelines for responsible investment	Number	198	193	Number of companies excluded as of 31 December 2021
Number of meetings with companies where different topics relating to environmental, social and governance (ESG) factors were discussed	Number	241	229	
Number of meetings with companies where various topics relating to environmental and social (ES) factors were discussed	Number	175	176	
Percentage of meetings with companies where various topics relating to environmental and social (ES) factors were discussed	Per cent	6 . 4	6 . 3	
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	3 . 1	2 . 5	Positive screening means that investments have a stated sustainability focus and/or meet positive minimum criteria related to social or environmental matters.
Investment in green mutual funds	NOK billion	26 . 9	18 . 4	
View risks and opportunities in a long-term perspective				
Climate reporting: score in CDP reporting (A is the highest possible score)	Score	A -	A	In 2021, CDP changed some of the questions in its reporting. This led to a change in DNB's score from A in 2020 to A- in 2021.

Other topics relating to society

Explanation	Unit	2021	2020	Comments
Ensure eco-efficient operations				
Energy				
Energy consumption, Scope 1 + 2	GWh	42	53	
Energy consumption, Scope 1 + 2 per employee	MWh	4 . 20	5 . 80	
Greenhouse gas emissions				
				See DNB's Carbon Accounting Report for details and complete breakdowns.
Greenhouse gas emissions Scope 1	tCO ₂ e	242	282	
Greenhouse gas emissions Scope 2				
Greenhouse gas emissions Scope 2 (market-based method)	tCO ₂ e	118	198	
Greenhouse gas emissions Scope 2 (location-based method)	tCO ₂ e	1 914	3 159	
Greenhouse gas emissions Scope 3	tCO ₂ e	1 749	2 835	
Greenhouse gas emissions, Scope 1 + 2 (market-based method)	tCO ₂ e	260	486	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	2 155	3 440	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 . 03	0 . 05	
Greenhouse gas emissions, Scope 1 + 2 per employee (location-based method)	tCO ₂ e	0 . 22	0 . 38	
Greenhouse gas emissions, Scope 1 + 2 + 3 (market-based method)	tCO ₂ e	2 109	3 315	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 + 3 (location-based method)	tCO ₂ e	3 904	6 276	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 + 3 per employee (market-based method)	tCO ₂ e	0 . 21	0 . 33	
Greenhouse gas emissions, Scope 1 + 2 + 3 per employee (location-based method)	tCO ₂ e	0 . 39	0 . 63	

Explanation	Unit	2021	2020	Comments
Waste				
Total weight of waste	kg	647 048	742 594	
Residual waste for combustion	kg	247 177	268 906	
Residual waste for deposit	kg	10 510	17 937	
Cardboard	kg	271 558	297 286	
Glass	kg	13 500	17 552	
Metal	kg	2 671	3 019	
Plastic	kg	5 771	12 054	
EE waste	kg	7 021	8 002	
Organic waste	kg	74 018	90 375	
Residual waste per employee	kg	28	32	
Business travel				
Air travel	1000 km	6 900	9 353	
Other consumption				
Water consumption	m³	33 031	43 304	