

## KEY FIGURES 2017

Unless otherwise stated, the figures apply to the DNB Group.

The table shows relevant key figures for all topics identified in the materiality analysis. There is an overlap between some of the key figures and the figures reported in [the GRI Index](#).

| Topic  | Unit        | 2017   | 2016   | Comments   |
|--|-------------|--|--------|--|
| Profit for the year  | NOK million | 21 803   | 19 251 |  |
| Earnings per share   | NOK         | 12.84  | 11.46  |  |
| Combined weighted total average spread for lending and deposits                                | %           | 1.30   | 1.32   |  |
| Net non-performing and net doubtful loans and guarantees, per cent of net loans                | %           | 0.98   | 1.49   |  |
| Impairment relative to average net loans to customers  | %           | (0.15)   | (0.48) |  |
| Share price at year-end  | NOK         | 152.10   | 128.40 |  |
| Price/book value (P/B)   |             | 1.23   | 1.1    |  |
| <b>Master the art of serving the customer</b>  |             |  |        |  |
| <b>Ensure good customer experiences</b>  |             |  |        |  |
| Customer satisfaction, personal customers  | Score       | 70   | 67     | Internal measurement of customer satisfaction, scale from 0 to 100 (average for the year).   |
| Reputation score, overall  | Score       | 66   | 64     | RepTrak's Pulse score, 4th quarter.  |
| Reputation score, CR dimension   | Score       | 68   | 65     | RepTrak's Pulse score, 4th quarter.  |
| <b>Keep up the pace of innovation and secure the ability to meet new customer needs</b>        |             |  |        |  |
| Change and innovation, PULSE+ survey   | Score       | 82   | 82     | The PULSE employee survey is implemented every quarter throughout the Group. PULSE+ is the survey for the fourth quarter, which has a few more questions than the other surveys. |
| <b>Provide ethical products and services</b>   |             |  |        |  |
| Number of authorised financial advisers  | Number      | 979  | 1 222  |  |
| Number of new authorised financial advisers  | Number      | 37   | 70     |  |
| Number of cases related to DNB registered by the Norwegian Financial Services Complaints Board | Number      | 309  | n/a    | Banking and insurance.   |
| Number of cases related to DNB considered by the Norwegian Financial Services Complaints Board | Number      | 32   | n/a    | Banking and insurance.   |
| Number of cases in the Norwegian Financial Services Complaints Board going in favour of DNB    | Number      | 23   | n/a    | Banking and insurance.   |
| <b>Ensure privacy protection and information security</b>                                      |             | A new measurement parameter will be established in 2018. | n/a    |  |
| <b>Ensure automation of processes</b>  |             | n/a  | n/a    |  |

| Topic  | Unit   | 2017  | 2016  | Comments   |
|--|--------|-------|-------|--|
| <b>Have the right competencies</b>                                       |        |       |       |  |
| <b>Number of employees according to country</b>                          |        |       |       |  |
| Asia   | Number | 97    | 113   |  |
| <i>Singapore</i>   | Number | 74    | 90    |  |
| <i>Mumbai</i>  | Number | 3     | 3     |  |
| <i>Shanghai</i>  | Number | 20    | 20    |  |
| <i>Hong Kong</i>   | Number | 0     | 0     |  |
| Americas   | Number | 152   | 149   |  |
| <i>Chile</i>   | Number | 9     | 10    |  |
| <i>Brazil</i>  | Number | 2     | 3     |  |
| <i>New York</i>  | Number | 129   | 123   |  |
| <i>Houston</i>   | Number | 12    | 13    |  |
| Baltics  | Number | 292   | 2 330 |  |
| <i>Estonia</i>   | Number | 0     | 116   |  |
| <i>Lavita</i>  | Number | 292   | 994   |  |
| <i>Lithuania</i>   | Number | 0     | 1 220 |  |
| Poland   | Number | 269   | 271   |  |
| Rest of Europe   | Number | 226   | 236   |  |
| <i>Denmark</i>   | Number | 45    | 48    |  |
| <i>Finland</i>   | Number | 11    | 11    |  |
| <i>UK</i>  | Number | 105   | 108   |  |
| <i>Luxembourg</i>  | Number | 51    | 50    |  |
| <i>Greece</i>  | Number | 5     | 6     |  |
| <i>Germany</i>   | Number | 9     | 13    |  |
| Sweden   | Number | 368   | 371   |  |
| Norway   | Number | 8 157 | 8 522 |  |
| <b>Ensure engaged employees</b>  |        |       |       |  |
| Employee engagement, PULSE+ survey                                       | Score  | 85    | 84    | The PULSE employee survey is implemented every quarter throughout the Group. PULSE+ is the survey for the fourth quarter, which has a few more questions than the other surveys. |
| Management communication, PULSE+ survey                                  | Score  | 81    | 82    | Target for 2017: 83  |
| <b>Promote adaptability and change capacity</b>                          |        |       |       |  |
| Number of employees who were transferred to the Job Centre               | Number | 236   | 212   |  |
| Number of employees who received help from the Job Centre                | Number | 45    | 28    |  |
| Number of employees who received coaching and guidance at the Job Centre | Number | 559   | 490   |  |
| Percentage of employees who completed a performance dialogue             | %      | 92    | 94    | From PULSE+  |
| Number of employees who completed group-wide training measures (MyWork)  | Number | 9 061 | 9 471 | Group  |
| Number of employees who completed training through DNB's academies       | Number | 8 841 | 2 468 | Group  |
| Competence training costs per employee                                   | NOK    | 1 170 | 2 339 | Group  |

| Topic  | Unit    | 2017 | 2016 | Comments   |
|--|---------|------|------|--|
| <b>Attract and develop talents</b>   |         |      |      |  |
| Ranking as an attractive employer among business students                    | Ranking | 1    | 1    | Universum survey, Norway   |
| Total turnover in the Group irrespective of reason                           | %       | 9    | 14   | Percentage of the workforce terminating employment during the year for whatever reason.  |
| Total turnover in the Group, voluntary resignation                           | %       | 6    | 8    | Norway and international units (branches and subsidiaries) incl. the Baltics and Poland. |
| Total turnover in the Group, women   | %       | 5    | 8    | Norway and international units (branches and subsidiaries) incl. the Baltics and Poland. |
| Total turnover in the Group, men   | %       | 7    | 8    | Norway and international units (branches and subsidiaries) incl. the Baltics and Poland. |
| Total turnover in Norway   | %       | 5    | 5    | Percentage of the workforce voluntarily terminating employment during the year.          |
| Total turnover in Norway, women  | %       | 4    | 4    | Percentage of the workforce voluntarily terminating employment during the year.          |
| Total turnover in Norway, men  | %       | 5    | 5    | Percentage of the workforce voluntarily terminating employment during the year.          |
| Total turnover in international units (incl. the Baltics)                    | %       | 10   | 18   | Percentage of the workforce voluntarily terminating employment during the year.          |
| Total turnover in international units, men (incl. the Baltics)               | %       | 10   | 19   | Percentage of the workforce voluntarily terminating employment during the year.          |
| Total turnover in international units, women (incl. the Baltics)             | %       | 9    | 17   | Percentage of the workforce voluntarily terminating employment during the year.          |
| Number of new employees recruited, Group                                     | Number  | 780  | 816  |  |
| Number of new employees recruited, Norway                                    | Number  | 662  | 641  | Including subsidiaries   |
| Number of new women recruited, Norway  | Number  | 321  | 415  |  |
| Number of new men recruited, Norway  | Number  | 459  | 401  |  |
| Average age, new employees recruited, Group                                  | Age     | 32   | 30   |  |
| Average age, recruited men, Group  | Age     | 32   | 31   |  |
| Average age, recruited women, Group  | Age     | 30   | 29   |  |
| Average age, new employees, Norway   | Age     | 32   | 30   |  |
| Average age, recruited men, Norway   | Age     | 32   | 31   |  |
| Average age, recruited women, Norway   | Age     | 31   | 29   |  |
| Number of recruited men < 30 years, Norway (NEW)                             | Number  | 193  |      |  |
| Number of recruited men 30-50 years, Norway (NEW)                            | Number  | 188  |      |  |
| Number of recruited men > 50 years, Norway (NEW)                             | Number  | 18   |      |  |
| Number of recruited women < 30 years, Norway (NEW)                           | Number  | 155  |      |  |
| Number of recruited women 30-50 years, Norway (NEW)                          | Number  | 93   |      |  |
| Number of recruited women > 50 years, Norway (NEW)                           | Number  | 15   |      |  |
| Internal mobility, number of employees who changed jobs within DNB in Norway | Number  | 581  | 642  |  |
| Percentage of employees who completed a performance dialogue                 | %       | 92   | 94   |  |
| <b>Ensure equality and diversity</b>   |         |      |      |  |
| Percentage of women  | %       | 49   | 52   |  |
| Female representation in the group management team                           | %       | 46   | 31   |  |
| Total female representation at management levels 1-5                         | %       | 39   | 34   |  |
| Total female representation at management levels 1-4                         | %       | 37   | 33   |  |
| Female representation on the Board of Directors                              | %       | 43   | 43   |  |

| Topic  | Unit                                | 2017   | 2016   | Comments  |
|--|-------------------------------------|--|--------|---|
| <b>Protect labour rights and the working environment</b>   |                                     |  |        |   |
| Number of managers who completed HS&E training   | Number                              | 21   | 5      |   |
| Number of safety representatives who completed HS&E training   | Number                              | 43   | 35     |   |
| Number of accidents/injuries during working hours or when travelling to or from work   | Number                              | 9  | 13     |   |
| Number of employees who participated in courses on threat management, security and fire protection   | Number                              | 210  | 569    |   |
| Number of employees who participated in courses on how to handle robberies   | Number                              | -  | -      |   |
| Number of evacuation drills  | Number                              | -  | 13     |   |
| Number of employees exposed to threats   | Number                              | 27   | 37     |   |
| Number of robberies  | Number                              | -  | -      |   |
| Sickness absence, Group  | %                                   | 4  | 5      |   |
| Sickness absence, total  | %                                   | 4  | 5      | Norway, average for the year  |
| Sickness absence, women  | %                                   | 6  | 6      | Norway, average for the year  |
| Sickness absence, men  | %                                   | 3  | 3      | Norway, average for the year  |
| Absence due to sick children, total  | Man-days                            | 4 645  | 4 662  | Norway including subsidiaries in 2017   |
| Absence due to sick children, men  | Man-days                            | 2 032  | 2 180  | Norway including subsidiaries in 2017   |
| Absence due to sick children, women  | Man-days                            | 2 613  | 2 482  | Norway including subsidiaries in 2017   |
| Number of man-days lost due to sickness absence  | Number                              | 77 896   | 83 608 |   |
| <b>Contribute to a healthy economy</b>   |                                     |  |        |   |
| <b>Promote innovation and restructuring in the Norwegian economy</b>   |                                     |  |        |   |
| Bring together ideas and capital   |                                     | Will be established in 2018.                             | n/a    |   |
| <b>Promote financial literacy</b>  |                                     |  |        |   |
| Number of teachers recruited at lærepenger.no  | Number                              | A new measurement parameter will be established in 2018. | 1 390  |   |
| Number of courses arranged in digital banking services   | Number                              | n/a  | 355    |   |
| <b>Integrate and promote sustainability considerations in operations</b>   |                                     |  |        |   |
| <b>1. Credit</b>   |                                     |  |        |   |
| Refine processes to safeguard social and environmental considerations in the credit process  |                                     |  |        |   |
| Direct loans to wind, water and solar energy   | NOK billion                         | 40.6   | 45.6   |   |
| Green car financing (car loans and leasing)  | NOK billion                         | 7.933  | 2.785  |   |
| Strengthen the reporting of environmental and social risks in the credit process   |                                     |  |        |   |
| Number of Equator projects   | Number                              | 3  | 7      |   |
| <b>2. Investment</b>   |                                     |  |        |   |
| Safeguard social and environmental considerations in investment activity   |                                     |  |        |   |
| Number of companies excluded from the investment portfolio in accordance with the guidelines for responsible investments                           | Number                              | 154  | 129    | Number of companies excluded as at 31 December 2017   |
| Number of meetings with companies to discuss various environmental, social and governance (E, S, G) issues   | Number                              | 176  | 167    |   |
| Number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues     | Number                              | 116  | 103    |   |
| Percentage of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues | Share of assets/passive investments | 16/6   | 7      |   |
| Percentage of assets subject to negative environmental or social screening   | %                                   | 100  | 100    |   |
| Percentage of assets subject to positive* and negative environmental or social screening   | %                                   | 1.50   | 1.2    | * Positive screening means that investments have a stated sustainability focus and/or positive minimum criteria related to social or environmental aspects. |
| <b>View risks and opportunities in a long-term perspective</b>   |                                     |  |        |   |
|  |                                     | n/a  | n/a    |   |

| Topic  | Unit               | 2017      | 2016      | Comments  |
|--|--------------------|-----------|-----------|---|
| <b>Ensure openness and transparency</b>  |                    |           |           |   |
| Country-by-country reporting   |                    |           |           |   |
| For further information, refer to <i>Total tax contribution per country in 2017</i> in the Sustainability library. |                    |           |           |   |
| Tax expense  | NOK 1 000          | 5 053 969 | 4 278 283 | Taxes paid outside Norway.  |
| Norway   | NOK 1 000          | 3 517 651 | 3 731 192 |   |
| USA  | NOK 1 000          | 748 840   | 12 220    |   |
| England  | NOK 1 000          | 278 350   | 44 314    |   |
| Sweden   | NOK 1 000          | 269 433   | 273 271   |   |
| Singapore  | NOK 1 000          | (31 749 ) | 28 982    |   |
| Poland   | NOK 1 000          | 53 081    | 38 693    |   |
| Luxembourg   | NOK 1 000          | 48 702    | 78 002    |   |
| Hong Kong  | NOK 1 000          | -         | 1         |   |
| China  | NOK 1 000          | 1 599     | 1 721     |   |
| Germany  | NOK 1 000          | 8 156     | 9 869     |   |
| Brazil   | NOK 1 000          | 301       | 1 200     |   |
| Chile  | NOK 1 000          | 3 836     | -         |   |
| Denmark  | NOK 1 000          | 106 335   | 19 772    |   |
| Lithuania  | NOK 1 000          | 31 394    | 35 291    |   |
| Estonia  | NOK 1 000          | 13 830    | -         |   |
| Latvia   | NOK 1 000          | 4 212     | 3 755     |   |
| <b>Reporting</b>   |                    |           |           |   |
| Ranking in the Farmand Award , best digital annual report  |                    | no. 1     | no. 1     | The prize for 2016 was for best annual report for listed companies  |
| <b>Secure the financial infrastructure</b>   |                    |           |           |   |
|  |                    | n/a       | n/a       | This topic was new in the materiality analysis for 2016.  |
| <b>Contribute to local communities</b>   |                    |           |           |   |
| Sponsorships (total)   | NOK million        | 82        | 101       | Agreements administered centrally in Norway (20 large city agreements , 15 other local agreements).   |
| Sports   | NOK million        | 61        | 62        |   |
| Culture  | NOK million        | 21        | 28        |   |
| Research/professorships  | NOK million        | n/a       | n/a       |   |
| Humanitarian and other non-profit causes   | NOK million        | 8         | 8         |   |
| Entrepreneurial initiatives and industry conferences   | NOK million        | 30        | 2         |   |
| Various sponsorships and gifts   | NOK million        | 1         | 1         |   |
| <b>Prevent financial crime</b>   |                    |           |           |   |
| Number of employees who have completed anti-money laundering training  | Number             | 8 841     | 8 696     |   |
| <b>Sikre miljøeffektiv drift</b>   |                    |           |           |   |
| <b>Energy</b>  |                    |           |           |   |
| Energy consumption, scope 1+2  | GWh                | 56        | 68        |   |
| Energy consumption, scope 1 + 2 per employee   | MWh                | 6         | 6         |   |
| <b>Greenhouse gas emissions</b>  |                    |           |           |   |
| Greenhouse gas emissions, scope 1+ 2 (market-based method)   | tCO <sub>2</sub> e | 825       | 1 982     | The emissions stemming from the purchase of electricity estimated using the co-location method. The DNB Group purchases renewable electricity documented by guarantees of origin, and emissions are thus set to zero. |
| Greenhouse gas emissions, scope 1 + 2 (location-based method)  | tCO <sub>2</sub> e | 4621      | 7 525     | The emissions stemming from the purchase of electricity estimated using the market method. The DNB Group purchases renewable electricity documented by guarantees of origin, and emissions are thus set to zero.      |
| Greenhouse gas emissions, scope 1 + 2 per employee (market-based method)   | tCO <sub>2</sub> e | 0.09      | 1         |   |
| Greenhouse gas emissions, scope 1 + 2 per employee (location-based method)   | tCO <sub>2</sub> e | 0.48      | -         |   |

| Topic  | Unit           | 2017      | 2016      | Comments  |
|--|----------------|-----------|-----------|---|
| <b>Waste</b>   |                |           |           |   |
| Total weight of waste  | kg             | 1 070 245 | 1 312 324 |   |
| Residual waste for combustion  | kg             | 479 404   | 558 085   |   |
| Residual waste for deposit   | kg             | 14 321    | 308 405   |   |
| Cardboard  | kg             | 407 458   | 400 121   |   |
| Glass  | kg             | 19 667    | 19 970    |   |
| Metal  | kg             | 1 474     | 4 213     |   |
| Plastic  | kg             | 12 986    | 7 691     |   |
| EE waste   | kg             | 6 688     | 18 074    |   |
| Organic waste  | kg             | 20 238    | 13 846    |   |
| Residual waste per employee  | kg             | 61        | 76        |   |
| Waste-recycling ratio  | %              | 45        | 33        | Norway  |
| <b>Business travel</b>   |                |           |           |   |
| Air travel   | 1 000 km       | 60 921    | 52 469    |   |
| <b>Other consumption</b>   |                |           |           |   |
| Water consumption  | m <sup>3</sup> | 85 860    | 38 576    | Applies to the three largest office locations in Norway: Beddingen (Trondheim), Solheimsviken (Bergen) and Bjørvika (Oslo). The 2016 figure is only for Bjørvika.   |
| <b>Ensure responsible procurement*</b>   |                |           |           |   |
| Percentage of contracts with suppliers entered into the past five years requiring observance of DNB's Code of Responsible Business Conduct for Suppliers | %              | 96        | 87        | The figures include active contracts and relevant entered into by Group Procurement. In 2017, 87% of supplier costs were contracted through Group Procurement.<br><br>*Does not include supplier costs in DNB Forsikring, Autolease and most international offices. |