

Key figures 2018

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.

Explanation	Unit	2018	2017	Comment
Create the best customer experiences and deliver on the financial targets				
Key figures and alternative performance indicators				
Profit for the year		24 300	21 803	
Earnings per share	NOK	14,6	12,84	
Combined weighted total average spread for lending and deposits	Per cent	1,3	1,30	
Impairment relative to average net loans to customers	Per cent	0,01	(0,15)	
Share price at year-end	NOK	138,15	152,10	
Price/book value (P/B)		1,06	1,23	
Return on equity (ROE) (target: 12 per cent)	Per cent	11,7	10,8	
Customer satisfaction	Points	75	70	
Honest and fair business operations	Points	73,5	64,5	
Ethical behaviour	Points	71,5	64	
Openness and transparency in business operations	Points	72	63	
Positive influence on society	Points	78	69	

Explanation	Unit	2018	2017	Comment
Material sustainability topics				
CUSTOMERS				
Open and ethical business management				
Score in RepTrak, Q4 numbers for openness about business operations	Points	72,5	63	RepTrak score on openness
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	Points	75,3	70	
Innovative business model and product development				
Score in RepTrak, Q4 numbers for innovative business model	Points	78	70,6	
Score in RepTrak, Q4 numbers for development of products and services	Points	76,7	69,6	
Employees who have completed innovation training in DNB	Per cent	66	N/A	New for 2018
Privacy protection				
Incurred fines or orders from the Norwegian Data Protection Authority due to GDPR violations	Number	0	N/A	New for 2018
Employees who have completed training in GDPR	Per cent	81 %	N/A	New course 2018
Information security and stable IT systems/financial infrastructure				
Number of days with incidents related to operational stability resulting in services being unavailable or having long response times	Number of days	27	38	
Customer satisfaction personal customers	Points	75	70	Internal measurement of customer satisfaction, scale from 0 to 100 (average for the year)
Reputation score, overall	Points	72,5	66,3	RepTrak's Pulse score Q4
Reputation score, corporate responsibility dimension	Points	76,9	68,1	RepTrak's Pulse score Q4
Provide ethical products and services				
Number of authorised financial advisors	Number	956	979	Applies to savings/investment
Number of new authorised financial advisors	Number	42	37	Applies to savings/investment
Number of cases involving DNB registered with the Norwegian Financial Services Complaints Board	Number	325	292	Applies to banking and insurance
Number of cases involving DNB considered by the Norwegian Financial Services Complaints Board	Number	70	35	Banking and insurance.
Number of cases ruled in DNB's favour by the Norwegian Financial Services Complaints Board	Number	60	28	Applies to banking and insurance

Explanation	Unit	2018	2017	Comment
PEOPLE				
Ensure equality and diversity				
Percentage of women	Per cent	48,1	48,5	
Percentage of women in the group management team	Per cent	50	46,2	
Percentage of women at management levels 1–5	Per cent	37,9	38,6	
Percentage of women at management levels 1–4	Per cent	38,1	37	
Percentage of women in the Board of Directors	Per cent	42,9	42,9	
Women's salary relative to men's in Norway*	Per cent	82,5	81,5	* Norway is considered the main operational location
Women's salary relative to men's in the group management team	Per cent	76,1	80,5	
Women's salary relative to men's at management level 3 in Norway*	Per cent	86,2	87,8	* Norway is considered the main operational location
Women's salary relative to men's at management level 4 in Norway*	Per cent	90,1	89,9	* Norway is considered the main operational location
Women's salary relative to men's at management level 5 in Norway*	Per cent	91	86	* Norway is considered the main operational location
Women's salary relative to men's, other employees	Per cent	83,9	83,3	
Ensure engaged employees				
Percentage of employees who in the employee survey Pulse agreed with the statement "I am proud to work in DNB"	Points	84	84	The numbers are not directly comparable, as the methodology is changed from 2017. For 2018, the basis is the statement "I am proud to work in DNB".
More about people:				
Total number of employees		9 638	9 561	
Temporary employees, Group	Number	47	N/A	
Temporary employees, Norway	Number	28	N/A	Includes employees for which DNB has employer's liability, and not hired temporary personnel/consultants
Temporary employees, international units	Number	19	N/A	
Temporary employees men, Group	Number	23	N/A	
Temporary employees men, Norway	Number	15	N/A	
Temporary employees men, international units	Number	8	N/A	
Temporary employees women, Group	Number	24	N/A	
Temporary employees women, Norway	Number	13	N/A	
Temporary employees women, international units	Number	11	N/A	

Explanation	Unit	2018	2017	Comment
Number of employees per country				
Asia	Number	86	97	
Singapore	Number	65	74	
Mumbai	Number	3	3	
Shanghai	Number	18	20	
Americas	Number	154	152	
Chile	Number	9	9	
Brazil	Number	0	2	
New York	Number	132	129	
Houston	Number	13	12	
Latvia	Number	345	292	
Poland	Number	238	269	
Other European countries	Number	229	226	
Denmark	Number	46	45	
Finland	Number	12	11	
UK	Number	105	105	
Luxembourg	Number	53	51	
Greece	Number	4	5	
Germany	Number	9	9	
Sweden	Number	369	368	
Norway	Number	8 217	8 157	
Full time/part time				
Total number of part-time employees	Number	767	N/A	
Percentage part-time employees, all employees	Per cent	7.7	8.3	
Number of part-time female employees	Number	515	N/A	
Percentage part-time female employees of all women	Per cent	10.8	11.7	
Number of part-time male employees	Number	252	N/A	
Percentage part-time male employees of all men	Per cent	4.9	5.1	
Percentage women of all part-time employees	Per cent	67.1	68.2	
Percentage part-time employees, women	Per cent	5.2	5.7	
Percentage part-time employees, men	Per cent	2.5	2.6	
Working conditions				
Number of employees who have been transferred to the Career Change Centre	Number	174	236	
Number of employees who have received help from the Career Change Centre	Number	40	45	
Number of employees who received coaching and guidance at the Career Change Centre	Number	331	559	
Percentage of employees who completed a performance dialogue	Per cent	N/A	92	From PULSE+
Number of employees who completed group-wide training measures (MyWork)	Number	9 045	9 061	Group
Percentage of employees who made use of the Group's training programmes	Number	91	8 841	Group (NEW)
Norwegian kroner used for skills enhancement per employee	NOK	N/A	1 170	Major changes in offered training, no longer relevant

Explanation	Unit	2018	2017	Comment
Attract and develop talents				
Ranking as an attractive employer among business students	Ranking	1	1	Universum survey Norway
Total turnover in the Group, irrespective of reason	Per cent	9,6	9,1	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	Number	949	N/A	Only percentage reported for 2017
Total turnover in the Group, voluntary resignation	Per cent	7	6	Norway and international units (branches and subsidiaries) incl. the Baltics and Poland
Number of employees who left the Group, voluntary resignation	Number	695	N/A	Only percentage reported for 2017
Total turnover in the Group, women	Per cent	9	5	Norway and international units (branches and subsidiaries) incl. the Baltics and Poland
Number of women who left the Group	Number	472	N/A	Only percentage reported for 2017
Total turnover in the Group, men	Per cent	10	7	Norway and international units (branches and subsidiaries) incl. the Baltics and Poland
Number of men who left the Group	Number	477	N/A	Only percentage reported for 2017
Total turnover in Norway	Per cent	10	5	Percentage of the workforce that voluntarily resigned in the course of the year
Number of employees who left the Group, Norway	Number	810	N/A	Only percentage reported for 2017
Total turnover in Norway, women	Per cent	10	4	Percentage of the workforce that voluntarily resigned in the course of the year
Number of women who left the Group, Norway	Number	406	N/A	Only percentage reported for 2017
Total turnover in Norway, men	Per cent	9	5	Percentage of the workforce that voluntarily resigned in the course of the year
Number of men who left the Group, Norway	Number	404	N/A	Only percentage reported for 2017
Total turnover in international units (incl. the Baltics)	Per cent	10	10	Percentage of the workforce that voluntarily resigned in the course of the year
Number of employees who left the Group, international units (incl. the Baltics)	Number	139		Only percentage reported for 2017
Total turnover in international units, men (incl. the Baltics)	Per cent	11	10	Percentage of the workforce that voluntarily resigned in the course of the year
Number of men who left the Group, international units (incl. the Baltics)	Number	73	N/A	Only percentage reported for 2017
Total turnover in international units, women (incl. the Baltics)	Per cent	9	9	Percentage of the workforce that voluntarily resigned in the course of the year
Number of women who left the Group, international units (incl. the Baltics)	Number	66	N/A	Only percentage reported for 2017
Number of employees who left the Group < 30 years	Number	239	N/A	
Number of employees who left the Group 30–50 years	Number	435	N/A	
Number of employees who left the Group > 50 years	Number	275	N/A	
Percentage employees who left the Group < 30 years	Per cent	13,2	N/A	
Percentage employees who left the Group 30–50 years	Per cent	10,1	N/A	
Percentage employees who left the Group > 50 years	Per cent	7,8	N/A	
Number of new employees recruited, Group	Number	965	780	
Percentage of new employees recruited, Group	Per cent	10	8,2	
Number of new employees recruited, Norway	Number	824	662	Including subsidiaries

Explanation	Unit	2018	2017	Comment
Percentage of new employees recruited, Norway	Per cent	10	N/A	Only number reported for 2017
Number of women recruited, Group	Number	450	321	
Percentage of women recruited, Group	Per cent	9,7	N/A	Only number reported for 2017
Number of men recruited, Group	Number	515	459	
Percentage of men recruited, Group	Per cent	10,3	N/A	Only number reported for 2017
Average age of recruited employees, Group	Age	30,5	32	
Average age of recruited men, Group	Age	31,2	32,4	
Average age of recruited women, Group	Age	29,7	30,7	
Average age of recruited employees, Norway	Age	30,1	31,6	
Average age of recruited men, Norway	Age	30,8	32,1	
Average age of recruited women, Norway	Age	29,4	30,8	
Number of recruited men < 30 years, Norway	Number	267	193	
Number of recruited men 30–50 years, Norway	Number	166	18	
Number of recruited men > 50 years, Norway	Number	17	188	
Number of recruited women > 30 years, Norway	Number	253	155	
Number of recruited women 30–50 years, Norway	Number	107	15	
Number of recruited women > 50 years, Norway	Number	14	93	
Number of recruited employees < 30 years, Group	Number	588	N/A	
Percentage recruited employees < 30 years, Group	Per cent	32,6	N/A	
Number of recruited employees 30–50 years, Group	Number	399	N/A	
Percentage recruited employees 30–50 years, Group	Per cent	7,9	N/A	
Number of recruited employees > 50 years, Group	Number	38	N/A	
Percentage recruited employees > 50 years, Group	Per cent	1,1	N/A	
Internal mobility, number of employees who changed jobs within DNB in Norway	Number	760	581	
Percentage of employees who completed a performance dialogue	Per cent	N/A	92	No longer included, as this is voluntary in the same form in 2018 and system support is discontinued

Explanation	Unit	2018	2017	Comment
Safe labour rights and working environment				
Number of managers who completed HSE training	Number	0	21	
Number of safety representatives who completed HSE training	Number	43	43	
Number of accidents/injuries during working hours or when travelling to or from work	Number	9	9	
Percentage of employees who completed the course "Safe and Secure"	Per cent	87	N/A	
Sickness absence, Group	Per cent	4,5	4,5	
Sickness absence, Norway	Per cent	4,5	4,5	Norway, average for the year
Sickness absence women, Norway	Per cent	6,3	6,3	Norway, average for the year
Sickness absence men, Norway	Per cent	2,8	2,8	Norway, average for the year
Absence due to sick children, total	Full-time equivalent days	4 801	4 645	Norway, including subsidiaries in 2016
Absence due to sick children, men	Full-time equivalent days	2 139	2 032	Norway, including subsidiaries in 2016
Absence due to sick children, women	Full-time equivalent days	2 662	2 613	Norway, including subsidiaries in 2016
Number of full time equivalent days lost due to sickness absence	Number	71 340	77 896	

SOCIETY

Ensure responsible purchasing

Number of audits of important suppliers (based on risk/share of procurements)	Number	3	N/A	
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Prevent financial crime

Number of employees who completed training related to anti-money laundering. The 2018 numbers are based on various courses in the training platform Motimate:	Number	N/A	8 841	
Code of Conduct (AML is part of this course)	Number	8 627	N/A	
	Per cent	87 %	N/A	The percentage of employees completing courses in Motimate is based on the gross number of employees (employees on leave, etc. are included in the learning platform and the annual statistics). The data are not comparable as a new training tool was introduced in 2018.
Corporate responsibility	Per cent	83 %	N/A	
Know:Risk (training in anti-corruption)	Per cent	79 %	N/A	
Safe and Secure	Per cent	86 %	N/A	
Percentage of board members who have completed training in anti-corruption (training in acc. with the new Money Laundering Act)	Per cent	100 %	N/A	Applies to DNB ASA
Number of board members who have completed training in anti-corruption (training in acc. with the new Money Laundering Act)	Number	7 %	N/A	Applies to DNB ASA

Explanation	Unit	2018	2017	Comment
Help startups succeed				
Bring together ideas and capital. Number of meeting requests between investors and companies at NXT events	Number	5 871	3 502	
Financial literacy				
The savings app Spare – number of downloads	Number	327 113	253 319	
The share savings account scheme – number of accounts opened	Number	134 876	68 900	
Responsible lending and investment				
1 Responsible lending				
Direct loans to solar, wind and hydroelectric energy projects	NOK billion	48,3	40,6	
Green car financing (car loans and leasing for electric cars) for Norway and Sweden	NOK billion	7,7	7,9	
Contributions to "the green shift", allocated funds to businesses with a clear renewability and/or sustainability profile	NOK billion	N/A	40,6	A new target has been set for 2025 which will be launched in 2019, the most relevant numbers are located under direct loans to the solar, wind and water power
Number of Equator projects	Number	1	3	
2 Investment				
Number of companies excluded from the investment portfolio in accordance with the guidelines for responsible investment	Number	174	154	The number of companies excluded as at 31 December
Number of meetings with companies where various environmental, social and corporate governance (E, S, G) issues were discussed	Number	176	176	
Number of meetings with companies where various environmental and social (E, S) issues were discussed	Number	121	116	
Percentage of meetings with companies where various environmental and social (E, S) issues were discussed	Per cent	6	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 negative and positive* environmental and/or social screening	Per cent	0,83	1,50	* Positive screening means that investments have a stated sustainability focus and/or positive minimum criteria related to social or environmental aspects
Investment in green mutual funds	NOK billion	4,83		New reporting for 2018
View risks and opportunities in a long-term perspective				
Climate reporting: score in CDP reporting (A is the highest possible score)	Score	A	A	
Ensure transparency				
Reporting				
Ranking in the Farmand Award, best digital annual report, listed companies	Ranking	2	2	
Tax reporting is presented in a separate document that is available in the sustainability library				

Explanation	Unit	2018	2017	Comment
OTHER TOPICS RELATED TO SOCIETY				
Ensure eco-efficient operations				
<i>Energy</i>				
Energy consumption, scope 1 + 2	GWh	56,9	56,5	
Energy consumption, scope 1 + 2 per employee	MWh	6,2	6	
<i>Greenhouse gas emissions</i>				
Greenhouse gas emissions, scope 1 + 2 (market-based method)	tCO ₂ e	781	825	See DNB's Carbon Accounting Report for details. DNB's electricity comes from renewable energy documented by guarantees of origin.
Greenhouse gas emissions, scope 1 + 2 (location-based method)	tCO ₂ e	4 637	5 011	See DNB's Carbon Accounting Report for details. DNB's electricity comes from renewable energy documented by guarantees of origin.
Greenhouse gas emissions, scope 1 + 2 per employee (market-based method)	tCO ₂ e	0,08	0,5	
Greenhouse gas emissions, scope 1 + 2 per employee (location-based method)	tCO ₂ e	0,50	0,5	
<i>Waste</i>				
Total weight of waste	kg	1 008 415	1 309 078	
Residual waste for combustion	kg	462 132	615 617	
Residual waste for deposit	kg	14 598	14 321	
Cardboard	kg	403 743	588 639	
Glass	kg	33 275	32 159	
Metal	kg	3 598	2 247	
Plastic	kg	14 835	12 629	
EE waste	kg	7 152	8 759	
Organic waste	kg	64 501	21 552	
Residual waste per employee	kg	52	66	
Waste-recycling ratio	Per cent	53	52	
<i>Business travel</i>				
Air travel	1 000 km	54 637	60 921	
<i>Other consumption</i>				
Water consumption	m ³	58 803	85 860	