

KPI (regarding definitions, see last page in Scorecard, Appendix 2)	GRI	UNIT	2019	2020	2021	Objective		Ambition
						Goal	Date	
1. SOCIAL CONDITIONS								
1.1 EQUALITY AND DIVERSITY								
Equality report								
Total number of employees		Number	446	457	476			
FTEs		FTEs			464			
Women		%	50,0	49,5	48,3			
Men		%	50,0	50,5	51,7			
Percentage of employees under 30		%			6,1			
Percentage of employees between 30 and 50	GRI 102-8	%			42,4			
Percentage of employees over 50		%			51,5			
Part-time women		%	8,5	9,0	7,3			
Part-time men		%	0,9	1,1	0,4			
Temp positions women		Number	11,6	7,6	3,3			
Temp positions men		Number	11,2	11,0	3,1			
Percentage of women by position and category								
Percentage of female managers in total		%	35,5	38,5	38,9	40-60	2025	
Female managers Level 1 (CEO)		%						
Female managers Level 2 (Group management)		%	33,3	25,0	37,5			
Female managers Level 3 (Division management teams)	GRI 405-1	%	26,7	30,0	21,9			
Female managers Level 4 and 5 (Bank managers, Ass. bank managers)		%	47,5	46,8	53,5			
Percentage of women on the Board		%	50,0	50,0	50,0	40-60		
Percentage of female Authorised financial advisers		%			55,0			
Percentage of female Financial advisers		%			42,1			
Percentage of female Business advisers		%			31,4			
Percentage of female Customer service representatives		%			80,0			
Percentage of employees in different positions by age								
Management Level 2 under 30 years		%			-			
Management Level 2 between 30 and 50 years		%			50,0			
Management Level 2 over 50 years		%			50,0			
Management Level 3 under 30 years		%			-			
Management Level 3 between 30 and 50 years		%			44,0			
Management Level 3 over 50 years		%			56,0			
Management Level 4/5 under 30 years		%			-			
Management Level 4/5 between 30 and 50 years		%			43,0			
Management Level 4/5 over 50 years		%			60,0			
Authorised financial advisers under 30 years		Number			2			
Authorised financial advisers between 30 and 50 years	GRI 102-8	Number			44			
Authorised financial advisers over 50 years	GRI 405-1	Number			54			
Financial advisers under 30 years		Number			32			
Financial advisers between 30 and 50		Number			63			
Financial advisers over 50 years		Number			5			
Business advisers under 30 years		Number			-			
Business advisers between 30 and 50 years		Number			60			
Business advisers over 50 years		Number			40			
Customer service representatives under 30 years		Number			13			
Customer service representatives between 30 and 50 years		Number			13			
Customer service representatives over 50 years		Number			73			

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Women's pay compared to men's								
Women		NOK	574.995	600.867	638.079			
Men		NOK	695.945	716.414	742.463			
Women's average pay compared to men		%	82,6	83,9	85,9	90-110	2025	
Women's pay compared to men's, median		%			89,2			
Women's median pay women		NOK	561.985	574.168	616.800			
Men's median pay men		NOK	638.021	662.689	691.648			
Average number of female managers compared to male		%	87,5	93,3	91,2			
Management level 1 (CEO)	GRI 405-2	%			84,4			
Management level 2		%	83,2	85,4	87,7			
Management level 3		%	91,7	89,1	104,4			
Management level 4		%	100,0	101,0	92,0			
Business consultant		%			91,7			
Authorised Financial Adviser		%			95,8			
Customer service representative		%			101,9			
1.2 WORKING ENVIRONMENT AND EMPLOYEE DEVELOPMENT								
Employees								
Average age		years		49,5	49,1			
Average age recruited		years		35,8	36,4			
Average age leaving		years			54,2			
Number of women leaving		Number		13	17			
Number of men leaving		Number		10	12			
Recruited women in total		Number		21	20			
Percentage of women recruited in total		%			42,6			
Percentage of recruited women under 30		%			5			
Percentage of recruited women between 30 and 50		%			95			
Percentage of recruited women over 50		%			0			
Recruited men in total		Number		16	27			
Percentage of recruited men in total		%			57,4			
Percentage of recruited men under 30	GRI 401-1	%			40,7			
Percentage of recruited men between 30 and 50		%			44,5			
Percentage of recruited men over 50		%			14,8			
Recruits with higher education		%		91,9	93,7			
Turnover women		%		2,9	3,2			
Percentage turnover women under 30		%			17,6			
Percentage turnover women between 30 and 50		%			29,4			
Percentage turnover women over 50		%			53,0			
Turnover men		%		2,2	1,7			

Percentage turnover men under 30	%			10		
Percentage turnover men between 30 and 50	%			10		
Percentage turnover men over 50	%			80		
Training						
Average training per woman	hours/year	35,0	40,0	65,0		
Average training per man	hours/year	35,0	40,0	65,0		
Average training per employee, (categorised from 2022)	hours/year		40,0	65,0		
Employees who have had training in Ethics	Number			476,0		
Employees who have had training in Ethics	%		100,0	100,0		
Employees who have had training in Sustainability	Number			476,0		
Employees who have had training in Sustainability	%		100,0	100,0		
Employees who have had training in Data Protection, GDPR	Number			476,0		
Employees who have had training in Data Protection, GDPR	%		100,0	100,0		
Employees who have had training in Information Security	Number			476,0		
Employees who have had training in Information Security	%		100,0	100,0		
Employees who have had AML training	Number			386,0		
Employees who have had AML training	%			100,0		
Managers who have had AML training	Number			90,0		
Managers who have had AML training	%			100,0		
Managers who received training in HSE	Number		15	13		

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Working environment								
Discrimination		Cases	0	0	0			0
Employee satisfaction		Score	81	84	N/A	≥ 80		
Percentage had employee interview		%	100	100	100			100
Sick leave absence, total, %		%	4,75	2,70	3,72			≤ 4.00
Sick leave absence, short, %		%	0,52	0,53	0,49			
Sick leave absence, medium, %		%	0,57	0,68	0,69			
Sick leave absence, long, %		%	3,66	1,49	2,53			
Sick leave for child's illness, women		Days			223			
Sick leave child's illness, men	GRI 401-3	Days			119			
Parental leave – average number of weeks, women	GRI 404-3	Weeks			19			
Parental leave – average number of weeks, men	GRI 406-1	Weeks			8			
Number of men entitled to parental leave		Number			12			
Number of men who took parental leave		Number			12			
Men who returned to work after leave, after 12 months		Number			12			
Men who take continuous parental leave		Number			17			
Number of women entitled to parental leave		Number			11			
Women who took parental leave		Number			11			
Women who returned to work after leave, after 12 months		Number			11			
1.3 DATA PROTECTION AND INFORMATION SECURITY								
Cases reported to the Norwegian Data Protection Authority regarding bre		Number		12	9			
Orders, fines related to privacy by the Norwegian Data Protection Agency (I		Number	0	0	0			0
Data protection complaints from external parties		Number			0			
Data protection complaints from supervisory authorities	GIR 418-1	Number			0			
Identity leaks, theft and loss of customer data		Number			0			
Uptime customer solutions, SLA		%	99,7	99,6	99,77	≥ 99,7		
Serious digital fraud cases against the bank (hacking etc.)		Number		0	0			0
1.4 FINANCIAL CRIME								
Internal corruption cases		Number	0	0	0			0
Internal fraud cases	I 205-3	Number	0	0	0			0
Suspensions of money laundering flagged		Number	8.900	18.900	18.933			
Suspensions of money laundering reported to Økokrim		Number		62	102			
1.5 RESPONSIBLE PRODUCTS AND SERVICES								
Lost cases, breach of product and service information		Number	0	0	0			0
Lost cases, breach of marketing communications		Number		0	0			0
Mobile/online banking Private Market, active unique users > NOK 1,000	GRI 417-2	%	73,1	73,4	74,8			
Online banking, corporate market	GRI 417-3	%	N/A	N/A	76,6			
2. CORPORATE GOVERNANCE								
2.1 SOCIETY								
			2019	2020	2021			
Donations to local community	NOK mill.		45,9	36,1	39,2			
Sponsorship agreements	NOK mill.		11,8	11,8	12,5			
Tax expenses Group	NOK mill.		342	307	323			
Wealth tax	NOK mill.		20	24	16			
Employer's national insurance contributions	NOK mill.		47	60	67			
Financial tax	GRI 201-1	NOK mill.	18	16	19			
Payroll tax	GRI 203-2	NOK mill.	103	105	105			
Total taxes and fees	NOK mill.		530	512	530			
Net salaries/pensions and other benefits	NOK mill.		533	552	606			
Cash dividend to shareholders	NOK mill.		0	219	125			
Growth capital, retained earnings	NOK mill.		1130	766	952			

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2.4 RESPONSIBLE BUSINESS								
Customer satisfaction indicator, Private Market		%	74,3	74,3	71,5			
Customer satisfaction indicator, Corporate Market		%	71,6	71,3	66,6			
Customer satisfaction indicator, Private Market		Place no.	6	5	11	Top 3		
Customer satisfaction indicator, Corporate Market		Place no.	5	3	7	Top 3		
Complaint cases reported to Norwegian Financial Services Complaints Board		Number		12	9			
Complaint cases lost at the Norwegian Financial Services Complaints Board		Number	0	0	0			0
Whistleblowing cases, internal		Number	0	0	2			0
Whistleblowing cases, external		Number	0	0	2			0
ESG Rating, according to Sustainalytics rating scale, Low risk ≤ 20 points		Points			11,7	≤ 20		
2.3 RESPONSIBLE CREDIT								
Green home loans	NOK mill.			N/A	14.000			
Green home loans, annual growth	%			N/A	N/A	≥ 10	Annually	
Green home loans, share of total home loans	%			N/A	18,0	50	2030	
Green loans commercial real estate	NOK mill.			N/A	8.000			
Green loans commercial real estate, annual growth	%			N/A	N/A	≥ 10	Annually	
Green loans commercial real estate, share of total com. real estate	%			N/A	30	50	2030	
2.4 RESPONSIBLE INVESTMENTS AND FINANCING								

Sustainable bonds (issued)	NOK mill.	5.100	5.103	5.102			
Sustainable bonds	NOK mill.		680	1.495	2.000	2022	
Liquidity portfolios							
Percentage of policy breaches own investments	NOK mill.		0	0			
Percentage of policy breaches liquidity portfolio	NOK mill.		0	0			
Percentage of policy breaches Fund managers	NOK mill.		0	0			
2.5 RESPONSIBLE PROCUREMENT							
Total procurements	NOK mill.	400	440	447			
Total procurement suppliers > NOK 1 mill.	NOK mill.		365	357			
Total procurement suppliers > NOK 1 mill.	%		80,6	79,8			
Suppliers > NOK 1 million approved Supplier declaration	% volume		71,5	83,0	100		
Suppliers > NOK 1 million with environmental certification	% volume		84,8	80,0	100		
Suppliers > NOK 1 million that are risk classified	% volume		86,7	100,0	100		
Suppliers > NOK 1 million assessed in relation to social condition	% volume			100,0	100		
Suppliers > NOK 1 million assessed in relation to environmental	% volume			100,0	100		
Suppliers > NOK 1 million violation of Policy	Number		0	0			0
3. CLIMATE AND ENVIRONMENT							
Greenhouse-gas emissions (GHG), own activities (Baseline 2017)	tonnes CO2	418	273	254	231	2030	
Reduction in GHG emission, own activities (Base line 2017)	%		46,8	50,4	55,0	2030	
GHG emissions, own activities	%			N/A	0 (NZE)	2050	
Reduction in GHG emissions from lending in 2030 (Baseline 2021)	%			N/A	40	2030	
GHG emission from lending in 2050	tonnes CO2			N/A	0 (NZE)	2050	
Reduction in GHG emissions from investment in 2030 (Baseline 2021)	%			N/A	40	2030	
GHG emission from investment in 2050	tonnes CO2			N/A	0 (NZE)	2050	
Energy intensity own real estate	GRI 305-1 GRI 305-2 GRI 305-3 kWh/m²	225	214	233			
Electric power from renewable energy sources	%			94,1			
Greenhouse-gas emissions Scope 1	tonnes CO2	23	19	14			
Greenhouse-gas emissions Scope 2	tonnes CO2	196	181	175			
Greenhouse-gas emissions Scope 3	tonnes CO2	199	73	66			
Company cars that are electric	%	46	62	81	100	2023	