1. Introduction

This CSR Annex to DNB’s 2013 Annual Report, together with part of Chapter 5 of the Annual Report, constitutes the 2013 CSR Annual Report. The purpose of this Annual Report is to inform the stakeholders of De Nederlandsche Bank (DNB) about its role in society, and to account for the economic, social and ecological impact of its activities. The stakeholder dialogue, which is conducted periodically, identifies the material topics that are covered in this report.

2. Management approach

DNB’s CSR policy and report are adopted annually by the Governing Board. The policy enjoys broad commitment across the organisation and is supported by experts in specific areas. These areas are incorporated into the usual business processes, while decision-making is embedded in the line organisation. The CSR coordinator, in consultation with the CSR Steering Group, provides content and process-based support and guidance. The annual planning and control cycle serves to monitor progress on economic, ecological and social activities. The progress report can be found in the relevant chapters of the 2013 DNB Annual Report. As regards remuneration, monitoring and reporting, DNB adheres to the principles of equality and makes no distinction based on gender, ethnic background, religion, sexual orientation or other categories of employees.

3. Stakeholder dialogue

The table below gives a schematic representation of the structural forms of stakeholder dialogue at DNB, the outcomes of this dialogue and the measures DNB takes in response to these outcomes. In addition, DNB conducts a periodic stakeholder dialogue about its CSR policy and reporting. The material topics covered in this report were selected based on stakeholder dialogues held from October to December 2013 (see Section 5.3.1 of the 2013 DNB Annual Report). This illustrates that the CSR topics relating to DNB’s core tasks are seen as the most material.
### Stakeholders

<table>
<thead>
<tr>
<th>Stakeholders</th>
<th>Form of dialogue</th>
<th>Outcomes</th>
<th>Follow-up DNB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>Satisfaction survey (annual)</td>
<td>Overall satisfaction above benchmark, efficiency could be better</td>
<td>Working group set up for further research and improvement proposals</td>
</tr>
<tr>
<td>Public</td>
<td>Reputation measurement among ‘financial citizens’</td>
<td>Average reputation score 2013: 63.9 (2012: 65)</td>
<td>Continue putting our strategy/ambitions into practice and remain open and transparent about it</td>
</tr>
<tr>
<td>Providers and users of payment systems</td>
<td>National Forum on the Payment System (twice yearly)</td>
<td>Following DDOS attacks, the robustness of the payment system was analysed. The payment system is robust, but some room for improvement remains</td>
<td>MOB monitors further improvement of robustness</td>
</tr>
<tr>
<td></td>
<td>(Maatschappelijk Overleg Betalingsverkeer - MOB)</td>
<td></td>
<td>MOB investigates permanent availability of ATMs</td>
</tr>
<tr>
<td></td>
<td>(twice yearly) and working groups</td>
<td>The Accessibility Monitor shows consumers and SME are satisfied with availability of payment services</td>
<td></td>
</tr>
<tr>
<td>Supervised institutions</td>
<td>National Forum on SEPA migration (NFS)</td>
<td>National migration plan</td>
<td>A smooth switch within the deadline of all parties concerned requires that the NFS Programme Office promotes agreements and monitors their implementation</td>
</tr>
<tr>
<td></td>
<td>(twice yearly) and Task Force SEPA Nederland (six times a year)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Industry associations of supervised institutions | Annual stakeholder survey (questionnaire among 300 supervised institutions and in-depth interviews with management boards of 17 large supervised institutions) | - Supervision has become more intrusive and more conclusive
- Supervision has a positive impact on risk management at supervised institutions
- Certain aspects can be reinforced (see follow-up) | - Engage in more active dialogue about key risks to which institutions are exposed
- Indicate more clearly when and with what effect DNB is satisfied
- More appealing communications
- Interpretation and application of regulations
- Effective and efficient format of supervisory approach |
|                                          | - Executive consultation with separate industry associations (3 to 4 times yearly) | - Announcement and explanation of new regulations                       |                                                                              |
|                                          | - Panel meetings on budget and accountability (twice yearly) | - Acceptable supervision costs                                            |                                                                              |

### 4. About this report

With the publication of its 2013 Annual Report, DNB has made a further step towards integrated reporting by fully integrating its CSR report into the chapter in which it accounts for its core tasks. The result is the Accountability chapter. The 2012 Annual report was published on 13 March 2013 and can also be found on [www.dnb.nl](http://www.dnb.nl) under Publications.
DNB reports on its CSR policy and its implementation according to the new version of the reporting guidelines of the Global Reporting Initiative (GRI G4), which was launched in May 2013 and will become mandatory with effect from 1 January 2015 (see GRI G4 table, Section 9). DNB also assesses the extent to which the framework of the International Integrated Reporting Committee (IIRC) can be applied in working towards integrated reporting. Alongside GRI G4 indicators, DNB also uses relevant indicators from the pilot version of the Public Agency (PA) Sector Supplement.

In view of its role as central bank and supervisor, DNB is considered a public institution. For this reason, we have applied all PA indicators from the Public Agency Sector Supplement, with the exception of PA 8, 9 and 10. In addition, several indicators from the GRI Financial Sector (FS) Supplement that are relevant to the organisation were used. The other indicators are either not material or not applicable, as DNB has no customers and no for-profit financial products. For relevant financial information, we refer you to the profit and loss account in the 2013 Annual Report. The information in the CSR Annual Report relates to the 2013 reporting year (1 January to 31 December), with the exception of the environmental data. The reporting period for DNB’s CO₂ footprint runs from the fourth quarter of 2012 to the third quarter of 2013, inclusive. This is because the environmental data from the fourth quarter of 2013 were not yet available when DNB’s 2013 Annual Report went to press. Quantitative data on staff and the financial results as included in the 2013 DNB Annual Report were collected by means of the financial data management system and the personnel data management system. DNB’s internal audit department assesses the reliability of this report – including data – before it is submitted to the external auditor.

Sphere of influence and scope

The topics that DNB reports on fall within either an internal or external sphere of influence. Broadly speaking, all operations-related topics concern the internal sphere of influence, while all core task-related subjects are part of the external sphere of influence. The external sphere of influence for the core task of Supervision encompasses all supervised institutions (and their policies). For the Payments core task, it comprises all parties involved in the National Forum on the Payment System (Maatschappelijk Overleg Betalingsverkeer - MOB) and the distribution of banknotes (from user to provider of payment services). Regarding monetary policy, DNB forms part of the European System of Central Banks (ESCB); this core task therefore falls within the ESCB’s sphere of influence. DNB’s investments are part of the internal sphere of influence.

DNB has no subsidiaries and all DNB locations are wholly owned. Our supplier information falls outside the scope of this Annual Report. The calculation of CO₂ emissions covers energy consumption (gas, electricity and diesel for heating) at all DNB locations. CO₂ emissions following from commuting, business travel and goods transport were also reported on an organisation-wide basis. All information is based on calculations (not estimates), unless stated otherwise.

Transparency
Every year, DNB takes part in the Transparency Benchmark of the Ministry of Economic Affairs. DNB’s ambition is to achieve a level of performance commensurate with that of leading government agencies in the Netherlands. It also looks at best practices in the private sector (banks, insurance companies, pension funds). DNB ranked 38 in the 2013 Transparency Benchmark (55 in 2012).
Verification

To ensure an objective and independent review, DNB asked Deloitte Accountants B.V. to assess its 2013 CSR Annual Report.

The purpose of this assignment was to provide some assurance that the 2013 CSR Annual Report is free from material misstatements and was prepared in accordance with GRI G4 guidelines.

Deloitte Accountants B.V. has issued an unqualified review report, which is included on page 20 of this Annex.

Comments on this report can be sent to mvo@dnb.nl.

5. Key HR statistics

Male/female breakdown

Male Female

Number of male and female employees at year-end, 2009 - 2013

Male/female breakdown by position in 2013 (%)

Workforce Total management Total DNB

Staff profile by years of service

As a percentage

<1 year 1-4 years 5-9 years 10-14 years 15-19 years 20-24 years ≥25 years

Male/female breakdown by age group in 2013

Male Female

Key data at year-end 2013

<table>
<thead>
<tr>
<th>Data</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of employees</td>
<td>1808</td>
<td></td>
</tr>
<tr>
<td>Number of FTEs</td>
<td>1659</td>
<td></td>
</tr>
<tr>
<td>DNB % women</td>
<td>37.6</td>
<td></td>
</tr>
<tr>
<td>Workforce % women</td>
<td>37.9</td>
<td></td>
</tr>
<tr>
<td>Governing Board % women</td>
<td>20.0</td>
<td></td>
</tr>
<tr>
<td>Division directors % women</td>
<td>30.8</td>
<td></td>
</tr>
<tr>
<td>Heads of department % women</td>
<td>27.4</td>
<td></td>
</tr>
<tr>
<td>Heads of section % women</td>
<td>43.5</td>
<td></td>
</tr>
<tr>
<td>Sickness absence in %</td>
<td>2.88</td>
<td></td>
</tr>
<tr>
<td>Training costs actual (EUR)</td>
<td>82.3%</td>
<td>5,500,164</td>
</tr>
<tr>
<td>Training costs budget (EUR)</td>
<td>6,679,251</td>
<td></td>
</tr>
</tbody>
</table>
### M/F inflow 2013

<table>
<thead>
<tr>
<th>Total</th>
<th>M</th>
<th>F</th>
<th>(%) M</th>
<th>(%) F</th>
</tr>
</thead>
<tbody>
<tr>
<td>154</td>
<td>87</td>
<td>67</td>
<td>56.5</td>
<td>43.5</td>
</tr>
</tbody>
</table>

### M/F outflow 2013

<table>
<thead>
<tr>
<th>Total</th>
<th>M</th>
<th>F</th>
<th>(%) M</th>
<th>(%) F</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>56</td>
<td>44</td>
<td>56.0</td>
<td>44.0</td>
</tr>
</tbody>
</table>

- Secondment: 46
to DNB from abroad: 2

- Average age DNB 2009: 44.3
- Average age DNB 2010: 44.2
- Average age DNB 2011: 44.3
- Average age DNB 2012: 44.6
- Average age DNB 2013: 44.2

- Average age on joining DNB: 34.2
- Average age on leaving DNB: 44.2

### Reasons for leaving in 2013

- Own request: 45
- Termination of contract: 24
- End of temporary employment contract: 13
- Retirement and early retirement: 12
- Reorganisation: 4
- Incapacity for work: 0
- Death: 2

Total: 100

### M/F diversity (year-end)*

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Governing Board</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Division Director</td>
<td>25</td>
<td>25</td>
<td>33</td>
<td>33</td>
<td>31</td>
<td>31</td>
<td>31</td>
</tr>
<tr>
<td>Head of department</td>
<td>30</td>
<td>15</td>
<td>22</td>
<td>23</td>
<td>25</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>Head of section</td>
<td>40</td>
<td>43</td>
<td>41</td>
<td>40</td>
<td>37</td>
<td>44</td>
<td>44</td>
</tr>
</tbody>
</table>

*) including secondments

### Number of employees (year-end)

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>1,046</td>
<td>1,074</td>
<td>1,089</td>
<td>1,099</td>
<td>1,129</td>
</tr>
<tr>
<td>Women</td>
<td>594</td>
<td>602</td>
<td>636</td>
<td>656</td>
<td>679</td>
</tr>
<tr>
<td>Total</td>
<td>1,640</td>
<td>1,676</td>
<td>1,725</td>
<td>1,755</td>
<td>1,808</td>
</tr>
</tbody>
</table>

- % of women in total: 36.2, 35.9, 36.9, 37.4, 37.6
- Growth DNB (%): 1.6, 2.2, 2.9, 1.7, 3.0
6. Analysis of integrity & compliance notifications

Notifications under integrity & compliance rules

<table>
<thead>
<tr>
<th>Notification</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independence</td>
<td>160</td>
<td>235</td>
</tr>
<tr>
<td>Private portfolio investment transactions</td>
<td>813</td>
<td>462</td>
</tr>
<tr>
<td>Internal complaints</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Third-party complaints</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Integrity incidents, total</td>
<td>44</td>
<td>35</td>
</tr>
<tr>
<td>including:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Careless handling of information</td>
<td>27</td>
<td>18</td>
</tr>
<tr>
<td>- Infringement of private portfolio investment transaction rules</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>- Employee in high-risk position in financial difficulties</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>- Inappropriate behaviour</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>- Other</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Questions from employees</td>
<td>713</td>
<td>580</td>
</tr>
</tbody>
</table>

All notifications were assessed to determine whether the activities, interests and gifts concerned complied with the criteria set out in the rules. In five out of 75 cases notified, dispensation was not granted for a subsidiary activity (seven out of 106 in 2012). In these cases it was judged that the subsidiary activity in question would conflict with the employee’s position at DNB. In six cases (seven in 2012) where an employee intended to accept a position outside DNB, it was decided that a cooling-off period should be applied in accordance with the prevailing rules in order to eliminate any semblance of conflicts of interest. There were also ten cases (11 in 2012) of conflicts of interest or potential conflicts of interest, in which special arrangements were made. Finally, in 13 out of 60 cases reported, it was decided that a gift or invitation should not be accepted (13 out of 102 in 2012). Owing to the improved stock market climate, the number of private portfolio investment transactions increased to 813 from 462 in 2012. The increase in incidents in ‘careless handling of information’ was mainly attributable to 18 notifications of incorrectly addressed external emails and letters. Meanwhile, measures have been taken, in cooperation with the Information Security Coordinator, to prevent incorrectly addressed emails. These measures appear to be having the desired effect.

Eight employees, both insiders and non-insiders, failed to comply with the Integrity & Compliance Rules. They performed unauthorised transactions (sale of grandfathered securities without permission from C&I). Sanctions were imposed on the offenders.

More information about the integrity policy, the management approach, the code of conduct, and accompanying arrangements and procedures (including complaints procedures) can be found on [www.dnb.nl](http://www.dnb.nl) (About DNB/Integrity).
7. Environmental data and explanation of policy and activities

**CO₂ emissions**

<table>
<thead>
<tr>
<th>CO₂ emissions</th>
<th>2013 (in tonnes)</th>
<th>2012 (in tonnes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy</td>
<td>4,412</td>
<td>8,972</td>
</tr>
<tr>
<td>- Purchased electricity</td>
<td>1,524</td>
<td>6,536</td>
</tr>
<tr>
<td>- Purchased green electricity</td>
<td>158</td>
<td>0</td>
</tr>
<tr>
<td>- Natural gas for heating</td>
<td>2,637</td>
<td>2,373</td>
</tr>
<tr>
<td>- Diesel for energy supply</td>
<td>93</td>
<td>63</td>
</tr>
<tr>
<td>Commuting</td>
<td>2,149</td>
<td>2,067</td>
</tr>
<tr>
<td>- Public transport</td>
<td>830</td>
<td>806</td>
</tr>
<tr>
<td>- Passenger vehicles</td>
<td>1,319</td>
<td>1,261</td>
</tr>
<tr>
<td>Business travel</td>
<td>1,763</td>
<td>1,733</td>
</tr>
<tr>
<td>- Passenger vehicles</td>
<td>400</td>
<td>391</td>
</tr>
<tr>
<td>- Air travel</td>
<td>1,363</td>
<td>1,342</td>
</tr>
<tr>
<td>Goods and passenger transport</td>
<td>55</td>
<td>85</td>
</tr>
<tr>
<td>- Passenger vehicles for passenger transport</td>
<td>23</td>
<td>25</td>
</tr>
<tr>
<td>- Lorries for goods transport</td>
<td>32</td>
<td>60</td>
</tr>
<tr>
<td><strong>Total CO₂</strong></td>
<td><strong>8,379</strong></td>
<td><strong>12,857</strong></td>
</tr>
<tr>
<td>Compensation through purchase of carbon credits</td>
<td>4,641</td>
<td>7,494</td>
</tr>
<tr>
<td><strong>Total CO₂ emissions</strong></td>
<td><strong>3,738</strong></td>
<td><strong>5,363</strong></td>
</tr>
<tr>
<td>Number of FTEs</td>
<td>1,659</td>
<td>1,625</td>
</tr>
<tr>
<td>CO₂ per FTE</td>
<td>2.3</td>
<td>3.3</td>
</tr>
</tbody>
</table>

1 The 2013 reporting period runs from 1 October 2012 to 30 September 2013 inclusive.
2 The 2012 reporting period runs from 1 October 2011 to 30 September 2012 inclusive.
3 The figures for the 2012 reporting period were adjusted. The reason is that with effect from the 2013 reporting period, fuel consumption for business travel by lease car, commuting by lease car, and goods and passenger transport has been broken down into diesel consumption and petrol consumption. On balance, this adjustment has no effect on total CO₂ emissions in the 2012 reporting period, which came to 5,363 tonnes before adjustment.
4 Since 1 January 2013, the DNB building in Apeldoorn has been rented out. As a result, the energy consumption of this location is no longer included in DNB’s CO₂ emissions.
5 The number of FTEs concerns the number of active FTEs in the reporting period, excluding secondments.

**Environmental policy**

Since 2009, DNB’s environmental policy has been aimed at reducing CO₂ emissions by 50% relative to the baseline year 2007. In the reporting year, DNB tightened up its environmental policy to become climate-neutral from 2014. This will be achieved by purchasing green power and offsetting the remaining CO₂ emissions.

From the current reporting period onwards, the amount of carbon credits to be purchased will be determined on the basis of the actual consumption during the reporting period, running from the fourth quarter of a calendar year to the third quarter of the next calendar year, inclusive.

**Environmental care in 2013**

DNB has put in place an ISO 14001-certified management system to monitor the environmental performance of three departments that have a major environmental impact. The system was recertified in October 2013. This demonstrates that DNB has embedded professional environmental care in the operations of these departments. The basic aims of DNB’s environmental care
programme are to comply with laws and regulations, control environmental
risks and to continue improving the organisation’s environmental
performance. Compliance with these basic aims is regularly audited, using the
Stimular environment barometer to monitor the results.\(^1\) The results are also
periodically reviewed.

Energy consumption in 2013

DNB uses electricity, natural gas and diesel for its energy supply. When
performing building maintenance, renovation and conversion work, DNB
always looks for opportunities to reduce CO\(_2\) emissions, and has purchased
green electricity since 2013. CO\(_2\) emissions from the use of natural gas and
diesel are offset by buying Gold Standard carbon credits.

Reduction of CO\(_2\) emissions\(^2\)

In the reporting period, DNB aimed to reduce its CO\(_2\) footprint by 50% compared to the baseline year 2007. This objective was comfortably
achieved: DNB’s net CO\(_2\) emissions during the reporting period were 74% lower than in the baseline year. CO\(_2\) emissions decreased significantly
compared to the previous reporting period, partly owing to the purchase of
green power in 2013.

Green mobility

In 2013, a study was initiated into a new lease policy based on a market-
consistent remuneration benchmark. The remuneration benchmark showed
that it is not common practice to make lease cars available to staff as part of
employment conditions. Basically, the provision of a lease car is common
practice for staff from department management level and upwards (in keeping
with DNB’s lease policy). This led to the conclusion that there is no
legitimate purpose or need (mobility or employment conditions) to provide
lease cars. In addition, the provision of a lease car – no matter how fuel-
efficient and clean – is inconsistent with DNB’s CSR policy objective to
reduce CO\(_2\) emissions. The Governing Board therefore decided that, with
effect from September 2013, lease cars will only be awarded to management
from department head level and upwards. The existing rights to a lease car
will be respected.

Green ICT: sustainable innovation

The ICT department’s policy is designed to ensure a sustainable supply of
ICT services, from procurement to disposal of equipment. Obsolete DNB
equipment is given a new lease of life via the ‘Close the Gap’ Foundation.
ICT-resources are bought in accordance with the environmental policies of
both DNB and the government. It is now also possible to monitor the
equipment’s energy consumption during its useful life. In the reporting year,
an ‘iBabs’ pilot aimed at paperless meetings was started up as part of the ICT
innovation process. A second pilot, called Greenprint, is in progress to
promote employee awareness of opportunities to reduce their print output.

\(^1\) [http://www.milieubarometer.nl]

\(^2\) Since the baseline year 2007, when net CO\(_2\) emissions were set at 14,143 tonnes, these emissions have been reduced to 3,738 tonnes of CO\(_2\). Net CO\(_2\) emissions for the 2012 reporting year have been set at 5,363 tonnes.
New initiatives for environmental savings have been added to the innovation programme and are scheduled to start in 2014.

Optimum use and re-use of materials

Rejected money containers are recycled into pellets. In 2013, 284 money containers were processed into pellets and 85 were reconditioned and reused. Seals used to seal transport and storage units for banknotes and coins are also recycled. This produced 920 kilos of raw materials in 2013. In addition, a total of 126,362 kilos of destroyed securities paper was removed. This waste flow was burned, with energy being generated in the process.

To prevent unnecessary minerals extraction, DNB actively promotes the exchange of coins. In 2013, thirty million five eurocent coins were exchanged with Finland for two million two-euro coins and 1.9 million one-euro coins. In addition, the Netherlands delivered fifteen million two eurocent coins and fifteen million two-euro coins to Austria in 2013.

Energy consumption

<table>
<thead>
<tr>
<th>Energy</th>
<th>Unit</th>
<th>2013 *</th>
<th>2012 **</th>
<th>CO₂ parameter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchased electricity</td>
<td>kWh</td>
<td>3,349,438</td>
<td>14,365,114</td>
<td>0.455 kg CO₂ / kWh</td>
</tr>
<tr>
<td>Purchased green electricity</td>
<td>kWh</td>
<td>10,533,742</td>
<td>0</td>
<td>0.015 kg CO₂ / kWh</td>
</tr>
<tr>
<td>Natural gas</td>
<td>m³</td>
<td>1,440,862</td>
<td>1,300,077</td>
<td>1.83 kg CO₂ / m³ gas</td>
</tr>
<tr>
<td>Diesel for energy supply</td>
<td>litres</td>
<td>29,788</td>
<td>20,007</td>
<td>3.13 kg CO₂ / litre diesel</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Commuting</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Public transport</td>
<td>km</td>
<td>12,761,597</td>
<td>12,405,626</td>
<td>0.0650 kg CO₂ / km</td>
</tr>
<tr>
<td>Passenger vehicles</td>
<td>km</td>
<td>6,280,575</td>
<td>6,014,255</td>
<td>0.210 kg CO₂ / km</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business travel</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger vehicles (business kilometres, private vehicles)</td>
<td>km</td>
<td>474,789</td>
<td>494,014</td>
<td>0.210 kg CO₂ / km</td>
</tr>
<tr>
<td>Passenger vehicles (lease cars petrol)</td>
<td>litres of petrol</td>
<td>82,965</td>
<td>89,470</td>
<td>2.78 kg CO₂ / litre</td>
</tr>
<tr>
<td>Passenger vehicles (lease cars diesel)</td>
<td>litres of diesel</td>
<td>21,968</td>
<td>12,039</td>
<td>3.14 kg CO₂ / litre</td>
</tr>
<tr>
<td>Regional air travel (&lt; 700 km)</td>
<td>km</td>
<td>1,142,076</td>
<td>1,217,841</td>
<td>0.270 kg CO₂ / passenger km</td>
</tr>
<tr>
<td>European air travel (&gt; 2500 km)</td>
<td>Km</td>
<td>1,664,230</td>
<td>1,744,580</td>
<td>0.201 kg CO₂ / passenger km</td>
</tr>
</tbody>
</table>

| World air travel (2500 km)                         | km     | 5,368,172 | 4,944,932 | 0.134 kg CO₂ / passenger km |

<table>
<thead>
<tr>
<th>Goods and passenger transport</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger vehicles for passenger transport</td>
<td>litres of petrol</td>
<td>8,196</td>
<td>8,961</td>
<td>2.78 kg CO₂ / litre</td>
</tr>
<tr>
<td>Lorries for goods transport</td>
<td>litres of diesel</td>
<td>10,181</td>
<td>18,998</td>
<td>3.14 kg CO₂ / litre</td>
</tr>
</tbody>
</table>

8 The 2013 reporting period runs from 1 October 2012 to 30 September 2013, inclusive.
9 The 2012 reporting period runs from 1 October 2011 to 30 September 2012, inclusive.
10 The figures for the 2012 reporting period were adjusted. The reason is that with effect from the 2013 reporting period, fuel consumption for business travel by lease car, commuting by lease car, and goods and passenger transport has been broken down into diesel consumption and petrol consumption.
11 DNB has purchased green electricity since 1 January 2013. This figure is therefore made up of the actual consumption as determined for Q1, Q2 and Q3 2013.
12 Based on the supplied number of litres of diesel oil.
8. **Overview of objectives and results in 2013**

<table>
<thead>
<tr>
<th>CSR topics</th>
<th>Objectives for 2013 and beyond</th>
<th>Actions and results achieved in 2013*</th>
<th>Chapter / Section of the AR; Section of the CSR Annex</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSR in core tasks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Socially Responsible Investment (SRI) in equities</td>
<td>Monitor SRI product developments to see whether a larger part of the equity portfolio can meet this requirement.</td>
<td>Market study conducted into availability of CSR investment funds. Partly based on the outcome of this study, the Governing Board decided to start a process for DNB to set up its own investment account for the passive management of its equity holdings, in conformity with its CSR policy.</td>
<td>5.6.3 (last paragraph)</td>
</tr>
<tr>
<td>More efficient and environmentally friendly circulation of banknotes</td>
<td>Continue stimulating market parties to recirculate fit banknotes as much as possible.</td>
<td>Number of banknotes deposited at DNB decreased by 40 million compared to 2012.</td>
<td>5.2.3 (paragraph 2)</td>
</tr>
<tr>
<td>Accessible, available and safe payments</td>
<td>Publish 2013 Accessibility Monitor. Prepare and publish 'Accessible websites for internet banking' factsheet (together with stakeholders).</td>
<td>2013 Accessibility MOB Monitor published. Working Group on Availability and Accessibility organised a theme meeting on ‘Accessibility to online banking’ at DNB; results of meeting offered to the MOB. Extra attention for SEPA Credit Transfer Form. Inventory and monitoring of accessibility aspects as part of migration to SEPA.</td>
<td>5.2.3 (paragraph 3)</td>
</tr>
<tr>
<td>Supervision of governance, remuneration policy, sustainability of business models, conduct &amp; culture, including remuneration policy at supervised institutions</td>
<td>Institutions whose governance is set up and operates to the effect that prudential risks are controlled; explicit attention for the combination of structure, effectiveness and conduct.</td>
<td>Follow-up study performed at five institutions. Continuation of study into the implementation of a sound remuneration policy. New study performed at trust offices into the interaction between conduct, corporate culture and integrity.</td>
<td>5.2.4 (last paragraph)</td>
</tr>
<tr>
<td>Knowledge transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial education</td>
<td>Develop design for new Visitors’ Centre.</td>
<td>Received 17,000 visitors in the DNB Visitors’ Centre 5.7.1 (paragraph 1). Completion of definite design for building for new Visitors’ Centre.</td>
<td>5.7.1 (paragraph 1)</td>
</tr>
<tr>
<td>Technical assistance</td>
<td>Provide training and exchange knowledge to reinforce financial and institutional development of fellow central banks and supervisory authorities, notably from the 12 constituent countries that the Netherlands represents at the IMF and the World Bank. Ensure that constituent countries are satisfied with DNB’s support to ensure they remain members of the Dutch constituency group, despite the expansion with Belgium and Luxembourg.</td>
<td>All constituent countries remained members of the constituency group, which was expanded with Belgium and Luxembourg. Academic course organised on behalf of DNB by the Duisenberg School of Finance. Talks held in Belgium and Luxembourg to also let them provide technical assistance services to the constituency group; Luxembourg is preparing to set up a technical assistance programme.</td>
<td>5.7.2 (paragraph 1)</td>
</tr>
<tr>
<td>CSR topics</td>
<td>Objectives for 2013 and beyond</td>
<td>Actions and results achieved in 2013*</td>
<td>Chapter / Section AR; Section CSR Annex</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td><strong>Sustainable operations</strong></td>
<td>Reduction in CO₂ emissions, environmental protection and energy consumption 50% smaller CO₂ footprint in 2013 versus baseline year 2007 (reduction partly through green procurement of gas and electricity consumption; green ICT programme (see green ICT) and green mobility programme (see green mobility)).</td>
<td>Achieved (CO₂ footprint in 2013: 74% lower than baseline year 2007).</td>
<td>5.8.4 (paragraph 1); CSR Annex, Section 7 (paragraph 6)</td>
</tr>
<tr>
<td></td>
<td>Green mobility: Implement restriction of car choice based on maximum CO₂ emissions. Study new lease policy (based on a remuneration benchmark) where the mobility criterion is abandoned.</td>
<td>Achieved.</td>
<td>5.8.4 (paragraph 2); CSR Annex, Section 7 (paragraph 5)</td>
</tr>
<tr>
<td></td>
<td>Green ICT: Start at least two processes that include environment-saving targets.</td>
<td>Start of iBabs pilot (paperless meetings) and Greenprint pilot (print reduction).</td>
<td>CSR Annex, Section 7 (paragraph 6)</td>
</tr>
<tr>
<td></td>
<td>Sustainable procurement: Develop new procurement policy. Structureally apply and monitor available social criteria of NL Agency, where possible. Continue to monitor government policy and market developments. Continue to measure results.</td>
<td>New procurement policy developed (effective from 1 January 2014). Sustainability criteria of NL Agency applied in so far as possible. Alongside environmental criteria, social criteria of NL Agency also applied in so far as relevant.</td>
<td>5.8.5 (paragraph 2)</td>
</tr>
<tr>
<td><strong>Social policy</strong></td>
<td>Staff diversity: 30% women in management positions. Implement social safety improvement points.</td>
<td>Realised (32%). Partly realised (C&amp;I Perception Monitor implemented in January 2014), implementation of other improvement points will continue in 2014.</td>
<td>5.8.2 (paragraph 7); CSR Annex, Section 5</td>
</tr>
<tr>
<td></td>
<td>Implement additional measures to get more women in management positions.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 7)</td>
</tr>
<tr>
<td></td>
<td>Update diversity policy, start implementation of measures.</td>
<td>Not yet achieved, work in progress (still ongoing).</td>
<td></td>
</tr>
<tr>
<td>CSR topics</td>
<td>Objectives for 2013 and beyond</td>
<td>Actions and results achieved in 2013*</td>
<td>Chapter / Section AR; Section CSR Annex</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------</td>
<td>--------------------------------------</td>
<td>----------------------------------------</td>
</tr>
<tr>
<td>Employee development and deployment</td>
<td>Study into lifelong learning.</td>
<td>Achieved and implemented in 2013 (DNB Academy).</td>
<td>5.8.2 (paragraph 4)</td>
</tr>
<tr>
<td></td>
<td>Start implementation of vision on 'best people'.</td>
<td>Achieved (vision approved by Governing Board and used as framework for HR policy and instruments).</td>
<td>5.8.2 (paragraph 1)</td>
</tr>
<tr>
<td></td>
<td>Start second traineeship, including exchange with AFM.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 6)</td>
</tr>
<tr>
<td></td>
<td>Complete planning of Management Development activities.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 5)</td>
</tr>
<tr>
<td></td>
<td>Develop modules for result-based control, diversity in teams, organisation and control; new managers follow these modules.</td>
<td>Not achieved; postponed to 2014 because of insufficient staffing.</td>
<td>5.8.2 (paragraph 10)</td>
</tr>
<tr>
<td></td>
<td>Apply adjusted PM system.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 4)</td>
</tr>
<tr>
<td></td>
<td>Start-up DNB Academy.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 8)</td>
</tr>
<tr>
<td>Working at DNB</td>
<td>Carry out employee satisfaction survey; general employee satisfaction remains at least at the same level.</td>
<td>Achieved (increase to 7.7 from 7.6).</td>
<td>5.8.2 (paragraph 8)</td>
</tr>
<tr>
<td></td>
<td>Score on Top Employers at least equal to 2012.</td>
<td>Partly achieved.</td>
<td>5.8.2 (paragraph 1)</td>
</tr>
<tr>
<td></td>
<td>Draw up renewed Health &amp; Safety policy.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 11)</td>
</tr>
<tr>
<td></td>
<td>Recruit 50 extra new supervision staff.</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 2)</td>
</tr>
<tr>
<td></td>
<td>Draw the outlines of the 'future-proof terms of employment' document.</td>
<td>Achieved (document dealt with by Governing Board; basic aims were defined and are used as framework).</td>
<td>5.8.2 (paragraph 12)</td>
</tr>
<tr>
<td></td>
<td>Implement SPP.</td>
<td>Achieved (pilot has taken place; divisions use this instrument on their own initiative in consultation with P&amp;O where necessary).</td>
<td>5.8.2 (paragraph 12)</td>
</tr>
<tr>
<td>Health &amp; Safety</td>
<td>Draw up Safety Policy for working with third parties.</td>
<td>Not achieved, still in draft form.</td>
<td>5.8.2 (paragraph 13)</td>
</tr>
<tr>
<td></td>
<td>Draw up a policy for employees over 50 (less physically demanding duties, more task rotation and employability).</td>
<td>Achieved.</td>
<td>5.8.2 (paragraph 13)</td>
</tr>
<tr>
<td></td>
<td>Exchange knowledge about safe working practices in the cash chain.</td>
<td>Achieved (information exchange with other central banks about safe processing of banknotes which – as a precaution against theft from ATMs – have been rendered unusable by means of dye-protected containers).</td>
<td>5.2.3 (paragraph 6)</td>
</tr>
<tr>
<td>CSR topics</td>
<td>Objectives for 2013 and beyond</td>
<td>Actions and results achieved in 2013*</td>
<td>Chapter / Section AR; Section CSR Annex</td>
</tr>
<tr>
<td>------------</td>
<td>--------------------------------</td>
<td>--------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td><strong>Integrity</strong></td>
<td>Develop culture of integrity where conduct is driven by professional responsibility. Management actively encourages and facilitates ethical behaviour, with a safe environment and scope for openly raising integrity dilemmas and confronting colleagues about integrity issues. Perform basic tasks effectively and efficiently. C&amp;I compares its performance with peers.</td>
<td>Achieved, partly through Integrity Development Model follow-up measurement for managers. Preparation of Integrity Perception Measurement (carried out in January 2014). Postponed to 2014: benchmark and bar: comparison of performance with supervised institutions and peers on the three most important integrity areas for DNB.</td>
<td>5.8.3; CSR Annex Section 6</td>
</tr>
<tr>
<td><strong>Social commitment</strong></td>
<td>Contributions and donations (including art) Budget for financial contributions: EUR 1.6 million.</td>
<td>Based on the contribution and donation policy, requests were assessed and granted. Budget for financial contributions: EUR 1.4 million; budget for donations: EUR 250,000.</td>
<td>5.8.6 (paragraph 1)</td>
</tr>
<tr>
<td></td>
<td>Building together Offer varied range of 15-20 projects for a total of 200 employees (DIY projects, projects with people in need and more knowledge-intensive projects).</td>
<td>In 2013, some 125 DNB employees volunteered on a total of 13 projects.</td>
<td>5.8.6 (paragraph 4)</td>
</tr>
</tbody>
</table>

* This table shows the actions and results for the topics for which objectives were defined in the 2012 DNB Annual Report for 2013. Section 2 of this CSR Annex to the 2013 DNB Annual Report describes the management approach to these subjects.
## 9. GRI G4 Table

<table>
<thead>
<tr>
<th>Topic / part</th>
<th>GRI G4 indicator</th>
<th>Brief description of indicator</th>
<th>Reference to source and explanation (if applicable)</th>
<th>External assurance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy and Analysis</td>
<td>G4-1</td>
<td>Statement from the most senior decision-maker of the organisation about the relevance of sustainability to the organisation and the strategy for addressing sustainability</td>
<td>Introduction by the President, paragraph 1; C1 (Macroeconomic developments and macroprudential policy); 5.1, paragraph 1: Explicit explanation of sustainability role, approved by DNB Governing Board and President; CSR Annex, Section 8 (overview of objectives and results in 2013)</td>
<td>None</td>
</tr>
<tr>
<td>Organisational Profile</td>
<td>G4-3</td>
<td>Name of the organisation</td>
<td>5.5.1 Corporate governance DNB, paragraph 1</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-4</td>
<td>Primary brands, products, and services</td>
<td>5.5.1, CSR Annex, Section 4, paragraph 1 (Sphere of influence and scope)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-5</td>
<td>Location of the organisation's headquarters</td>
<td>AR boiler plate</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-6</td>
<td>Number of countries where the organisation operates</td>
<td>5.5.1, CSR Annex, Section 4 (Sphere of influence and scope)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-7</td>
<td>Nature of ownership and legal form</td>
<td>5.5.1 paragraph 1 Corporate governance DNB (State is sole shareholder)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-8</td>
<td>Markets served</td>
<td>5.5.1, CSR Annex, Section 4 (Sphere of influence and scope)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-9</td>
<td>Scale of the organisation</td>
<td>5.1 Key figures table, CSR Annex, Section 5</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-10</td>
<td>Total number of employees by employment contract and gender</td>
<td>5.1 Key figures table, CSR Annex, Section 5</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-11</td>
<td>Employees covered by collective bargaining agreements</td>
<td>5.8.2 Employees (Collective Labour Agreement (CAO) paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-12</td>
<td>Organisation’s supply chain</td>
<td>5.8.5 Sustainable procurement, CSR Annex, Section 4 (Sphere of influence and scope)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-12</td>
<td>Significant changes during the reporting period</td>
<td>None</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-14</td>
<td>Precautionary approach or principle</td>
<td>Not relevant for DNB</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-15</td>
<td>Externally developed sustainability charters, principles or other initiatives</td>
<td>DNB has not signed any sustainability charters, but adheres to (international) treaties endorsed by the Dutch government</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-16</td>
<td>Memberships of associations and advocacy organisations</td>
<td>NPS, MOB, NVB (see also Section 5.2.3)</td>
<td>Yes</td>
</tr>
<tr>
<td>Identified Material Aspects and Boundaries</td>
<td>G4-17</td>
<td>Entities included in the organisation’s consolidated financial statements or equivalent documents</td>
<td>CSR Annex, Section 4 (Sphere of influence and scope)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-18</td>
<td>Process for defining the report content and the Aspect Boundaries</td>
<td>5.3.1, CSR Annex, Sections 3 and 4</td>
<td>Yes</td>
</tr>
<tr>
<td>Topic / part</td>
<td>GRI G4 indicator</td>
<td>Brief description of indicator</td>
<td>Reference to source and explanation (if applicable)</td>
<td>External assurance*</td>
</tr>
<tr>
<td>-------------</td>
<td>------------------</td>
<td>-------------------------------</td>
<td>--------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td></td>
<td>G4-19</td>
<td>List all the material aspects identified in the process for defining the report content</td>
<td>5.3.1; CSR Annex, Section 8 (overview of objectives and results in 2013)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-20</td>
<td>Aspect Boundary for each material Aspect within the organisation</td>
<td>5.3.1; CSR Annex, Sections 3 and 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-21</td>
<td>Aspect Boundary for each material Aspect outside the organisation</td>
<td>5.3.1; CSR Annex, Sections 3 and 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-22</td>
<td>Restatements of information provided in previous reports</td>
<td>Not applicable</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-23</td>
<td>Significant changes from previous reporting periods</td>
<td>CSR Annex, Section 4 (application GRI G4 instead of GRI G3 guidelines)</td>
<td>Yes</td>
</tr>
<tr>
<td>Stakeholder Engagement</td>
<td>G4-24</td>
<td>List of stakeholder groups</td>
<td>5.3.1; CSR Annex, Section 3</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-25</td>
<td>Basis for identification and selection of stakeholders</td>
<td>5.3.1; CSR Annex, Section 3</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-26</td>
<td>Organisaton's approach to stakeholder engagement</td>
<td>5.3.1; CSR Annex, Section 3</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-27</td>
<td>Key topics and concerns that have been raised through stakeholder engagement</td>
<td>5.3.1; CSR Annex, Section 3</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-28</td>
<td>Reporting period</td>
<td>CSR Annex, Section 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-29</td>
<td>Date of most recent previous report</td>
<td>CSR Annex, Section 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-30</td>
<td>Reporting cycle</td>
<td>CSR Annex, Section 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-31</td>
<td>Contact point</td>
<td>CSR Annex, Section 4</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-32</td>
<td>In accordance option the organisation has chosen</td>
<td>CSR Annex, Section 9 (GRI G4 table, Core option)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-33</td>
<td>Organisation's policy and current practice with regard to external assurance</td>
<td>CSR Annex, Section 4, last paragraph (Verification)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-34</td>
<td>Governance structure of the organisation</td>
<td>5.5.1</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-56</td>
<td>Describe the organisation's values and codes</td>
<td>5.5.1 (last paragraph); 5.5.2 (last paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>G4-57</td>
<td>The internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organisational integrity</td>
<td>5.3.3, CSR Annex, Section 6, <a href="http://www.dnb.nl/over-dnb/integriteit/">http://www.dnb.nl/over-dnb/integriteit/</a></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>G4-58</td>
<td>Internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organisational integrity</td>
<td>5.3.3, CSR Annex, Section 6, <a href="http://www.dnb.nl/over-dnb/integriteit/">http://www.dnb.nl/over-dnb/integriteit/</a></td>
<td>None</td>
</tr>
<tr>
<td>DMA</td>
<td>G4-DMA</td>
<td>The mechanisms for evaluating the effectiveness of the management approach; the results of the evaluation of the management approach, and any related adjustments to the management approach</td>
<td>CSR Annex, Section 2; CSR Annex, Section 8; Not relevant</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*Assurance based on GRI G4 guidelines, ‘core’ in accordance option. The Assurance Report can be found on page 20.
## Specific standard disclosures

<table>
<thead>
<tr>
<th>Topic</th>
<th>GRI aspect</th>
<th>GRI/G4 indicator</th>
<th>Brief description of indicator</th>
<th>Reference to source</th>
<th>External assurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessible/available and safe payments</td>
<td>Customer health and safety</td>
<td></td>
<td>Product and service categories for which health and safety impacts are assessed</td>
<td>5.2.3 (3rd to 6th paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>FS14</td>
<td>Initiatives to improve access to financial services</td>
<td>5.2.3 (3rd to 6th paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td>Efficient and environmentally-friendly payments</td>
<td>Transport</td>
<td>G4 EN30</td>
<td>Environmental impacts of transporting products and members of the workforce</td>
<td>5.2.3 (2nd paragraph); CSR Annex, Section 7</td>
<td>Yes</td>
</tr>
<tr>
<td>Financial education</td>
<td>Training and education</td>
<td>G4-DMA</td>
<td>Enhancing financial literacy</td>
<td>5.7.1</td>
<td>Yes</td>
</tr>
<tr>
<td>Technical assistance/cooperation</td>
<td>Training and education</td>
<td>PA1</td>
<td>Relationship to other governments or public authorities</td>
<td>5.7.2 (paragraph 1)</td>
<td>Yes</td>
</tr>
<tr>
<td>Socially Responsible Investment</td>
<td>Human rights/Investment</td>
<td>FS11</td>
<td>Total number and percentage of significant investments including human rights clauses or screening</td>
<td>5.6.3 (last paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td>HR: personnel data</td>
<td>Employment</td>
<td>G4 LA1</td>
<td>New employee hires and employee turnover</td>
<td>CSR Annex, Section 5</td>
<td>Yes (turnover per employee NA)</td>
</tr>
<tr>
<td>HR: health, sickness absence, working conditions</td>
<td>Occupational health and safety</td>
<td>G4 LA5</td>
<td>Workforce represented in formal joint management-worker health and safety committees</td>
<td>5.8.2 (Health and working conditions)</td>
<td>Yes</td>
</tr>
<tr>
<td>HR: employee development and deployment</td>
<td>Training and education</td>
<td>G4 LA9-11</td>
<td>Training per year per employee</td>
<td>5.1 (Key figures), 5.8.2 (paragraph 4); CSR Annex, Section 5 5.8.2 (Intro: Employee development and career progression, Management development) 5.8.2 (Performance management)</td>
<td>Yes</td>
</tr>
<tr>
<td>HR: diversity</td>
<td>Diversity and equal opportunity</td>
<td>G4 LA12</td>
<td>Composition of governance bodies and breakdown of employees per employee category</td>
<td>5.8.2 (diversity); CSR Annex, Section 5</td>
<td>Yes</td>
</tr>
<tr>
<td>HR: Collective Labour Agreement, diversity</td>
<td>Equal remuneration for men and women</td>
<td>G4 LA13</td>
<td>Equal remuneration m/f</td>
<td>5.8.2 (Collective Labour Agreement, Traineeship); CSR Annex, Section 2</td>
<td>Yes</td>
</tr>
<tr>
<td>Integrity &amp; compliance</td>
<td>Non-discrimination</td>
<td>HR3</td>
<td>Number of incidents of discrimination and corrective actions taken</td>
<td>5.8.3 (Integrity incidents); CSR Annex, Section 2</td>
<td>Yes</td>
</tr>
<tr>
<td>Energy consumption and CO₂ emissions</td>
<td>Emissions</td>
<td>G4 EN15, EN16 and EN23</td>
<td>Direct and indirect greenhouse gas emissions</td>
<td>5.8.4; CSR Annex, Section 7 (except for last paragraph)</td>
<td>Yes</td>
</tr>
<tr>
<td>Sustainable procurement</td>
<td>Supplier environmental assessment</td>
<td>G4 EN32</td>
<td>New suppliers that were screened using environmental criteria</td>
<td>5.8.5</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>G4 HR1</td>
<td>Significant investment 5.8.5 agreements and contracts that were screened for human rights</td>
<td>5.8.5</td>
<td>Yes</td>
</tr>
<tr>
<td>Supplier assessment for impacts on society</td>
<td>Supplier assessment for impacts on society</td>
<td>G4 SO9</td>
<td>New suppliers that were screened using criteria for impacts on society</td>
<td>5.8.5</td>
<td>Yes</td>
</tr>
<tr>
<td>Topic</td>
<td>GRI aspect</td>
<td>GRI G4 indicator</td>
<td>Brief description of indicator</td>
<td>Reference to source</td>
<td>External assurance*</td>
</tr>
<tr>
<td>-------</td>
<td>------------</td>
<td>-----------------</td>
<td>------------------------------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Restoration of trust in financial sector, euro and DNB</td>
<td></td>
<td></td>
<td>Introduction by the President, C1, 2, 5.2.4</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Sovereign/debt crisis</td>
<td></td>
<td></td>
<td>Introduction by the President, C1, 2, 5.5.2</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Effectiveness and efficiency of DNB</td>
<td></td>
<td></td>
<td>5.8.1</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Supervision of governance, integrity, conduct &amp; culture of supervised financial institutions</td>
<td></td>
<td></td>
<td>5.2.4 (last three paragraphs)</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>ESG in Supervision</td>
<td></td>
<td></td>
<td>Currently under study, see 5.3.1</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Ebo study incl. sustainability</td>
<td></td>
<td></td>
<td>Currently under study</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Additional indicators</td>
<td>PA 1</td>
<td>Relationship to other governments or public authorities (see also ‘technical assistance’ with ‘Training and education’ aspect).</td>
<td>5.7.2 (1st paragraph)</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 2</td>
<td>Definition of sustainable development used by the public agency and statements or principles adopted</td>
<td>5.1 (2nd paragraph)</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 3</td>
<td>Aspects for which the organisation has established sustainable development policies</td>
<td>5.3; CSR Annex, Section 8 CSR Annex, Sections 2, 3, 8, 9</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 4</td>
<td>Specific goals of the organisation for each aspect listed in PA3</td>
<td>CSR Annex, Section 8</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 5</td>
<td>Process by which the aspects and goals in PA3 and PA4 were set</td>
<td>CSR Annex, Sections 2 and 8</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 6</td>
<td>Information for each goal</td>
<td>CSR Annex, Section 8</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 7</td>
<td>Describe the role of and engagement with stakeholders with respect to the items disclosed in PA6</td>
<td>5.3.1, CSR Annex, Section 3</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 11</td>
<td>Sustainable procurement policy of the public agency</td>
<td>5.8.5</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 12</td>
<td>Economic, ecological and social criteria for expenditure and financial commitments</td>
<td>5.6.3 (last paragraph about Socially Responsible Investment)</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 13</td>
<td>Linkages between the public agency’s procurement practices and its public policy priorities</td>
<td>5.8.5</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PA 14</td>
<td>Partially reported: total value of 5.8.5 goods purchased that were registered with voluntary sustainability labels and/or certification programmes.</td>
<td>5.8.5</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

*Assurance based on GRI G4 guidelines, ‘Core’ in accordance option. The Assurance report can be found on page 20.