

Banking in the 21st century


DNB

Solveig Hellebust, Group EVP People & Operations



DNB in brief

– Norway's largest financial services group with a clear global footprint

 **2,000,000** personal customers in Norway


 **210,000** corporate customers in Norway

 **17** international locations

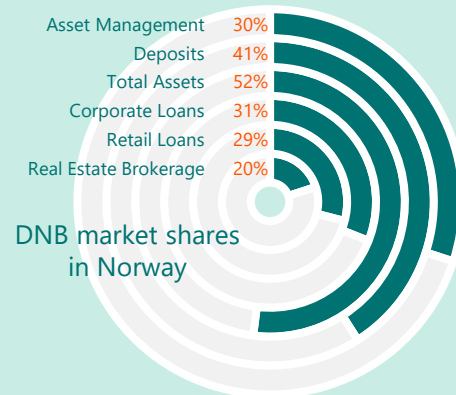
 **57** branches in Norway

 **9,300** employees

 **20,000,000** monthly online bank visits

 **28.5bn** NOK in operating profit 2017


A full-service bank and market leader in Norway



Global leader within selected industries

 Among the world's leading **seafood** banks

 Global leader within several **energy** segments

 Leading **shipping** and **offshore** bank globally

Norway has one of the world's most digital infrastructures

– Both the public and the private sector are digital frontrunners



6%

of Norwegians use cash daily



1st

in the world with a fully digital end-to-end mortgage process



90%

of Norwegians use online banking services



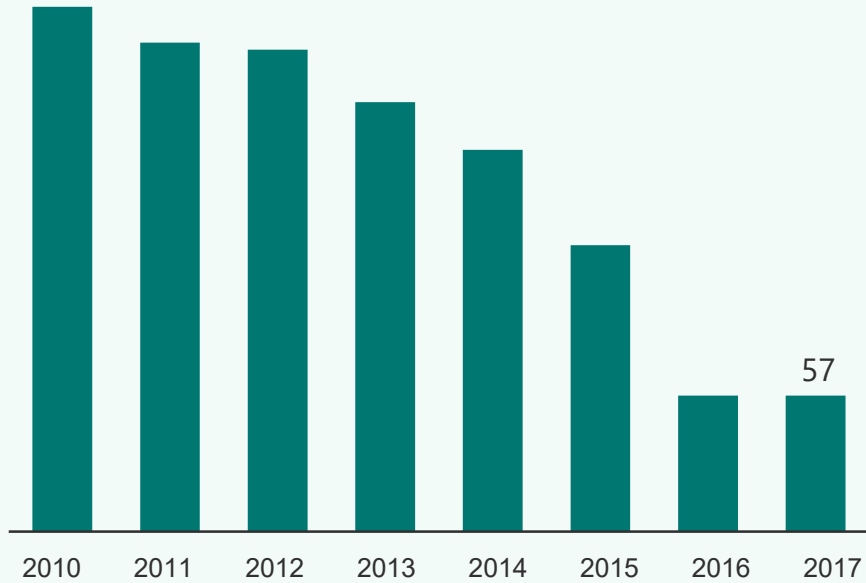
5th

most ICT-ready country in the world

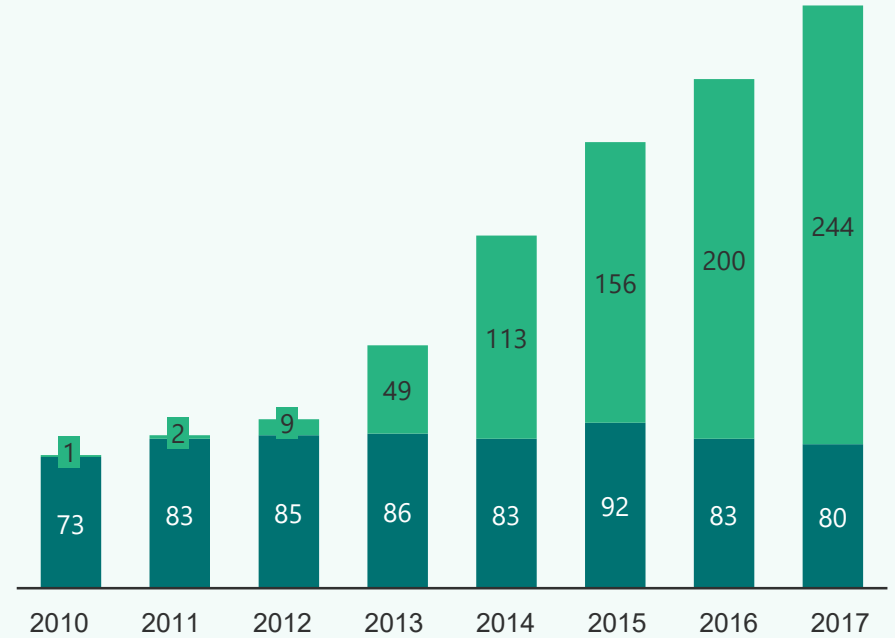


Dramatic change in customer behaviour and distribution

Number of traditional branches



Digital customer interactions, millions



branches

Mobile Desktop



The disruption of the financial industry affects DNB

- Changes in customer behaviour
- Digital disruption
- New competitors
- Increased regulation



Who should work here?



How should we be organised?



How should we work together?

Skills Enhancement is one of four pillars in our new strategy

4 THE FUTURE

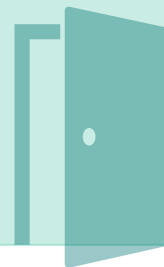
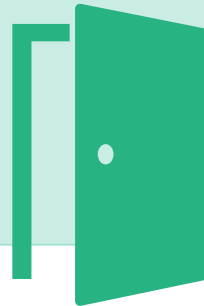
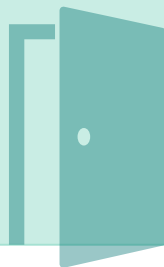
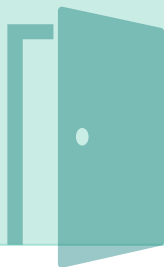
Deliver the best customer experiences and deliver on the financial targets

Innovative Power

Customer Insight

Skills Enhancement

Corporate Responsibility



Curious

Bold

Responsible

We are here. So you can stay ahead.

What does skills enhancement mean in DNB?

UP:SKILL

Skills enhancement in current role



RE:SKILL

Skills enhancement for new role



Skills enhancement requires both a lift and a shift in competence

Up:Skill - Skills enhancement in current role



Leading 4
THE FUTURE



Digital Career
Management



LEARNING

Up:Skill CHANGE



Up:Skill

Why

Maintain and develop top executives' understanding of innovation and business

Who

Top tier executive education for employees in higher management positions and aspiring managers

What

Two modules at IMD over 3 months, combined with working on real life strategic projects in DNB, presented to group management

Re:Skill

Re:Skill Architect GREEN HOUSE



UiO : **Universitetet i Oslo**

Why

Meeting our future need for critical technological and architectural competencies in DNB

Who

Recruit and develop students with technical background and programming skills, to be mentored and trained by our best in-house architects

What

3-year graduate programme combining projects and on-the-job training with seminars provided by educational institutions and partners

Re:Skill

Why

Data scientists, considered a critical resource for DNB, are a scarce resource in Norway. We need to take actions to ensure that we meet our future needs.

Who

Identify, recruit and develop in-house employees with programming background

What

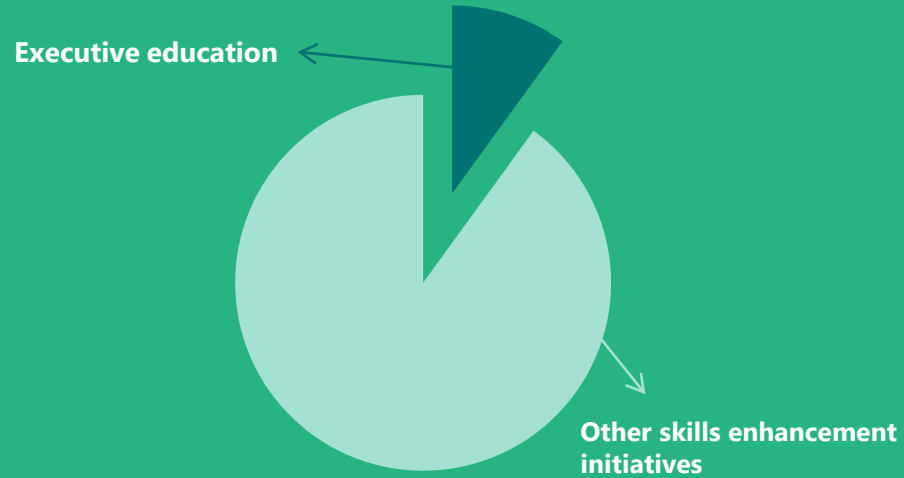
4-months online training provided by an international supplier, in-person training session, combined with data scientists boot camps and on-the-job training in DNB

Re:Skill
**DATA
SCIENTIST**



Skills enhancement
is our main priority.

Traditional executive education
is becoming a smaller part of it.



Speed



Availability



Flexibility



Price

DNB