Banking in the 21st century

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

- Asset Management: 30%
- Deposits: 41%
- Total Assets: 52%
- Corporate Loans: 31%
- Retail Loans: 29%
- Real Estate Brokerage: 20%

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.
- 90% of Norwegians use online banking services.
- 1st in the world with a fully digital end-to-end mortgage process.
- 5th most ICT-ready country in the world.
Dramatic change in customer behaviour and distribution

### Number of traditional branches

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### Digital customer interactions, millions

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<td>83</td>
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<td>83</td>
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<td>49</td>
<td>113</td>
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<td>200</td>
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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.

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?

Skills enhancement requires both a lift and a shift in competence.
Up:Skill - Skills enhancement in current role
Up:Skill CHANGE

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 Architect GREEN HOUSE

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
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
Skills enhancement is our main priority.

Traditional executive education is becoming a smaller part of it.