

Ongoing stakeholder dialogue in 2018

The process of identifying and involving stakeholders, and integrating their input in the decision-making processes that affect them, is an ongoing part of the Group's operations. Below is an overview of the input from stakeholders through ongoing dialogue in 2018.

Stakeholder	Meeting place for dialogue	Main topics of interest to stakeholders	Measures related to the individual topics
Customers	<p>Regular customer surveys in the personal and corporate customer markets</p> <p>The DNB Group's Facebook page</p> <p>The DNB Group's Twitter account</p> <p>DNB Nyheter (DNB News)</p> <p>DNB Community</p> <p>Customer communication (chat) in the Internet bank</p> <p>Start-up pilots</p>	<p>User-friendly products and services</p> <p>Innovative business model and product development</p> <p>Helping startups succeed</p> <p>Financial literacy</p> <p>Privacy protection</p> <p>Open and ethical business management</p>	<p>Continuation of the service for non-digital customers, Banking without internet</p> <p>Developed new mobile bank which was launched in January 2019</p> <p>The start-up pilots completed over 5 000 dialogues with start-up companies in 2018</p> <p>Arranged various seminars and events to increase our customers' knowledge of savings and consumer finance</p> <p>Established Group Compliance Privacy Office to further develop and improve our privacy protection efforts</p> <p>New expectations documents and closer follow-up of sustainability in the bank has led to DNB being named "Full Spectrum Bank" of the year by Etisk bankguide (the Norwegian ethical bank guide)</p>
Employees	<p>Annual employee survey and quarterly status updates</p> <p>Consultation and working environment committees and regional committees</p> <p>Regular dialogue with trade unions</p> <p>Workplace (Facebook for companies)</p>	<p>Restructuring and skills enhancement</p> <p>Working conditions</p> <p>Equality and diversity</p>	<p>Initiated the skills enhancement process introduced in our new strategy. Made digital courses available in our internal training platform Motimate and via LinkedIn Learning. Moreover, the employees are given many opportunities to raise their competence through courses.</p> <p>Focused on reskilling and internal mobility Graduated the first group of internally trained/educated Data Scientists</p> <p>Introduced psychological safety as a topic in internal seminars and employee performance reviews</p> <p>Defined the UN's Sustainable Development Goal 5 for gender equality as a group-wide priority area</p>

Stakeholder	Meeting place for dialogue	Main topics of interest to stakeholders	Measures related to the individual topics
Shareholders	<p>Participated in regular meetings with largest owners and analysts in brokerage houses which include DNB in their analyses Roadshows, Capital Markets Day</p> <p>Annual General Meeting</p> <p>Statements to Oslo Børs (the Oslo Stock Exchange) and quarterly reports</p> <p>Press and analyst conferences, topic presentations, participation in indices and investor surveys</p> <p>Regular meetings in the Global Compact Nordic Network, Norsif (a Norwegian forum for responsible and sustainable investment) and CDP (formerly the Carbon Disclosure Project)</p>	<p>View risks and opportunities in a long-term perspective</p> <p>Open and ethical business management</p> <p>Innovative business model and product development</p>	<p>Predictable dividends with a dividend payout ratio of above 50 per cent, with an ambition to achieve an increasing nominal dividend</p> <p>Capital to be allocated optimally</p> <p>Integrated reporting with transparent financial figures and non-financial sustainability data</p> <p>Established New Business as a separate unit as part of the restructuring of the bank to meet a new competitive situation</p>
Authorities	<p>Regular contact with the Norwegian Ministry of Finance, Finanstilsynet (the Financial Supervisory Authority of Norway), the Norwegian Consumer Council, Norges Bank and politicians regarding relevant political and regulatory matters.</p> <p>DNB employees are members of government-appointed committees.</p> <p>Ad-hoc contact with the following Norwegian entities: the Competition Authority, the Consumer Authority, the Data Protection Authority, the Prime Minister's Office and the Ministry of Foreign Affairs</p>	<p>Information security and stable IT systems</p> <p>→ Robust and secure infrastructure for payment services</p> <p>→ Framework conditions for start-up and growth companies</p> <p>→ Private and public sector cooperation on digitalisation</p> <p>Open and ethical business management</p> <p>Prevent financial crime and corruption</p> <p>Privacy protection</p> <p>Responsible lending and investment</p>	<p>DNB maintains and builds long-term relationships and positions the bank as a competent dialogue partner both within the industry and towards authorities and other players in Norwegian society.</p> <p>Provides information about DNB's role in society and seeks to create a mutual understanding and acceptance of appropriate framework conditions.</p>
Society in general	<p>Membership in the Cicero Climate Finance Advisory Board. Talks with the Norwegian Consumer Council and Framtiden i våre hender (Future in our hands) about Etisk bankguide (the Norwegian ethical bank guide). Membership in Finance Norway.</p> <p>Contact meetings with other organisations on relevant matters, including NHO – Confederation of Norwegian Enterprise, the Federation of Norwegian Industries, the Norwegian Federation of Trade Unions, the Finance Sector Union of Norway, Virke – the Enterprise Federation of Norway, the Norwegian Association of Small & Medium Enterprises, the Norwegian Shipowners' Association, ICT Norway, ZERO, etc. Regular meetings with partners such as sports clubs, TRH Crown Prince Haakon and Crown Princess Mette-Marit's Foundation and the Norwegian Red Cross.</p> <p>Dialogue with the Norwegian Sámi Association, Friends of the Earth Norway, Greenpeace, WWF, UNICEF, the Pensioners' Association and the Norwegian Association of the Blind and Partially Sighted in connection with individual matters.</p>	<p>Innovative business model and product development</p> <p>Open and ethical business management</p> <p>Information security and stable IT systems</p> <p>Helping startups succeed</p> <p>Promote financial literacy</p>	<p>Launched a new Code of Conduct (ethical guidelines)</p> <p>Continued the work with DNB NXT, Norway's largest meeting place for entrepreneurs and investors</p> <p>As the only Nordic bank, DNB is participating in a pilot project on climate reporting under UNEP FI</p> <p>Further developed A Valuable Lesson to be launched in 2019 Focused on products to and communication with the "young" segment</p>