



SAMFUNNSANSVAR I DNB

IIA Norge, 18. April 2018

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1. Bakgrunn



DNB OUT OF DAPL

What's happened?

Drivers



Stakeholder expectations



Connectivity and transparency

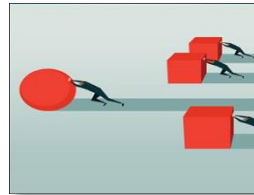


soft law
-> hard law

What's at stake?



Trust and reputation



Competitive edge



Profit

BLACKROCK

«A focus on sustainability is a focus on the future»

DNB

2. Hva har vi gjort?

Vi er her. For at du skal være i forkant.



- Øke vår **innovasjonskraft** for å begeistre kundene og legge grunnlaget for fremtidig lønnsom vekst



- Øke bruk av **kundeinnsikt** for bedre kundeopplevelser og økt lønnsomhet



- Gjennomføre et betydelig **kompetanseløft** i konsernet



- Innarbeide **samfunnsansvar** i våre beslutningsprosesser

Samfunnsansvar skal integreres i alle prosesser

Nivå 1: Styringsprinsipper

Styringsprinsippene er beskrevet i Virksomhetsstyring i DNB og er våre grunnregler. De gir en oversikt over hvilke rammer som gjelder for oss alle og hvordan det hele henger sammen

Nivå 2: Policyer

Policyene beskriver tydelig hensikt og forventet handlingsmåte for åtte overordnede områder

Nivå 3: Standarder

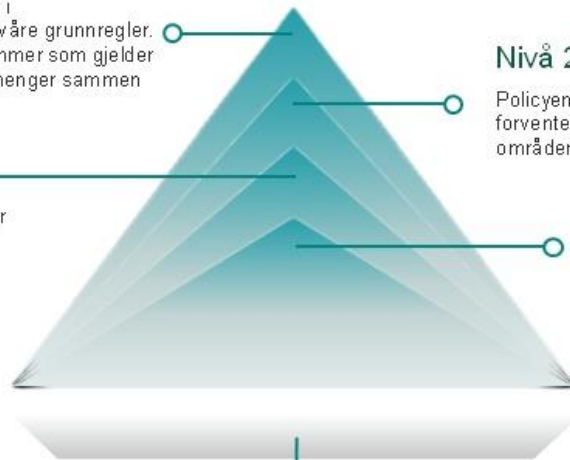
En standard gir oss mer detaljer og dekker smalere områder enn det en policy gjør

Nivå 4: Instruksjoner og regelverk

Her finner du instruksjoner og regelverk. Disse er mer omfattende og detaljerte, og forteller om krav til utførelse og etterlevelse.

Prosesser

Prosesser forteller oss hvordan kravene i de styrende dokumentene etterleveres i praksis. De skal sikre at styringsprinsippene følges opp i vårt daglige arbeid.





Skal vi lykkes, trenger vi en

FELLES FORSTÅELSE

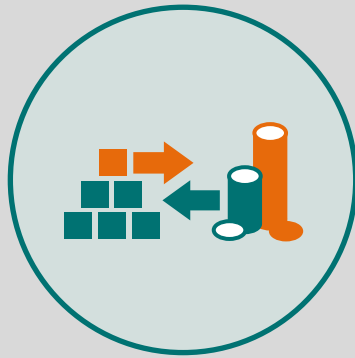


av hva samfunnsansvar betyr for DNB

Vår tilnærming til samfunnsansvar skal sikre at vi snakker om det samme



DNB skal drive langsiktig og bærekraftig finansiell verdiskaping for eierne



DNB skal bidra positivt til samfunnsutviklingen



DNB skal være redelig



DNB skal være åpen om sin virksomhet

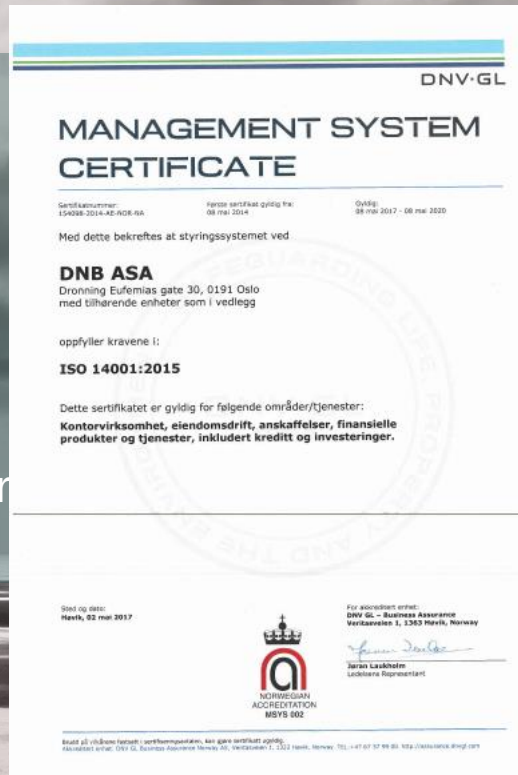
FNs BÆREKRAFTSMÅL



Hvilken innvirkning har DNB på miljøet?

INDIREKTE:

- ✓ Hvilke selskaper vi investerer i
- ✓ Hvilke selskaper vi gir kreditt til
- ✓ Hvilke leverandører kjøper varer og tjenester av



DIREKTE:

- ✓ Eget strømforbruk
- ✓ Tjenestereiser (fly og bil)
- ✓ Avfallshåndtering

A high-angle, top-down photograph of a large, diverse group of people of various ages and ethnicities. They are gathered in a circle on a light-colored floor, many with their arms around each other, suggesting a strong sense of community and support. The lighting is soft and even, highlighting the variety of clothing and features. The overall mood is positive and inclusive.

Å starte en bedrift gir fantastiske ringvirkninger.


< PROGRAM / DNB NXT 2017

100 Pitches

DNB NXT 2017

Thursday 28/09 - 11:00 (am) - 7:00 (pm)

Venue: DNB Bjørvika

[Show on map](#) 

NXT is Norway's biggest and most influential meeting place and festival for investors and entrepreneurs

Join event

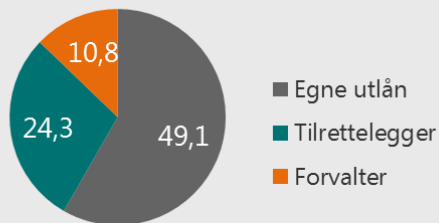
Share:  

DNB og fornybar energi i tall

2015. Alle tall i milliarder NOK

85 mrd NOK

DNBs bidrag til investeringer i klimateknologi og fornybar energi

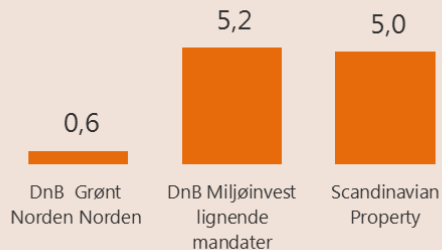


47,9 mrd i utlån til storkunder

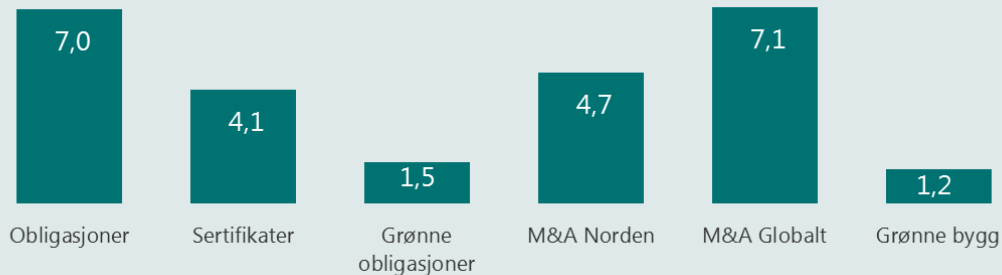
For eksempel:

- Solenergi – hele verdikjeden
- Vindmølleprodusenter
- Vannkraftverk og utbyggere

Forvaltet for andre



Rådgiving og tilrettelegging av fornybar finansiering



FILMER

HVORFOR
LÆREPENGER?

BLOGG

ENGLISH!

DE FEM
LÆREPENGENE



LÆREPENGER ER UTVIKLET AV DNB OG STØTTES AV RØDE KORS.

HILDE.NORDBO2@DNB.NO



Fond med en tydelig bærekraftsprofil

Det er en tendens til at stadig flere kunder, både institusjonelle og personkunder, ønsker å investere i produkter med en tydelig bærekraftsprofil. Alle DNBs fond vurderes ut fra ESG-kriterier (environmental, social og governance) for å ivareta forventningene fra kundene. Samtidig tilbyr banken også egne produkter med særlig fokus på bærekraft.

→ I 2017 ble DNBs bærekraftige fondstilbud utvidet med faktorfondet DNB Global Lavkarbon. Ole Jakob Wold i DNB Asset Management forvalter fondet.

– For første gang har jeg fått lage et produkt som svarer direkte på kundeters spørsmål. Det er veldig tilfredsstillende. En stor bank som DNB har mye kontakt med kunder, og dette er noe som markedet vil ha. Bærekraft

vil imidlertid være noe utslipp av CO₂ forbundet med all produksjon.

Fondet er et av tre fond med en tydelig bærekraftsprofil i DNB og er tilgjengelig i aksjesparekonto og i fondslisten på dnb.no. I tillegg til DNB Global Lavkarbon er det mulig å spare bærekraftig i DNB Grønt Norden og DNB Miljøinvest.

DNB Miljøinvest er et globalt



Ole Jakob Wold, ansvarlig for forvaltningen av DNB Global Lavkarbon.

Large Corporates &
International:

From compliant to responsible

We are here. So you can stay ahead

Creating high performance driven by
our purpose

Value creation

Innovate and develop solutions that
improve ESG and profits

Ethics

Avoid doing harm and things that
could lead to reputational damage

Compliant

Be profitable and follow the law



Three CR priorities set out by our Large Corporate & International management



An integrated part of our industry strategies



Integrated part of our decision-making processes



Evaluating new business opportunities

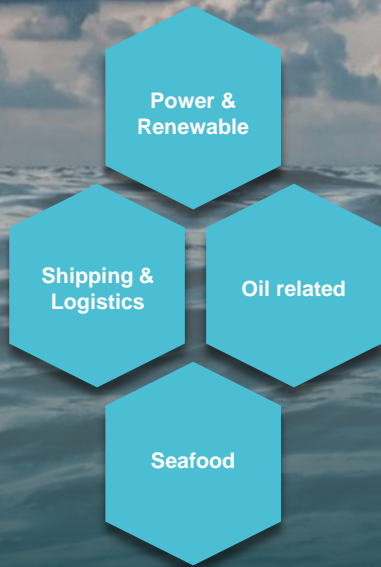


Corporate Responsibility Ambassadors

Responsibilities

- Support in the integration of the CR strategy in LCI
- 'Super user' of CR/ESG tools
- Local point of contact on CR / ESG risks & opportunities
- CR culture building 'agents'

Dedicated CR chapter is now included in all industry strategies



Global scope



Selective international scope



Norwegian/Nordic/
North European scope

Work in progress on detailing the industry sector CR strategies into **ESG sector guidelines**

Update existing

- Arms & Defense
- Forestry
- Metals & Mining
- Seafood

Establishing new ones

- Oil & Gas related
- Shipping
- Power & Renewables
- Healthcare / Pharmaceuticals
- Packaging
- Real Estate
- Others TBD

ESG information sources have been procured



-
- 7000 corporates covered
 - ESG analyses, controversies, Global Compact Compliance
 - **Unlimited access for DNB within corporate credit activities**



-
- 6000+ corporates covered
 - ESG analyses, controversies
 - **ESG sector analyses**
 - 5 user licenses in LCI

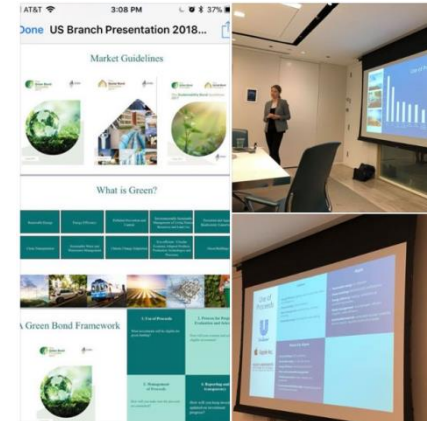


-
- **More than 100.000 corporates covered**
 - 20.000 projects covered
 - Reputation risk focused
 - 10 user licenses in LCI

Reaching out, building CR awareness and culture



UN Global Compact Ocean Action Platform





Unacceptable practices for recycling ships



DNB joined the Responsible Ship Recycling standard in 2017

*Skill
enhancement /
training plan for
CR established*



- *Basic understanding of CR and ESG*
- *International standards and norms*
- *New chapter 12.1 in the Corporate Banking Credit Manual*



- *Sustainalytics*
- *Rep risk*
- *MSCI*



- *Industry sector specific ESG risks*
- *Internal assessment tools*
- *ESG Action plan*
- *Client dialogue*
- *Dilemma training*

3. What's next?



Born gentle

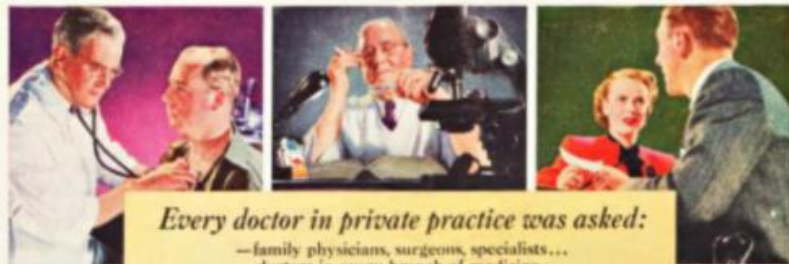
PROUD mothers, please forgive us if we too feel something of the pride of a new parent. For new Philip Morris, today's Philip Morris, is delighting smokers everywhere. Enjoy the gentle pleasure, the fresh unfiltered flavor, of this new cigarette, born gentle, then refined to special gentleness in the making. Ask for new Philip Morris in the smart new packages.



King Size or
Regular
Size packs
Pack

New Philip Morris...gentle for modern taste

envisioningtheamericandream.com



*Every doctor in private practice was asked:
—family physicians, surgeons, specialists...
doctors in every branch of medicine—
“What cigarette do you smoke?”*



According to a recent Nationwide survey:

More Doctors Smoke Camels *than any other cigarette!*

Not a guess, not just a trend...but an actual fact based on the statements of doctors themselves to 2 nationally known independent research organizations.



Yes, your doctor was asked...along with thousands and thousands of other doctors from Maine to Calif... And they've named their choice—the brand that more doctors named as their smoke of choice! Three nationally known independent research organizations found this to be a fact. Nothing unusual about it. Doctors smoke for pleasure just like the rest of us. They appreciate, just as you, a mild, smooth taste and easy on the throat. They too enjoy the full, rich flavor of expertly blended excellent tobaccos. And they named Camels...more of them named Camels than any other brand. Next time you buy cigarettes, try Camels.

envisioningtheamericandream.com

A woman with blonde hair, wearing a blue blazer, is looking at her smartphone in a meeting. She is sitting at a desk with a white coffee cup on a saucer, a spiral notebook, and a laptop. The background is slightly blurred, showing other people in a professional setting.

“ Millennials don't just want to read the news anymore. They want to know what they can do about it. ”

- Ian Somerhalder

DNB