

CURIOUS

BOLD

RESPONSIBLE



2.1 million

Retail customers in Norway

233.000

Corporate clients in Norway

NOK 19.8 bn

operating profit in 2021



1,7 million
customers use our
mobile and online
bank

Over 5 600
Start-ups and
growth companies
helped in 2021

More the 266
million
payments
processed

Over 24 000
properties sold

69 % increase in
new fund customers
after
#huninvesterer

I 2021 DNB
contributed with
NOK 217 bn in
financing and
facilitatationg
sustainable activities

Rating Agency

Rating

Last report

Standard & Poor's

Long term: AA-
Short term: A-1+
Outlook: Stable

[S&P rating report – July 2022](#)

Moody's

Long term: Aa2
Short term: P-1
Outlook: Negative

[Moody's rating report – Jan 2022](#)

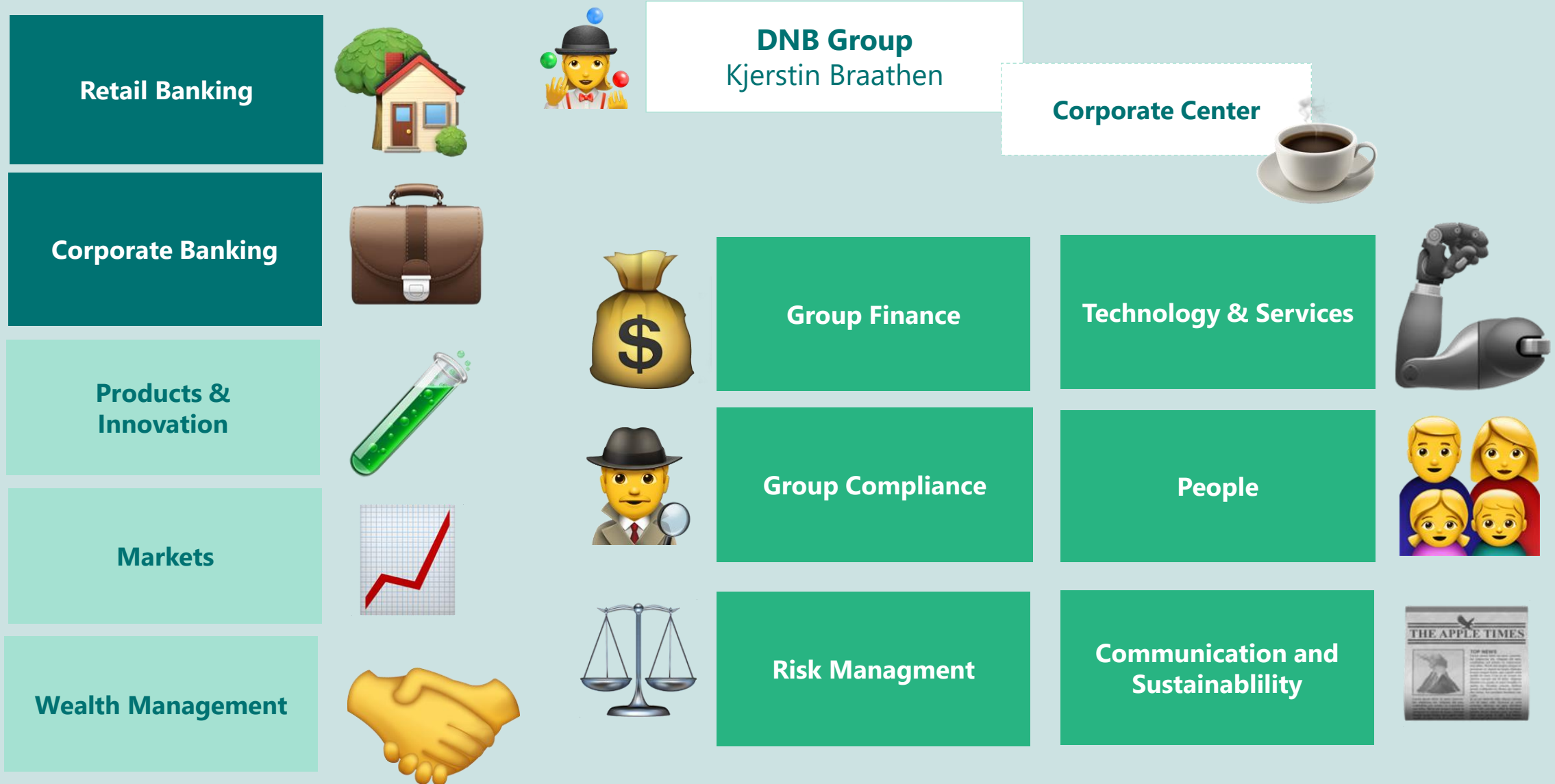
DBRS Morningstar

Long term: AA (low)*
Short term: R-1 (middle)*
Outlook: Stable*

[DBRS rating report – Aug 2021](#)

What do we actually do?

■ Staff and business support
■ Customers/clients
■ Products } Business areas



DNB International Network



DNB will take a leading position as a driving force for sustainable transition



DNB finances the climate transition and is a driving force for sustainable value creation



DNB is a driving force for diversity and inclusion



DNB combats financial crime and contributes to a safe digital economy

DNB will be a driving force for sustainable transition

Net zero emissions in

2050

from our financing and
investment activities



Finance and facilitate

KR 1500 bn

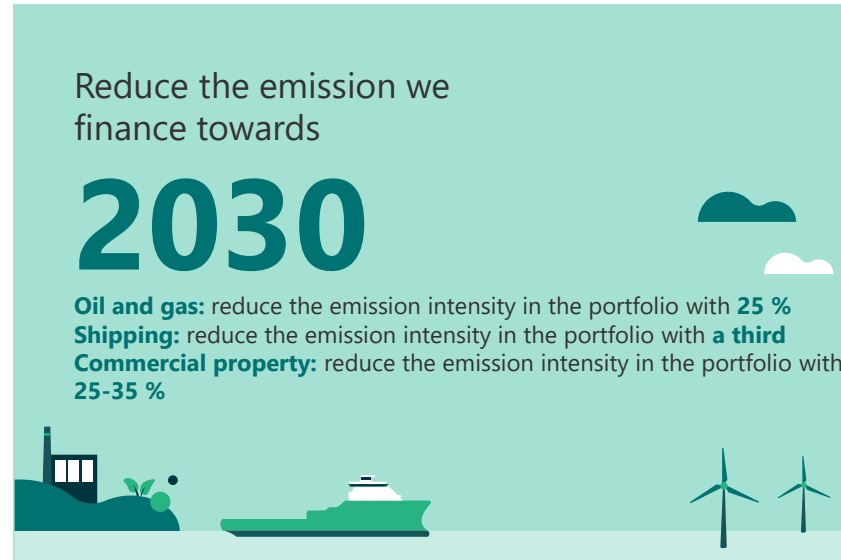
to sustainable transitions
by 2030



Reduce the emission we
finance towards

2030

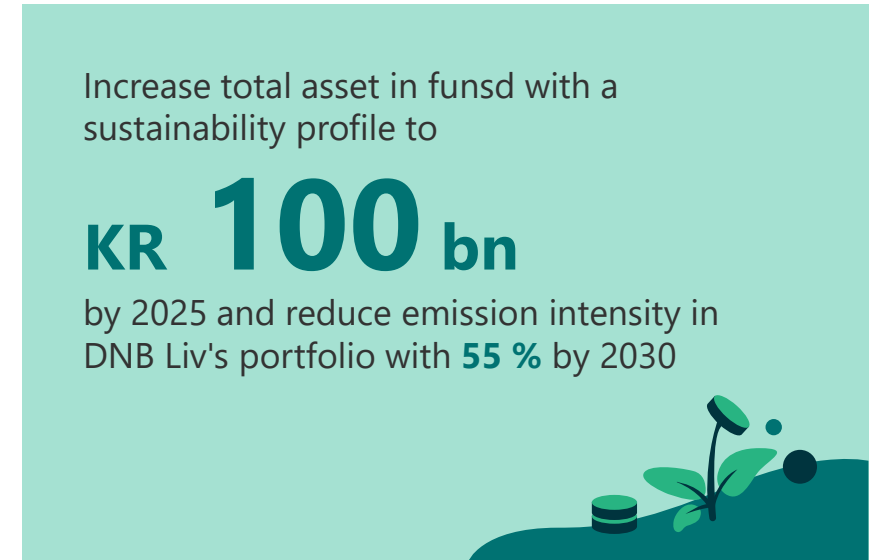
Oil and gas: reduce the emission intensity in the portfolio with **25 %**
Shipping: reduce the emission intensity in the portfolio with **a third**
Commercial property: reduce the emission intensity in the portfolio with **25-35 %**



Increase total asset in funds with a
sustainability profile to

KR 100 bn

by 2025 and reduce emission intensity in
DNB Liv's portfolio with **55 %** by 2030







DNB finances the climate
transition and is a driving force
for sustainable value creation

DNB is a driving force for
diversity and inclusion

DNB combats financial crime
and contributes to a safe
digital economy

DNB offers four different Graduate programs

Corporate	Markets	Junior analyst	Greenhouse
			
8-10 positions	20-30 positions	6-8 positions	10-15 positions
<p>One-year program. Open position in FO/SO.</p> <p>Graduates in the Corporate Program are directly employed by FO/SO. They participate in monthly gatherings organized by People.</p> <p>A permanent position in FO/SO is continued after completion of the program.</p>	<p>One- and two-year program, permanent employee in Markets.</p> <p>As a Graduate in Markets, you will be working in one of the three front office divisions; FICC, IBD or Equities:</p> <p>The year will vary from desk to desk. Some will be put straight into an analyst team while others will rotate in their divisions.</p>	<p>One-year program, permanent employee in Corporate Banking.</p> <p>Junior analysts in CB rotate within various customer divisions to develop in the role as a credit analyst.</p> <p>They participate in professional and social gatherings together with other junior analysts in CB.</p>	<p>Up to three-year program, permanent employee in Greenhouse.</p> <p>Graduates in GH receive a tailored program to gain IT architectural, security or software competence in accordance with DNB's needs.</p> <p>The graduates' study at UiO in addition to working in DNB.</p>

All Graduates participate in introduction week + gatherings in the first year – by People

DNB also offers other job opportunities

Summer Intern 	Summer employee 	Internship 	Part-time job 
<p>Summer Interns are recruited by People and work project-based with large and small challenges DNB and the finance sector faces.</p> <p>Summer Interns are «summer employees» in their respective FO/SSO and take part in joint gatherings (professional and social) by People.</p> <p>Joint start-up in mid-June. Works approx. 8 weeks.</p>	<p>«Summer employees» substitute for one of the bank's employees, and work to keep the bank and services running throughout the summer.</p> <p>Summer employees are recruited by and employed directly in FO/SO.</p> <p>Startup as needed.</p>	<p>Internships (as a credited part of a study programme) in DNB are advertised directly through selected schools' own channels, and not on DNB's website.</p> <p>Gain relevant experience and get to know DNB better as an employer.</p> <p>6-8 weeks.</p>	<p>We offer part-time jobs in Oslo, Stavanger, Bergen, Gjøvik and Trondheim in areas such as sales, service, consulting and IT development. Announced on DNB's website and via Manpower.</p> <p>Gain relevant work experience through challenging tasks.</p> <p>20-70% position.</p>

Job oppertunities in DNB, go to: **jobb.dnb.no**



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Passion for people

The people are the DNA itself in DNB. Since 1822, wise heads have worked together to find the best solutions for our customers. And the work continues. Every day we associate people and ideas with knowledge and capital. Get to know us and see how this happens.

Connect with us

Stay connected by joining our network! Enter your email and tell us a bit about yourself, and we'll keep you informed about upcoming opportunities that match your interests.

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Questions?

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