



# **My ship is loaded with green ambitions – from a banks' perspective**

NHH LeaderShip

November 8th 2022

# DNB will be a driving force for sustainable transition

Climate change is the greatest challenge of our time. In DNB, we are going to cut our own emissions and help customers make choices that will make both their own operations and society more sustainable.

Net-zero emissions in

## 2050

across our financing and investment activities and own operations



Finance and facilitate

## NOK 1500 BN

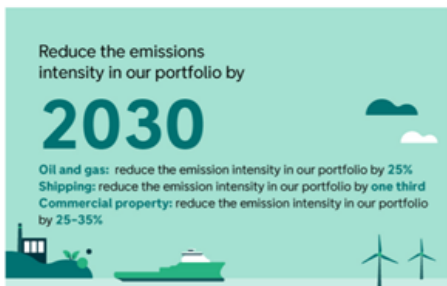
for sustainable activities by 2030



Reduce the emissions intensity in our portfolio by

## 2030

Oil and gas: reduce the emission intensity in our portfolio by 25%  
 Shipping: reduce the emission intensity in our portfolio by one third  
 Commercial property: reduce the emission intensity in our portfolio by 25-35%



Increase assets under management in sustainability themed funds to

## NOK 100 BN

by 2025 and reduce the emission intensity of DNB Liv's portfolio by 55% by 2030



DNB is financing the climate transition and sustainable value creation

DNB is a driving force for diversity and inclusion

DNB combats financial crime and contributes to a safe digital economy

# What do our goals mean in practice?



**Sustainable finance**



**Business**



**Collaboration**



**Innovation**



**ESG risk focus**



**Competence**



## Sustainable finance

- Green loans
- Sustainability-linked loans
- Transition Loans



## Collaboration

- Partnerships across the value chain cluster in Norway
- Collaboration across the banking market to increase standardisation



### ESG risk focus

- ESG risk analysis of all commitments
- Transition risk varies between sectors - transition risks vs. transition planning
- New risks? New structures?



## Business

- New business opportunities
- New organisational structures emerging in banks – why does it matter?



## Innovation

- Digitalization
- Client-focused product innovation
- Strategic partnerships





## Competence

- Client dialogue
- Continuous learning

DNB