

Stakeholder dialogue 2018

The Bank has an established process for identifying and involving stakeholders and integrating their input into its operations. Below is an overview of significant parts of the Bank's dialogue with stakeholders in 2018.

Stakeholders	Arena for dialogue	Most important topics for stakeholders	Measures associated with topics
Customers.	Customer relationship survey. Measurement of customer dividend.	<ul style="list-style-type: none"> The Bank has maintained a good relationship with customers after the rebranding and the merger between Sparebanken Hedmark and Bank 1 Oslo Akershus. The customers greatly appreciate the arrangement. Recognition of the new name SpareBank 1 Østlandet is increasing. 	Consolidate the Bank's position through various measures in the market.
	'Direct Bank' (customer service centre for retail and corporate customers within day-to-day banking services, credit and insurance). Customer communication in the online bank.	<ul style="list-style-type: none"> Day-to-day banking: Share savings accounts, switching BSU accounts, Bank ID related questions, account movements, card transactions, cardholder complaints, appointments. Insurance: Billing questions, insurance conditions and traffic insurance fees. 	Ongoing communication and answers to the different issues.
	The Bank's channels in social media.	<ul style="list-style-type: none"> Faults/downtime in services such as online/mobile banking, ATMs etc. Operational problems in online/mobile banking login problems/Bank ID. Interest rate changes on loans/deposits. Sponsorship/gifts. Customer complaints, e.g. service/operation. New and old banknotes. Apple Pay, Google Pay etc. Share savings accounts. Branch opening hours. Insurance – submitting claims (mostly travel). 	Ongoing communication and answers to the different issues.
Employees.	<ul style="list-style-type: none"> Organisational surveys of employee satisfaction Sustainability workshops in different departments and regions. Cooperation and working environment committees. Regular dialogue with trade unions. 	<ul style="list-style-type: none"> Extensive employee involvement Findings from customer relationship survey.. The department's positive and negative impact on people, environment, society. UN sustainable development goals. 	<ul style="list-style-type: none"> Results were reviewed and followed up at the department level. Marketing plans with actions and activities. Due diligence assessments and implementation of sustainability in different parts of the business.
Owners.	<ul style="list-style-type: none"> Information meetings, investor presentations, themed presentations. Supervisory board meetings. Stock exchange reports and quarterly reports. Websites 	<ul style="list-style-type: none"> Share issues. Quarterly results. Credit quality. Profitability. Yield from the SPOL security. 	A number of information initiatives aimed directly at owners, customers and others, to enable them to purchase equity certificates in the Bank.
Suppliers. (both to the Bank and to the Alliance)		E-mail and meetings.	Systematisation of work with suppliers. Making our requirements clearer. Collaborating on follow-up.
Other SpareBank 1 banks and in the joint committee, e.g. within procurement and asset management/funds.	E-mail discussion groups, physical meetings and online meetings in established sustainability forums.	<ul style="list-style-type: none"> Sustainability guidelines. Implementation within the various departments, requirements for credit and implementation of the requirements in electronic lending processes. Initiatives to address the problem of plastic from artificial pitches. Climate risk Ethics and sustainability in fund management. Ethics and sustainability in procurement. 	<ul style="list-style-type: none"> Establishment of working group within fund management to strengthen the work. Managed from the Alliance. Training of the joint procurement committee in the use of due diligence as a method of monitoring suppliers. The Forum for Sustainability raises issues of general interest in the Alliance and asks for specific actions.
Authorities.	Contact with the Ministry of Finance, Financial Supervisory Authority of Norway, Norwegian Data Protection Authority.	<ul style="list-style-type: none"> Operations GDPR (General Data Protection Regulation). New Norwegian Anti-Money Laundering Act. 	Obtaining credentials and up-to-date information about customers.
Competitors.	Physical meetings, networking groups and telephone meetings in Norway and abroad.	Common challenges and opportunities in the development of banking and sustainable finance.	Exchanging good experiences, frameworks and solutions for sustainable finance.

	Various forums with other banks as a member of Finance Norway, within a number of areas that the industry as a whole is concerned about.	<ul style="list-style-type: none"> Roadmap for green competitiveness in the financial sector. UNEP Principles for Sustainable Banking EU – related to the regulatory package on sustainable finance and revision of the capital adequacy rules. 	Cooperation on the roadmap and other joint initiatives.
Society in general	Dialogue with interest groups for the environment and climate, human rights and corruption, as well as research institutions.	<p>The Bank's work on sustainability, mainly in the core business.</p> <p>Guidelines and policies for responsible investments, responsible lending and relationships with fund providers.</p>	<p>Professional input from organisations to sustainability work, preparation of guidelines and operationalisation of the work.</p> <p>E.g. responding to the Ethical bank guide survey, updating web pages, preparing internal guidelines.</p>
	The Board of the newly-established Norwegian network for the UN Global Compact (companies and organisations).	Disseminating information on the Global Compact's 10 principles for responsible business. Establishing the Norwegian network.	Establishing the network, adopting strategy and hiring the managing director.
	<ul style="list-style-type: none"> Various corporate networks The 'DN Gaselle' scheme (for fast-growing companies) Educational institutions in the market area 	<ul style="list-style-type: none"> Sustainability, business development. Focus on growth companies. Education, innovation. 	<ul style="list-style-type: none"> The Bank co-hosts seminars and conferences. The Bank collaborates with and supports educational institutions with funding.
Sparebankstiftelsen Hedmark, the waterways association for Mjøsa, waste disposal companies, Friends of the Earth Norway, 'Keep Norway clean', Hamar Nature School and many schools, clubs and associations.	'Plastdugnaden', a volunteer clean-up campaign on lakes and rivers in the market area.	Environmental protection and the problem of plastics in nature.	Carried out a clean-up campaign for lakes and rivers in our market area during the spring and autumn of 2018.
Young entrepreneurship, secondary schools.	Secondary schools in the market area.	Promoting knowledge of economics among young people.	<ul style="list-style-type: none"> New curriculum in personal finance with AR technology. Creating a new Sustainability award for young entrepreneurs.
Sports clubs, teams and associations	Various forums	The Bank as a local supporter, contributor and inspiration.	<ul style="list-style-type: none"> Bytthehelgen ('exchange weekend', to buy and sell used skiing gear) Information seminars and other events

Stakeholder chart for SpareBank 1 Østlandet

Data on how customers and other stakeholders view the Group is regularly obtained through various forms of dialogue stakeholders. Based on these, the Bank can give priority to the right measures to improve both financial and non-financial results. The Bank's various stakeholders are outlined below.



- **Employees:** Parent Bank, subsidiaries, elected representatives, safety officers, pensioners' association.
- **Customers:** Retail customers, corporate customers, public sector customers, entrepreneurs.
- **Owners:** Sparebankstiftelsen Hedmark, equity certificate holders.
- **Subsidiaries:** EiendomsMegler 1 Hedmark Eiendom AS, EiendomsMegler 1 Oslo Akershus AS, SpareBank 1 TheVIT AS (70 per cent owned by SpareBank 1 Østlandet), Youngstorget 5 AS, Vato AS, SpareBank 1 Finans Østlandet (95 per cent owned by SpareBank 1 Østlandet).
- **Associated companies and joint ventures:** SpareBank 1 Gruppen AS, SpareBank 1 Banksamarbeidet DA, SpareBank 1 Kredittkort AS, Torggata 22 AS, SMB Lab AS, Betr AS, SpareBank 1 Betaling AS, SpareBank 1 Boligkreditt AS, SpareBank 1 Næringskreditt AS. The Bank also has investments in SpareBank 1 Markets AS and Totens Sparebank, among others.
- **Authorities:** Municipalities, regional boards, county councils, county governors, Norwegian government, courts system, Norwegian parliament, Financial Supervisory Authority of Norway, Norges Bank, Norwegian Competition Authority, Consumer Ombudsman.
- **Capital markets:** Equity certificate investors, foreign capital, other banks and brokerage houses.
- **Suppliers:** Various product suppliers and service providers within IT, operations, market, auditing, consultancy, personnel, HSE, money transport, security, energy, tradesmen, and others.
- **Competitors:** Local, national, international actors.
- **Sponsorships:** Teams, organisations and clubs.
- **Partners:** SpareBank 1 Alliance, central and local actors.
- **Grant recipients:** Recipients of grants from the Art Fund, talent stipends and other donations for non-profit purposes.
- **Special interest groups:** Finance Norway, the Consumer Council, 'The Future in our Hands', the Norwegian Confederation of Trade Unions (LO), the Confederation of Norwegian Enterprise (NHO), Trainee Innlandet, Vikinglauget, Amnesty and the Rainforest Foundation.
- **Society, opinion, public actors:** Non-customers, potential customers, the Norwegian Financial Services Complaints Board (FinKln), opinion, politicians, university colleges, universities, emergency response: police/medical/fire.
- **Media:** Local free newspapers, local newspapers, regional media, national media, Norwegian Broadcasting Corporation, national and local, NTB.
- **Social media:** Social media opinions.
- **Rating agencies and analysts:** Moody's Analysts.
- **Oslo Stock Exchange**