

Stakeholder dialogue 2017

The Bank has an established process for identifying and involving stakeholders and integrating their input into its operations. An overview of the Bank's stakeholder engagement in 2017 is provided below.

Stakeholders	Arena for dialogue	Most important topics for stakeholders	Measures associated with topics
Customers	<p>Customer and market surveys in the retail and corporate market.</p> <p>Customer needs and positioning surveys.</p> <p>Position surveys.</p> <p>Information meetings about the IPO and equity certificates.</p> <p>Beta testing in the online bank, private among around 5,000 customers.</p> <p>The direct bank (customer service centre for retail and corporate customers within everyday banking services, credit and insurance).</p> <p>The Bank's channels in social media.</p> <p>Customer communication in the online bank.</p>	<p>Merger and new name for merged bank.</p> <p>The customers want a warm, accommodating and secure bank.</p> <p>The Bank's position in the market.</p> <p>Testing of new functionality/pages in the online bank.</p> <ul style="list-style-type: none"> • Traffic insurance fee (TFA). • Electronic retrieval of tax return and pay information for online loan applications via Altinn. • Invoice – lack of explanatory text on invoices generates telephone calls. • Charges. • Share savings accounts. <p>Downtime in online and mobile bank.</p> <p>The Fair Finance Guide.</p>	<p>Surveys contributed to the choice of the name SpareBank 1 Østlandet.</p> <p>Adapting the brand to the target group's needs.</p> <p>Consolidating the Bank's position.</p> <p>Improvements were made following feedback from customers.</p> <p>Annual motor vehicle tax is collected by the insurance companies.</p> <p>The Bank provides information about the scheme.</p> <p>Updated service messages published via relevant surfaces.</p> <p>Regular communication with updated and relevant information.</p>
Employees	<p>Status surveys in connection with the merger.</p> <p>Survey on choice of name for merged bank.</p> <p>Cooperation and working environment committees.</p> <p>Regular dialogue with trade unions.</p>	<p>Information, leadership, working environment, business.</p> <p>New name for merged bank.</p> <p>The Norwegian Motor Insurers' Bureau (TFF).</p>	<p>The status surveys produced very positive results and helped boost confidence in the chosen change and communication processes related to the merger. Follow up measures were also implemented as needed.</p> <p>The name survey contributed to the choice of the name SpareBank 1 Østlandet.</p> <p>New routines for submitting and taking out guarantees for motor vehicles.</p>
Owners	<p>Information meetings and investor presentations in connection with the IPO.</p> <p>Supervisory Board.</p> <p>Stock exchange reports and quarterly reports.</p> <p>Press conferences, topic presentations.</p>	<p>Various questions associated with the Bank's equity certificate.</p> <p>Merger and IPO.</p>	<p>A number of information measures targeted directly at customers such that they would have an opportunity to own part of the Bank.</p>
Authorities	<p>Contact with the Ministry of Finance, Financial Supervisory Authority of Norway, Norges Bank, Norwegian Data Protection Authority.</p>	<p>IPO, merger and operation</p>	
Society in general	<p>Various arenas as a member of Finance Norway.</p> <p>Conversations with the Consumer Council of Norway and the Fair Finance Guide about the ethical bank guide.</p> <p>Teaching and dialogue about personal finances in lower and upper secondary schools.</p> <p>Talent day and talent party with the awarding of talent stipends to talented people within sports and culture.</p> <p>Information meetings with refugees who will be settled in the municipalities. Topic: Personal finances.</p>	<p>Responsible investments, responsible lending granting and relationship with fund providers.</p> <p>Gain more knowledge about personal finances.</p>	<p>Responding to Fair Finance Guide, updating of web pages, review of internal guidelines.</p> <p>Special, bespoke teaching programmes.</p> <p>Lectures on personal finances.</p>