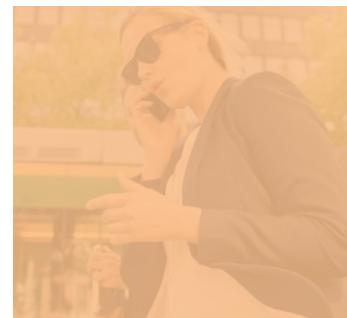
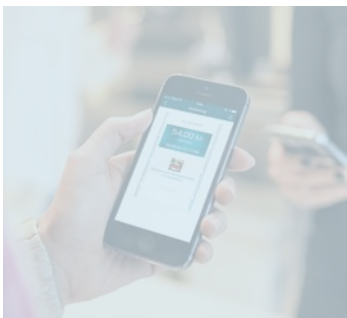


Digital transformation

*Line Munkholm Haukrogh
First Vice President, Digital & Payments, Personal Banking*





*It's all about
the customers*





The Essence of Danske Bank

Vision

To be recognised as the most trusted financial partner

Strategic Core

We are a modern bank for people and businesses across the Nordics with deep financial competence and leading, innovative solutions

Customer promise

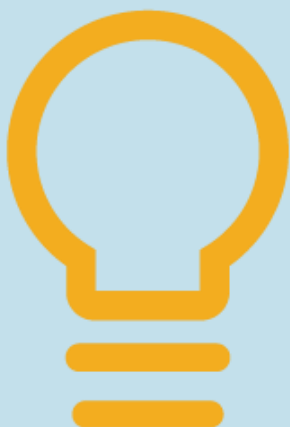
We help customer be financially confident and achieve their ambitions by making daily banking and important financial decisions easy

Core values

Expertise, Integrity, Value creation, Agility, Collaboration

Personal Banking ambition: #1 Customer Experience

Innovation



“The *Customer* will experience exceptional service through continual innovation”

Customer centricity



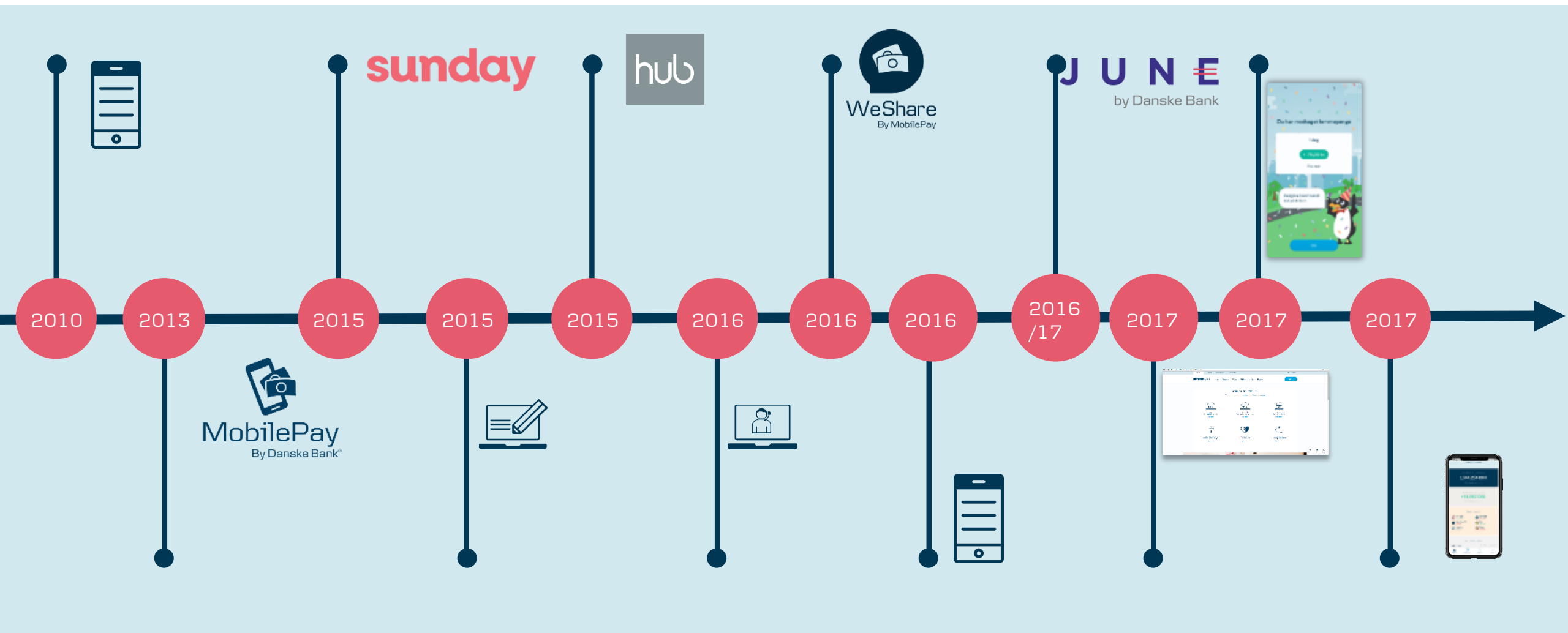
“The *Customer* will feel that we know them better and care about them more”

Culture



“An engaged and empowered workforce that always creates value for the *Customer*”

Danske Bank has a proven record of continuously exploring digital solutions



Why do we work so hard to disrupt ourselves? Well, because...

"There is no reason anyone would want a computer in their home"

Founder of DEC, 1977

"Netflix is not on the radar screen in terms of competition. It's more Wal-Mart and Apple"

CEO, Blockbuster, 2008

"Banking is essential. Banks are not."


Bill Gates, 1994

"Screw the iPod Nano. Who listens to 1,000 songs?"

CEO, Motorola, 2006

"Even with the Mac, Apple has remained a niche manufacturer. That will be their role in mobile phones as well."

CEO, Nokia, 2009



It's been great – I am
looking forward to
coming back

*Talent, after 2 years in
Danske Bank*

Why should
I choose
Danske Bank?
What's in it for me?

Interview, top5

"Banking is
essential.
Banks are
not."

Pelle, 35

I am unique

From recruitment process

I want to lead
and take
responsibility –
But I do not
want HR
responsibilities

Internal talent feedback

Some of the challenges we need to face together

Digital nomads

Subscription economy

Technical & soft skills

What is a career?





Thank you

