

Reinventing financial industry for consumers' benefit – towards digital housing journey together with authorities

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Agenda

Danske Bank

Buying a home in Finland

DIAS development

Lessons learned

Future

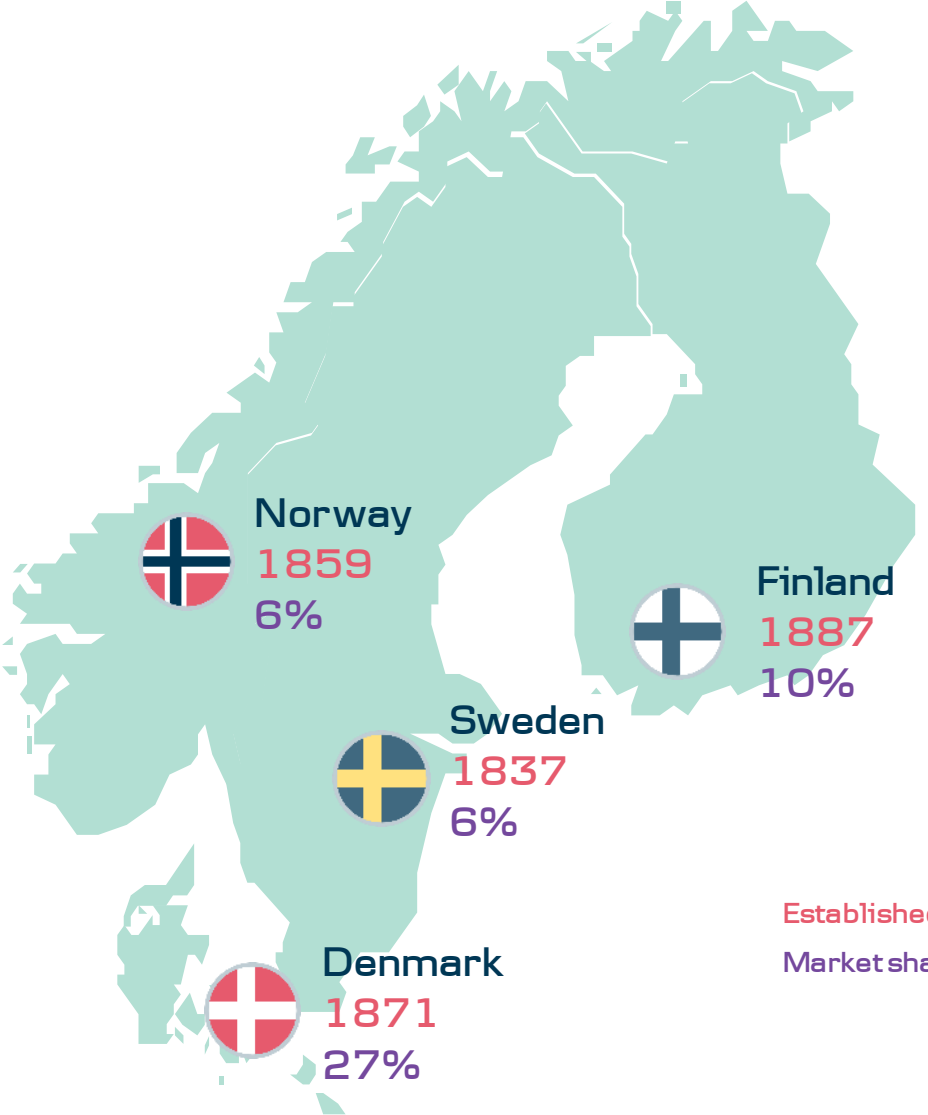
Questions



We are a strong Nordic bank



20,683 employees
in **13** countries



Established in
Market share

New York
Serves US institutional investors

London
Serves Nordic business customers in the British market

Luxembourg
Serves expatriates living outside the Nordics

Poland
Serves Nordic customers and subsidiaries of Nordic companies in Poland

Lithuania
Serves Nordic businesses - also an IT and operations development centre



Northern Ireland
Serves personal and business customers and large institutional clients

Ireland
Serves the largest business and institutional clients

Germany
Serves Nordic business customers in Germany

India, Bangalore
Development centre with more than 800 IT professionals

China
Representative office serves Nordic businesses

We have made banking easier for more than 147 years

1871

In Denmark, we offer overdraft facilities for the first time



1902

We introduce the children's money box on the Danish market

1958

As the first company in Finland, we start using one of the earliest IBM computers for our banking transactions



1978

We are the first bank in Norway to introduce a completely new bank account system



1881

As the first bank in Europe, we introduce safe deposit boxes at our offices in Copenhagen

1939

The postal giro payment system is introduced – it is the first modern banking system in Finland

1967



We are the first to launch a savings account concept for children in Denmark. Within six months, 300,000 children own a Pondus money box

1997

We launch the first eBanking solution for personal customers in Norway, allowing people to do their banking at home

Buying a home in Finland - consumer experience



Finland is forerunner in digitalizing home buying journey

Digitalising the housing company shares



ASREK

Government initiative

Building the DIAS platform for trading digital housing company shares



TOMORROW TECH

Sector solution in the FI market

Governance model for the joint venture DIAS Oy



Trading platform provides a fully digital and transparent process for customers and efficiency improvements for the bank

89%

OF THE MARKET COVERED*



**IMPROVED CUSTOMER EXPERIENCE
DUE TO THE FULLY DIGITAL PROCESS
AND TRANSPARENT PROCESS**



**BANK'S ADVISORS AND REAL ESTATE
BROKERS MAY USE MORE TIME IN
VALUE-ADDING CUSTOMER SERVICE**



**IMPROVED EMPLOYEE SATISFACTION
DUE TO HASSLE FREE PROCESS**

Lessons learned – from property information system to residential information

1. Customer understanding

2. Collaboration between banks and authorities

3. Common willingness to solve challenges

4. Start-up speed vs corporate speed

5. Understanding network effect in DLT Technology

Several factors influence future housing preferences



Customer's decision drivers in housing



Housing related data



THANK YOU

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