

Guide to digital participation at DNB Bank ASA's Annual General Meeting 25 April 2023

The Annual General Meeting (AGM) of DNB Bank ASA will be held on 25 April 2023 at 15:00 CET as a hybrid meeting. The shareholders may attend in person at DNB's premises in Bjørvika or digitally using a PC, smartphone or tablet. Below is a description of how to participate digitally, as well as the procedure for electronic voting.

We would also like to point out that you can vote in advance or give a proxy before the meeting. See the notice for further details. If you vote in advance or give a proxy to another person, you can still log on to the AGM to follow and ask questions, but you will not have the opportunity to vote on the items.

By participating digitally, shareholders will receive a live webcast from the AGM (audio and video), you can ask written questions, and you can vote on each of the items. Secure identification of shareholders is done by using the unique reference number and PIN code assigned to each shareholder and their proxy by the Norwegian Central Securities Depository (Euronext VPS) for use at the AGM.

No registration is required for shareholders who want to participate digitally, but shareholders must be logged in before the AGM starts. Log ins after meeting has started will receive access, but with no voting rights.

Shareholder who do not find their reference number and/or PIN code for login, or have other technical questions, are welcome to call DNB Registrars Department on phone + 47 23 26 80 20 (between 08:00–15:30).

GAINING DIGITAL ACCESS TO THE AGM

To participate digitally, you go to the website: <https://dnb.lumiagm.com> either on your smartphone, tablet or PC. All major known browsers, such as Chrome, Safari, Edge, Firefox etc. are supported.

Enter **Meeting ID: 167-280-874** and click **JOIN MEETING**.

Alternatively put direct link in your browser <https://dnb.lumiagm.com/167280874>

You must then identify yourself with:

- a) **Ref. number from VPS for the general meeting**
- b) **PIN code from VPS for the general meeting**

You can only log in on the day of the meeting, minimum one hour before the general meeting starts.

Once you have logged in, you will be taken to the information page for the AGM. Here you will find information from the company, and how this works technically. Please note that you must have internet access throughout the meeting. If you for some reason log off, just log in again following steps above.

HOW TO RECEIVE YOUR REFERENCE NUMBER AND PIN CODE FROM VPS

All shareholders registered in VPS will be assigned a unique reference number and PIN code for use in the AGM. These can be obtained from VPS Investor Services. Access VPS Investor Services, select Corporate Actions, General Meeting. Click on the ISIN and you can see your reference number (ref.no.) and PIN code.

All shareholders registered directly in VPS have access to investor services either via <https://www.euronextvps.no> or internet bank. Contact your VPS account operator if you do not have access.

Shareholders who have not selected electronic corporate messages in Investor Services will also receive their reference number and PIN code by post together with the summons from the company (on registration form).

Custodian registered shareholders: Shares held through Custodians (nominee) accounts must be transferred to a segregated VPS account registered in the name of the shareholder to have voting rights on the AGM. Once shares are transferred to the segregated VPS account, a reference number and PIN code are assigned to this account. Please contact your custodian for further information.

HOW TO VOTE

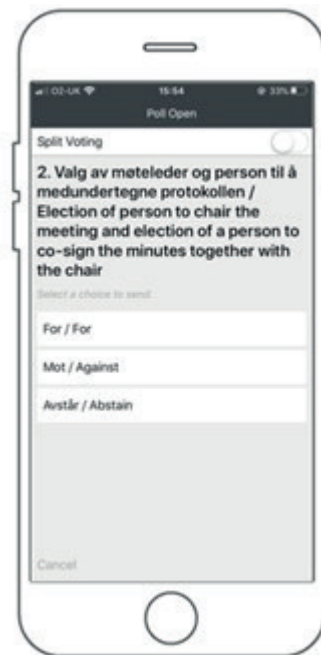
VOTING

When items are available for voting, you can vote on all items as quickly as you wish. Items are closed for voting as the AGM considers them. Items will be pushed to your screen. Click on the vote icon if you click away from the poll.

To vote, press your choice on each of the issues. FOR, AGAINST or ABSTAIN. Once you have cast your vote, you will see that your choice is marked. You also get a choice where you can vote jointly on all items. If you use this option, you can still override the choice on items one by one if desired.

To change your vote, click on another option. You can also choose to cancel. You can change or cancel your vote until the chair of the meeting concludes the voting on the individual items. Your last choice will be valid.

NB: Logged in shareholders who have voted in advance or given a proxy will not have the opportunity to vote, but can watch the webcast and write messages if desired.



QUESTIONS TO THE AGM

MESSAGING

Questions or messages relating to the items on the agenda can be submitted by the shareholder or appointed proxy at any time during the meeting as long as chair of the meeting allows this.

If you would like to ask a question, make a comment, or view published question/comments from other shareholders, select the messaging icon.

Type your question in the message box that labelled "Ask a Question". Once you have finished typing, click on the submit button.

Questions submitted online will be moderated before going to the chair. This is to avoid repetition of questions as well as removal of inappropriate language.

All shareholders who submit questions will be identified with their full name, but not holding of shares.