



The Dutch Banking Association
(Nederlandse Vereniging van Banken, or 'NVB')
represents Dutch and foreign banks in the
Netherlands. Our ambition is: to maintain
a stable financial system, ensuring sustainable
economic growth and prosperity.

In 2020 we will be working on a **vital**, **diverse** and
secure banking sector, which **serves** customers and
society. We do this by sharing knowledge and
promoting cooperation between members and other
organisations in the increasingly digital financial
ecosystem. We will also continue our dialogue
with governments, supervisory authorities and
civil society in Europe and beyond.

A vital banking sector

We are committed to an appropriate regulatory framework, effective and risk-based supervision and proportionate reporting obligations, both nationally and internationally. We also call for freedom to innovate. The stability of the system is paramount. At the same time, banks need to keep developing in order to give customers the best possible service.

Unnecessary complexity needs to be avoided. Since our banks frequently operate across national borders, it is important to harmonise European regulation. A lot of new legislation is being developed that applies to banks. It concerns matters such as the fight against financial and economic crime and sustainability.

We will share our knowledge and experience to help make regulation effective and practical, and we are working towards similar rules for banks and other financial providers.

A vital sector needs public support. In 2020 we will be focusing on public trust in the digital transformation. The data economy offers opportunities, but it also presents new challenges, for example in the area of Artificial Intelligence.



vital

A diverse banking sector

Our members are banks, large and small, public and private, with varied customer groups and business models. Customers in the Netherlands have plenty of choice. We see this as a good thing, which is why we argue that regulation should leave banks the freedom to make their own choices, within clear boundaries.

A diverse banking sector also means that banks offer attractive employment prospects for people from different cultures, with different opinions, and an environment in which different types of people can flourish. Within our association we exchange knowledge and experience about promoting diversity and inclusion in organisations.

The digitisation of banking services means convenience for many customers. But we are mindful of the fact that many people struggle with the digital society. This is why we are working on digital inclusion.



diverse

A **secure** banking sector



secure

The government and the banking sector are collaborating in order to improve the fight against money laundering, ATM explosive attacks and other financial crime. In 2020, we plan to intensify cooperation in areas such as transaction monitoring through the UBO register, the National Reporting Centre for Internet Fraud (LMIO) and the Electronic Crimes TaskForce (ECTF). We will also draw attention to the social impact. Our aim is to prevent well-intentioned customers from being rejected. And that's not all: we hope to finalise the Financial Institutions Incident Warning System Protocol for Financial Institutions in consultation with the Dutch Data Protection Authority (AP).

European legislation is important to guaranteeing the security and integrity of the financial system. In 2020, we will be working towards a harmonised approach against money laundering at European level. We are also working on the introduction of new and reliable interest rate benchmarks.

In 2020, it will be five years since the introduction of the banker's oath and disciplinary law: a good time to reflect and consider their impact. We will also continue our work on ethical decision-making in the sector, among other things through training courses on ethical decision-making and dialogue within the NVB.



service-
oriented

A service-oriented banking sector

The banking sector has committed itself to the government's climate targets. In 2020, this will be translated inter alia in simplifying financing processes so that we can speed up the realisation of sustainability plans of SMEs and private individuals. Dutch banks are way ahead in their approach to climate change and human rights. We believe it is important to promote responsible banking internationally too, and therefore we will share our knowledge and experience abroad.

We also seek to make a material contribution to other Sustainable Development Goals. With that aim in mind, in 2020 we will continue to build on the Dutch Debt Assistance Route, which addresses problematic debt at an early stage. We also find it important to enable people to improve their own financial situation. That is why we want to make investment products more accessible and transparent.

A service-oriented bank thinks along with its customers, but how far a bank can or even should take this remains unclear. In 2020, together with the supervisory authorities and other stakeholders, we will be seeking clarification on services provided by banks and the use of data in relation to privacy and our duty of care.



Would you like more information about our ambitions and priorities?

Read our mid-term agenda 'Big Changes, New Opportunities'.

If you have a different question or see an opportunity to cooperate, please contact us.



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