

2025

Statement on equality

2025

KOMMUNALBANKEN

KBN | Filipstad Brygge 1

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Introduction

Kommunalbanken (KBN) is subject to the activity and reporting duty in accordance with the Norwegian Equality and Anti-Discrimination Act. This duty means that the organization must make active, targeted and systematic efforts to promote equality and prevent discrimination, and that it must issue a statement on its work and its results.

KBN's work relating to the activity and reporting duty is an integral part of KBN's HR and working environment work, and is anchored in the organisation's values and guidelines. The aim of the work is to ensure equal rights and opportunities for all KBN's employees, regardless of their gender, background, or life situation, and to contribute to an inclusive, safe, and development-oriented working environment.

This statement contains a mapping of current conditions at KBN, an assessment of the risk of discrimination and the obstacles to equality, and details of the measures that have been implemented and planned. KBN's work in this area is a collaboration between the employer and the employee representatives and follows a fixed annual cycle that ensures continuity, participation, and systematic follow-up.

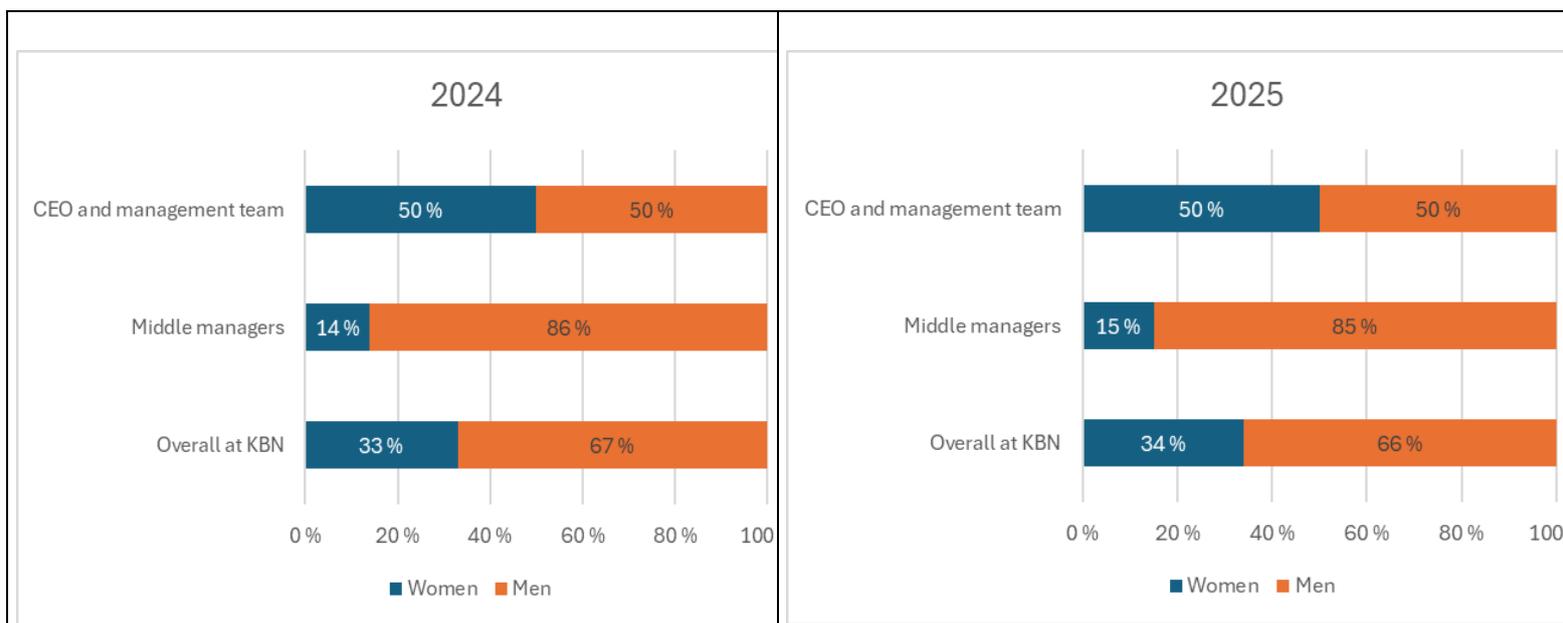
This statement describes the status of KBN's work in 2025 and its action plan for 2026.

Part 1: Current status of gender equality

KBN has over time implemented a number of initiatives and measures to promote gender equality. Our objective is to have at least 40% of each gender at all levels of the organisation, and an ambition for equal gender representation in all organisational units.

The figure below shows the proportion of women and men by organisational level at the end of 2024 and 2025. KBN can report good results over time for the gender balance at the most senior level, with 50% of employees at the CEO and executive management level being female at the end of 2025, unchanged from the end of the three preceding years. At the middle management level, there were still proportionally more men than women. The gender balance for all employees was relatively stable over time at about 40% until 2023, when the proportion of women fell below 40%.

Figure: Gender balance in percentage by level in the organisation at year end



Reasons for the imbalance

The decrease in the proportion of female employees overall from 2023 was due to a range of factors. In 2023 and 2024, a number of women left administrative positions at KBN, which have traditionally had a high proportion of women. During the same period, several long-serving female employees retired. As a result of efficiency improvements and digitalization, these positions have only been replaced to a limited extent. The need for administrative functions, such as staffing the reception, has decreased, and we believe that this trend will continue.

Despite KBN's significant efforts and implementation of targeted measures to increase the proportion of women, KBN continues to find it challenging to access female candidates in some specialist areas, particularly front-office finance, risk management and technology. In 2025, this contributed to mostly men being hired for risk management and technology. The level of demand for tech expertise has generally increased in the finance industry. Finance Norway and the Finance Sector Union of Norway¹ note that female students of IT are clearly outnumbered by men, even if more women are choosing to study the subject. The gender distribution is more even in economic and administrative studies, but fewer women choose to specialise in finance and investment.

¹ Equality issues in the financial sector (only available in Norwegian).

Temporary employees, parental leave and part-time working

The figures in the table are for the 2025 accounting year and as at 31 December 2025.

Temporary employees (Temporary employees are to a large extent students in part-time employment)		Absence on parental leave (number of employees who have taken parental leave)		Part-time working (primarily students)			
				Actual part-time work		Involuntary part-time work	
Women	Men	Women	Men	Women	Men	Women	Men
4	4	1	3	3	2	0	0

As a general rule, KBN offers only full-time employment. However there are some opportunities for part-time work when employees reach the age of 62 and for employees who need the opportunity to work part-time for health, social or other welfare reasons. KBN also offers part-time employment opportunities for students.

At the close of 2025 all employees working in part-time positions were students, and there is no involuntary part-time work at KBN. We use the services of temporary staff only to a small extent. The main exceptions are temporary staff substituting for employees on leave of absence and temporary project staff, as well as student positions, and the latter accounts for the major part of the temporary staff reported.

Table: Parental leave in weeks

The table shows the average number of weeks for which men and women took parental leave in 2025. One woman and three men took parental leave in the period.

Women	Men
27.3	17.9

Information on salaries

The table below shows the salaries of female employees as a percentage of the salaries of male employees at six organisational levels. For the purpose of calculating salary differences, fixed salary and various additions, variable salary and other benefits are included for the 2025 accounting year.

When determining the organisational levels, we applied the principles of equal work and work of equal value, in accordance with the methods recommended by the Norwegian

Ministry of Culture and Equality. All roles were assessed and weighted based on the expertise, tasks and responsibilities required.

The employee representatives participated in planning, carrying out and evaluating the production of information on salaries. The process of producing the information is carried out every other year as part of KBN’s work on equal pay and equality.

Table: Women’s salaries as a percentage of men’s salaries across six employment groups

Group	Number of women	Number of men	Women’s salaries as a percentage of men’s	Examples of roles in the group
Group 1	1	0	N/A	CEO
Group 2	3	4	99 %	Managers in the management team
Group 3	3	19	N/A	Middle managers, technical specialists
Group 4	8	22	91 %	Senior advisors, senior operational employees
Group 5	14	20	96 %	Advisors, operational employees and administrative employees
Group 6	5	3	100 %	Students

All employees in group 2 (managers in the management team) have virtually the same salary, with women’s salaries standing at 99% of men’s. This is considered to be an indication of a good balance in salaries at this level.

No figure has been provided for women’s salaries as a percentage of men’s for group 3 (middle managers and technical specialists) in the interests of data privacy.

The biggest proportional difference in salaries is in group 4 (senior advisors and senior operational employees), with women receiving on average 9% less than men. The difference for group 5 (advisors, operational employees and administrative employees) is smaller, but there is nonetheless still a difference, with women’s salaries standing at 96% of men’s. These findings are being further analysed as part of KBN’s work to assess the reasons for any differences in pay and the need for follow-up measures.

Explanations and more detailed analysis

The differences in groups 4 and 5 are primarily explained by the composition of the groups. Both groups contain a disproportionately large number of long-serving male employees performing specialist roles, and this increases the average salary for men. At the same time, a number of experienced women in this group have left the company in recent years, with their replacements to some extent having been younger women. This has contributed to

women in an early stage of their career now being over-represented in these groups, with lower salaries than their older, male colleagues.

In 2024, a further analysis of groups 4 and 5 combined was carried out, with the aim of investigating whether the difference in pay could be related to gender within comparable roles. At the time of analysis, the groups consisted of 62 technical employees distributed across 40 different job categories. Of these, only eight job categories had employees of both genders. This means that many of the job categories are small, which creates methodological limitations for salary comparison.

The analysis was based on the eight job categories that contained male and female employees. Furthermore, there was an additional statistical limitation in that there are also few employees represented within these eight job categories, and also most of these categories only have one female employee. Within the eight job categories, we see a tendency for women to be somewhat above their male colleagues in terms of their salary, with a few exceptions. Despite the small data set and the weaknesses associated with this, the additional investigation indicates that the discrepancies in pay that emerge at the group levels for groups 4 and 5 do not apply within the individual job categories.

Due to the low number of female employees at KBN and the large number of technical specialisms, it is challenging to present more detailed salary data broken down by gender without risking breaching individuals' anonymity and Norway's data privacy regulations.

Additional follow-up

KBN will work further to identify and equalize pay gaps that can be linked to gender. At the same time, we will continue our efforts to strengthen our recruitment of experienced female candidates for technical and specialized roles, which is an important long-term measure to promote both gender balance and equal pay.

Part 2: Work to promote equality and prevent discrimination

KBN works in an active, targeted and systematic manner on sustainability, including on equality, diversity, inclusion and non-discrimination. Our work on equality includes all statutory grounds for discrimination that may affect the personnel-related areas of recruitment, pay and working conditions, promotion, development opportunities, disability adaptations and opportunities for combining work and private life. The scope of this work also includes measures to prevent harassment.

Ambitions for KBN's work on diversity, inclusion and equality

KBN has set the following ambitions for its work on diversity, inclusion and equality:

- KBN shall have a corporate culture and management that promotes inclusion and diversity.

- KBN shall work to facilitate diversity, and shall seek to have a gender balance of at least 40% at all levels, as well as a clear ambition of having an even gender distribution in all units. The CEO's performance evaluation takes into account the gender balance at the organisation.
- In relation to recruitment and internal mobility, KBN shall place emphasis on diversity, and the best qualified woman and the best qualified man shall be identified in all recruitment processes.
- Employees shall have equal opportunities in respect of competence development and career advancement, salary, and employment flexibility.
- Diversity shall be actively and systematically taken into consideration in succession planning for key positions.
- An action plan on diversity and inclusion based on completed risk assessments will be produced and disclosed throughout the KBN organisation.

Principles, guidelines and standards

Work on equality and preventing discrimination is an integral part of KBN's Human Resources policy and is embedded into and followed up in all areas of KBN's activities. KBN is committed to having an inclusive culture in which all employees have the same rights and opportunities and are treated with respect.

KBN's work on diversity and equality is anchored in its *General Guidelines for Sustainability*. The *Code of Conduct* includes rules on conduct and sets out KBN's obligation to comply with them in accordance with Norwegian legislation. Guidelines for whistleblowing and whistleblowing procedures ensure the availability of secure channels and opportunities for individuals to make whistleblowing reports, e.g. regarding shortcomings in working conditions.

Annual salary adjustments take place in accordance with a standardised process using gender-equal and transparent criteria, and salaries are assessed in order to identify and correct any inequalities. KBN also imposes requirements for its suppliers in respect of diversity and equality.

Work to promote equality and prevent discrimination in practice

Ambitions, objectives, and measures to ensure equality and prevent discrimination are firmly anchored with KBN's management. The gender balance and diversity are regularly discussed by the management team and in relation to recruitment, and KBN has set ambitions for further work on these matters in 2026.

The current situation with regard to diversity and equality, including work related to the activity and reporting duty, is reported regularly. The Working Environment Committee (AMU) meets regularly, and collaboration between the employee representatives and the Working Environment Committee helps ensure measures are followed up systematically.

KBN's Business Support department and Human Resources (HR) function have the overall responsibility for the area, and they collaborate closely with the employee representatives in relation to their work on the activity and reporting duty based on a four-step working method. A number of meetings were held with the employee representatives to investigate the risk of discrimination and obstacles to equality. KBN's guidelines, policies and working procedures in all areas of human resources have been reviewed with a particular focus on all the different sources of discrimination. A range of measures based on the risk assessment have been implemented and continued, as described in the next section below.

The working environment and equality are monitored through the annual employee survey, combined with systematic work on the results of the survey. Equality and discrimination are topics in manager and employee development discussions. The annual preventative workplace inspection ensures that both the physical and psychosocial aspects of the work environment are mapped, and it identifies whether employees experience or observe discrimination, harassment, or sexual harassment.

Gender balance is monitored continuously by quarterly reporting and at the start of recruitment processes. The annual salary review process is reviewed to identify any inequalities before the final decisions on salary increases are approved. Difference in pay between the genders is mapped in collaboration with employee representatives every other year.

Risks of discrimination and obstacles to equality, and the measures implemented and planned

The risks of discrimination and obstacles to equality that are identified relate particularly to diversity, including a skewed gender balance in recruitment, and for some organisational units the balance between work and private life.

In 2024, KBN carried out extensive work in connection with adapting to the EU's Corporate Sustainability Reporting Directive (CSRD). Although it subsequently became clear that KBN would not be required to report in accordance with CSRD, the work provided valuable insight. As part of the work, risk factors relating to KBN's own workforce were mapped.² The mapping showed that *insufficient training and skills development* for KBN's employees represent a potential risk. KBN is a competence-based business with relatively few employees who collectively manage significant total assets, and KBN is therefore particularly exposed to insufficient training and any lack of critical competence among its employees. This

² The work involved in adapting to CSRD included a double materiality analysis. This involved assessing both how KBN's operations impact people, the environment and society as a whole (impact materiality) and how sustainability issues affect KBN's financial performance and risk exposure (financial materiality).

underscores the importance of KBN’s initiatives in relation to employee development, competence development and succession planning.

Greater awareness and knowledge are key tools for preventing discrimination, promoting equality, and countering various forms of harassment. Several of the measures in the action plan aim to strengthen KBN’s inclusive culture and raise awareness among KBN’s management and employees through competence-building measures. A key objective in KBN’s strategy is enhancing diversity and more systematically including different perspectives and experiences in both problem-solving and development work.

As a member of the Women In Finance Charter, we are required to set internal targets for the gender balance at the manager level, to appoint one person at the manager level who is designated as having responsibility for monitoring work in this area, and to publishing our current status and progress in respect of gender equality. We participate in network meetings and conferences to keep up with developments in the area of gender balance in the finance industry and to share our experiences, challenges and best practice with other companies.

KBN has over time pursued a number of initiatives and measures for work on diversity and equality, particularly in the areas of recruitment, manager and employee development, and facilitating work-life balance, as discussed below. KBN will continue and further develop this work through targeted measures based on completed risk assessments, and it will form an integral part of KBN’s systematic work relating to the activity and reporting duty.

Measures to ensure diversity and equality in recruitment

KBN seeks to ensure a good gender balance and to attract a diversity of candidates with relevant expertise, backgrounds and experience. This was again a priority area in 2025. At the same time, the gender balance in new employees in recent years indicates that KBN's recruitment practices in reality have resulted in more men being appointed than women, as the table below shows.

Table: Gender balance among new employees

Year	Women	Men
2021	10	5
2022	6	4
2023	3	13
2024	7	12
2025	3	5

The trend over the last three years shows that more men are being appointed than women, despite KBN’s targeted measures to increase the proportion of women in recruitment processes.

A number of measures intended to increase the number of female candidates that KBN attracts and appoints have been implemented in recent years. These include paying particular attention to the language and content of KBN's job advertisements. Steps have been taken to ensure that interview panels have a balance of genders, and head-hunters have been used to increase the number of qualified female candidates. KBN's interview panels are also made aware that unconscious discrimination can influence assessments and decisions in hiring processes.

Despite these measures, more men than women have been appointed to KBN in recent years. KBN considers that this is largely related to the availability of candidates in certain specialist areas in which the proportion of male applicants is significantly higher than the proportion of female applicants. This reflects the general gender difference in both the finance and tech industries, in which men continue to be in the majority. KBN's mapping of its future skills requirements points towards more technology-intensive roles in finance, and KBN considers it to be a risk that the availability of female candidates is not increasing in line with the level of demand for this type of expertise.

KBN has implemented a number of measures over time that have increased awareness relating to diversity in recruitment, and intends to continue and develop these measures. New and existing measures to ensure diversity and a gender balance in recruitment include the following:

- Preparing an overview of the gender balance for the organisation as a whole and for the recruiting department at the start of each recruitment process.
- Identifying the best qualified female candidate and the best qualified male candidate in all recruitment processes.
- Including KBN's gender balance for its activities in the performance evaluation of the CEO.
- Structuring and standardising recruitment processes, and providing hiring managers with guidance on diversity recruitment, including awareness of unconscious bias.
- Setting requirements for the recruitment agencies with which we collaborate in relation to diversity and non-discriminatory processes.
- Demonstrating the objective of diversity through recruitment advertisements, profiling, and communication, including through the use of gender-neutral language and a greater awareness of which candidate groups we wish to attract.
- KBN has worked in a focused way to recruit female students to student jobs at KBN, and a number of these female students have since taken up permanent employment once they have completed their studies.

Measures to ensure diversity and equality in manager and employee development

KBN works systematically to reduce the differences in how employees and managers access and make use of the competence building opportunities that it offers. All employees have access to an individual competence development budget of the same financial amount, and this can be used for competence development within their own professional area based on their individual needs and KBN's competence requirements. In addition, KBN offers internal courses and training measures, and these are available to all relevant target groups.

KBN has a long-term perspective on the development of diversity, particularly in relation to the recruitment and promotion of people into middle management and leadership roles. It is KBN's policy to give existing employees equal opportunities in terms of competence building and career advancement, and we are also committed to focussing on ensuring diversity in succession planning for key positions and leadership roles.

Employee development interviews are held on a regular basis as part of KBN's systematic monitoring of its individual employees, and individual objectives as well as areas for personal development are documented. In 2025, we introduced measures designed to improve the structure and quality of our employee development interviews, which included improving the methodology used and training for managers. These measures are intended to help ensure more comprehensive, systematic and consistent practice across the organisation.

Measures to ensure work-life balance

KBN considers there to be a potential risk that employees with wide-ranging responsibilities and complex competency requirements may experience an excessive burden. To prevent adverse consequences for the working environment, their health, and equality, KBN has implemented measures designed to promote a high-quality and sustainable work-life balance.

For all employees:

- we offer flexible working hours, extra holiday leave and time off in lieu
- we aim to organize work tasks and to build competence so that employees do not experience an excessive burden or feel that they represent a key-person risk for KBN
- we plan events that KBN organises that continue after core hours or normal working hours so that the work-related element is generally scheduled during normal working hours
- we offer hybrid working whereby employees have the option to work at home for up to two days a week to give employees flexibility, and to ensure a better balance between work and free time due to a reduction in the time spent commuting to and from work

- we work systemically on our meeting culture and management of meetings, and this will be prioritised in 2026
- we carry out regular employee development interviews, at which competence development, collaboration, well-being and work load are all topics that are discussed
- we offer an activity-based office that provides a variety of working zones that support different ways of working, including quiet areas for work that requires concentration, as well as areas for collaborating and project work

Results of the work

The annual employee survey carried out in 2025 shows that the majority of employees think that KBN has an inclusive working environment. 89% of employees agreed with the statement 'At KBN, we are very accepting of diversity'. 3% had no particular view either way, and 8% disagreed. These scores compared with the following scores from 2024: 88% answered positively, 4% had no view either way, and 8% disagreed.

A preventative workplace inspection was carried out in December 2025 focusing on matters including the working environment, including matters relating to discrimination, harassment and sexual harassment. The results from the inspection were consistently good with regard to the psychosocial working environment, and no incidents of discrimination or harassment were reported or identified.

KBN seeks to ensure all its employees have a reasonable and sustainable workload. Managers with personnel responsibility monitor this throughout the year in collaboration with HR, and assess employees' workloads in continual dialogue with each individual employee. Work-life balance, including the employee's perception of this, is monitored through the employee development interviews, ongoing dialogue between the employee and their line manager, as well as through the employee survey. The 2025 employee survey indicates that employees largely find there to be a good work-life balance at KBN. In response to the statement 'I usually have an appropriate balance between work and my personal life,' 90% responded positively, 6% neutrally, and 4% negatively. The result is a slight improvement compared with 2024, when 86% responded positively, 8% neutrally, and 6% negatively.

KBN systematically monitors changes in the sick leave rate, and sick leave figures are reported in the quarterly reports. The sick leave rate at KBN over time has been low, and KBN targets a sick leave rate of below 2.5%. The rate in 2025 was 2.5%, which compares with 2.1% in 2024.

This is considered to be an indication of a consistently good working environment. At the same time, developments are closely monitored as part of KBN's preventative activities for the working environment.

In its 2025 risk mapping work, KBN identified that there was a risk of greater salary differences between genders related to the scheme for variable salary for employees taking

parental leave. KBN's variable salary scheme applies to all employees, is based solely on quantitative criteria, including KBN's core earnings, and can provide each employee with a variable salary amount of up to 1.5 months' salary. The criteria and targets are set annually by the Board. Under the guidelines in force at the time, variable salary was reduced for employees on parental leave of over 75 days (15 weeks), but variable salary was not reduced for employees who elected for a shorter period of leave at the full rate of parental leave remuneration. The variable salary calculation is carried out for the fiscal year.

As part of the activity and reporting duty, KBN's administration has, through a joint employer-employee effort, examined how the rule described above relating to a reduction in variable salary has been applied in practice. The investigation showed that among employees who took parental leave in the period 2023–2025, female employees had longer leave than male employees. None of the men had their variable salary reduced, while all women had their variable salary reduced.

Based on these findings, the Board has removed the rule relating to variable salary reductions with effect from the start of 2026.

A number of the measures related to recruitment, competence development, and work–life balance are considered important for ensuring equality and preventing discrimination, and these will be continued. We have seen particularly good results from focusing on the presentation of job advertisements and the language used to better reach female candidates in recruitment processes. An internal survey among new employees shows that, among job applicants who were not previously familiar with KBN, women were somewhat more likely to apply than men. This may indicate that focusing on job advertisements targeted toward women is an important factor in attracting female applicants

KBN's work related to the activity and reporting duty follows an annual cycle with regular meetings between the employer and employee representatives. The activities planned for 2025 were carried out according to the annual cycle and will therefore also be included on the agenda for 2026. Priorities and further follow-up are outlined below in the action plan for 2026.

Action plan for 2026

The action plan for 2026, which is detailed below, covers all relevant grounds for discrimination pursuant to the Norwegian Equality and Anti-Discrimination Act, namely: gender, pregnancy, parental leave related to birth or adoption, care giving responsibilities, ethnicity, religion and belief, disability, sexual orientation, gender identity and gender expression, gender-based violence as well as combinations of these grounds (multiple discrimination).

HR area	Background for the measures/status/risk	Description of the measures	Objectives for the measures
Recruitment	<ul style="list-style-type: none"> ▪ There may be inequalities in diversity, including gender balance, for certain levels and in some units. ▪ Risk of unconscious discrimination in recruitment processes. 	<ul style="list-style-type: none"> ▪ Equal treatment shall be ensured by means of expertise and personal qualifications being evaluated regardless of gender, age, disability, cultural and geographic background. ▪ Stipulate requirements for diversity and non-discriminatory processes when using external recruitment services. ▪ Measure the gender balance at all stages of the recruitment process. ▪ Identify the best qualified woman and the best qualified man where possible. ▪ Focus on diversity throughout the entire recruitment process, including the job analysis and design of job description, publicising vacancies and profiling candidates, ensuring the interview panel has a balance of genders, and using objective and fair selection methods. ▪ Training in diversity recruitment and non-discriminatory processes for managers and those involved in recruitment processes. ▪ A targeted marketing campaign to attract female candidates, including via KBN's homepage and external communication. 	<ul style="list-style-type: none"> ▪ Ensure a good gender balance and that we attract a diversity of candidates with a range of different expertise, backgrounds and experience. ▪ Achieve a gender balance of at least 40% at all levels and our ambition is for equal gender representation in all units. ▪ Reduce the risk of unconscious and indirect discrimination in recruitment.
Promotion and personal development opportunities	<ul style="list-style-type: none"> ▪ A risk of varying access to expertise development and carrier progression opportunities. Diversity may be insufficiently addressed in succession planning. 	<ul style="list-style-type: none"> ▪ All employees are encouraged to further develop their competence, and have equal access to competence-enhancing resources. ▪ Language training for employees who need to learn Norwegian. 	<ul style="list-style-type: none"> ▪ Ensure equal opportunities for competence building and career advancement.

HR area	Background for the measures/status/risk	Description of the measures	Objectives for the measures
		<ul style="list-style-type: none"> ▪ Improve the structure and quality of employee development interviews by providing training to managers and a clear framework. ▪ Hold employee development interviews annually and ensure individual objectives are set. ▪ Carry out annual analysis of the implementation of employee development interviews and individual objectives. ▪ Emphasise diversity in succession planning for key positions and management roles. 	
Pay and working conditions	<ul style="list-style-type: none"> ▪ Risk of salary discrimination. 	<ul style="list-style-type: none"> ▪ Individual annual salary adjustments to take place in accordance with a standardised process and with equal treatment using disclosed criteria. ▪ Salary adjustments are reviewed for any disparities before the final salary adjustment is determined. ▪ Equal pay for equal work or work of equal value is mapped regularly. ▪ Full-time positions as the general rule, with part-time work as a possibility. 	<ul style="list-style-type: none"> ▪ Reduce the risk of direct and indirect discrimination when determining pay.
Adaptations	<ul style="list-style-type: none"> ▪ Currently no special risk identified, but needs can arise individually. 	<ul style="list-style-type: none"> ▪ Adaptations are a set topic in employee development interviews where appropriate. ▪ Employees with temporary or permanent disabilities shall be provided with individual adaptations to their work through discussion with their manager. ▪ Preventative workplace inspections to be carried out yearly. 	<ul style="list-style-type: none"> ▪ Ensure employees with a need for adaptations have equal working conditions.

HR area	Background for the measures/status/risk	Description of the measures	Objectives for the measures
Work-life balance	<ul style="list-style-type: none"> ▪ Meeting culture, long working days and key person risk can create time pressures and challenges in some departments. 	<ul style="list-style-type: none"> ▪ Managers and employees have a joint responsibility to plan and prioritise tasks. ▪ Managers must identify key person risk and organise work tasks and build expertise so that individual employees do not regularly have too high a workload. ▪ Information for employees, and training for managers on working time/overtime/flexitime. ▪ The work-life balance is measured and monitored by the annual employee survey. 	<ul style="list-style-type: none"> ▪ All employees to have equal opportunities to combine work with private life. ▪ More harmonised practice with regard to the use of overtime and flexitime.
Harassment, sexual harassment, and gender-based violence	<ul style="list-style-type: none"> ▪ Risk of unconscious behaviours and undesirable incidents in interactions between employees, and between employees and third parties. 	<ul style="list-style-type: none"> ▪ Communicate clearly KBN's zero tolerance for harassment and discrimination. ▪ Making all employees aware of current guidelines. ▪ Training and conduct coaching for all employees. ▪ Targeted training for employees in regular contact with customers and collaboration partners as required. ▪ Breaches of the guidelines may result in sanctions. 	<ul style="list-style-type: none"> ▪ Ensure a safe working environment. ▪ Prevent harassment and unwanted behaviour. ▪ Corporate culture and management to promote inclusivity and diversity.
Other relevant areas (e.g., working environment, preconceptions/attitude/culture)	<ul style="list-style-type: none"> ▪ Attitudes and preconceptions can affect the working environment, corporate culture, and collaboration. 	<ul style="list-style-type: none"> ▪ Training for managers in diversity and equality. ▪ Celebrate Pride and World Mental Health Day. ▪ Be aware of diversity and inclusion when planning social events. 	<ul style="list-style-type: none"> ▪ Strengthen KBN's inclusive culture and management. ▪ Prevent unconscious discrimination. ▪ Ensure a good and safe working environment.