



Husbanken

Digital dialogue-conference: New system for core banking functionality

21.05.25

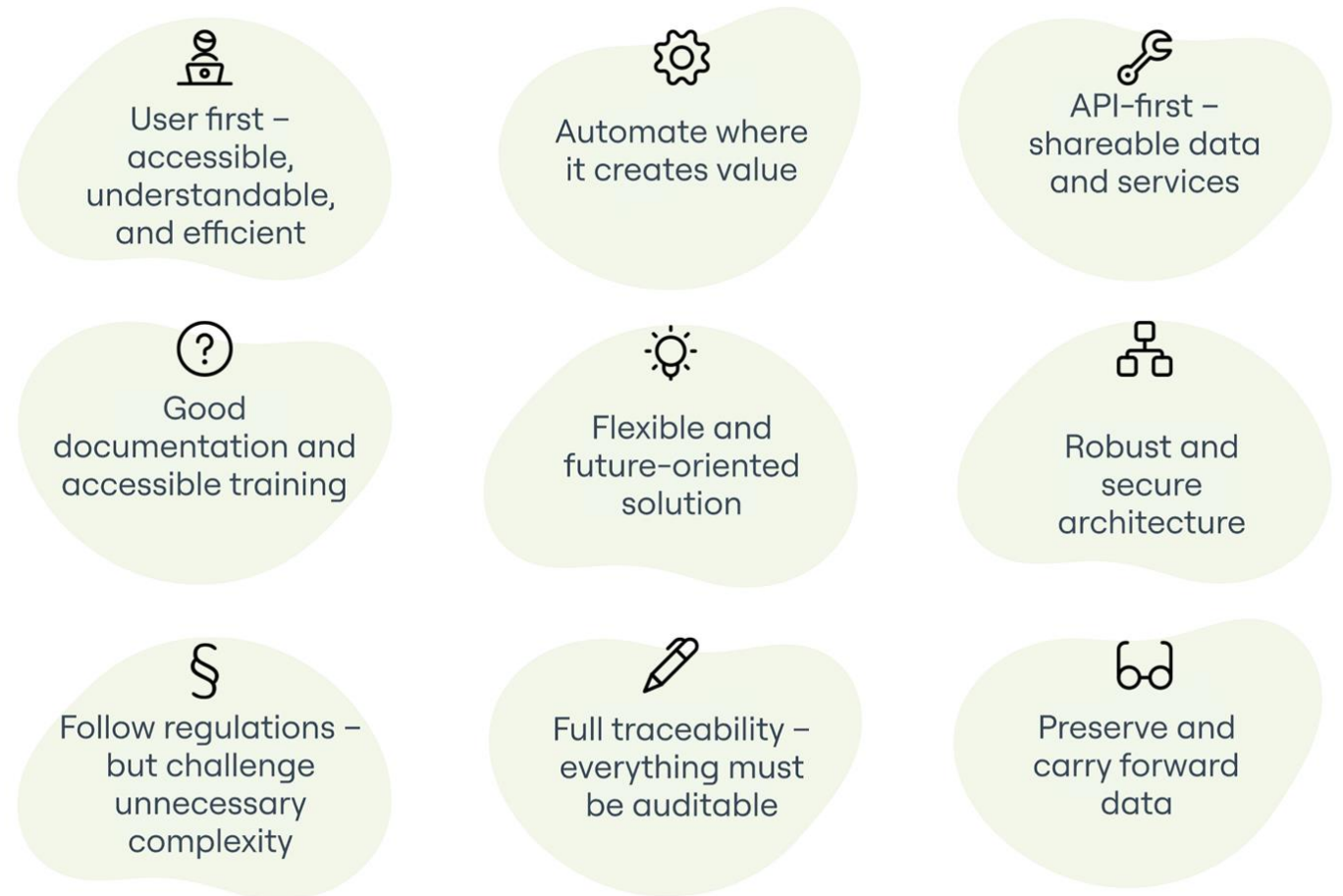
Digital dialogue-conference: New system for core banking functionality

- Welcome and introduction
- What is an innovative procurement process? (Supplier Development Programme, LUP)
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Background

- Husbanken has an outdated core banking system that must be replaced to ensure stable and efficient operations going forward
- Our digitalization strategy prioritizes user-oriented, integrated solutions for loans and grants
- The project intended to replace the current system was discontinued in 2024

Principles for the core banking solution



Language

- Husbanken intends to use Norwegian as the common language in a future project:
 - It is important that all documentation is in Norwegian, with the exception of technical documentation, which may be provided in English.
- Today's meeting will be conducted in English to ensure sufficient information for all stakeholders during the early market engagement.



Our aspirations for early market engagement

- **Mutual understanding:** Provide insight into the role and unique characteristics of Husbanken, and gain insight into the solutions and approaches offered by the supplier market.
- **Informed decisions:** Insights from the dialogue should contribute to sound strategic choices in the procurement process – both technologically and organizationally.
- **Standardization and change:** Understand how the establishment of a standard system will necessitate changes in our processes.
- **Long-term collaboration:** We seek insights into the market's development strategies, operational models, and what fosters sustainable partnerships.



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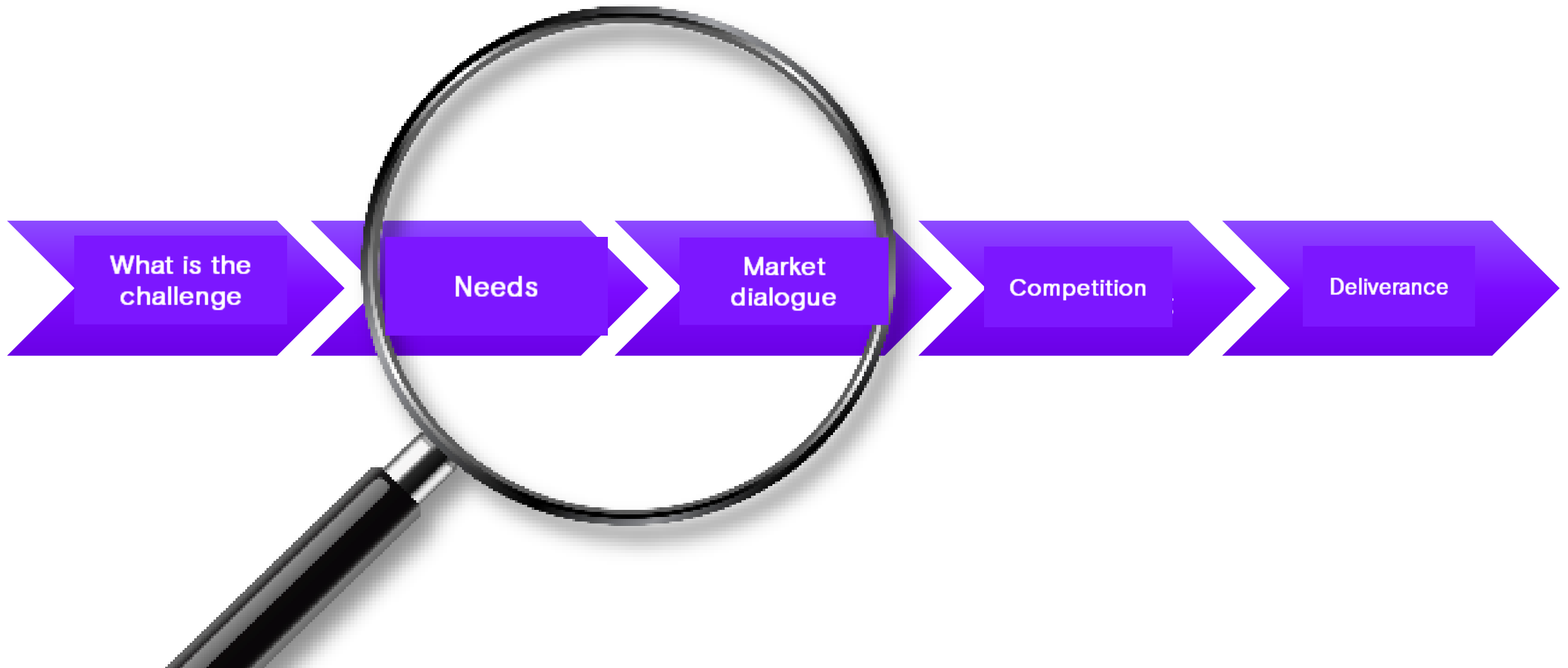
Accelerate the use of innovative public procurement as a strategic tool

- To develop better and more cost-effective solutions for public sector
- Reach policy objectives and priorities
- Contribute to national, regional and local growth

We work to help public sector develop more innovation through their procurements – and help suppliers find new business opportunities in public sector.

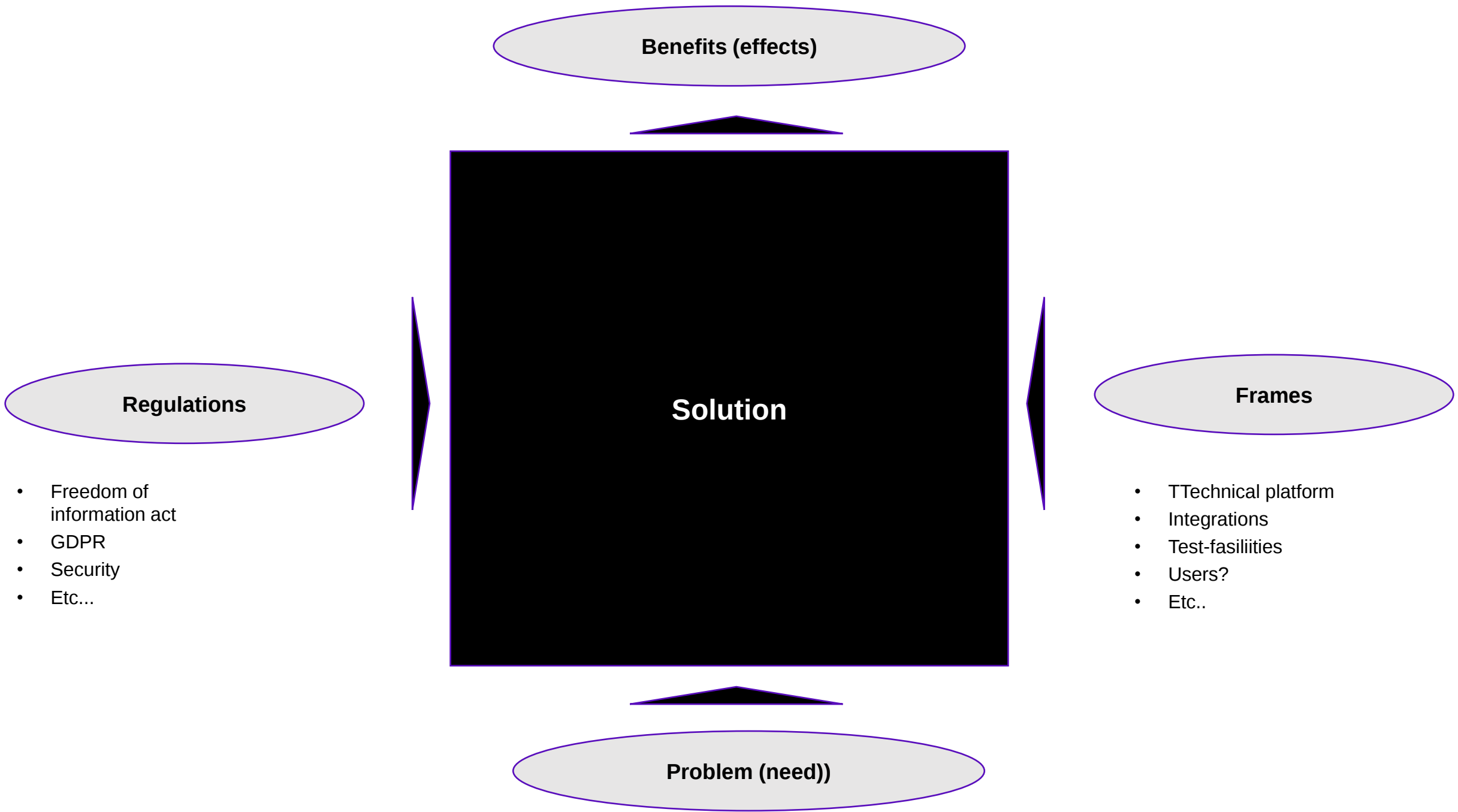


Opportunity space with innovation procurement



What "job" does a drill do for me?





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Stortinget



Regjeringen

Kommunal- og distrikts-
departementet



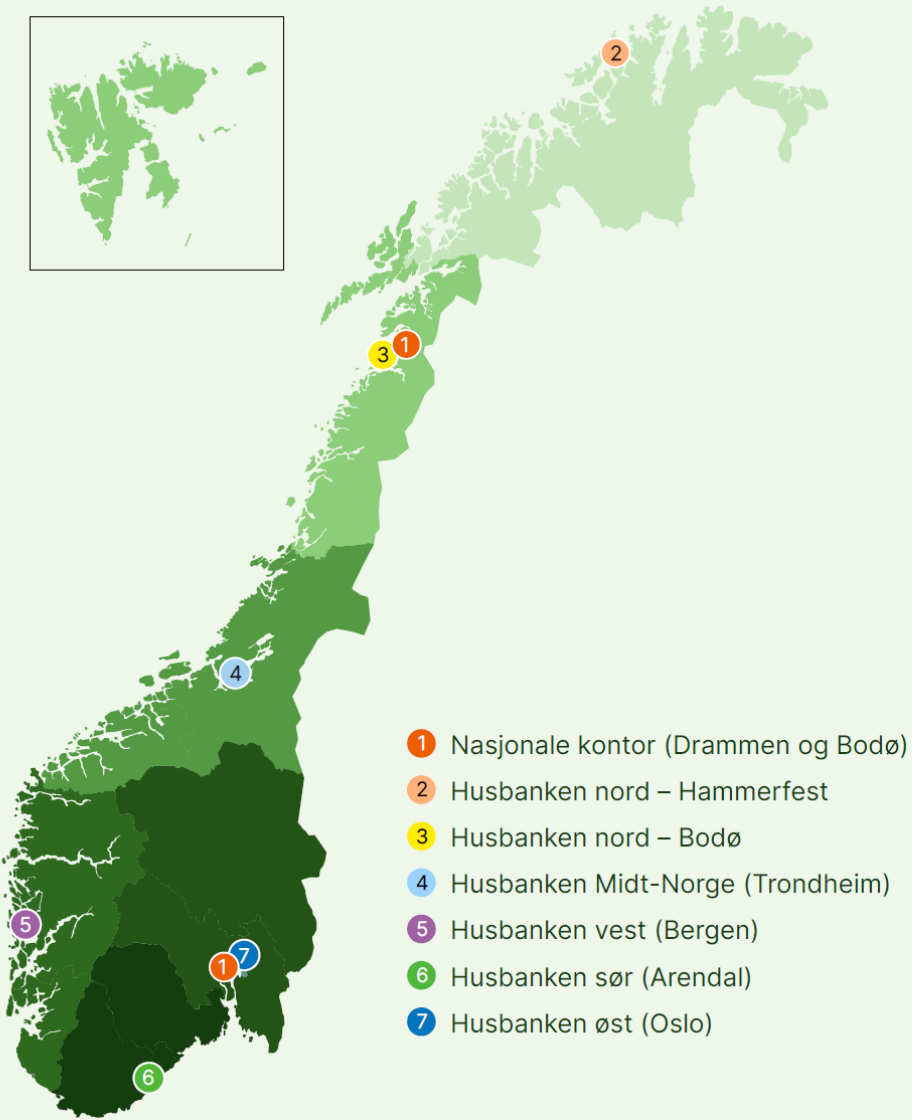
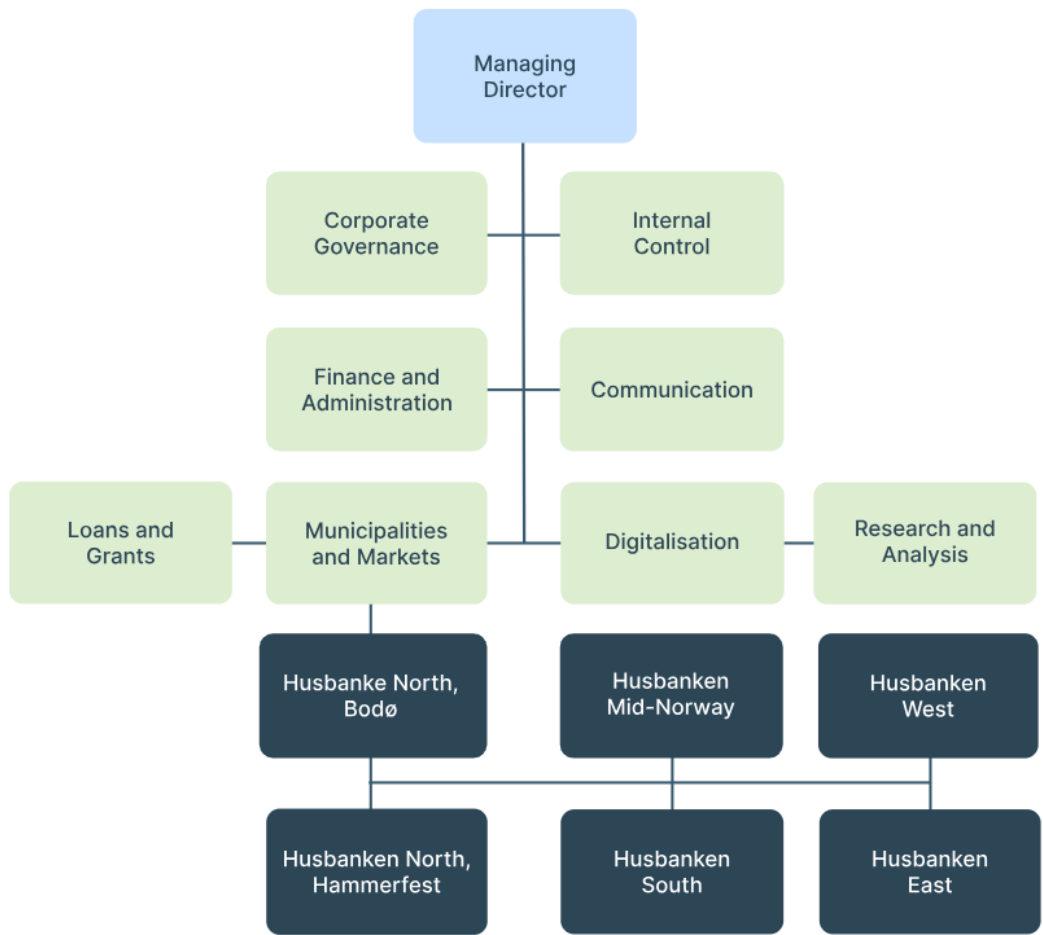
Husbanken

Jan Hjelle
Adm. dir.

About Husbanken (The Norwegian State Housing Bank)

- A government agency (bank and directorate)
- Directly subordinate to the Ministry of Local Government and Regional Development but also manages financial schemes for other ministries (health and care, education and research, energy and children and families)
- The Norwegian Parliament allocates funding for Husbankens operations and loan and grant schemes in the national budget
- Husbankens operations are regulated by the Housing Bank Act (Husbankloven) and regulations covering the administration of housing allowances, housing loans, and grant schemes for housing purposes.

Organization



Our social mission

Husbanken will work to prevent people from becoming disadvantaged in the housing market, help more people acquire and retain suitable housing, and support municipalities in their housing policy efforts.

Husbankens roles:



Reliable and efficient administrator



National knowledge provider



Partner for municipalities and others

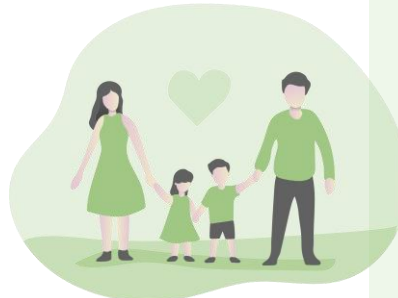


Digital catalyst



Reliable and efficient administrator

- *The Housing Bank shall be a secure and efficient administrator of financial schemes. This includes, among other things, evaluating the effectiveness and accuracy of the schemes, proposing improvements, and ensuring secure and efficient systems and case processing.*
- State-owned bank with a social mission:
 - Manages key instruments such as housing allowance, grants, and loans for five ministries
 - Financing is not provided for profit – but to address important societal challenges
 - The lending activity is meant to supplement the private financial institutions
- Flexible instruments that can be scaled and adjusted as needed
 - Loan and grant schemes are modified, introduced, or phased out in line with shifting political priorities
 - Follows the state budget calendar

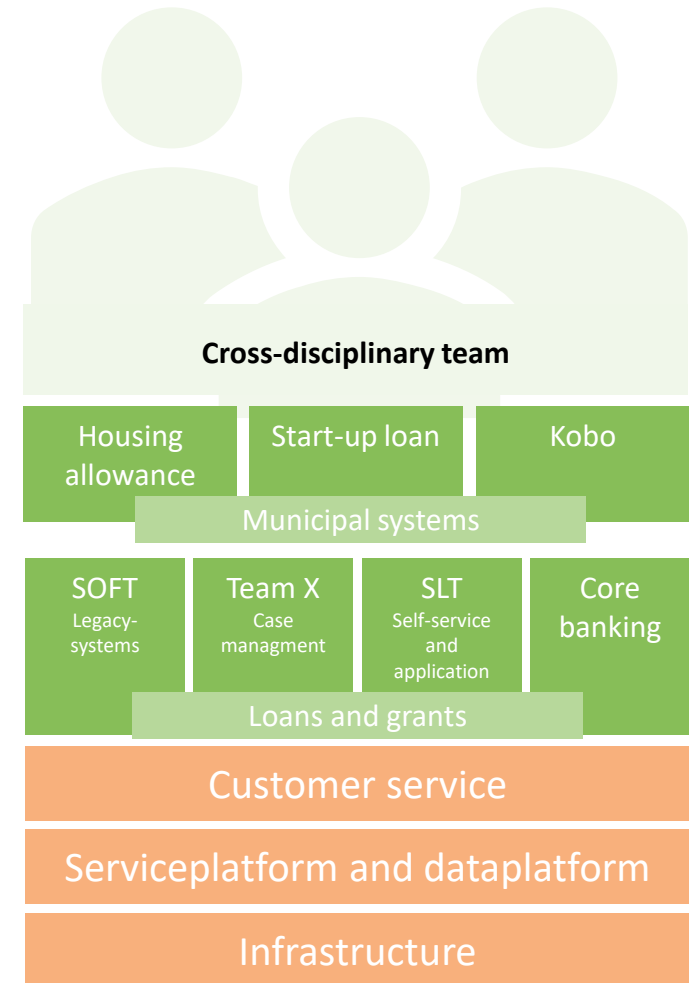


Framework for Financial Instruments in 2025

- Lending Framework: NOK 32 billion
 - Loans to improve housing quality
 - Loans for student housing
 - Loans for rental housing aimed at disadvantaged groups
 - Start-up loans to municipalities for redistribution
- Grant Schemes: NOK 5.9 billion
 - Investment grants for assisted living and nursing home units: NOK 3.25 billion
 - Grants for the construction of student housing: NOK 2.1 billion
 - Grants for energy-efficiency measures in municipally owned rental housing, assisted living and nursing homes: NOK 450 million
 - Grants for housing initiatives: NOK 39 million
 - Grants for urban housing and area development: NOK 21 million
 - Grants for establishment and adaptation in rural municipalities: NOK 17 million
- Compensation Schemes
- State housing allowance NOK 4.1 billion

Digital catalyst – Husbankens digital portfolio

- *The Housing Bank shall be a digital driving force for new user-oriented solutions and actively work to ensure that digital solutions facilitate effective task execution and help make users' interactions with the Housing Bank easier.*
- The Housing Bank organizes digital development in permanent agile cross-disciplinary teams.
- In 2024 these teams, consisting of 100, employees delivered:
 - Housing allowance for 156 000 households
 - Start-up loan application for 29 000 households
 - Online banking and self-service for 50 000 users
 - Case management solutions for 4 500 municipal employees
 - And systems for Husbankens 289 employees



Administration of loans and grants

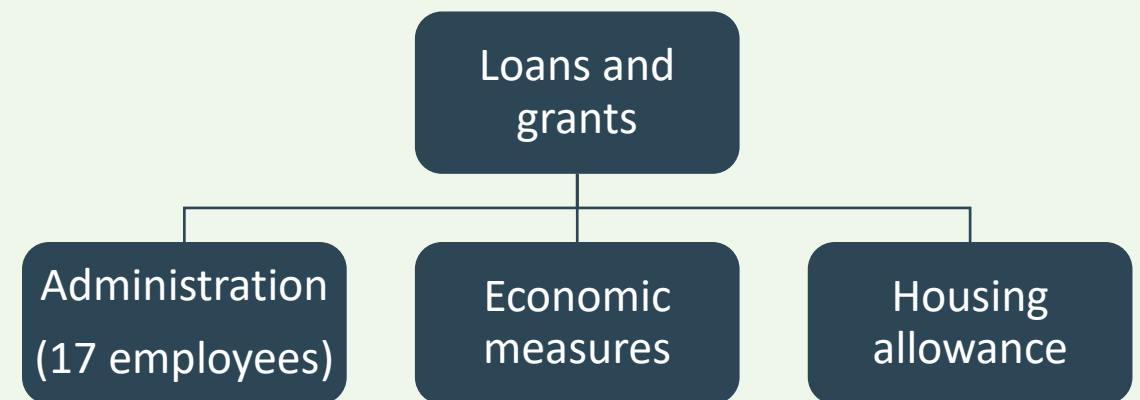
Our administration of loans must be in line with our social mission, and we must at the same time be a safe community bank with a goal of low losses.



The Administration Department

Examples of tasks:

- From disbursement to redemption
- Customer follow-up
- Loan terms
- Payment problems
- Debt settlement
- Follow-up of fraud/embezzlement cases/insolvency
- Collection by the National Collection Agency (Statens Innkrevingssentral)
- Loss sharing with municipalities – start-up loans



Examples of what makes Husbanken special

- No deposit accounts
- Grants and compensation schemes
- Interest calculation
- Collection, both inhouse and with the National Collection Agency (SI)
- Loss sharing with municipalities

- Laws and regulations
- State accounting
- Quota and frame management
- Politically governed - Rapid changes in instruments
- Reporting

The loan portfolio

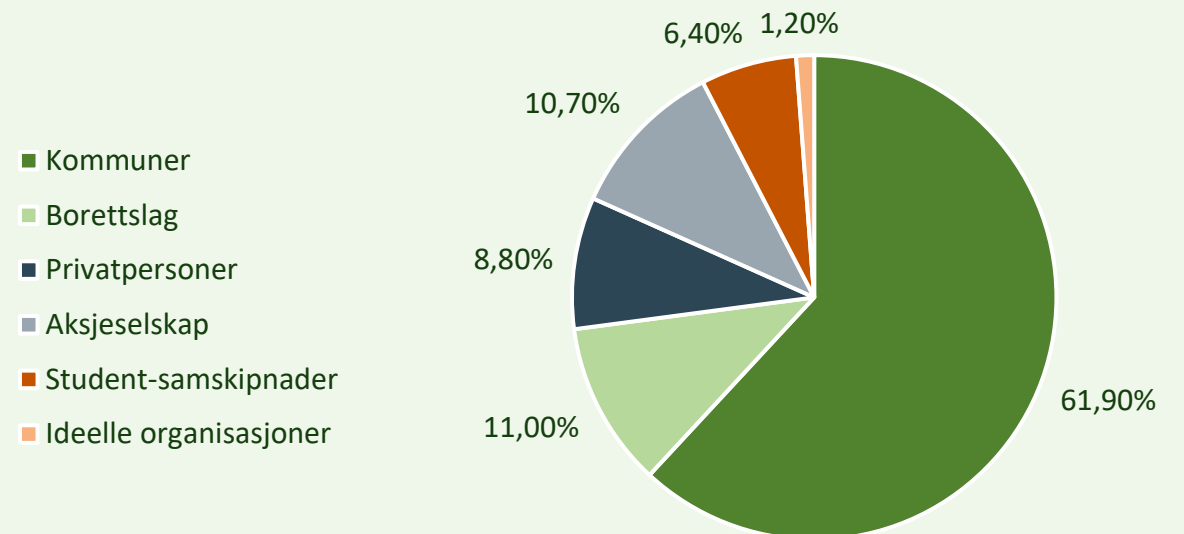
- Outflows and inflows in 2024:
 - Disbursement of 814 new loans, totaling 21.6 billion NOK
 - Repayments received: 10.8 billion NOK
 - Interest income: 7.3 billion NOK
- Low losses on loans
 - Gross loss in 2024 was 33 million NOK

Total loan portfolio per 31.12.24:

187 378 million NOK

distributed across **25 200 loans**

Customer groups



The grant portfolio

- In 2024 the Housing Bank disbursed 384 grants which totaled about 3,5 billion NOK
- Grants are written down in accordance with the terms for the respective scheme.
- Grants may be required to be repaid
- Compensation schemes
 - The schemes involve municipalities being compensated for standardized interest and, to some extent, repayment expenses
 - The Housing Bank manages 5 different compensation schemes for a total of three ministries
 - Approximately 1.5 billion NOK was disbursed in 2024

Total grant portfolio as of 31.12.24:

38,550 million NOK

distributed across **11,864 grants**

Purpose	Number of grants	Remaining amount
Grant for care homes/nursing homes	764	331
Grant for student housing	596	6 345
Investment grant for care homes/nursing home places	2 071	27 121
Grant for housing establishment in rural areas	130	33
Older grant schemes	8 303	5 021
Total sum	11 864	38 550

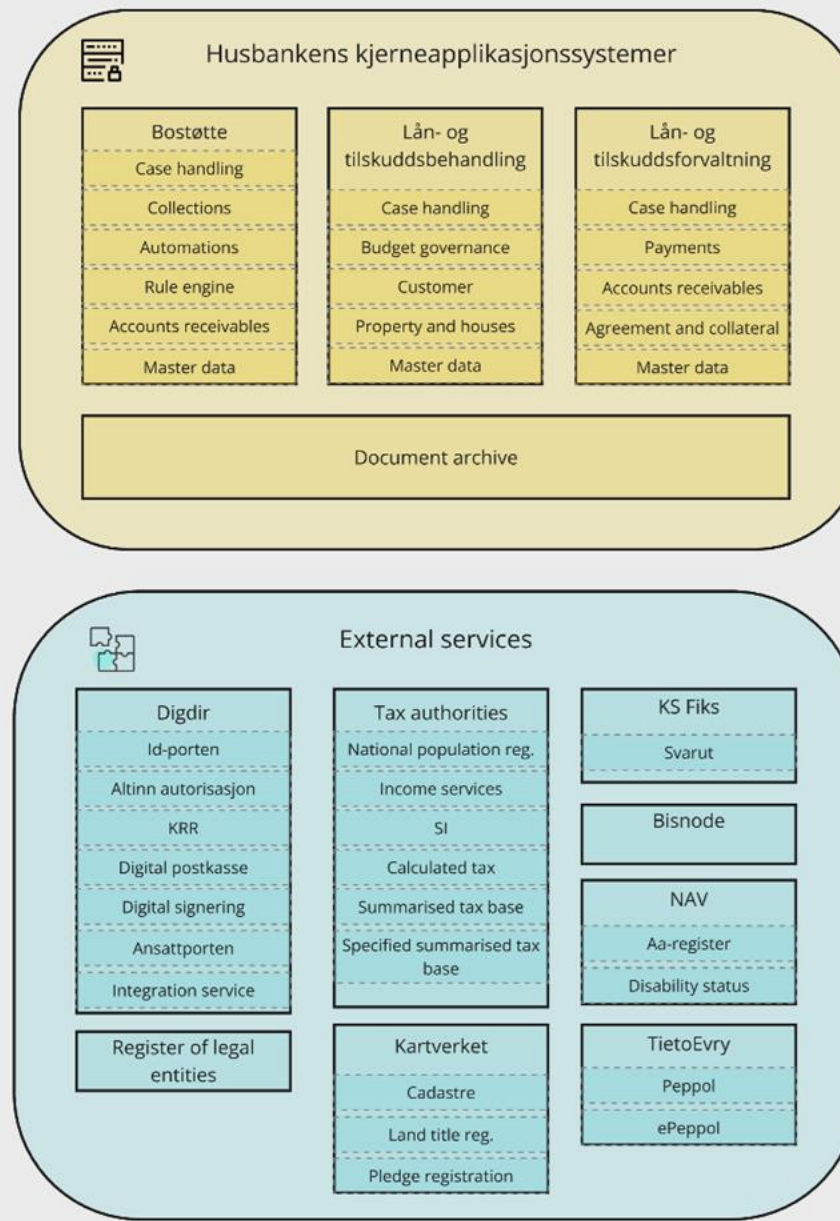
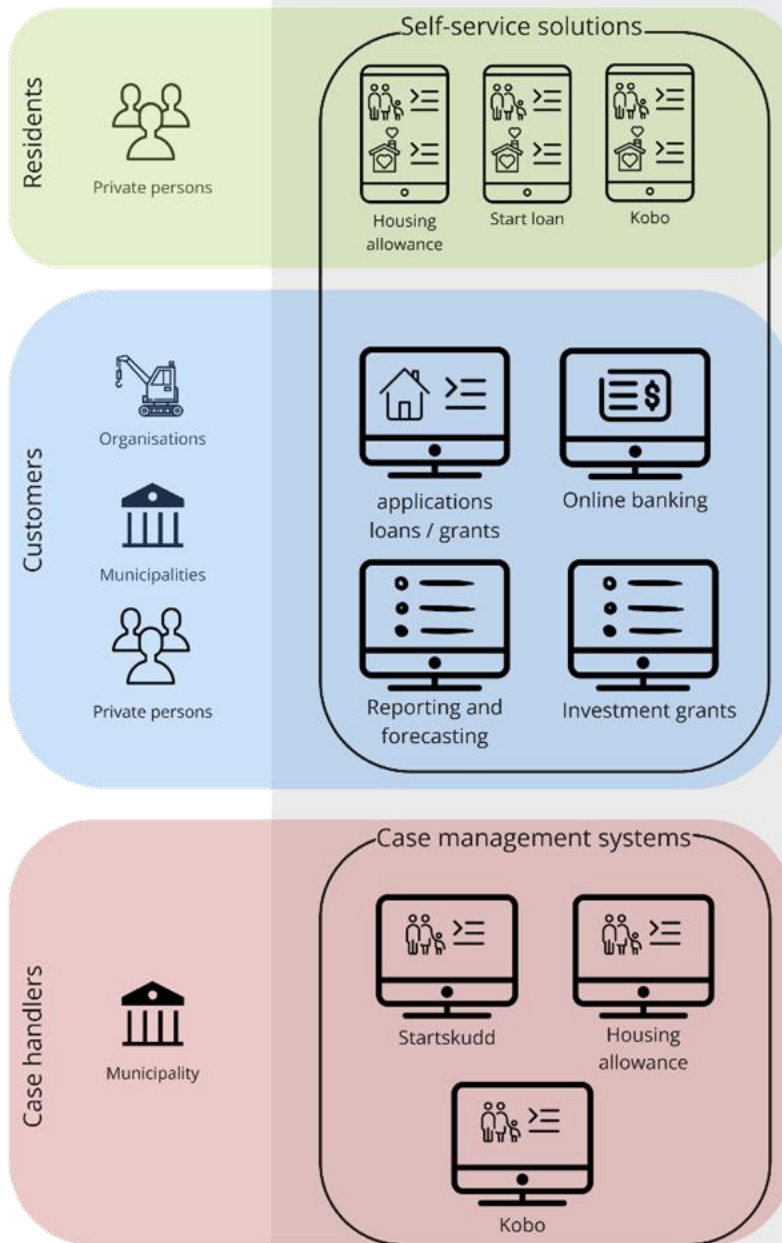
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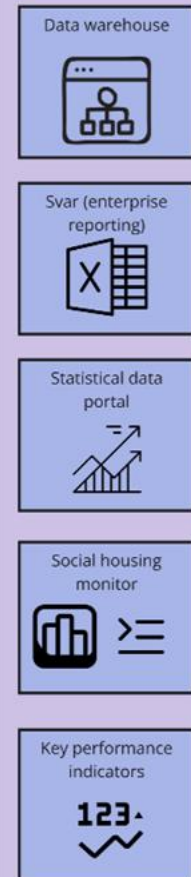
The Housing Banks system portfolio



Husbanks service platform



Data and analytics



Digital pådriver

Principles for the core banking solution

Why principles?

The Norwegian State Housing Bank (Husbanken) manages substantial public funds on behalf of society. To ensure that the new solution for loans and grants is future-oriented, secure, and user-friendly, we have established a set of overarching principles. These principles serve as guiding directives for how the solution shall be designed, developed, and maintained — and are intended to contribute to a more efficient day-to-day experience for both caseworkers and developers. The principles will also support further specification at the level of needs and requirements.

Current situation: Today, caseworkers use outdated and fragmented systems with numerous limitations. This makes it difficult to adapt to new requirements and provide high-quality service to end users.

Goal: The new solution shall ensure end-to-end governance and administration from disbursement through the full lifecycle of a loan or grant — leveraging modern technology, promoting usability, and ensuring strong auditability and traceability.



User centered –
accessible,
understandable,
and efficient



Automate where
it creates value



API-first –
shareable data
and services



Good
documentation and
training material



Flexible and
future-oriented
solution



Robust and
secure
architecture



Follow regulations –
but challenge
unnecessary
complexity



Full traceability –
everything must
be auditable

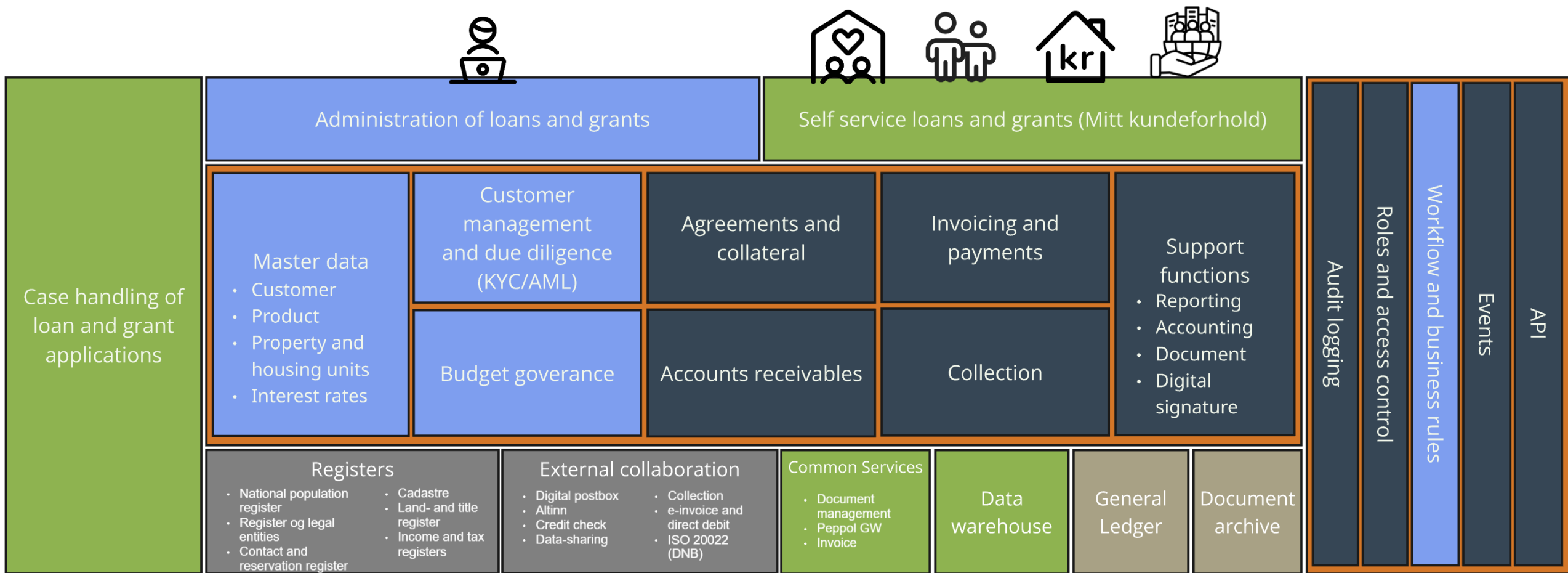


Preserve and
carry forward
data

Scope and wants

Husbanken wants to explore the possibilities offered by standard products, so that we can better define our needs and at the same time identify which functional areas may need to be addressed through customization or in-house development.





Case handler
 Customer - legal entities (organisations)
 Customer - private
 Customer - municipality
 Legal guardian

Scope for procurement process
 Scope for procurement/development
 Internal system under development
 Other internal systems
 Core banking loans and grants
 External services

Extra slides, not translated

Grunndata

- Ny kjernebank vil muligens være master for sentrale grunndata i Husbanken som kunde, produkt og eiendom og bolig
- Husbanken har ikke en egen CRM løsning og i dag lever kundemaster i legacy systemene for saksbehandling og kjernebank
- Husbanken har behov for stor fleksibilitet knyttet til forvaltning av produkter da vi ofte får bestillinger fra departement, regjering og storting med definerte frister
- Husbankens virkemidler er knyttet til eiendom og bolig og dette er derfor data er det viktig å ha god kontroll på for å vite hvilke boliger som finansieres samt enkelte kvaliteter ved boligene
- Husbanken må enkelt kunne oppdatere gjeldende rentesatser for både flytende-, fast- og sær-renter

Kundeadministrasjon og kundekontroll

- Administrasjon av grunnleggende data om personer, organisasjoner og kommuner
- Ivareta konsernstruktur og relasjon til sentrale personer i organisasjonene
- Integrasjon med for eksempel folkeregisteret, enhetsregisteret og kontakt og reservasjonsregisteret
- Håndtere verifikasjon av ID
- Støtte kredittsjekk, AML, PEP- og sanksjonssjekk
- Risikoklassifisering
- Logging og rapportering ved mistenkelige forhold

Kvote- og rammestyring

- Statlige virksomheter mottar hvert år et tildelingsbrev fra relevante departement (for eksempel Kommunal- og moderniseringsdepartementet, Helse- og omsorgsdepartementet og Kunnskapsdepartementet) som utdyper hvordan økonomiske bevilgninger skal benyttes
- Hver bevilgning refererer til departementets budsjettkapitler og poster i statsbudsjettet og tildelingsbrevet beskriver rammer og føringer for bruk av de enkelte kapitler og poster som Husbanken er tildelt
- Kvote- og rammestyring må sikre at Husbanken ikke gir tilsagn om lån eller tilskudd, eller utbetaler lån og tilskudd, utover rammene i statsbudsjettet og tildelingsbrev fra departementene, samt kvoter gitt i eget budsjett
- Må integreres Husbankens løsning for både saksbehandling av lån og tilskudd og ny kjernebankløsning

Avtaler og sikkerhet

- Håndtere endringer i låneavtalen etter at et lån er utbetalt som for eksempel avdragsfrihet, løpetid, individuell nedbetaling av fellesgjeld i borettslag og endring av låntaker ved skifte, uskifte eller fusjon
- Simulere endringer i betalingsplan og dele denne med kunde
- Håndtere flere typer sikkerhetsdokumenter (som pant, innteståelseserklæring og aksept av tilskuddsbetingelser.) og tilby støtte for ulik behandling avhengig av type sikkerhetsdokument med tanke på automatiske prosesser.
- Løsningen må håndtere endring av pant (som nedkvittering og pantefrafall), retinglysning og sletting av pant

Betaling og betalingsoppfølging

- Løsningen må håndtere utbetaling av lån og tilskudd, samt innbetaling på lån og nedskriving av tilskudd
- All betaling skjer via ekstern bank, og systemet må støtte statusoppfølging, feilhåndtering og returer
- Ulike utbetalingsprofiler må støttes – både engangsutbetaling og delutbetalinger over tid
- Enkel utbetaling kan fordeles på flere konti
- Systemet må beregne terminbeløp, saldo, renter og følge opp statusendringer
- Det må genereres faktura og purring, inkludert beregning av forsinkelsesrenter
- Betalingsplan må kunne endres ved utsettelse, avdragsfrihet eller ekstra innbetalinger
- Løsningen må støtte innfrielsesberegning, inkludert oppgjørsgjeld, renter til dato og eventuelle gebyrer

Innkrevning

- Overføre misligholdte lån til Statens Innkrevingsssentral (SI) automatisk for videre oppfølging
- Det skal både være mulig å initiere en overføring manuelt og hindre at lån overføres automatisk
- Lånet skal tilbakeføres fra SI til Husbanken ved ajourføring
- Husbanken må kunne informere SI om eventuelle gjeldsordninger
- Husbanken er master for lånet også når det er hos SI (danne terminbeløp, beregne renter og omkostninger, etc.)

Saksbehandling forvaltning lån og tilskudd

- Kunne søke opp kunder, lån og tilskudd basert på ulike kriterier
- Gi full oversikt over et kundeforhold
- Gi saksbehandler oversikt over oppgaver som skal utføres
- Behandle søknad om for eksempel utbetaling, godkjenning som låntaker og overtakelse av lån
- Livssykluslogikk (utbetalt, aktivt, avsluttet, misligholdt, gjeldsordning)

Kundereskontro

- Transaksjonsføring og saldo per lån/tilskudd
- Full oversikt over historiske og fremtidige forpliktelser
- Allokering av innbetalinger, manuell og automatisk
- Støtte for kontoutskrift

Støttefunksjoner

- Det forventes at rapporter nødvendig for den løpende forvaltningen er tilgjengelig for saksbehandlere i systemet mens virksomhetsrapportering håndteres via datavarehus
- Årsrapporter og offentlig rapportering (som til Skatteetaten)
- Systemet må kunne overføre aggregerte tall til hovedbok basert på kontantprinsippet og statens kontoplan
- Løsningen må kunne initiere generering av relevante dokumenter og vise alle relevante dokumenter for et kundeforhold. Dokumenter må også støtte digitale signeringsprosesser.
- Det må være støtte for tinglysning, re-tinglysning og endring av pantedokumenter

Interne systemer som utvikles

- Husbanken har besluttet å utvikle løsninger for saksbehandling og selvbetjening selv og utviklingen av disse løsningene er igangsatt. Det vil være flere avhengigheter mellom disse løsningene og en ny kjernebank.
- Data skal overføres til Husbankens datavarehus for virksomhetsrapportering og ulike analyser
- Husbanken har flere fellestjenester utviklet for våre andre løsninger som kan benyttes av en ny kjernebankløsning ved behov som dokument håndtering (generering, signering, ekspedering og arkivering), peppol gateway (Peppol og ePeppol) og Faktura (støtter e-faktura, avtalegiro og EHF)

Andre interne systemer

- Husbanken benytter Unit4ERP som hovedbok, følger statens kontoplan og aggregerte data om for eksempel utbetalinger, innbetalinger, påløpte renter, over-/underkurs og omplussing skal overføres hit (Husbanken følger kontantprinsippet)
- Husbanken benytter Elements fra Sikri som arkivløsning og dokumenter som er arkivverdig skal overføres hit for arkivering og en ny løsning må kunne vise relevante dokumenter som er lagret i arkivet

Integrasjoner

- Husbanken har eksisterende tjenester for integrasjon mot alle nasjonale fellestjenester som for eksempel Folkeregisteret, Skatteetatens delingstjenester, Enhetsregisteret Matrikkel og Grunnbok som kan benyttes.
- Husbanken har etablert integrasjonstjenester for samhandling med eksterne parter som Statens Innkrevingssentral, Digital postkasse, Altinn, DNB (bankforbindelse) og DFØ.
- Husbanken tilbyr eksterne APIer som tillater kunder å hente data om egne lån og tilskudd

Way of working – and technical capabilities

Operating model

- Portfolio management
- Development and management of service areas are organized into autonomous cross-functional teams (responsible for a service from concept to completion)
- **Modernization of loans and grants** is program-organized (self-service, case processing, and core banking)
- Development occurs within established and known frameworks (principles, guidelines, and technology)
- Service frameworks, application frameworks, and development services are managed by a platform team
- Common services have defined owners but are managed collectively by the teams (those with a need make necessary changes, while the owner is responsible for ensuring that changes are made in accordance with our principles and guidelines)

Technical capabilities

- All of Husbanken's self-developed services and solutions run on Husbanken's own Kubernetes (k8s) platform.
- PostgreSQL (or MS SQLServer), RabbitMQ (ActiveMQ), Istio, Cypress, Grafana, and Prometheus, Minio (S3)
- Zero-trust security architecture based on OpenID Connect (OIDC)
- IDporten and Altinn authorization are used for authentication and access management.
- Integration is handled as separate microservices developed on Husbanken's service framework (services are available in our infrastructure for all integration points).
- If one (or more products) are to be deployed on our infrastructure, Husbanken expects to receive a ready image (OCI image format) from the repository, which can be configured and deployed.
- Open to SaaS solutions, but it is important to understand how integration is best handled in such cases.

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Timeframe



Market dialogue:

- Dialogue meeting <week 20, 15.may>
- Clarification and agreement one-on-one dialogues <weeks 21-22>
- 1:1 dialogues with follow-up <weeks 22-26>
- Conclude on form of procurement <week 25>
- Develop requirement descriptions <ongoing, week 35>

Procurement:

- Announcement of procurement competition <early september>
- Phased process towards conclusion on vendor <Q1-2026>



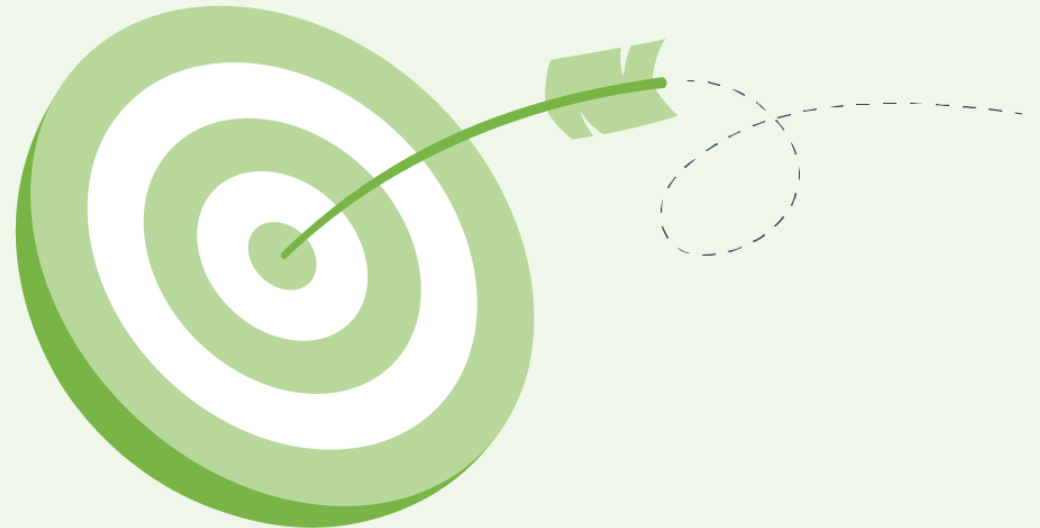
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We will conduct further one-on-one dialogues with selected suppliers

- The purpose of the one-on-one dialogue is to enrich the preparations for the upcoming procurement
- Ensure proper calibration of the request with regard to Husbanken's digital ecosystem

Suppliers who do not participate in the market dialogue, or who are not invited to physical meetings, will still have the opportunity to participate in the procurement on the same terms as other bidders. Participation in the market dialogue has no impact on the competition.



Questions distributed to participants who register for the one-on-one dialogue

Questions to Identify Suppliers for 1:1 Meetings

1. Based on our presentation of needs and the upcoming announcement, do you have a core banking solution that meets our requirements? If yes, please describe your solution with respect to the following areas:
 - a. Describe the extent to which the solution is in use and which financing processes are covered.
 - b. Describe the roadmap for the solution during the strategic period (2025-2030).
 - c. How do you assess Husbanken's ability to successfully procure a configurable and sufficiently flexible standard core banking solution?
 - d. How do you assess Husbanken's ability to successfully procure a core banking solution that supports our need to maintain API integrations for functional expansion and reporting, with possibilities for reporting expansion?
 - e. In the previous solutions you have delivered, has there been a need to expand the capabilities of your solution to meet the customers' needs? If so, can you provide some insight into what the customer has done in terms of process and organizational changes to adopt and implement your solution in the best possible way?
 - f. What questions would it be natural for you to engage in dialogue with us about?
2. Can you describe previous projects you have delivered that are similar to this procurement? If yes: a) Describe an example (this question relates to point [2e](#) above).
3. What technology platforms and operational models underpin your core banking solution?
4. Do you foresee any risks that we should be aware of, in order for you to participate in the procurement process? Describe what Husbanken should consider when setting up a procurement process so that your company can participate and compete with your solution. Are there, for example, specific requirements we should be cautious about? Please use a maximum of 500 words for this response.



How to express interest in 1:1 dialogue?

e-mail to: terje.molle@husbanken.no, Subject; «we wish to participate in a 1:1 dialogue»

Further one-on-one dialogues with selected suppliers

- The purpose of the one-on-one dialogue is to enrich the preparations for the upcoming procurement
- Ensure proper calibration of the request with regard to Husbanken's digital ecosystem
- **Respond to: terje.molle@husbanken.no before 28.mai kl. 12:00 (CEST)**



Questions to clarify which suppliers we wish to invite to 1:1 conversation

The prerequisite for participating in 1:1 dialogue meeting is that the supplier has an existing portfolio of delivered installations related to loan and grant management.

Participation in the 1:1 dialogue meeting will not affect suppliers' ability to participate in and submit offers in the upcoming competition, when it is announced.

The purpose of the questions below is to identify suppliers who have products and solutions in the market. We wish to engage in dialogue with these suppliers to understand how we can shape the needs and requirements descriptions related to the procurement of a new system for loan and grant management. It is also important for us to receive input on aspects that are important to suppliers regarding the implementation of the competition. We are working with a hypothesis that Husbanken's need for a core banking system can be met by a standard core banking system.

Participation in the 1:1 dialogue meeting will provide information about existing solutions for loan and grant management. The purpose of the dialogue is to give Husbanken important perspectives and experiences at the entrance to the solution space for Husbanken. No information about the announcement will be shared in the 1:1 dialogue that will be reserved or advantageous for those participating in the 1:1 dialogue.

There is a limit on the total response to a maximum of 5000 characters and a maximum of 5 A4 pages including any graphic elements - with standard top, bottom, and side margins.

