

# Presentasjoner fra Konsernadvokatseminaret

15. oktober 2025





# INNHold



**GODE VEKSTUTSIKTER – SELV I EN UROLIG VERDEN**



**AI'S BETYDNING FOR Å AKSELERERE BEDRIFTENS KONKURRANSEKRAFT**



**DET VIKTIGSTE I STATSBUJSJETTET FOR 2026**



**KORT OPPDATERING PÅ “DIGITAL” LOVGIVNING**



**NORSK NÆRINGSPOLITIKK ETTER VALGET**



**GODE VEKSTUTSIKTER – SELV I EN UROLIG VERDEN**  
Marius Gonsholt Hov

**Handelsbanken**



# Sterkere vekst i norsk økonomi

Marius Gonsholt Hov  
Sjeføkonom, Handelsbanken Norge

**Handelsbanken**

## Konjunkturrapport Norge Sterkere vekst i norsk økonomi

- Redusert handelspolitisk usikkerhet, men effektene av høye tollsatser gjør seg mer gjeldende
- Sterkere vekst i norsk økonomi, og fortsatt høy prisvekst – gradvis normalisering fra Norges Bank
- Boligmarkedet har snudd opp igjen, men lange renter holder seg høye – krevende for næringseiendom

Macro Research • Konjunkturrapport Norge

10 September 2025



**Handelsbanken**

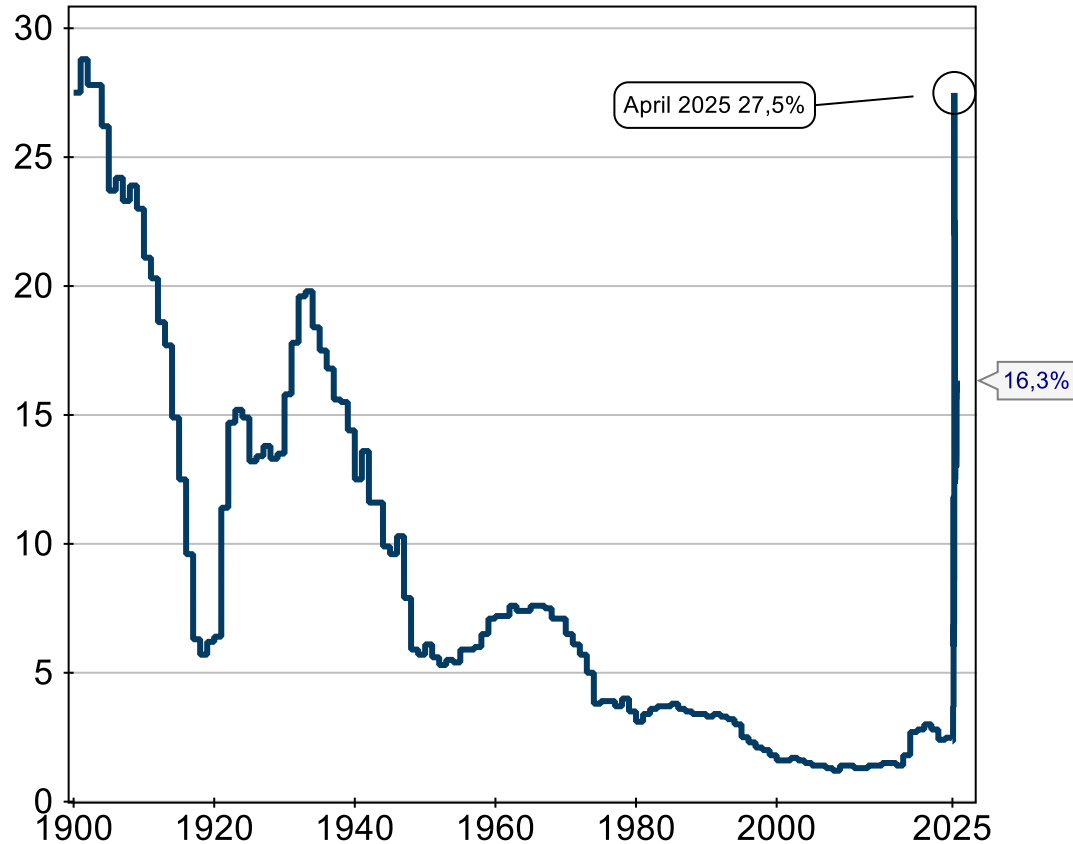
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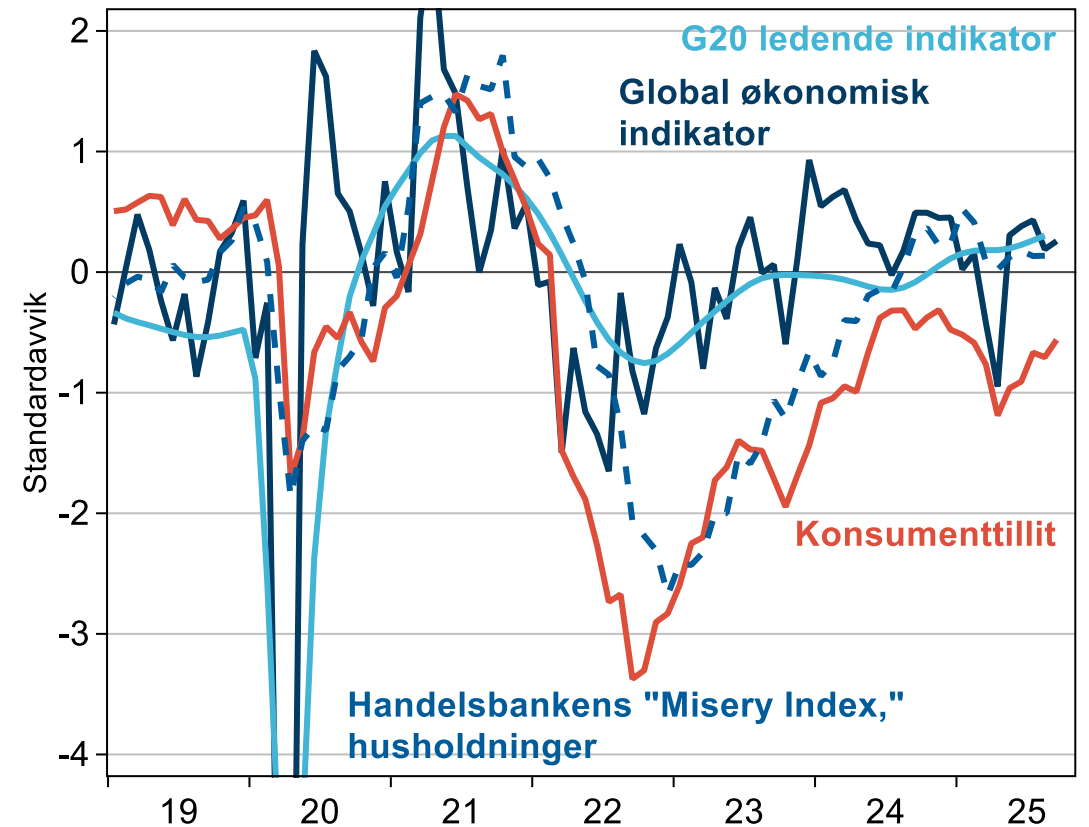
# De gode nyhetene: Ledende, globale indikatorer har hentet seg opp fra bunnen

## USA: Effektive tollsatser over tid



Kilder: Macrobond og Bloomberg

## Globale økonomiske indikatorer



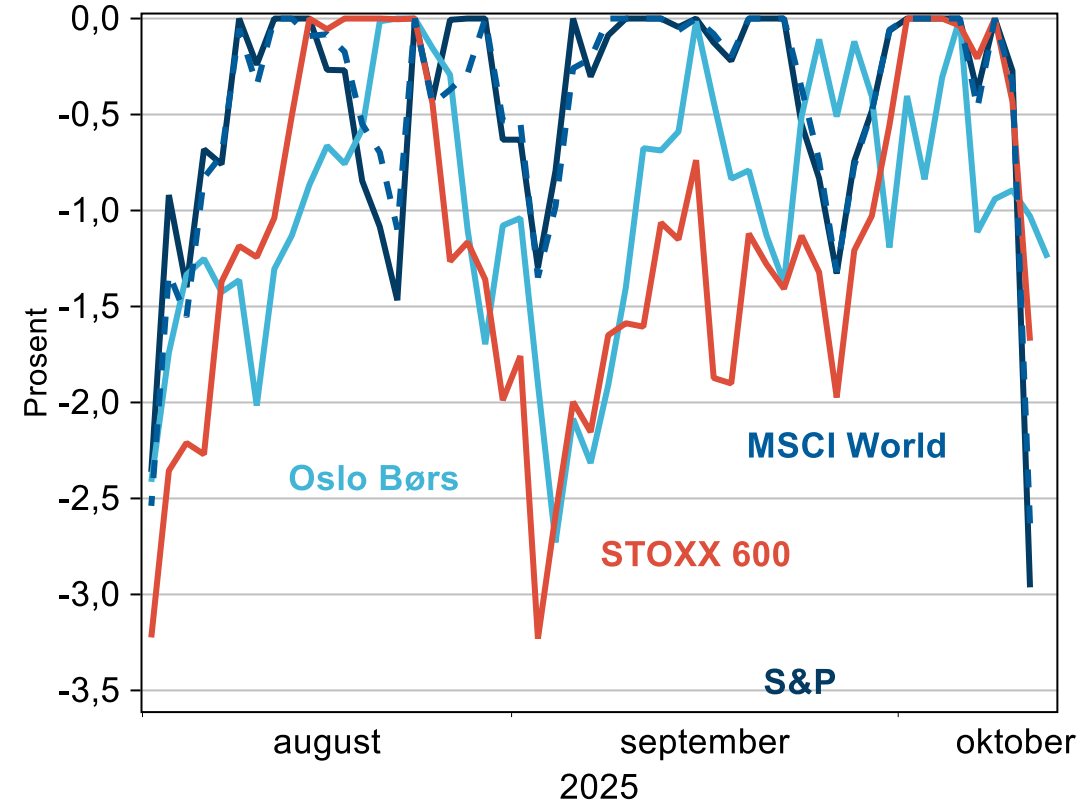
Kilder: Macrobond, Bloomberg, nasjonale kilder, OECD, S&P Global, C.Baumester et al (2022) og Handelsbanken

\*anm: "Misery Index" beregnet for USA, eurosone, Norge, Finland, Sverige og Storbritannia

# De dårlige nyhetene: Handelsuroen blusser opp igjen

## Aksjeindekser

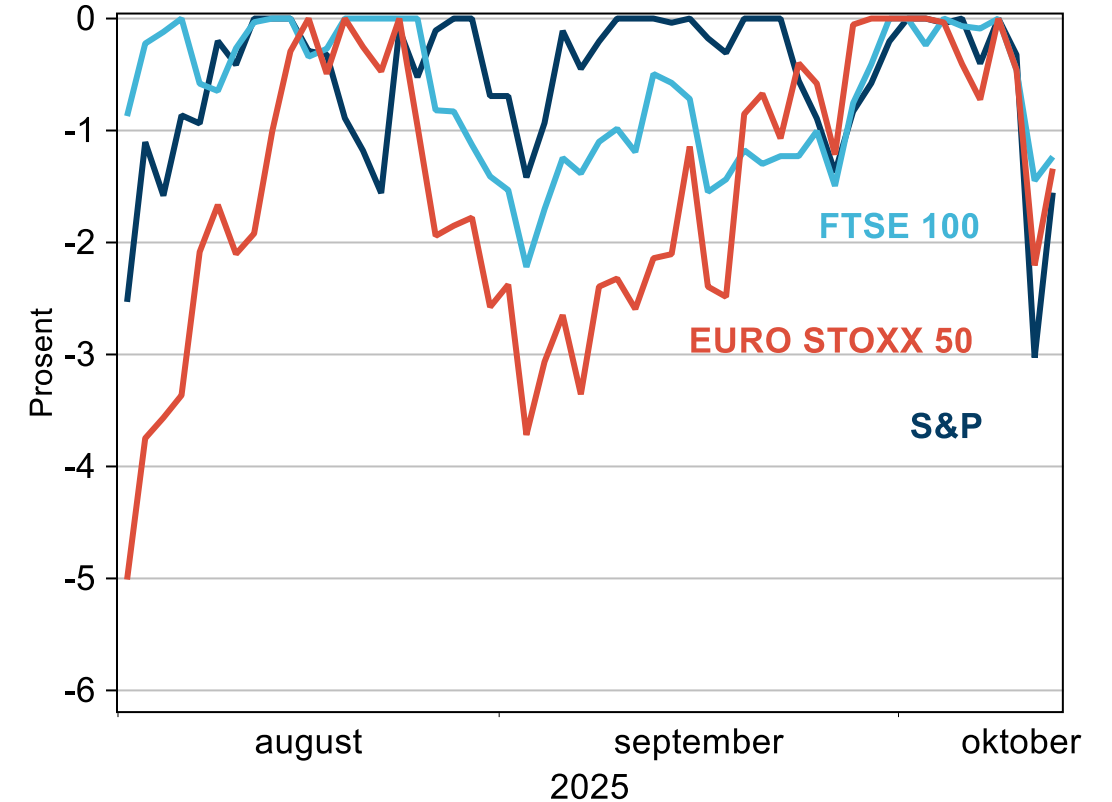
Nedgang fra siste 50-dagers høy, prosent



Kilde: Macrobond

## Aksjeterminer

Nedgang fra siste 50-dagers høy, prosent

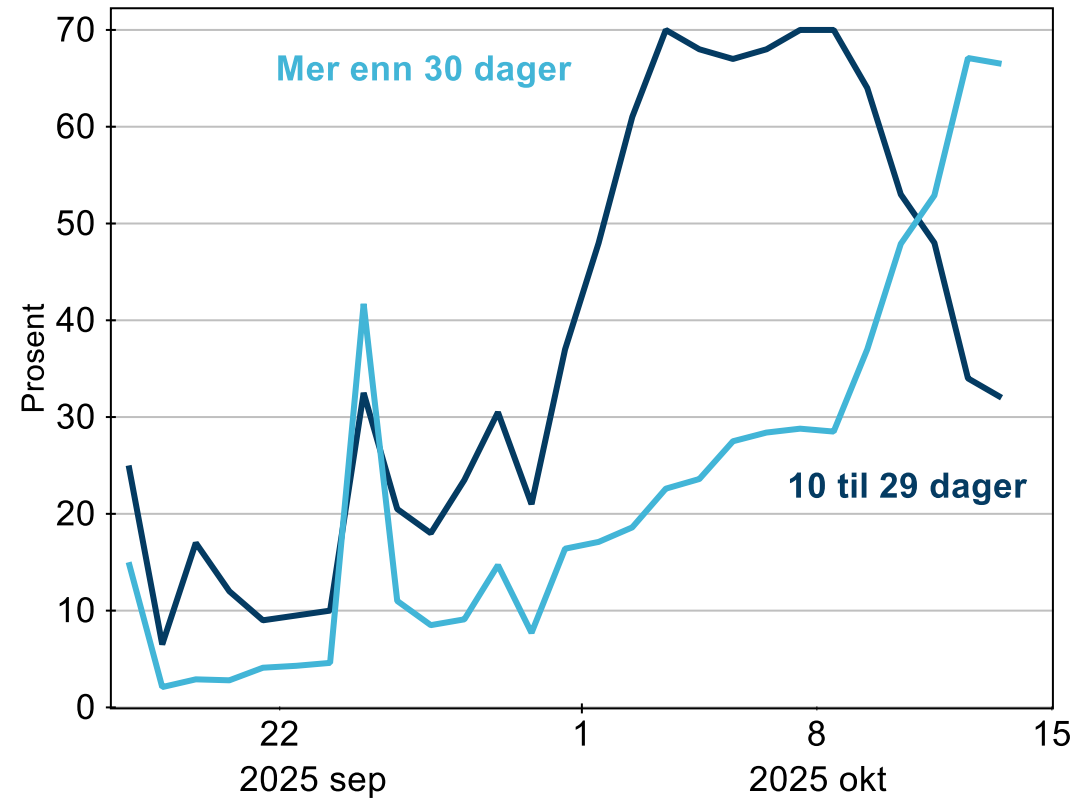


Kilde: Macrobond



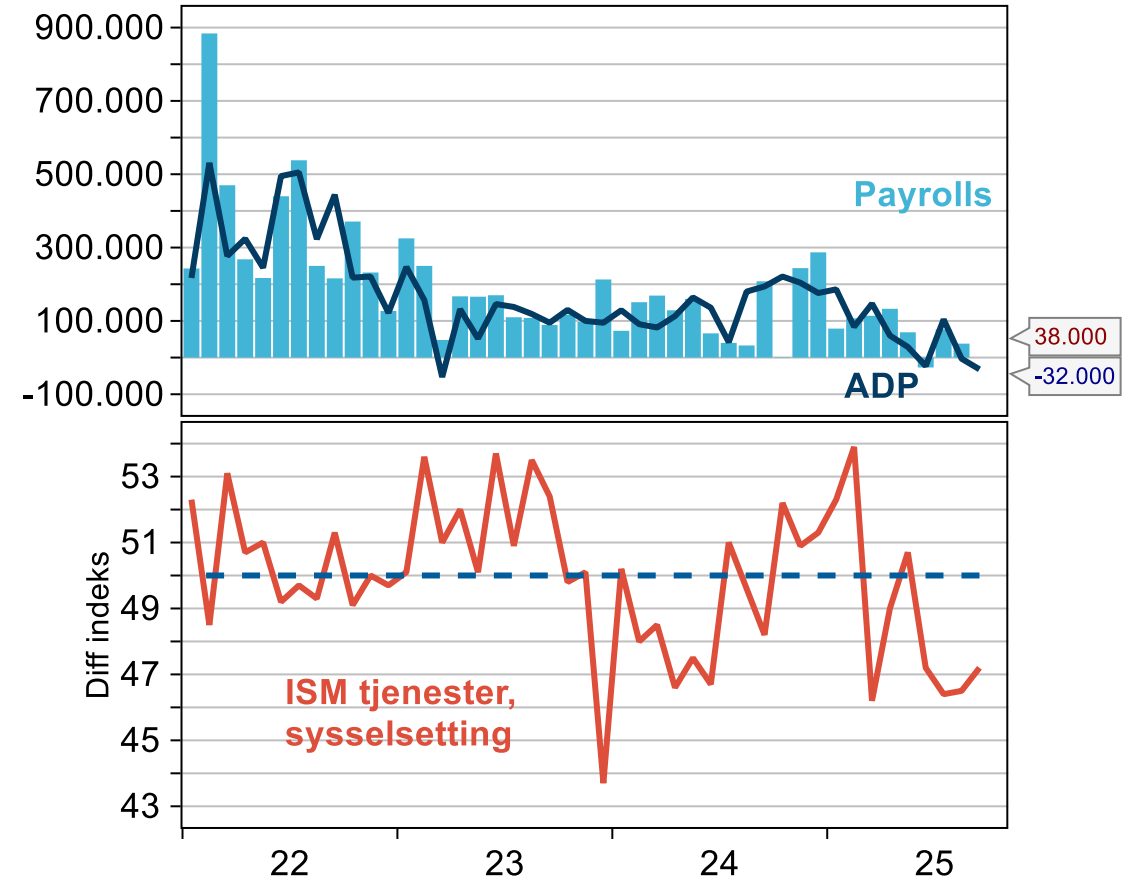
# Nedstengningen i USA varer ved – usikkerhet rundt den økonomiske situasjonen

Polymarket, USA: Offentlig nedstengning, forventet varighet (sannsynlighet)



Kilde: Bloomberg

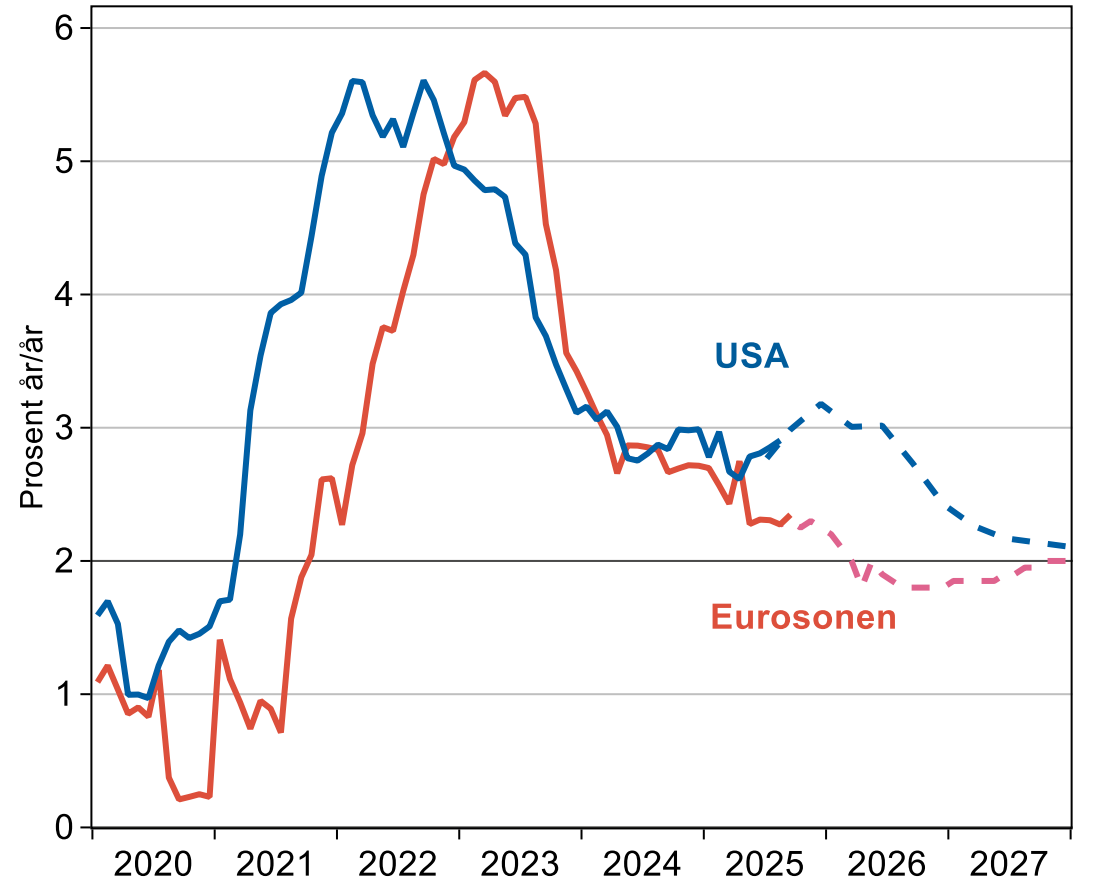
USA: Privat sysselsettingsvekst



Kilde: Macrobond

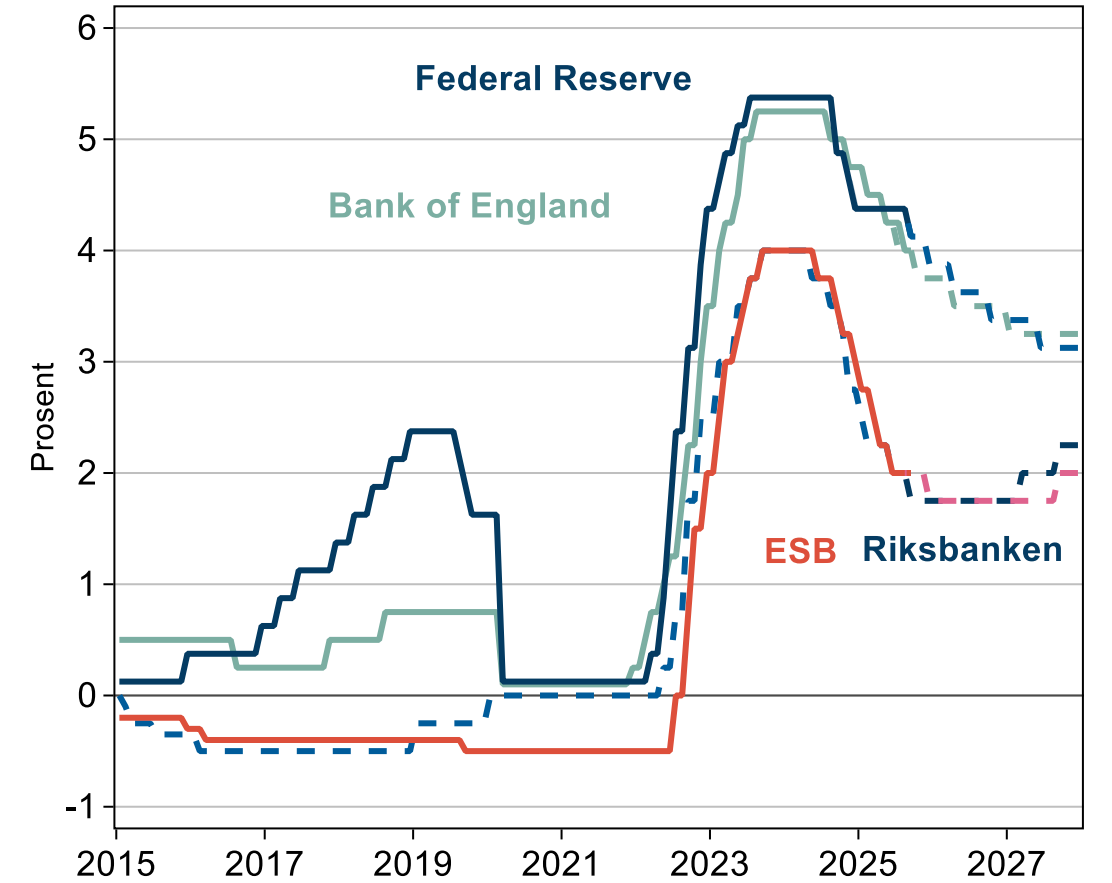
# Ulikt utgangspunkt for pengepolitikken

## Kjerneinflasjon



Kilder: Macrobond, Eurostat, BEA og Handelsbanken

## Styringsrenter

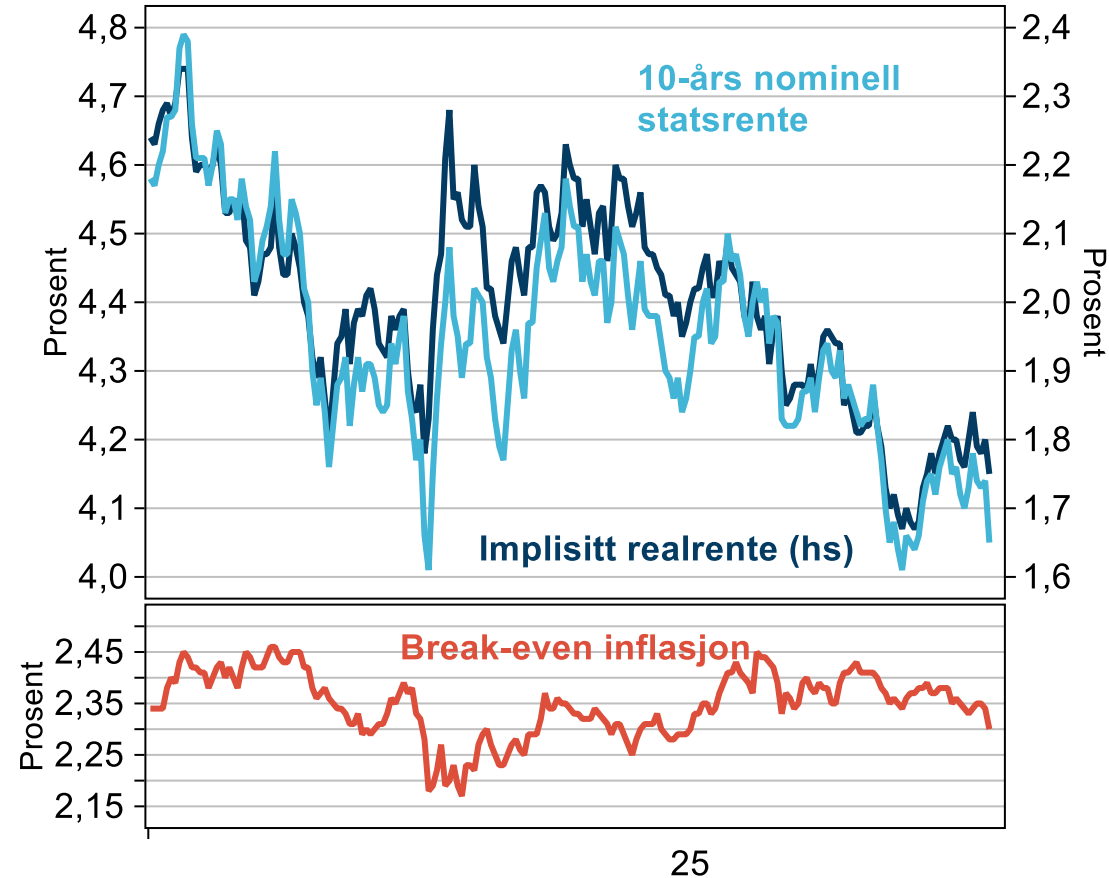


Kilder: Macrobond, Fed, ESB, BoE, Riksbanken, Norges Bank og Handelsbanken



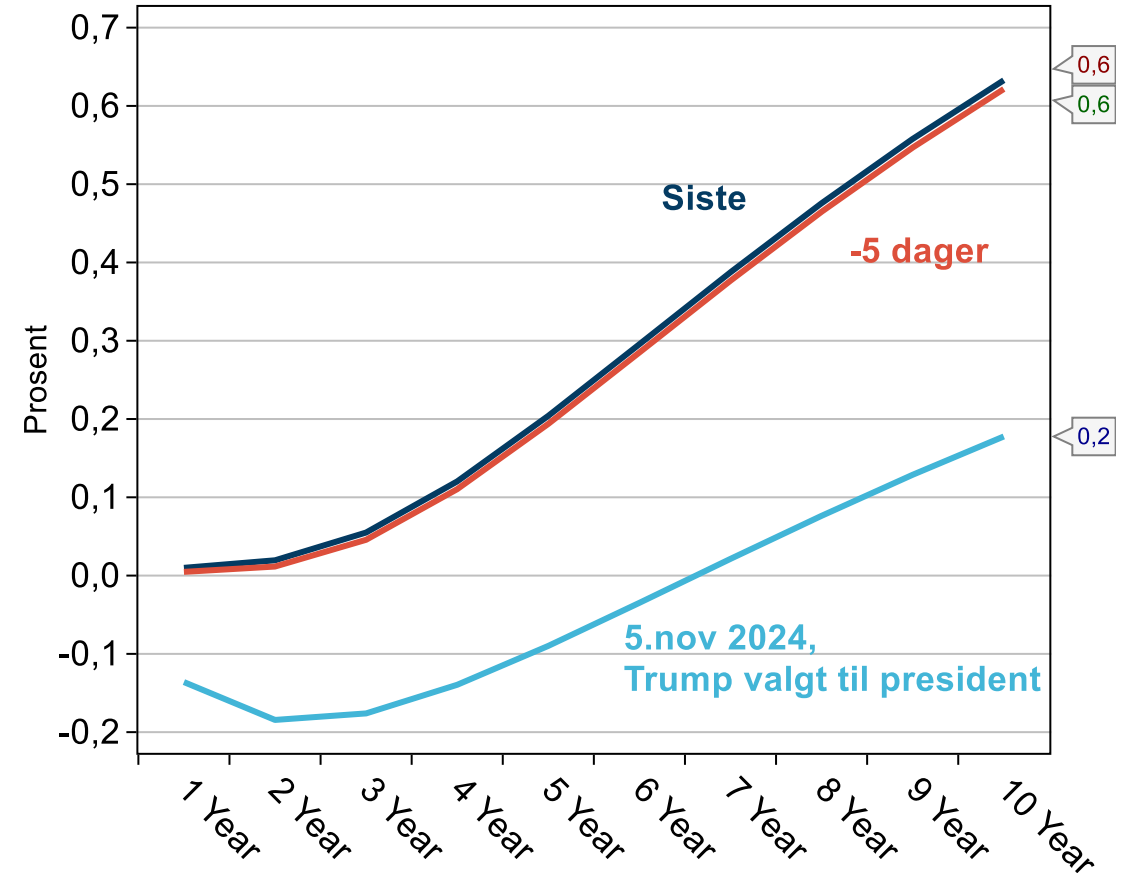
# Lavere statsrenter, men samtidig økte terminpremier

USA: 10-års statsobligasjonsrente



Kilde: Macrobond

USA: Estimerte terminpremier på statsrenter

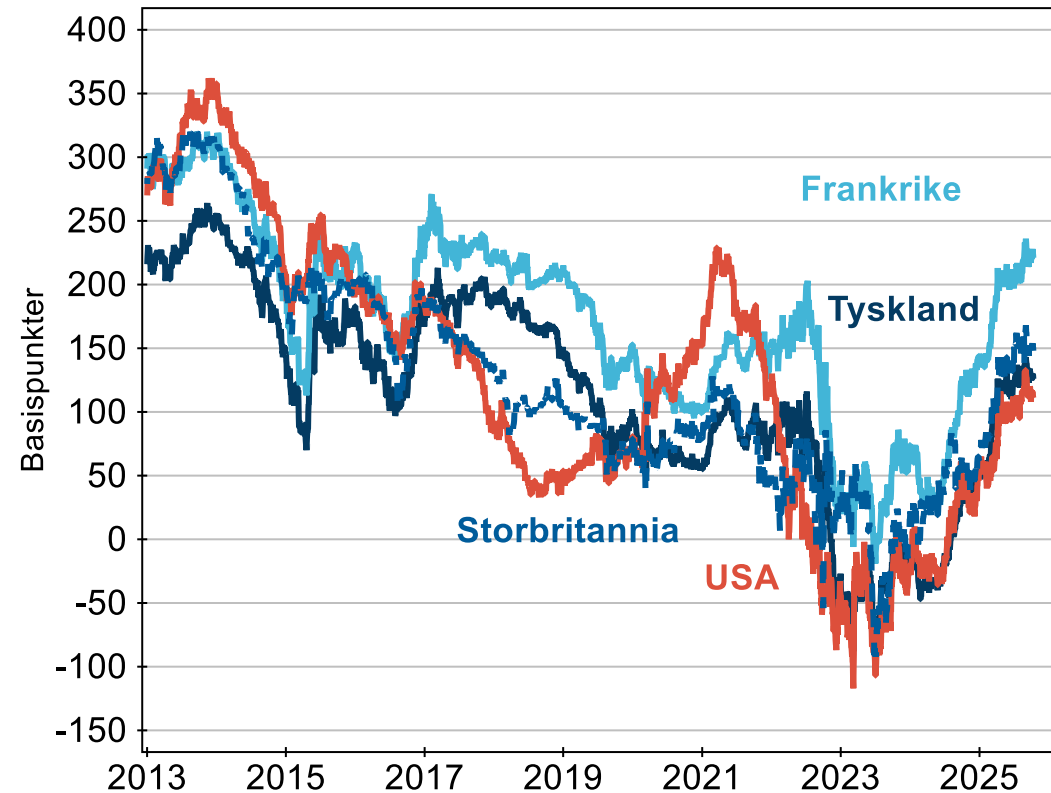


Kilde: Macrobond

# Finanspolitikk og gjeldsdynamikk bak brattere rentekurver

## Statsobligasjonsrenter, avkastningsdifferanser

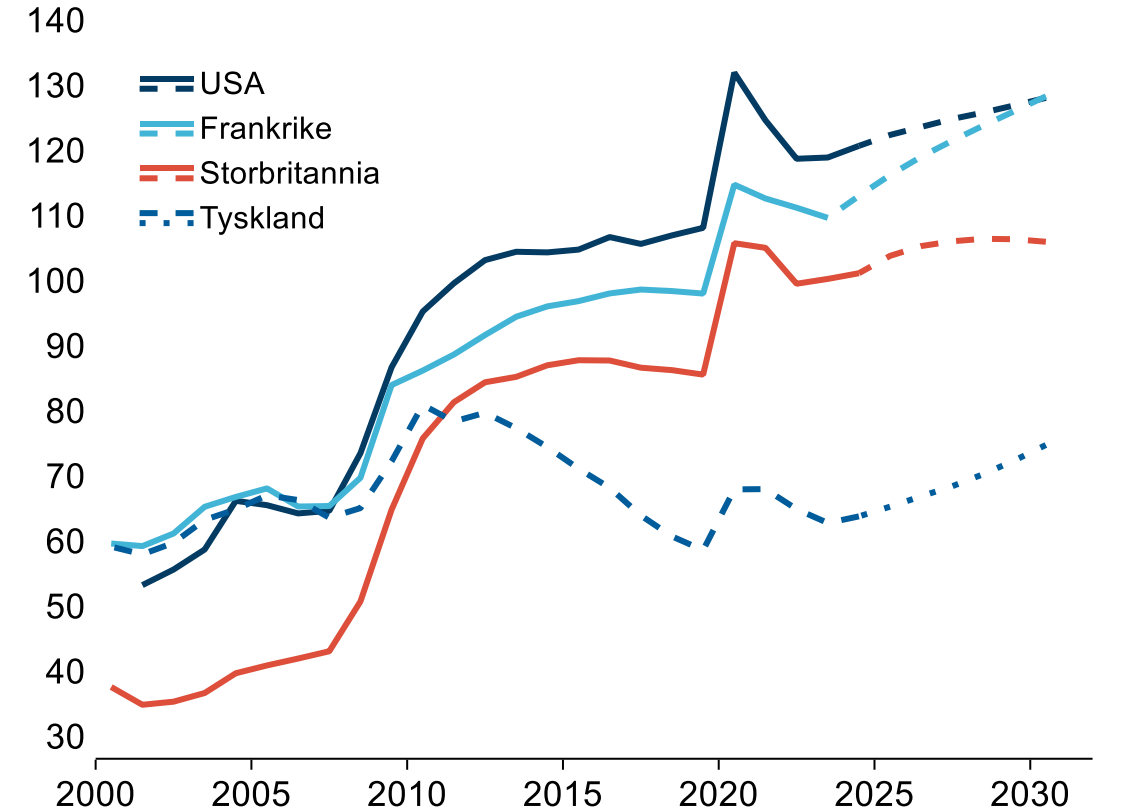
30-års statsrente fratrullet toårs statsrente. Basispunkter.



Kilde: Macrobond

## Gjeld som andel av BNP

IMFs prognoser. Prosent

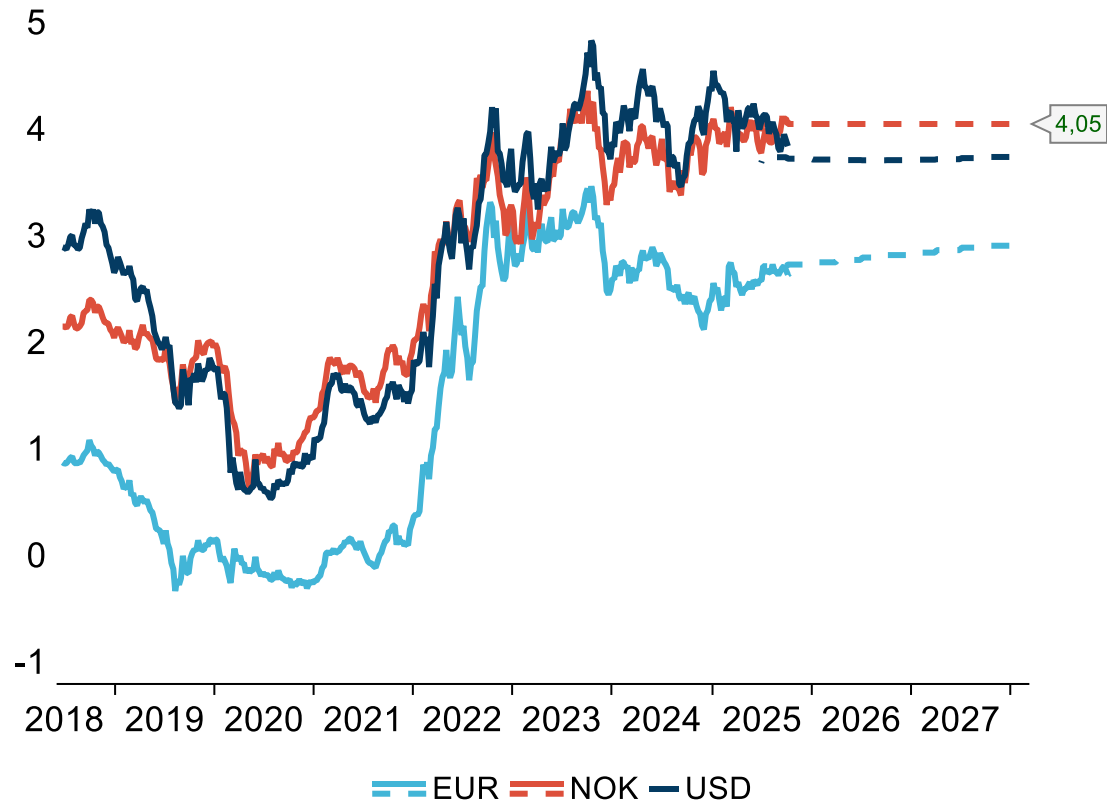


Kilder: Macrobond, Bloomberg

# Økte terminpremier og oppjustert normal rente holder lange renter høye

## 10-års swaprenter, USD, NOK, EUR

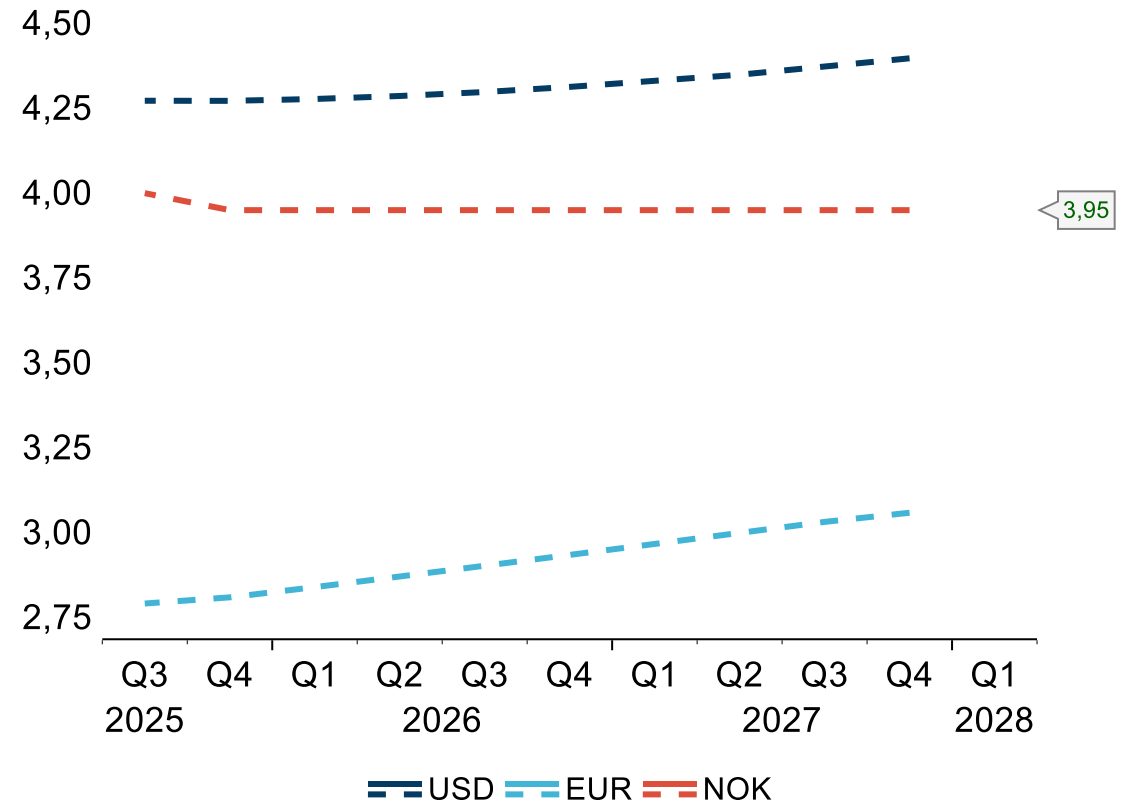
Handelsbankens prognoser (stiplet). Prosent



Kilder: Macrobond, Bloomberg

## 10-års statsrenter

Handelsbankens prognoser (stiplet). Prosent



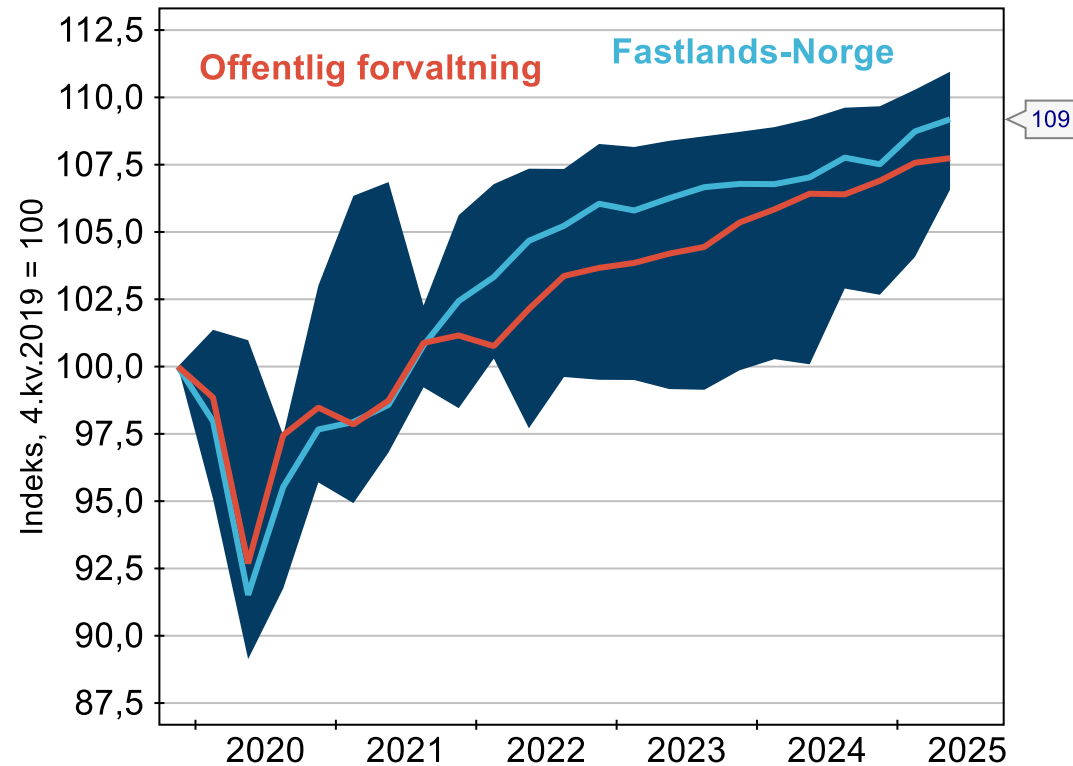
Kilder: Macrobond, Bloomberg

# Norge

# Det går godt i økonomien – veksten konvergerer

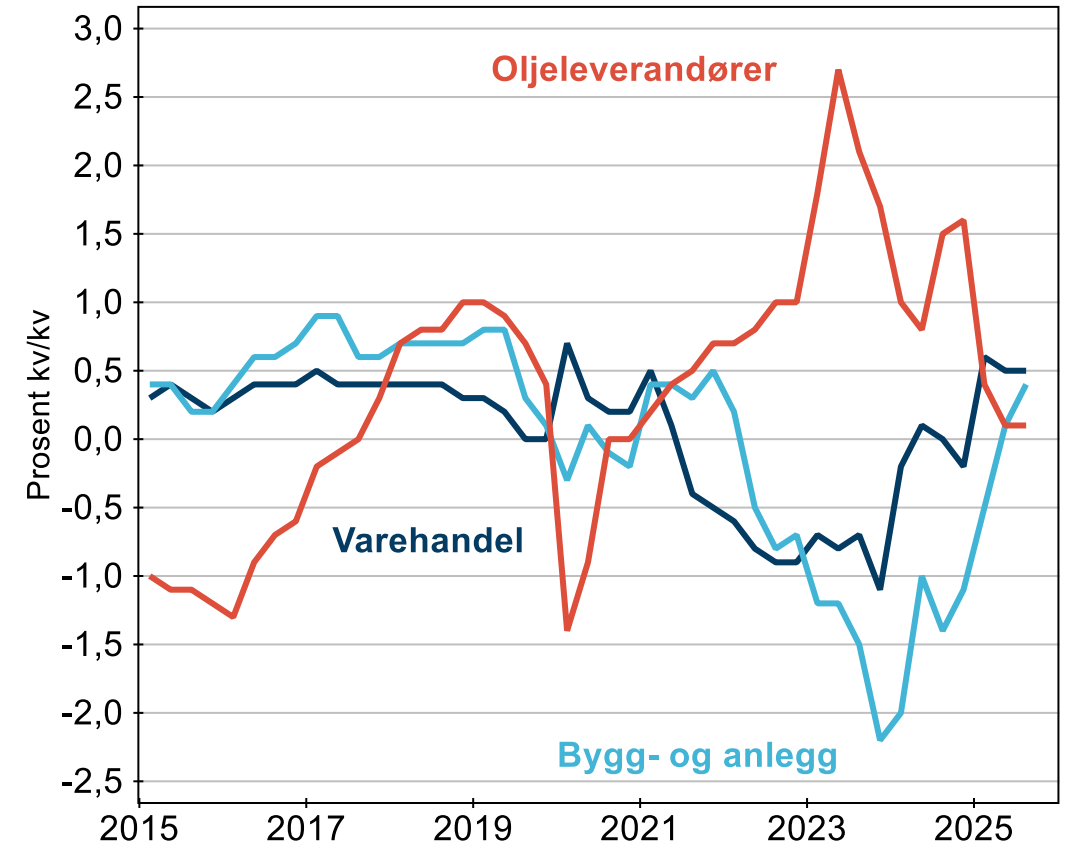
## Fastlands-BNP

Fordelt etter hovedsektorer



Kilde: Macrobond  
\*anm: Tjenester, andre vareproduserende sektorer, industri og offentlig forvaltning

## Regionalt nettverk: Forventet produksjonsvekst



Kilde: Macrobond

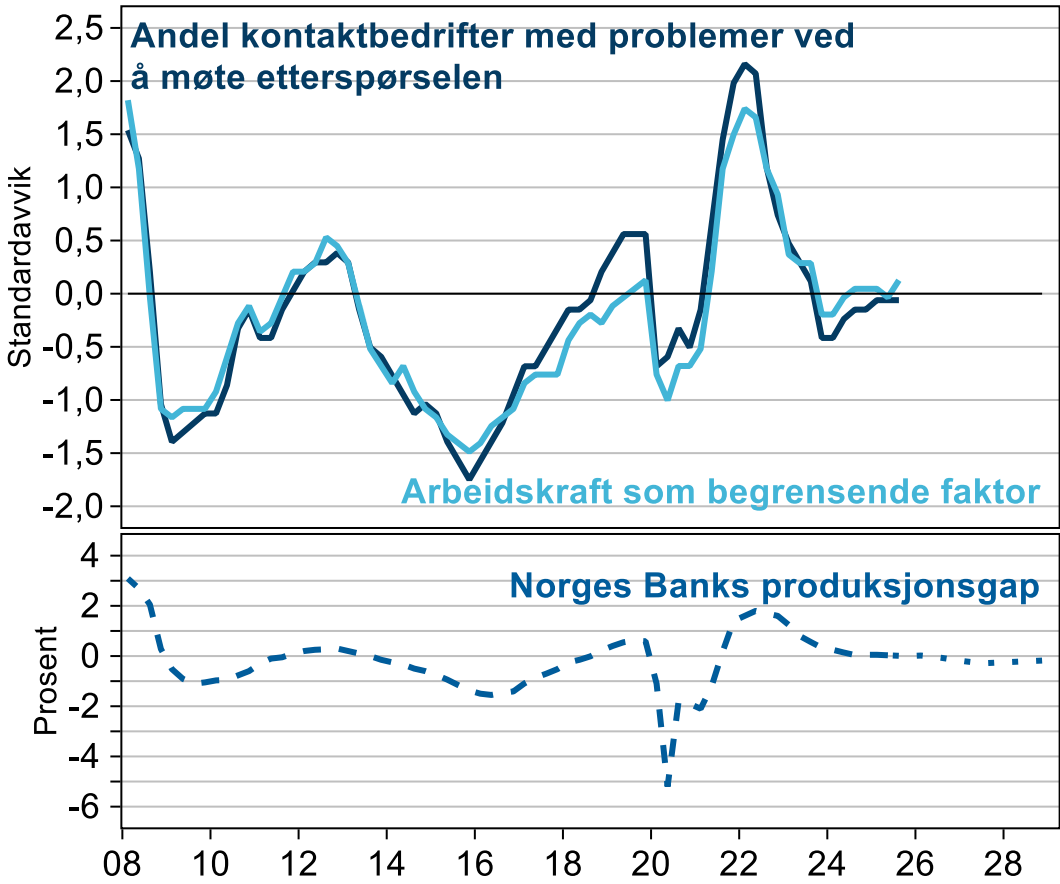
# Samlet sett: Stabile vekstutsikter, normal kapasitetsutnyttning

## Regionalt nettverk: Forventet vekst i produksjon og sysselsetting, neste kvartal



Kilder: Macrobond og Handelsbanken  
\*anm: Forventet produksjonsvekst fratrullet forventet sysselsettingsvekst

## Kapasitetsproblemer og tilgang på arbeidskraft

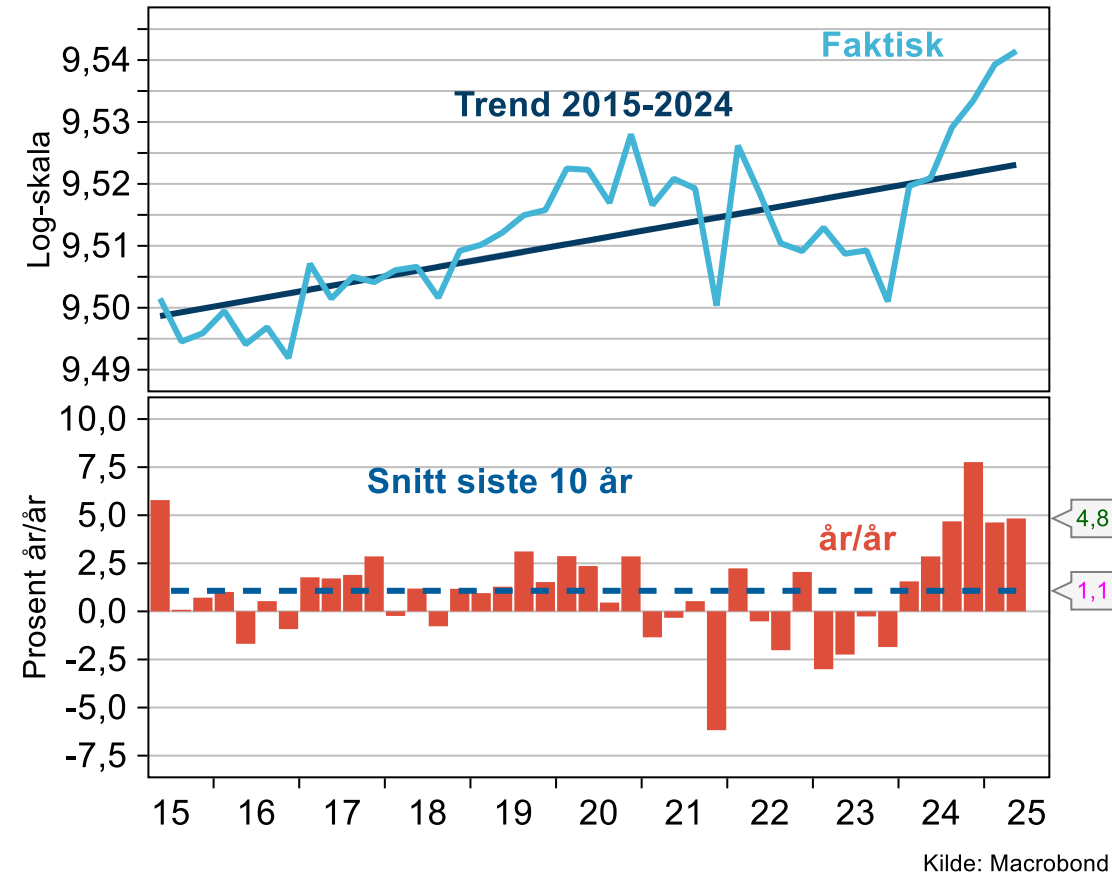


Kilde: Macrobond

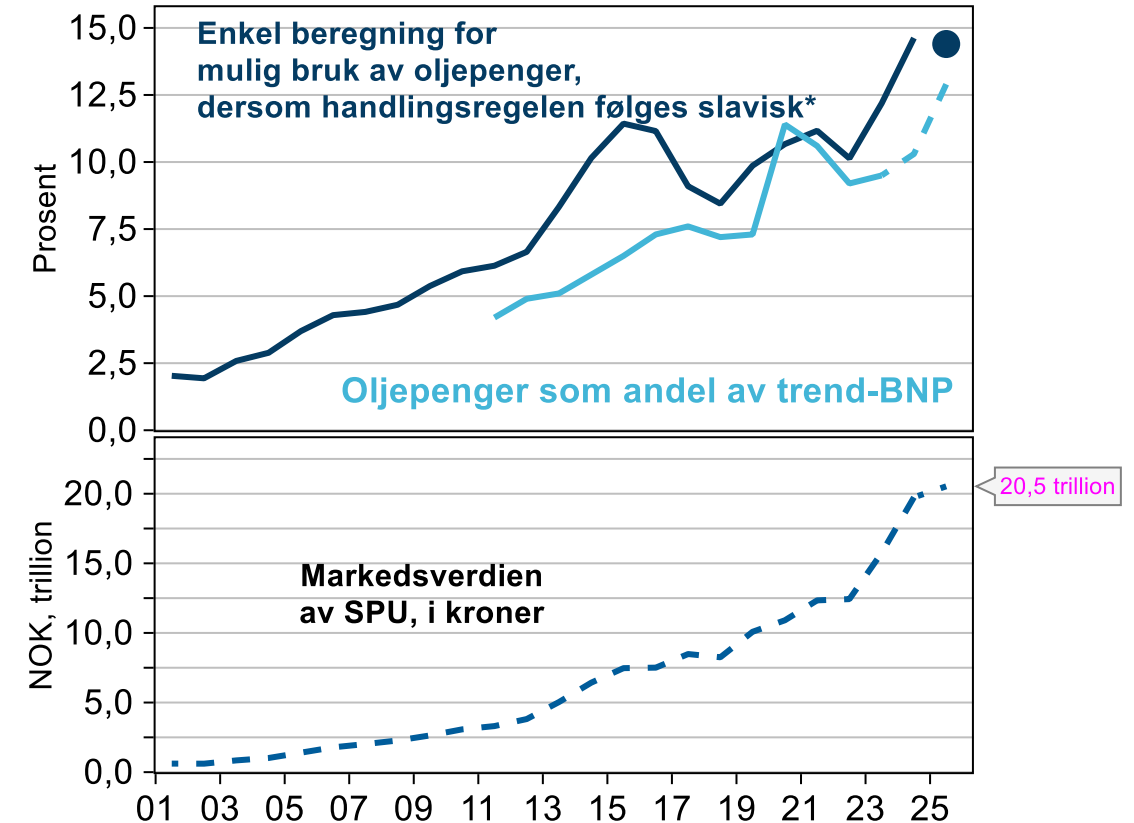
# Sterk vekst i husholdningenes disponible realinntekter, betydelig handlingsrom i finanspolitikken

## Husholdninger: Disponibel realinntekt

Disponibel inntekt u/aksjeutbytte, justert for konsumpriser



## Brak av oljepenger, andel av Fastlands-BNP

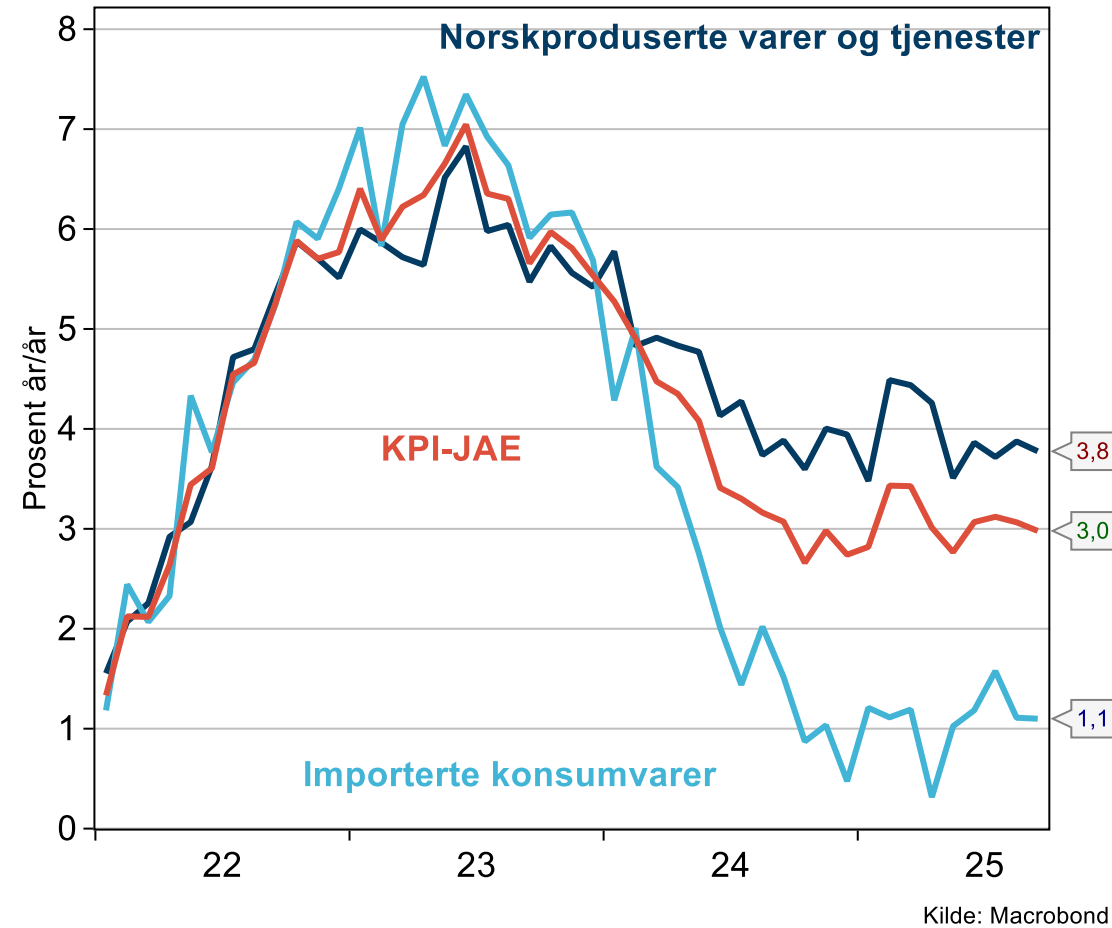


\*anm: Markedsverdien av SPU, deflatert med BNP-deflatoren for Fastlands-Norge, og multiplisert med handlingsregelen. Regnet som andel av Fastlands-BNP, faste priser.

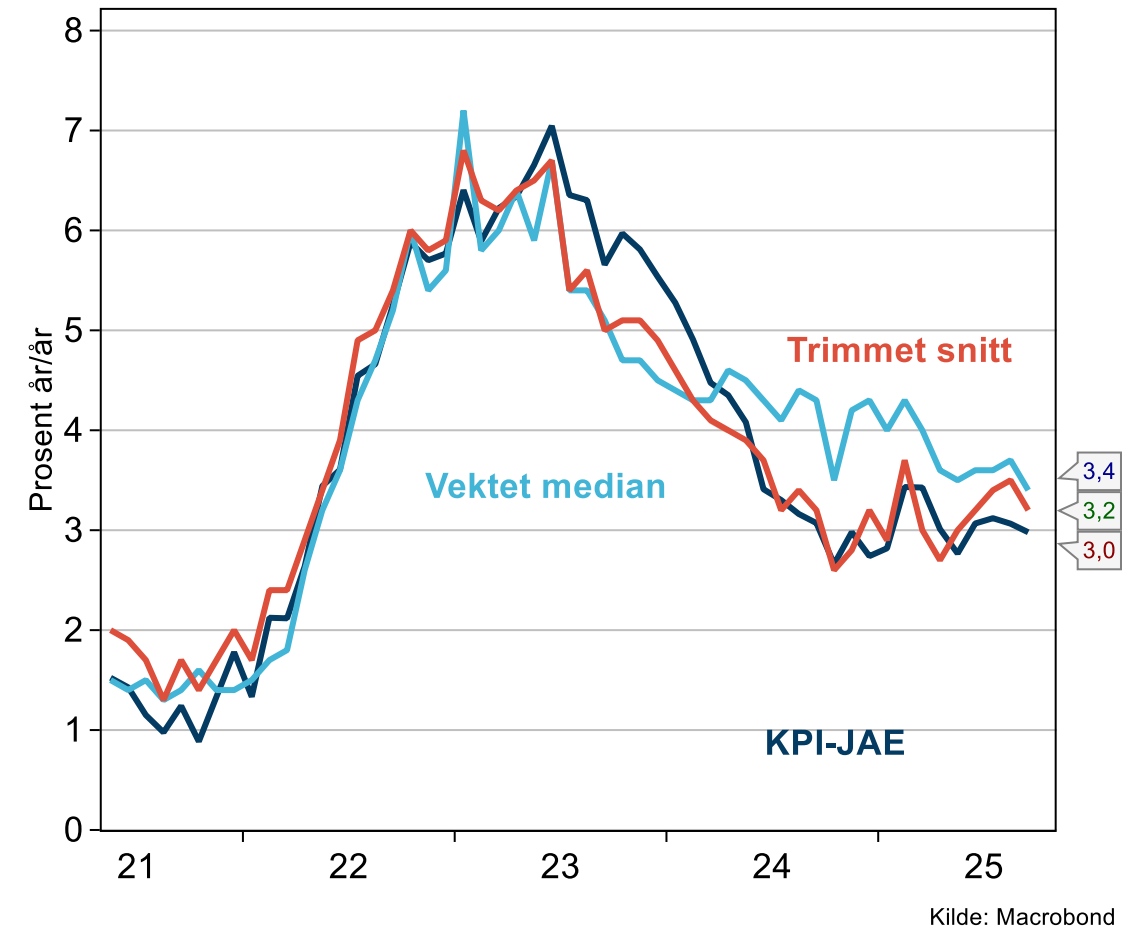


# Gode inflasjonsnyheter i september, selv om trenden fortsatt er nokså flat

KPI-JAE, fordelt etter leveringssektorer

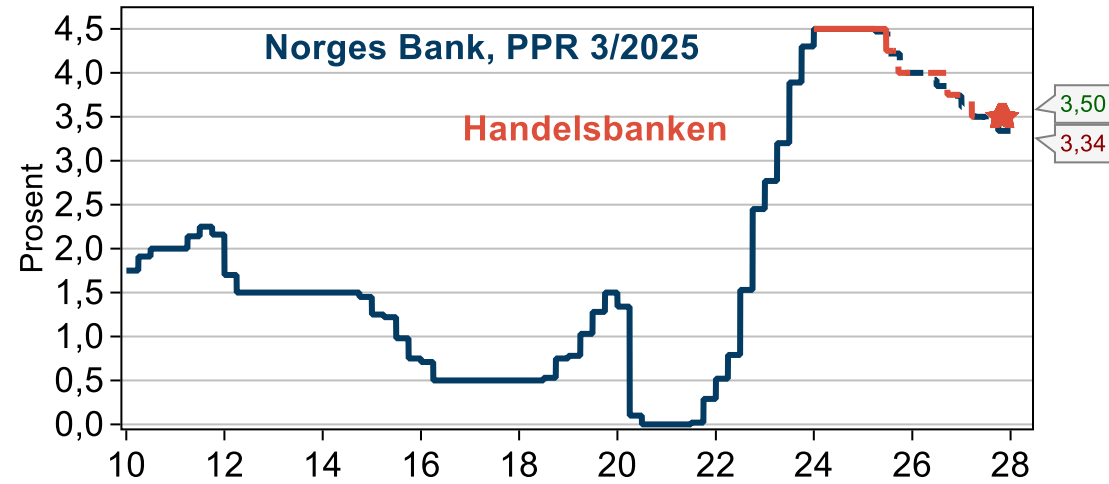


Kjerneinflasjon



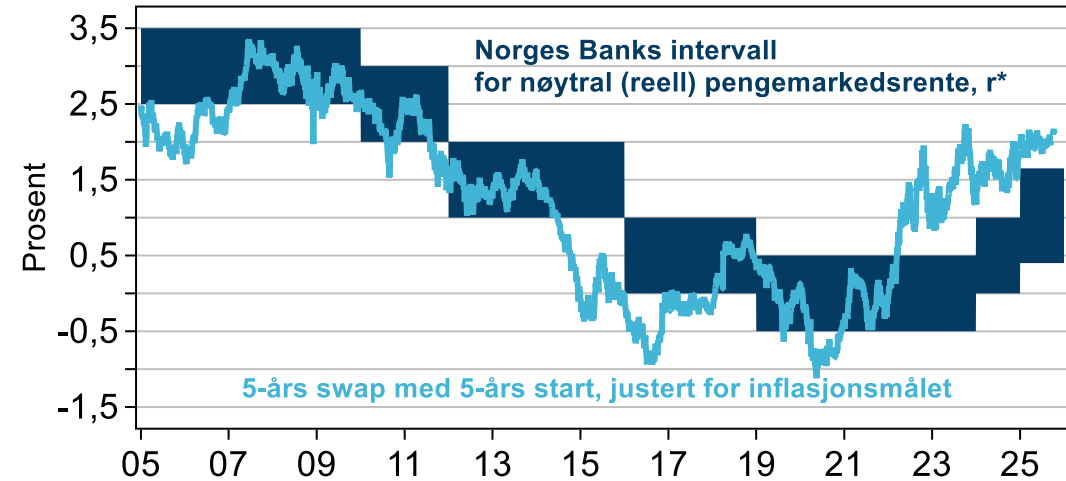
# Forventninger til Norges Bank

## Forventninger til Norges Banks styringsrente



Kilder: Macrobond og Handelsbanken

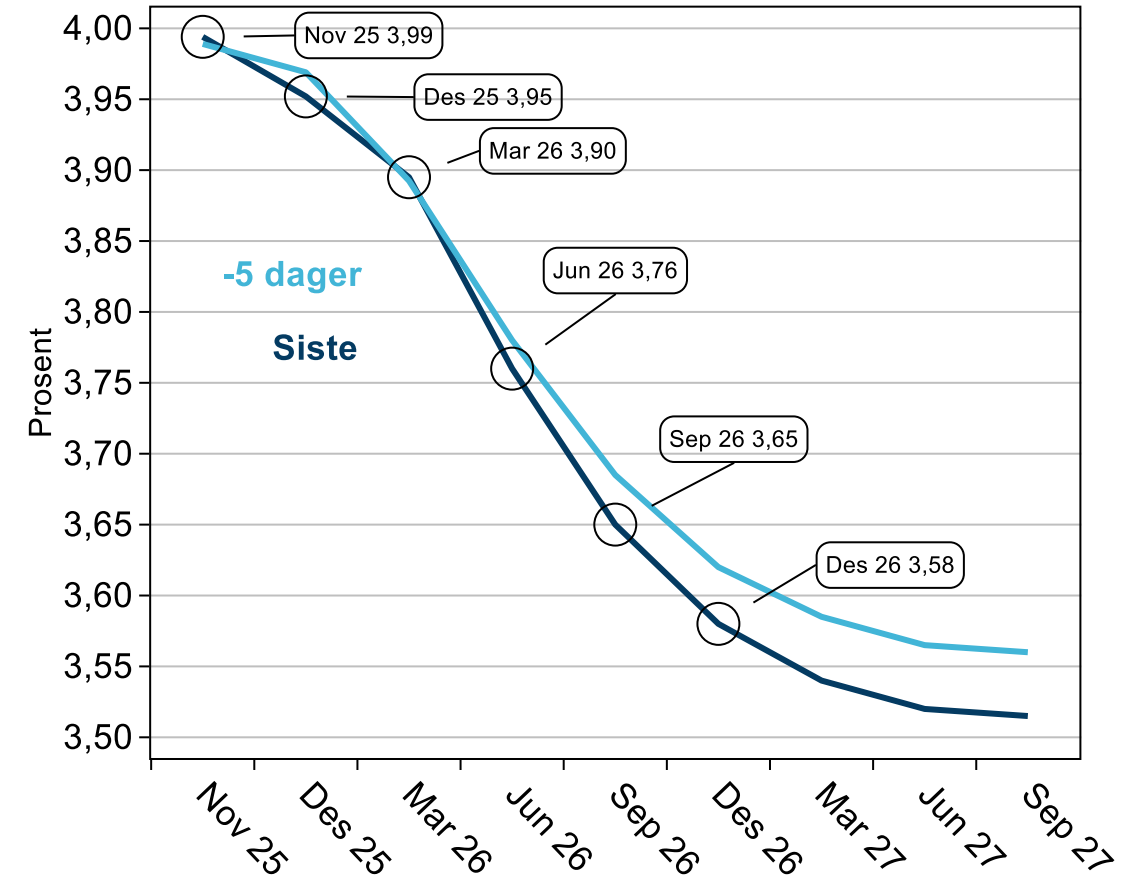
## Anslag på nøytralrenten ( $r^*$ )



Kilder: Bloomberg, Macrobond og Norges Bank

Handelsbanken

## Markedets forventninger til Norges Bank



Kilde: Macrobond

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**AI'S BETYDNING FOR Å AKSELERERE BEDRIFTENS KONKURRANSEKRAFT**  
Stine Rømmen Anderssen og Alma Sator

McKinsey  
& Company



# AI's importance in accelerating companies' competitiveness

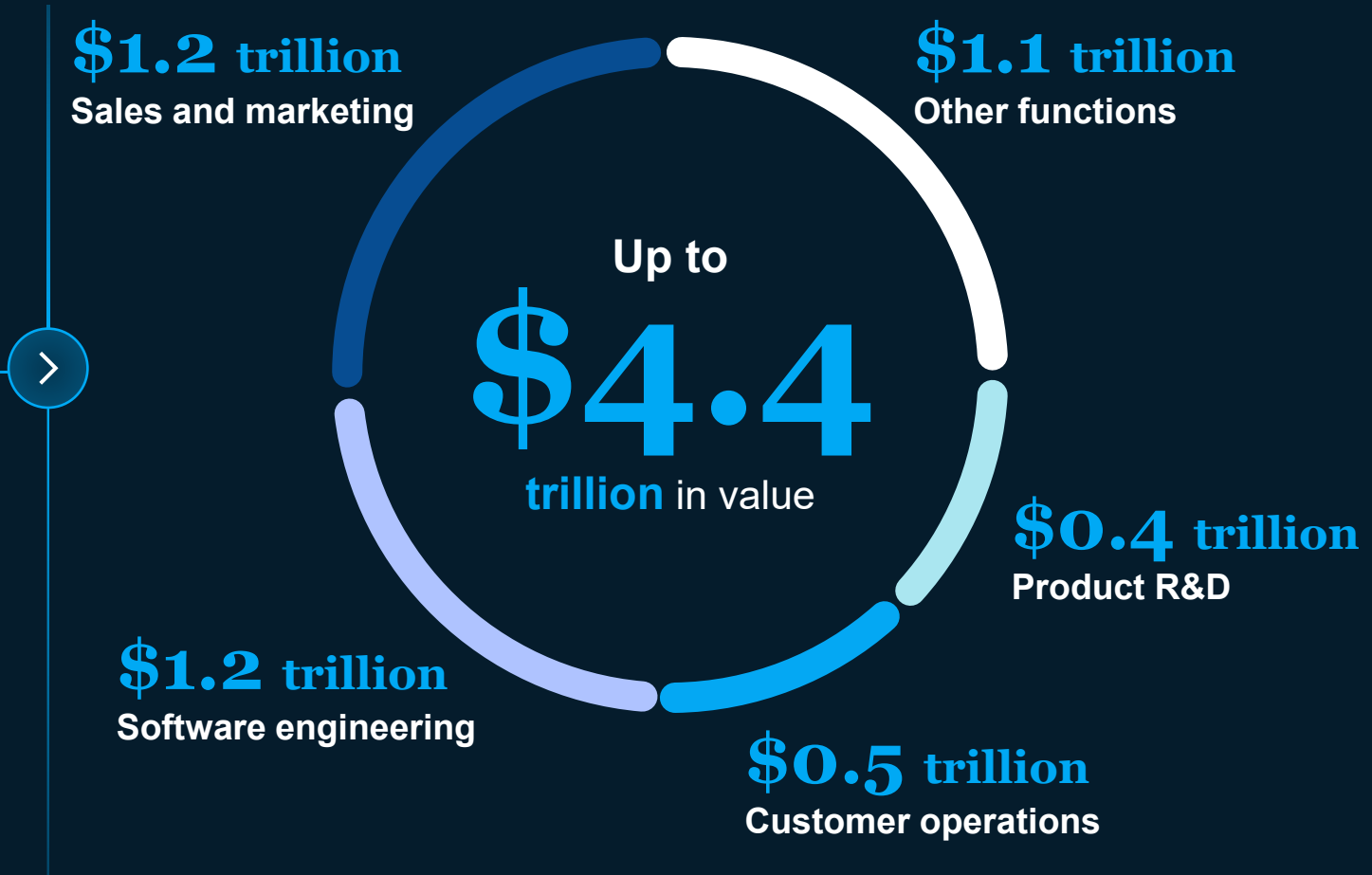
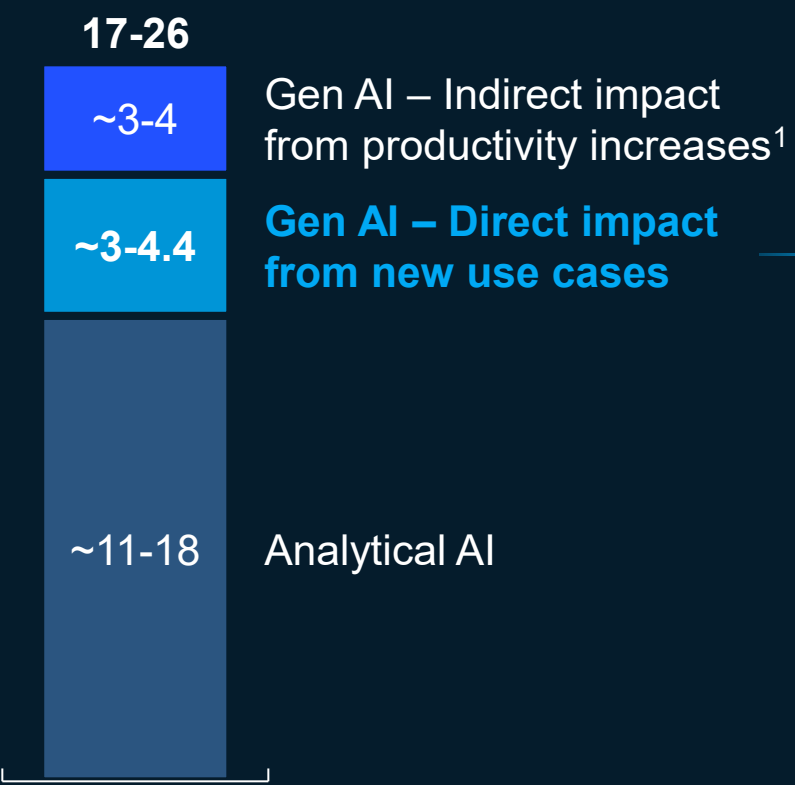
October 15, 2025

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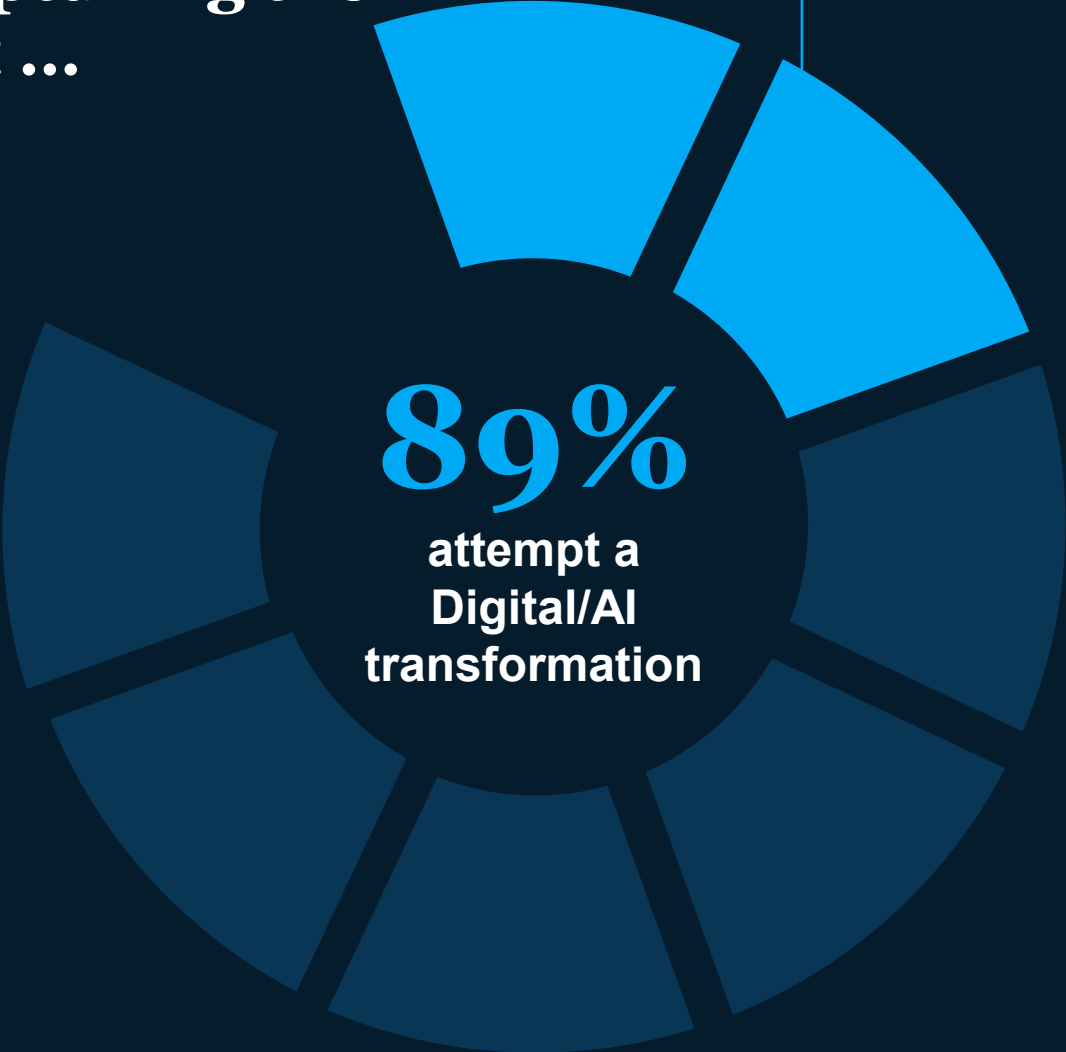
# The promise of impact from Gen AI was big already a few years ago ...

## AI's potential impact on global economy, \$ Trillion



1. Details: Gen AI – Indirect impact from other productivity increases across industries (e.g., automation, efficiency improvements)  
Source: The Economic Potential of Gen AI: The Next Productivity Frontier – McKinsey, June 2023

... but organizations struggle with scaling and capturing the impact ...



25%

achieve meaningful progress



Only 10% of enterprises have AI at scale



<5% of scale use-cases deployed are across a full workflow; most limited to pilot/POC in silos



*“Despite \$30-40 billion in enterprise investments into GenAI, 90% of organizations are getting zero return”*

State of AI in Business 2025 report, August 2025

Source: MIT NANDA initiative: Building the Agentic Web

# ... and many fall into common pitfalls



Source: McKinsey survey of metal players 2020

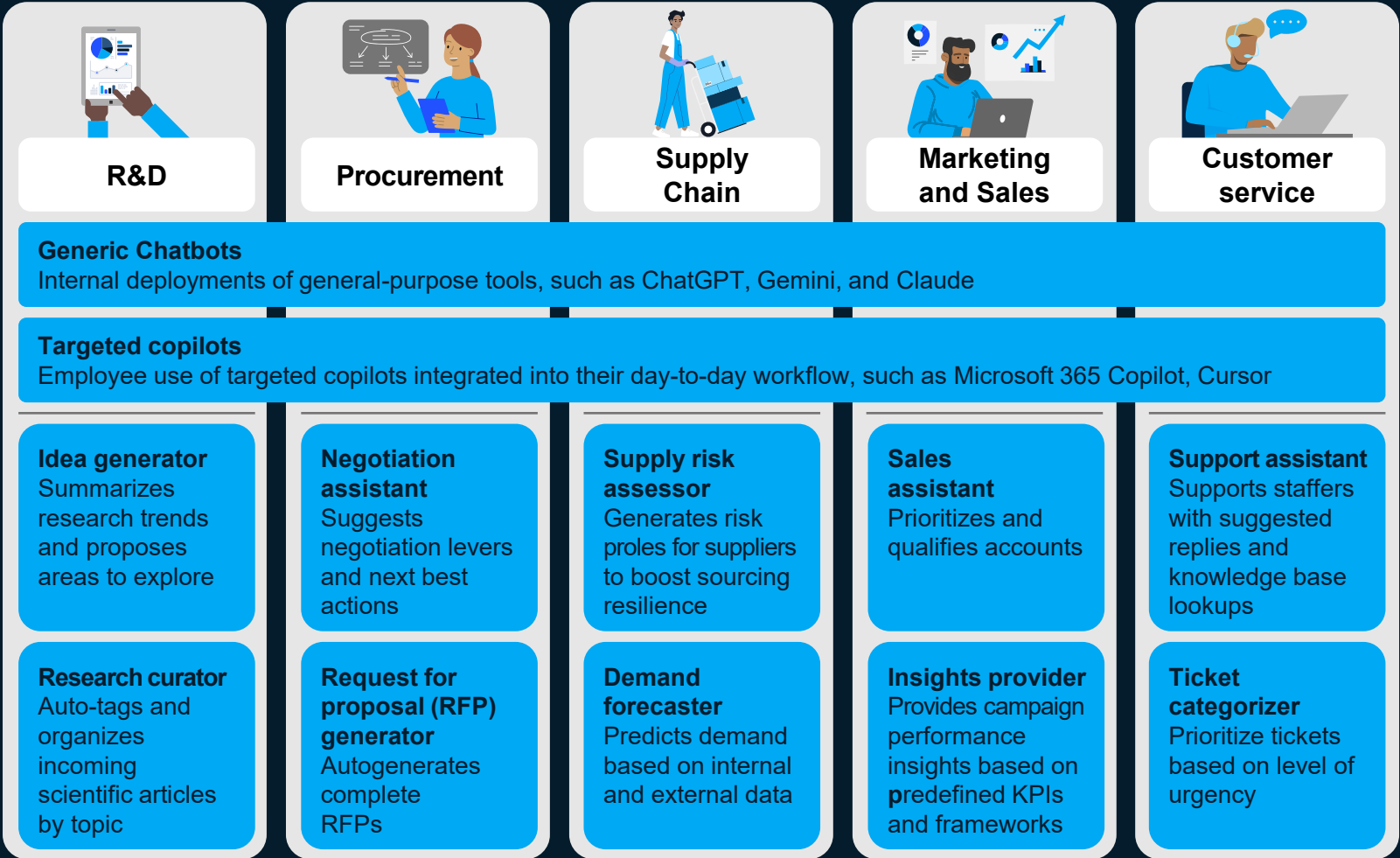
# AI today is predominantly rolled out in “horizontal” use cases – the real productivity gains lie in “vertical” use cases

## Horizontal use cases

Enterprise-wide GenAI deployment common to all business functions

## Vertical use cases

Function-specific GenAI deployment

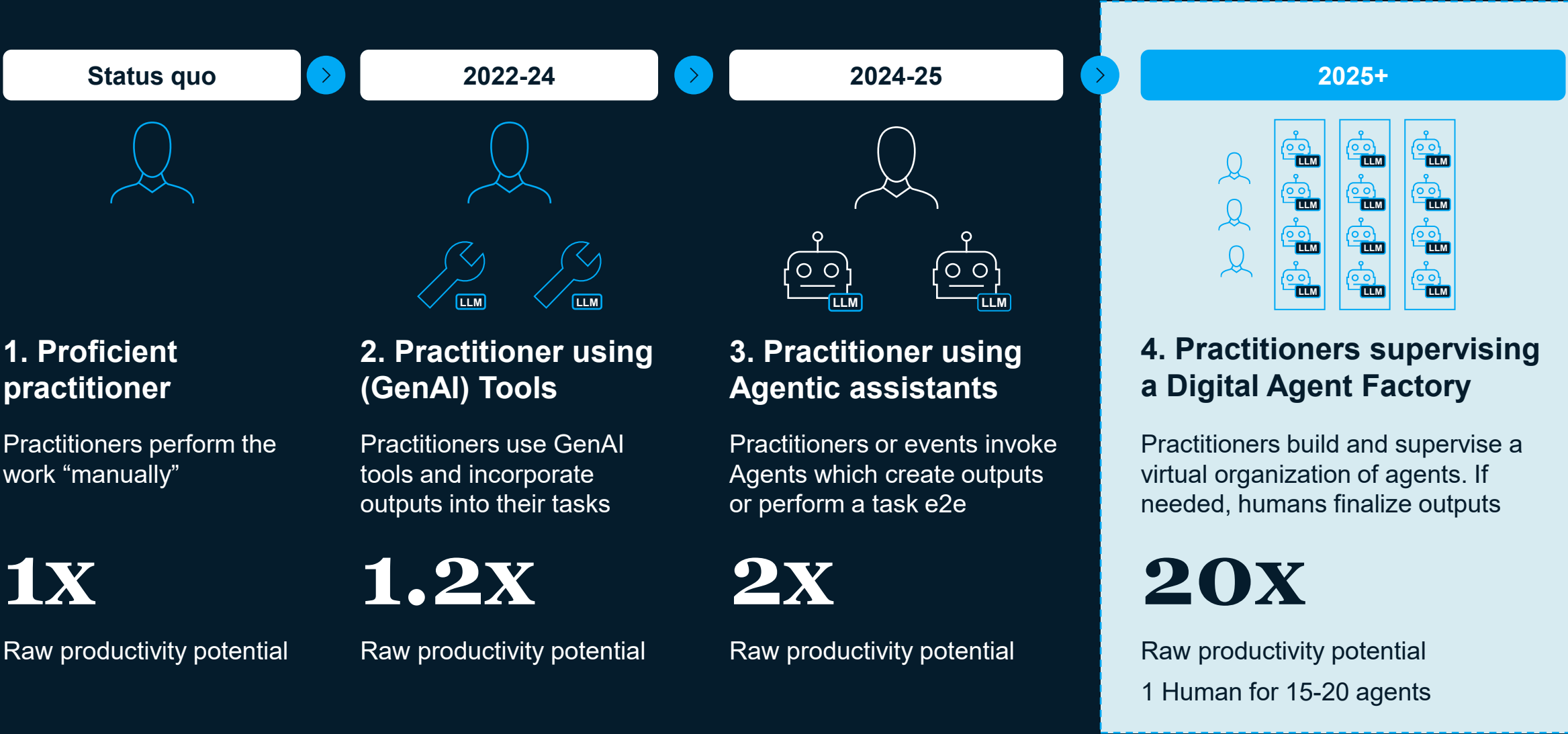


## The challenge

- ✓ Deployed at scale
- ✗ Hard to capture economic potential
- ✗ Limited scaling<sup>1</sup>
- ✗ Difficult to automate end-to-end processes<sup>2</sup>
- ✓ High potential for direct economic impact

1. Only 10% of vertical use cases go beyond pilot stage – New at McKinsey Blog, “McKinsey’s ecosystem of strategic alliances brings the power of generative AI to clients,” April 2, 2024  
2. Even when fully deployed, vertical use cases typically supported only isolated tasks in a business process, with therefore a limited impact

# Agentic factories in “vertical use case” can unlock new levels of productivity



# What are AI agents?

Intelligent, goal-driven systems that can respond, execute and adapt in real-time to complete complex activities

## AI agent capabilities



Understand goals, break them into subtasks and plan activities



Interact with systems and humans through communication tools



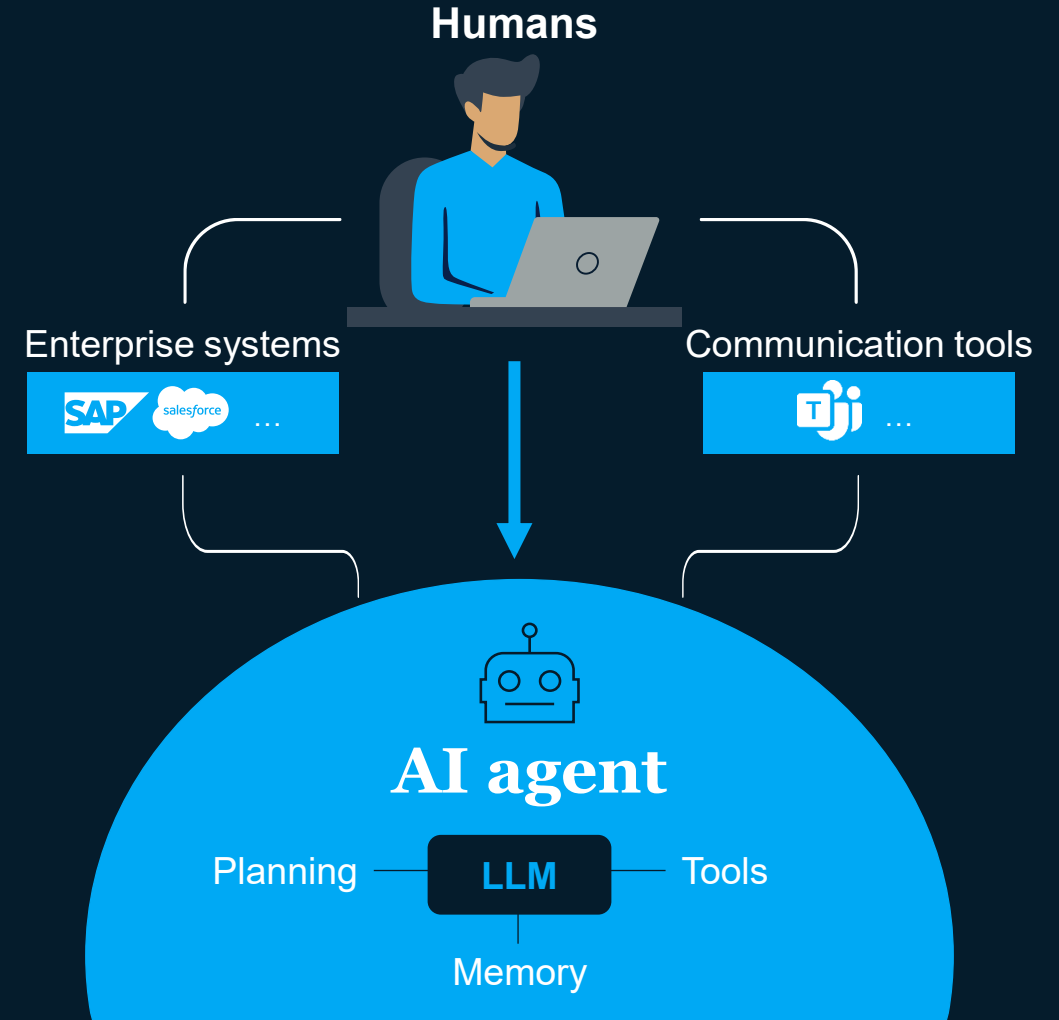
Execute actions using available tools



Adapt in real time and review outputs



Learn and improve<sup>1</sup> over time



1. The underlying large language models (LLM) used by the AI agents continuously learn



# Multi-agent systems can complete most complex workflows quickly

Key benefits of multi-agent systems vs. single agents



## Task specialisation

- Individual agents are optimised for specific tasks leading to:
  - Higher performance
  - Greater speed
  - Fewer hallucinations
  - Diverse perspectives without confusion in prompts



## Autonomous

- Agents execute uninstructed analyses which furthers problem solving by autonomously:
  - Dividing tasks between agents
  - Coordinating decision-making
  - Resolving conflicts



## Modular

- Multi-agent systems are modular thereby:
  - Scalable - easy to add agents (with new capabilities)
  - Enables reuse of smaller components
  - Simplifies programming – subtasks can be assigned to different agents



## Robustness

- Decentralized control and computational resources distributed across agents reduces likelihood of system failure e.g., from:
  - Resource limitations
  - Performance bottlenecks
  - Critical failures

# However, they are *not* a silver bullet to all problems

## Where it can help

### Heavy manual work

Handle repetitive processes like invoice processing, data entry, market research

### Complex processes

Monitoring of customer activity, budgeting processes

### Support Decision-Making

Analyze customers, identify trends and provide insights, search through multiple info sources

## What you should not do

### Replace Core Systems

Not a substitute for core business management systems (e.g., ERP systems)


### Mathematics

Not a replacement for calculations and data analysis if the outcome is deterministic

### Strategic Decisions

Decisions requiring deep contextual understanding and human judgment

# Agentic AI can play a role across multiple functions

 Example follows

Non-exhaustive



## Corporate functions

Agentic AI led annual budget creation

HR recruitment process supported by Agentic AI

Procure-to-pay and Order-to-Cash

Processing of accounts payable/receivable



## IT and tech

System modernization: Legacy code refactoring and migration

Agentic AI for data modelling and management

Automation of IT Quality assurance operations

Agentic AI in engineering tech delivery



## Industry specific operations

AI enabled E2E underwriting commercial journey

AI-enabled spot market pricing and bidding

Credit memo drafting agent for faster decision making

Deep-research agent for legal service provider

Claims handling Agentic AI setup

# HR recruitment process: Agentic AI supported HR recruitment process could cut time spend per hire by up to 80%

Blueprint

E2E agent solution:

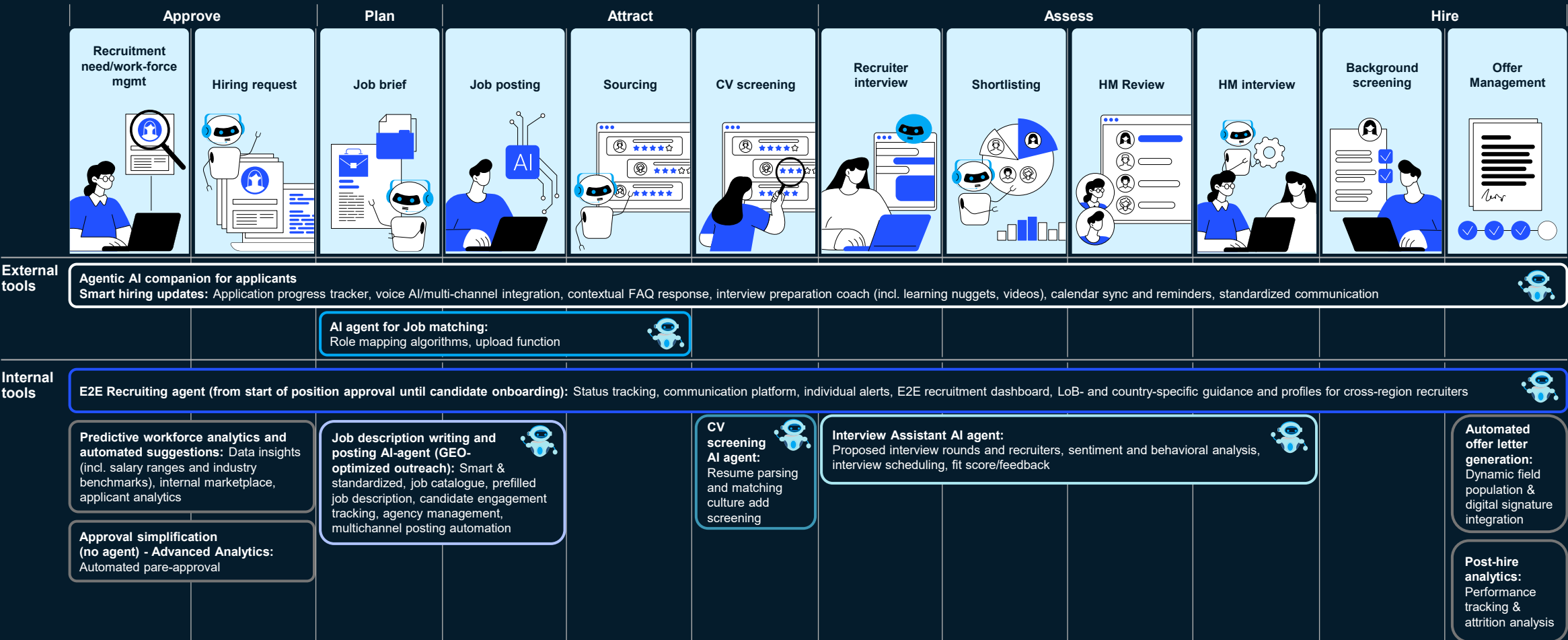
I want to recruit a new team member



Impact

~80%

reduction of time spent per hire



# Corporate functions: Value creation comes from process efficiency, effectiveness, and quality, driving up to **80% efficiency gain**

	Focus area	Impact lever	Approach to agentification	Automation potential, % of activities
Process effectiveness	Procure-to-pay	Eliminate vendor overpayment	Agents automatically validate invoices against PO/contract, delivery confirmations, and commodity indices; flag anomalies; block incorrect/duplicate payments before execution	~80%
		Improve contract terms & compliance	Agents benchmark current terms vs. best practice, simulate savings, propose renegotiations, track adoption, and enforce terms across POs, GRNs, and invoicing with automated alerts and audit trails	
	Order-to-cash	Charge late payments	Agents continuously monitor receivables, predict delinquency, trigger late-fee workflows, schedule reminders, and escalate high-risk accounts to improve collection efficiency.	~60-70%
		Execute clauses consistently	Agents enforce contract terms end-to-end (minimum volumes, penalties, dispute windows), auto-document compliance, and route exceptions for rapid resolution.	
Team setup efficiencies	Corporate Finance	FTE reduction / capacity freed up	Headcount based reduction focused on: accounts payable, accounts receivable and treasury management. Agents handle transactional and repetitive tasks	~35-50%
	FP&A	FTE reduction / capacity freed up	Headcount based reduction focused on: financial analysts and Manager Global FP&A. Agents collect and validate data, run forecasts and scenarios, and prepare reports	~35-55%

# Commercial case: Agent that scans open spots, matches opportunities, estimates price, and places bids

## Current (manual) process

- Look up under-utilized lanes in ERP
- Log in on (multiple) spot platforms, search up spots, and compare
- Validate each spot offer provider through CRM / desktop research
- Estimate price, bid, and negotiate

## Spot Buy agent team architecture & flow



High impact case with >90% EBITDA flow-through from added revenue

# What is the General Counsel's role in accelerating Gen AI ?

## **Enable AI innovation within the current legal frameworks**

Invest in understanding the business rationale for AI

Understand and navigate the impact of AI

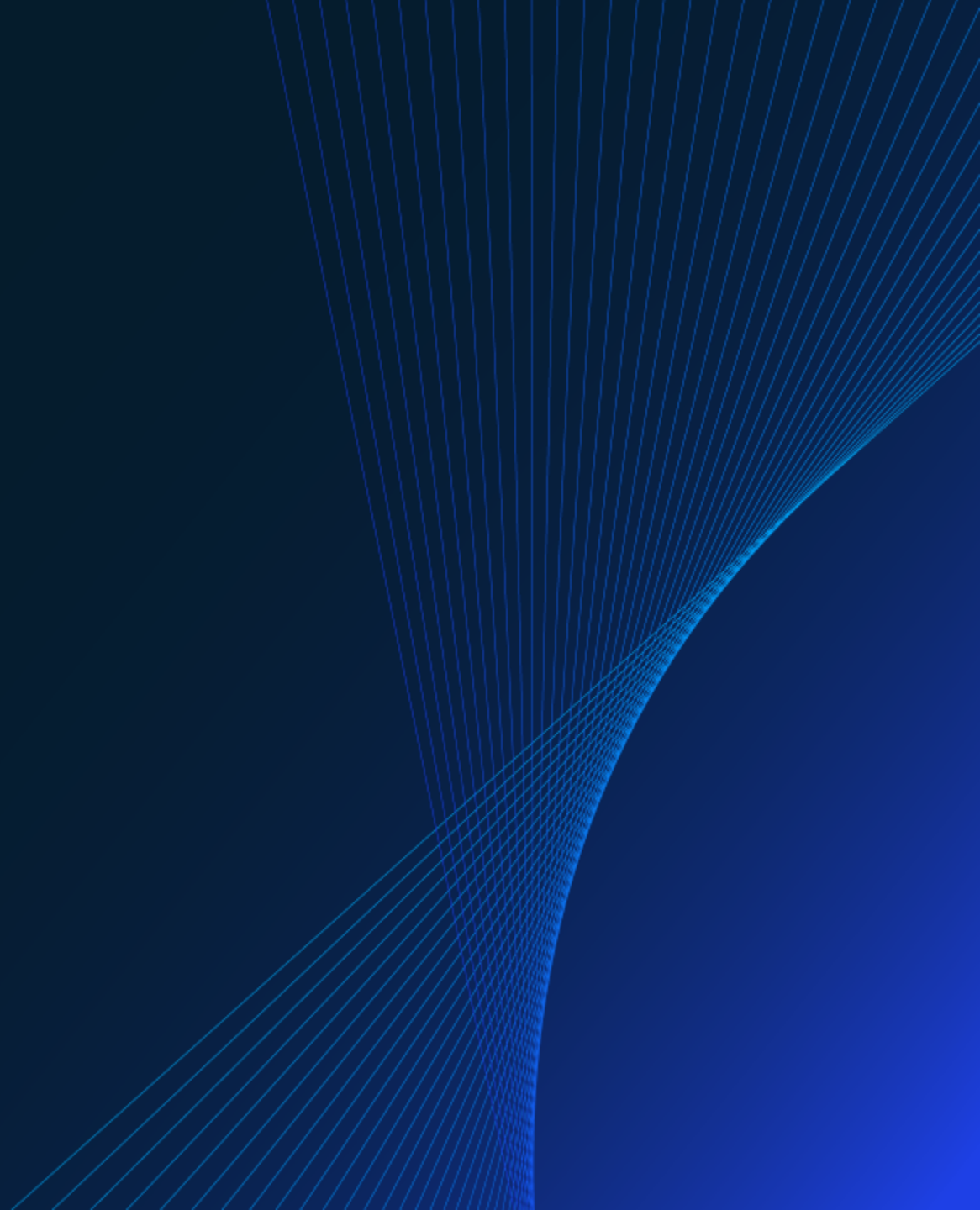
Identify and manage legal, regulatory and reputation risk related to AI, e.g. privacy, bias

Establish sound AI governance

Be a “risk partner” for tech and product teams, helping to “detect and adapt” rather than “stop”



McKinsey  
& Company





**DET VIKTIGSTE I STATSBUDDSJETTET FOR 2026**  
Celine Holm-Salvesen og Espen Nordbø



# Statsbudsjettet 2026

## – skatt og avgift

- Hva endres ikke?
- Hvilke endringer foreslås?
- Hva venter vi fortsatt på?

# Hva endres ikke?

- Skattenivået beholdes  
(provenynøytralt budsjett – lettelser oppveies av økninger)
- Alminnelig skattesats forblir 22 %
- Ingen endring av MVA-satsene
- Ingen endring i utbytteskatten
- Ingen endring av exitskatten
- Ikke noe forslag om arveavgift

# Hvilke endringer foreslås?

- **Mindre endringer i formuesskatten:**
  - Skattesatser uendret, innslagspunktet økes til 1,9 mill., mer treffsikker takst av bolig
  - Bedriftseiere kan søke betalingsutsettelse for formuesskatt – mot markedsrente
- **Borettslagsmodellen skrotes - med umiddelbar virkning**
- **Verdipapirfond får skattefritak for renteinntekter**
- **Forslag om endring av reglene for innbetalt kapital sendt på høring, virkning fra 2027**

# Andre forslag

- Eksperiment med "arbeidsfradrag" for 100 000 tilfeldig valgte personer født 1991-2006
- Økninger av særavgifter (veibruksavgift, klima/miljøavgifter, mv), men redusert elavgift
- Endring av adgangen til tapsføring av merverdiavgift på omsetning mellom nærstående
- Ikke lenger mulig å unngå MVA på konserninterne tjenestekjøp fra utlandet
- Flere vannkraftverk må betale grunnrenteskatt (innslagspunkt senkes til 1 500 kVA)
- Mindre justeringer/avklaringer av suppleringskatten
- Justering av grunnrenteskatt på havbruk (bunnfradrag beholdes, Prisrådet beholdes, enkelte fritak/fradrag fjernes)

# Vi venter på

- Justering av fritaksmetoden (AS ikke skattepliktig for inntekt på aksjer)
- Utbetalingsordning av negativ grunnrenteskatt på nye vindkraftanlegg
- Grunnrenteskatt på havvind og havbruk til havs
- En "bredt forankret skattekommisjon" som skal legge til rette for et bredt skatteforlik – siktemål om stortingsmelding i løpet av 2027







**KORT OPPDATERING PÅ “DIGITAL” LOVGIVNING**  
Stian Hultin Oddbjørnsen



# Kort status: Digital lovgivning

Konsernadvokatseminaret høst 2025

Table 1: Overview of EU Legislations in the Digital Sector

Applicable law	Published in the Official Journal of the European Union
In negotiation	Proposal by the European Commission entered the legislative process.
Planned initiative	Mentioned by the European Commission as potential legislative initiative

Research & Innovation	Industrial Policy	Connectivity	Data & Privacy	IPR	Cybersecurity	Law Enforcement	Trust & Safety	E-commerce & Consumer Protection	Competition	Media	Finance
Digital Europe Programme Regulation, (EU) 2021/694	Recovery and Resilience Facility Regulation, (EU) 2021/241	Frequency Bands Directive, (EEC) 1987/372	European Statistics, (EC) 2009/223, 2023/0237(COD)	Database Directive, (EC) 1996/9	Regulation for a Cybersecurity Act, (EU) 2019/831, 2023/0168(COD)	Law Enforcement Directive, (EU) 2016/680	Product Liability Directive (PLD), (EEC) 1985/474, 2022/0302(COD)	Unfair Contract Terms Directive (UCTD), (EEC) 1993/13	EC Merger regulation, (EC) 2004/139, update soon	Satellite and Cable I Directive, (EEC) 1993/83	Common VAT system, (EC) 2006/112, 2022/0407(CNS)
Horizon Europe Regulation, (EU) 2021/695, (EU) 2021/764	InvestEU Programme Regulation, (EU) 2021/523	Radio Spectrum Decision, (EC) 2002/676	General Data Protection Regulation (GDPR), (EU) 2016/679	Community Design Directive, (EC) 2002/6, 2022/0391(COD)	Regulation to establish a European Cybersecurity Competence Centre, (EU) 2021/687	Directive on combating fraud and counterfeiting of non-cash means of payment, (EU) 2019/713	Toys Regulation, (EC) 2009/48, 2023/0230(COD)	Price Indication Directive, (EC) 1998/9	Technology Transfer Block Exemption, (EC) 2014/316	Information Society Directive, (EC) 2001/29	Administrative cooperation in the field of taxation, (EU) 2011/16
Regulation on a pilot regime distributed ledger tech. market, (EU) 2022/858	Connecting Europe Facility Regulation, (EU) 2021/1153	Broadband Cost Reduction Directive, (EU) 2014/61, 2023/0046(COD)	Regulation to protect personal data processed by EU institutions, bodies, offices and agencies, (EU) 2018/1725	Enforcement Directive (IPR), (EC) 2004/48	NIS 2 Directive, (EU) 2022/2555	Regulation on interoperability between EU information systems in the field of borders and visa, (EU) 2019/817	European Standardization Regulation, (EU) 2012/1025	E-commerce Directive, (EC) 2000/31	Company Law Directive, (EU) 2017/1132, 2023/0089(COD)	Audio-visual Media Services Directive (AVMSD), (EU) 2010/13	Payment Service Directive 2 (PSD2), (EU) 2015/2366, 2023/0209(COD)
	Regulation on High Performance Computing Joint Undertaking, (EU) 2021/1173	Open Internet Access Regulation, (EU) 2015/2120	Regulation on the free flow of non-personal data, (EU) 2018/1807	Directive on the protection of trade secrets, (EU) 2016/943	Information Security Regulation, 2022/0084(COD)	Regulation on terrorist content online, (EU) 2021/784	eIDAS Regulation, (EU) 2014/910, 2021/0138(COD)	Unfair Commercial Practices Directive (UCPD), (EC) 2005/29	Market Surveillance Regulation, (EU) 2019/1020	Portability Regulation, (EU) 2017/1128	Digital Operational Resilience Act (DORA Regulation), (EU) 2022/2554
	Regulation on Joint Undertakings under Horizon Europe, (EU) 2021/2085, 2022/0033(INI-E)	European Electronic Communications Code Directive (EECC), (EU) 2018/1912	Open Data Directive (PSI), (EU) 2019/1024	Design Directive, 2022/0392(COD)	Cybersecurity Regulation, 2022/0085(COD)	Temporary CSAM Regulation, (EU) 2021/1232, 2022/0155(COD)	Radio Equipment Directive (RED), (EU) 2014/53	Directive on Consumer Rights (CRD), (EU) 2011/83, 2022/0147(COD)	P2B Regulation, (EU) 2019/1150	Satellite and Cable II Directive, (EU) 2019/789	Crypto-assets Regulation (MICA), (EU) 2023/1114
	Decision on a path to the Digital Decade, (EU) 2022/2481	.eu top-level domain Regulation, (EU) 2019/517	Data Governance Act (DGA Regulation), (EU) 2022/868	Compulsory licensing of patents, 2023/0129(COD)	Cyber Resilience Act, 2022/0272(COD)	E-evidence Regulation, (EU) 2023/1543	Regulation for a Single Digital Gateway, (EU) 2018/1724	e-invoicing Directive, (EU) 2014/55	Single Market Programme, (EU) 2021/690	Copyright Directive, (EU) 2019/790	Financial Data Access Regulation, 2023/0205(COD)
	European Chips Act (Regulation), (EU) 2023/1781	Roaming Regulation, (EU) 2022/812	ePrivacy Regulation, 2017/0003(COD)	Standard essential patents, 2023/0133(COD)	Cyber Solidarity Act (Regulation), 2023/0109(COD)	Directive on combating violence against women, 2022/0056(COD)	General Product Safety Regulation, (EU) 2023/988	Geo-Blocking Regulation, (EU) 2018/302	Vertical Block Exemption Regulation (VBER), (EU) 2022/720	European Media Freedom Act, 2022/0277(COD)	Payment Services Regulation, 2023/0210(COD)
	European critical raw materials act (Regulation), 2023/0079(COD)	Regulation on the Union Secure Connectivity Programme, (EU) 2023/688	European Data Act (Regulation), 2022/0047(COD)			Digitalization of travel documents	Machinery Regulation, (EU) 2023/1230	Regulation on cooperation for the enforcement of consumer protection laws, (EU) 2017/2394	Digital Market Act (DMA Regulation), (EU) 2022/1925	Remuneration of musicians from third countries for recorded music played in the EU	Digital euro, 2023/0212(COD)
	Net Zero Industry Act, 2023/0081(COD)	New radio spectrum policy programme (RSPSP 2.0)	European Health Data Space (Regulation), 2022/0140(COD)				AI Act (Regulation), 2021/0106(COD)	Digital content Directive, (EU) 2019/770	Regulation on distortive foreign subsidies, (EU) 2022/2580		Regulation on combating late payment, 2023/0323(COD)
	Establishing the Strategic Technologies for Europe Platform (STEP), 2023/0199(COD)	Digital Networks Act	Regulation on data collection for short-term rental, 2022/0358(COD)				Eco-design Regulation, 2022/0095(COD)	Directive on certain aspects concerning contracts for the sale of goods, (EU) 2019/771	Horizontal Block Exemption Regulations (HBER), (EU) 2023/1066 (EU) 2023/1067		
	EU Space Law		Interoperable Europe Act, 2022/0379(COD)				AI Liability Directive, 2022/0303(COD)	Digital Services Act (DSA Regulation), (EU) 2022/2065	Platform Work Directive, 2021/0414(COD)		
	Initiative to open up European supercomputer capacity to AI start-ups		Harmonization of GDPR enforcement 2023/0202(COD)					Political Advertising Regulation, 2021/0381(COD)	Single Market Emergency Instrument (SMEI), 2022/0278(COD)		
			Access to vehicle data, functions and resources					Right to repair Directive, 2023/0083(COD)			
			GreenData4all					Multimodal digital mobility services (MDMS)			
								Consumer protection, strengthened enforcement, cooperation			

### Table 1: Overview of EU Legislations in the Digital Sector

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Horizon Europe Regulation, (EU) 2021/695, (EU) 2021/754	InvestEU Programme Regulation, (EU) 2021/523	Radio Spectrum Decision, (EC) 2002/676	General Data Protection Regulation (GDPR), (EU) 2016/679	Community Design Directive, (EC) 2002/6, 2022/0391(COD)	Regulation to establish a European Cybersecurity Competence Centre, (EU) 2021/887	Directive on combating fraud and counterfeiting of non-cash means of payment, (EU) 2019/713	Toys Regulation, (EC) 2009/18, 2023/0289(COD)	Price Indication Directive, (EC) 1998/6	Technology Transfer Block Exemption, (EC) 2014/316	Information Society Directive, (EC) 2001/29	Administrative cooperation in the field of taxation, (EU) 2011/16
Regulation on a pilot regime distributed ledger tech. market, (EU) 2022/858											

EU Space Law

Initiative to open up European supercomputer capacity to AI start-ups

Interoperable Europe Act, 2022/0379(COD)

Harmonization of GDPR enforcement 2023/0202(COD)

Access to vehicle data, functions and resources

GreenData4all

AI Liability Directive, 2022/0303(COD)

Digital Services Act (DSA) Regulation, (EU) 2022/2065

Platform Work Directive, 2021/0414(COD)

Political Advertising Regulation, 2021/0381(COD)

Right to repair Directive, 2023/0083(COD)

Multimodal digital mobility services (MDMS)

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Kilde: kaizenner.eu / Bruege

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Programme for the Digital and Innovation Agenda	Regulation for a				Resilient & reliable				Digital system, 5G/6G, 7G/8G										
	Regulation for a				Resilient & reliable				Regulation in the field of digital, 11/16										
	Regulation for a				Resilient & reliable				Service (PSD2), 2023/2554										
ABC 1234																			
ABC1234																			
GreenData4all																			
Multimodal digital mobility services (MDMS)																			
Consumer protection, strengthened enforcement, cooperation																			

Kilde: kaizenner.eu / Bruege

# Høring AI-forordningen





**Service  
contract**



**General terms  
and conditions**



**Model  
Contractual Clauses**

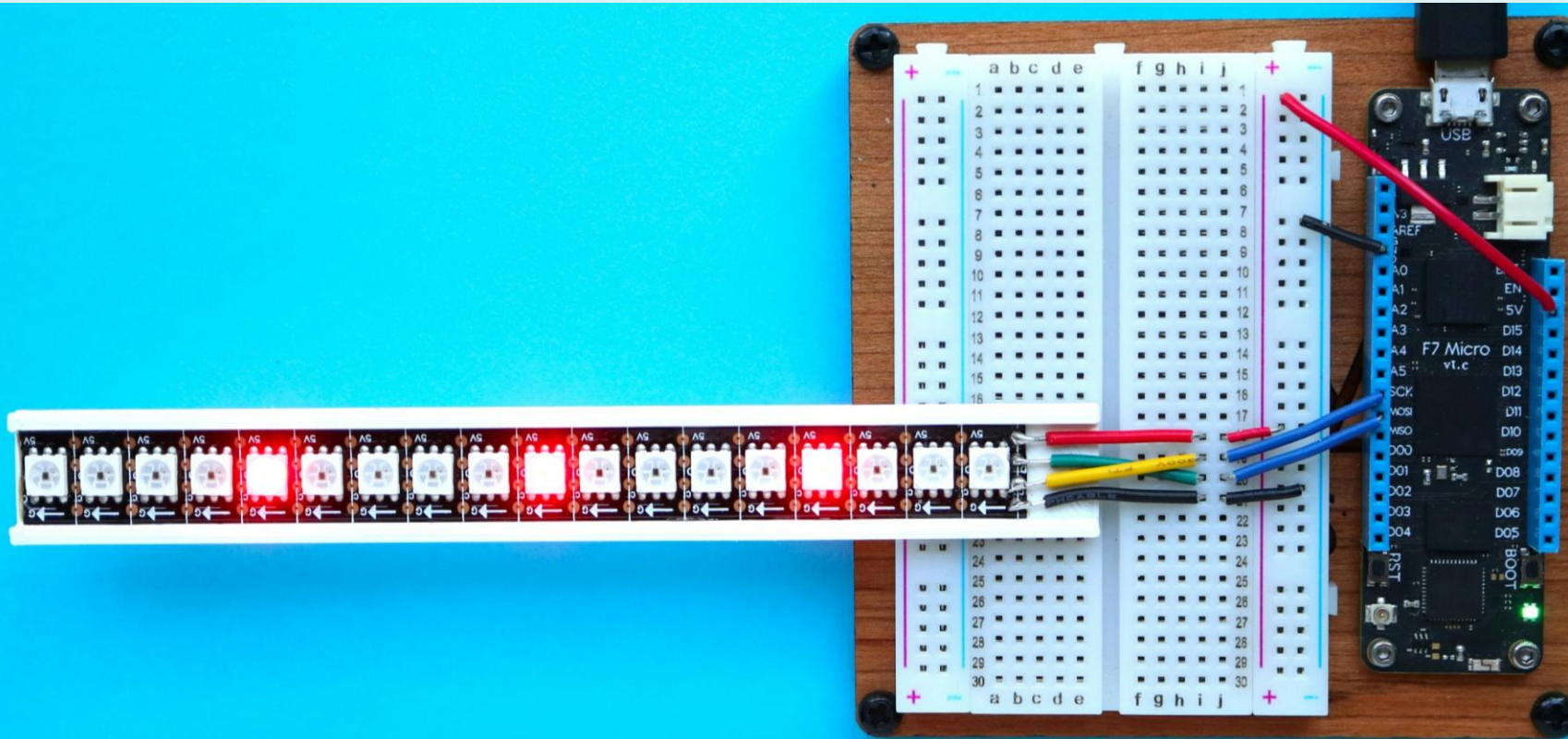


# Digitalsikkerhetsloven har trådt i kraft





# Data Act i kraft i EU



# Hva burde konsernjuridisk fokusere på?



Vurder om og hvordan virksomheten påvirkes av de ulike regelverkene



Få oversikt over hvordan og hvilke kategorier av data som skapes, mottas, gis tilgang til og deles. Identifiser mangler i ledelsesforankring, opplæring, policyer og tekniske løsninger



Iverksett nødvendige risikovurderinger



Oppdater dine kontrakter med tanke på rammer for bruk av data (AI, personvern og digital sikkerhet) ut mot kunder og nedover i leverandørkjeden.



Synliggjør oppsidene og mulighetene reglene og omkringingliggende rammeverk gir for virksomheten



# ● Tech Insight



Stay updated on new and upcoming  
EU Tech regulations with our timeline

DATA AND PRIVACY

ARTIFICIAL INTELLIGENCE

CONSUMER PROTECTION

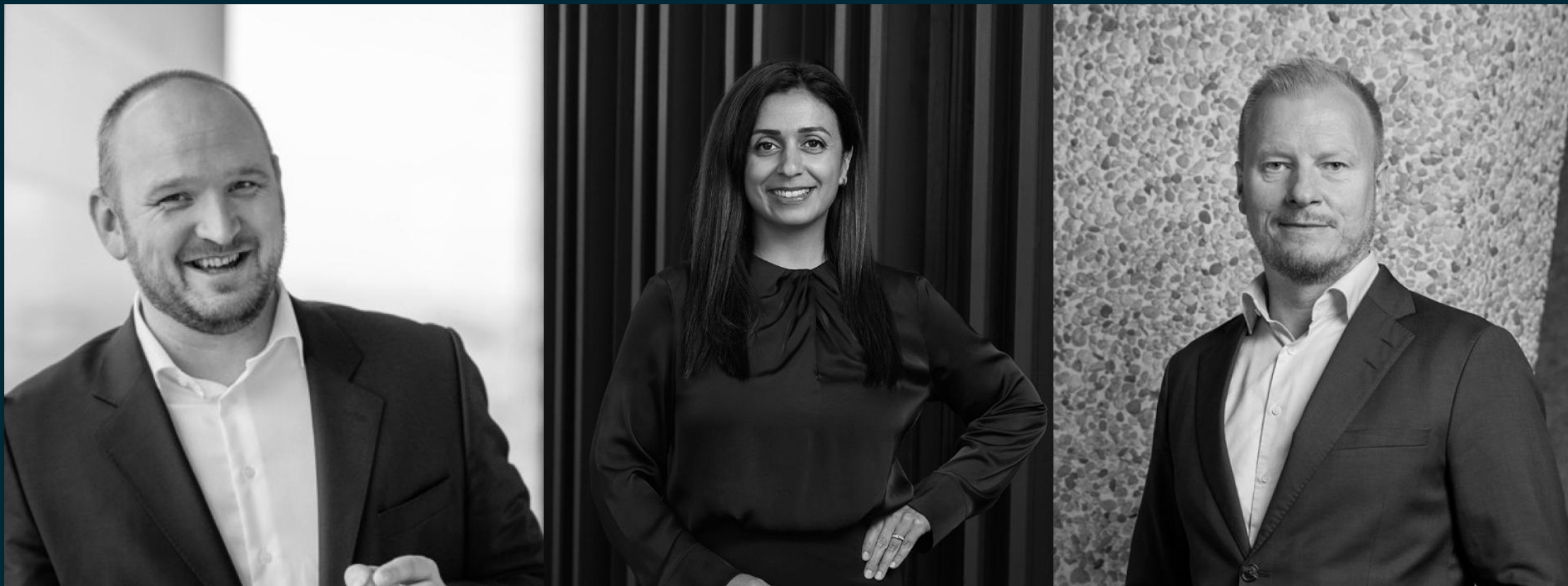
CYBERSECURITY

INTELLECTUAL PROPERTY

PLATFORMS AND EMARKETS

Go to timeline

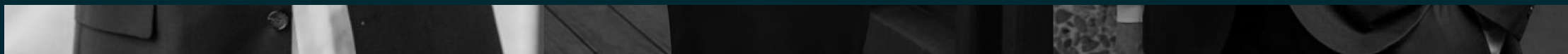




## **NORSK NÆRINGSPOLITIKK ETTER VALGET**

**Jon Georg Dale | Hadia Tajik | Lars Kokkvold**

**FIRSTHOUSE**  **Haavind**



# Konsernadvokatseminaret

Den politiske situasjonen



# Tre spørsmål

- Hvor dyrt blir dette?
- Hvor godt vil regjeringen takle nederlag?
- Hvor vil initiativene til langsiktighet komme fra?



Geir Pollestad åpner for justeringer av formuesskatten, men ikke fjerning.

"– Med formuesskatten ser vi for oss to ting: å øke bunnfradraget og se på regelverket for verdifastsettelse. **Det å kalle aksjer for arbeidende kapital, slik Høyre gjør, går vi ikke med på, sier Pollestad.**"

**NATIONEN**  
DISTRIKTSAVISA

Motkultur Tilskuddslistene Kommentarer som podkast eAvis Kjøp og salg av landbrukseieendommer

Formuesskatten

# Sp vil verne formuesskatten



– Formuesskatten vil bestå de neste fire årene, slik den har gjort de siste tjue årene, sier Geir Pollestad (Sp). Foto: Fredrik Varfjell / NTB

Av NTB

Oppdatert: 16.09.25 06:42  
Publisert: 16.09.25 06:42

Del

Senterpartiet slår fast at det ikke er aktuelt å inngå et skatteforlik som fjerner formuesskatten på aksjer.



# Skatteforliket av 2016

Komiteens flertall, **alle unntatt medlemmet fra Sosialistisk Venstreparti** (...) mener derfor at en bedre innretning av den norske eierbeskatningen og **særlig av formuesskatten på arbeidende kapital**, kan føre til at norsk kapital bedre kan bidra til å skape nye arbeidsplasser gjennom produktive og verdiskapende investeringer.

Flertallet er derfor enig i at **en gradvis reduksjon av formuesskatten på arbeidende kapital** for å styrke norsk eierskap til norske arbeidsplasser må sees i lys av fordelingsvirkningene.

Flertallet viser til at **en måte å redusere skatten på arbeidende kapital på vil være å benytte en verdsettelsesrabatt** som grunnlag for lettelser i formuesbeskatning på **aksjer og driftsmidler**.

# Teknisk enig?

- Prinsipper
- Definisjoner
- Symmetrier
- Prosesser

Her blir man trolig ikke enig:

Rene spørsmål om satser (men obs. man kan bli enig om innslagspunkt(-er) evt. handlingsrom, ref. "gradvis reduksjon til 23 %")







**Tusen takk for deltakelsen og  
velkommen tilbake til neste  
Konsernadvokatseminar  
10. mars 2026!**

