

# Environmental policy



The Danske Bank Group wants to promote sustainable development by paying as much attention as possible to the environment in our operations, in our business and in the knowledge we pass on to others.



## **Reduction of the environmental impact from our operations**

The Danske Bank Group wants to reduce the environmental impact of our operations by performing environmental management systematically on the basis of the ISO 14001 standard. We measure and set targets for the Group's environmental impact in order to give priority to areas where we believe the effect will be greatest.

The Danske Bank Group must meet environmental laws and regulations in the countries where we operate.

The Danske Bank Group wants to help solve climate change problems by reducing the environmental impact of our operations. Therefore, we focus on reducing the Group's consumption of resources, including heat, electricity, fuel and paper, and thus reducing greenhouse gas emissions.

When we choose suppliers and buy products, we take the environment into consideration. We reduce the environmental impact of the Group's waste by sorting, recycling and disposing of waste in an environmentally correct manner.

## **Environmental considerations in our business**

We want to increase environmental considerations in our business by taking the environment and climate change into consideration in our product and service development by offering investments in assets with an environmentally favourable profile. At the same time, we prevent customer funds from being invested in businesses that systematically violate environmental laws and regulations or do not comply with internationally recognised guidelines on environmental considerations.

We include environmental factors in our credit assessment processes and require our corporate customers to comply with environmental laws and regulations; we thus incorporate environmental considerations into lending and ongoing risk management decisions for the purpose of reducing our own risk of losses.

## **More knowledge about the environment and climate change**

We inform and educate our staff about environmentally friendly behaviour, and we share information with the public on environmental matters in general and on how to help fight climate change.

## **International environmental guidelines**

The Group has made a commitment to comply with a number of international environmental guidelines through the following:

- [United Nations Global Compact](#)
- [UNEP Finance Initiative](#)
- [Principles for Responsible Investment](#)
- [Climate Neutral Network](#)

## **Responsibility for environmental policy**

The Group CR Board is responsible for ensuring compliance with the environmental policy through the preparation of business procedures, the establishment of environmental objectives and targets, and regular reporting.

This is a translation of an original document in the Danish language. In case of discrepancies, the Danish text prevails.

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