

# CR Fact Book 2010

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Supplementary Information  
about Corporate Responsibility  
Unaudited

Updated: February 10, 2011

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## 1. Overview

### 1.1. Introduction and reporting principles

#### Introduction to the CR Fact Book 2010

CR Fact Book 2010 covers the activities of the Danske Bank Group. CR Fact Book 2010 is a supplement to the Corporate Responsibility 2010 report, which can be downloaded from the Group website at [www.danskebank.com/responsibility](http://www.danskebank.com/responsibility).

The CR Fact Book contains detailed and segmented data that are intended to give a transparent view of the Danske Bank Group's performance and to fulfil the Global Reporting Initiative's G3 reporting guidelines. The reporting currently complies with GRI level B requirements.

CR reporting is a relatively new discipline for the Group; therefore, for some areas, 2010 data or historical data are still not available.

Data are not available for most areas of our business in the Baltic states, since the CR programme has not yet been rolled out in these units.

#### Reporting principles

To ensure data consistency, all data have been defined and described in business procedures. Internal control procedures have been established to ensure that data are reported according to the definitions.

The reporting principles as well as any changes in the principles are presented with the data on the subsequent pages.

A full description of the reporting principles is available at the Group website at [www.danskebank.com/cr/reporting-principles](http://www.danskebank.com/cr/reporting-principles).

References to the GRI index are given for the specific performance indicators presented in the Fact Book. They are marked with the logo of the Global Reporting Initiative (GRI).

The full GRI index is available at the Group website at [www.danskebank.com/responsibility](http://www.danskebank.com/responsibility).

## 1.2. CR organisation

In 2010, we strengthened the CR management framework. Overall responsibility for Group CR policy lies with the highest CR governance body, the Group CR Board, which is headed by Group Communications Director Eva Veileborg Hald. All the Group CR Board members are also members of the Group’s Executive Committee. This ensures that CR principles are firmly rooted in the executive management.

As an extension of the Group CR Board, each of the Group’s seven major country units has appointed a local executive to supervise the implementation of Group CR policies and strategies at the unit. At the operational level, corporate responsibility matters at the country units are managed by local CR coordinators.

Other governance bodies, such as the Socially Responsible Investment Board and the Responsible Sourcing Board, are responsible for developing and implementing specific policies and programmes.

### CR governance structure



# Four focus areas



BUSINESS



EMPLOYEES



ENVIRONMENT



SOCIETY

## 2.1. Business

### 2.1.1. Number of customers

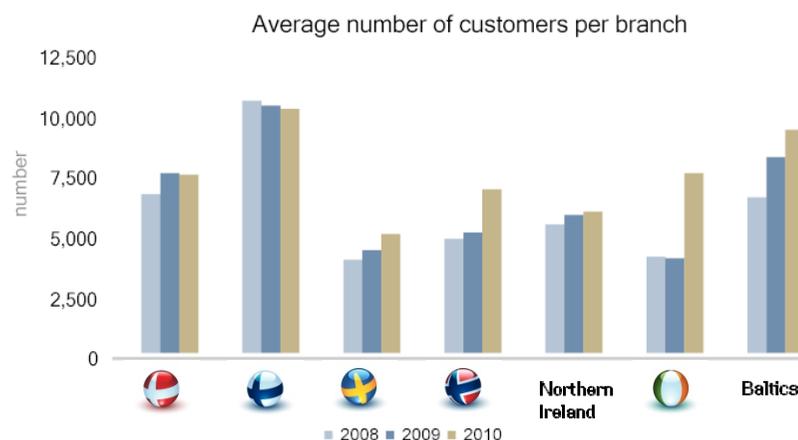
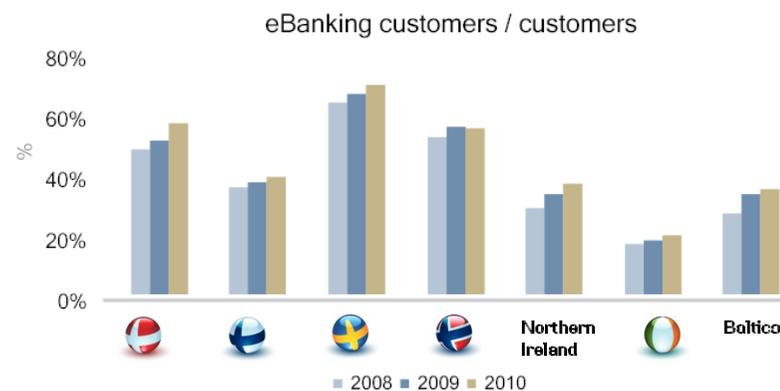
The number of customers has been calculated on the basis of registrations in General Management Information (GMI) and the Shared Services Centre at the end of the year. The number of bank customers comprises customers of Danske Bank Denmark, Danske Bank Sweden, Fokus Bank, Sampo Bank, Sampo Pank, Danske Banka, Danske Bankas, Northern Bank and National Irish Bank.

Customers (end of period)		2008	2009	2010
Denmark	(m)	2.4	2.4	2.3
Finland	(000s)	1,271	1,234	1,216
Sweden	(000s)	227	235	237
Norway	(000s)	242	243	275
Northern Ireland	(000s)	467	467	475
Ireland	(000s)	239	227	207
Baltics	(000s)	307	321	313
Total	(m)	5.2	5.1	5.0

Branches (end of period)		2008	2009	2010
Denmark		367	327	315
Finland		122	121	121
Sweden		59	56	49
Norway		52	49	41
Northern Ireland		89	83	82
Ireland		61	58	28
Baltics		48	40	34
Total		798	734	670

eBanking customers* (end of period)		2008	2009	2010
Denmark	(000s)	1,143	1,206	1,284
Finland	(000s)	446	449	464
Sweden	(000s)	143	154	163
Norway	(000s)	124	133	150
Northern Ireland	(000s)	131	153	170
Ireland	(000s)	38	39	39
Baltics	(000s)	81	105	107
Total	(000s)	2,106	2,239	2,377

\* Consist only of active eBanking customers.



### 2.1.2. Customer satisfaction

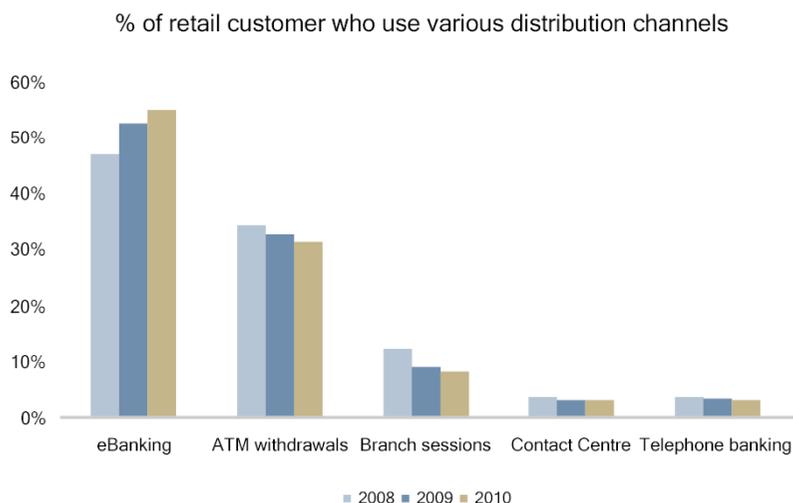
For all the Group's markets, the survey of corporate customer satisfaction is conducted in co-operation with Aalund Business Research, and the survey of retail customer satisfaction is conducted in co-operation with Epinion. The level of satisfaction among the Danske Bank Group's retail and corporate customers is the average of customers' overall assessment of Danske Bank on a scale from 1-10. Since the scale has been changed from from 1-100 in previous years, the results shown differ from those in previous reports.

Customer satisfaction (scale of 0-10), retail/corporate	2008	2009	2010
Danske Bank, Denmark	7.7 / 8	7 / 7.6	7.1 / 7.4
Sampo Bank, Finland	6.8 / 7.4	7.1 / 7.6	7.1 / 7.9
Danske Bank Sweden	8.1 / 8.1	7.9 / 7.8	8.1 / 7.8
Fokus Bank, Norway	7.2 / 7.5	7.2 / 7.3	7.4 / 7.4
Northern Bank, Northern Ireland	7.2 / 7.6	7.6 / 7.6	7.3 / 7.4
National Irish Bank, Ireland	7.7 / -	7.9 / -	6.5 / -

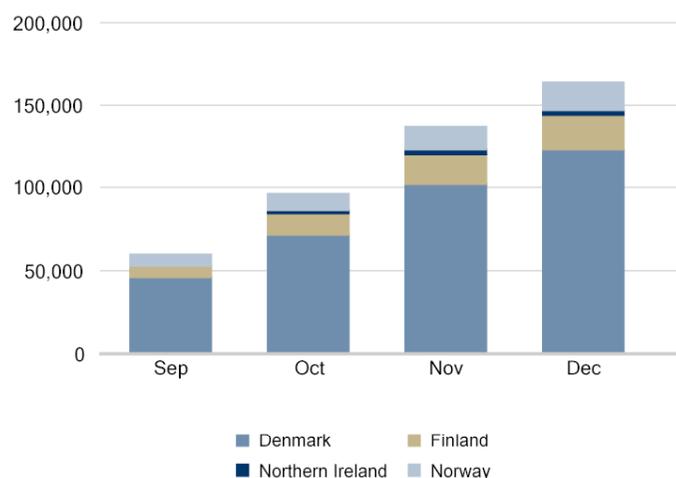
The Group measures the overall development in customer satisfaction in all business units. These measures are complemented by a number of local surveys that provide more comprehensive information at business unit level. The local surveys generally show a positive trend. For example, Northern Bank improved its scores for both corporate and retail customers since 2009 and is now above competitor average.

### 2.1.3. Access

The Danske Bank Group is working to grant customers easy access to its services through various channels. The data on contact points are based on registrations in General Management Information (GMI) and the Shared Services Centre. The chart below (left) shows the share of retail customers using these different services. In 2010 the Danske Bank Group launched a mobile banking application for iPhone and Android phones. The application was the first of its kind in both Denmark and Finland. The application can now be downloaded in Denmark, Finland, Northern Ireland and Norway.



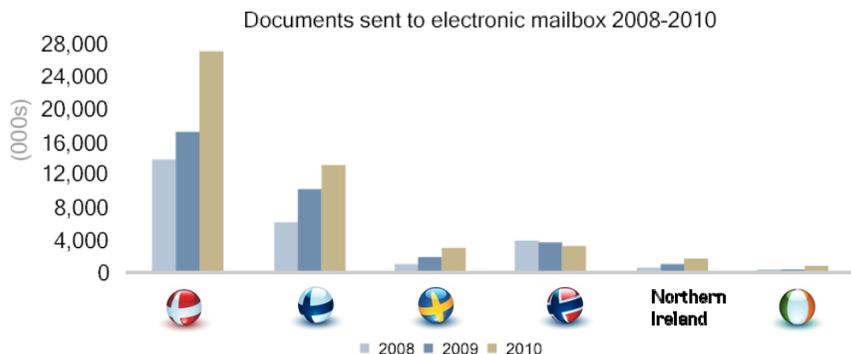
Downloads of applications for iPhone and Android phones (2010)



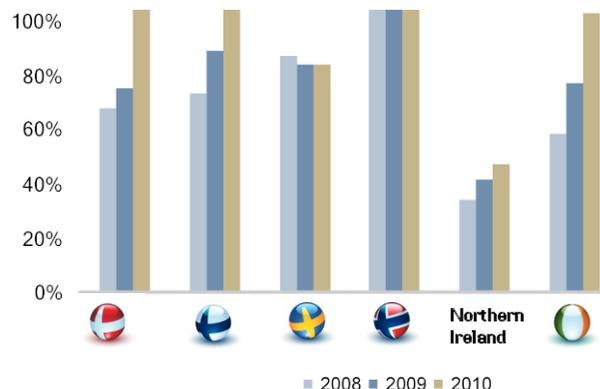
In 2010 Danske Bank DK launched a page on Facebook that attracted 2,340 fans during the year.  
 Become a fan at [www.facebook.com/danskebank](http://www.facebook.com/danskebank)

### 2.1.4. Electronic mailbox

The electronic mailbox is a secure mailbox where customers can receive their mail from the Danske Bank Group in an electronic version. The Group has several versions of the electronic mailbox. Their names and functionality differ from unit to unit: Danske Bank Denmark: e-Boks, Statements and Danske Netpost; Danske Bank Sweden: eArkiv; Fokus Bank: Elektroniske brev; Sampo Bank: Your Statements; National Irish Bank: Electronic mailbox; Northern Bank: Electronic mailbox; and in both Danica and Realkredit Danmark: e-Boks.



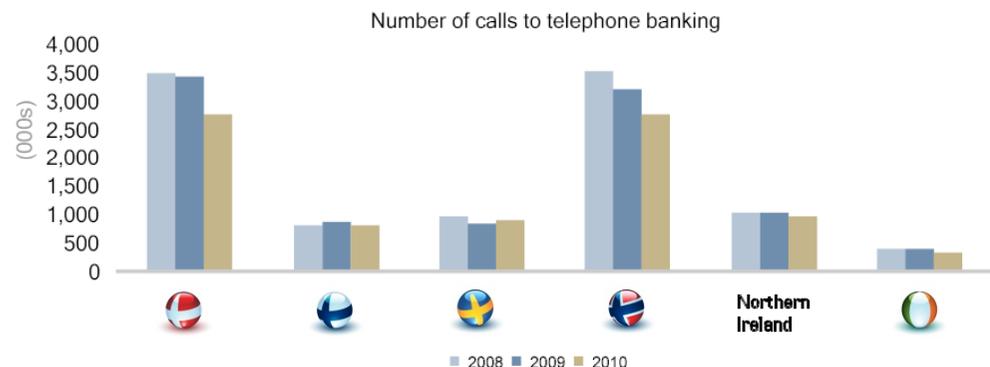
eBanking customers with an electronic mailbox



In 2008, the Group and e-Boks conducted research to quantify the environmental effects of using electronic media as an alternative to the conventional distribution of documents. The study concluded that for all areas - impact on climate, acidification, smog formation, fossil-fuel consumption and renewable energy - electronic mail is better.

### 2.1.5. Telephone banking

Telephone banking is banking on the IVR platform (IVR = interactive voice response). There are several telephone banking systems, that generally offer the customers access to the most common banking transactions through self-service. The system is available to all customers in the Danske Bank Group. In 2009, the Group launched a new IVR self service solution in Denmark, Tast-selv-service (Type Yourself Service, in Danish only), which allows customers to quickly check their account balances and latest transactions. Included in the chart below, the service accounts for 58% of all telephone logons in DK.



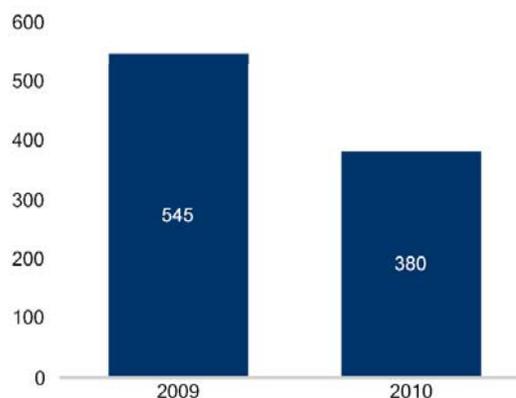
There are national differences in the features, but the main features are the same:

- Funds transfer to own account
- Funds transfer to preregistered accounts of third party
- Balances and transactions
- Account summary
- Account codes

### 2.1.6. Investment products related to climate and environment

Launched in October 2009, KlimaTrends (ClimateTrends) is a Danske Invest mutual fund focusing on companies that are expected to be well equipped for the climate challenges. KlimaTrends aims to achieve attractive long-term returns - not only from "green" companies but also from companies that can profit from climate change. The amounts invested in KlimaTrends are based on information registered at the end of the year. The figure for 2009 has been restated because the figure reported in CR Fact Book 2009 was from 15 December 2009.

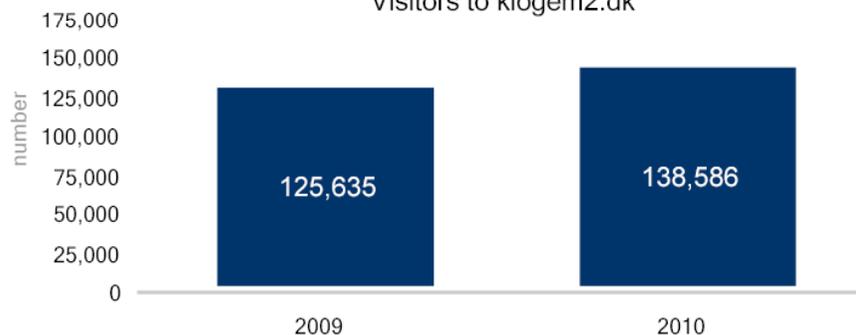
Assets in KlimaTrends (DKK millions)



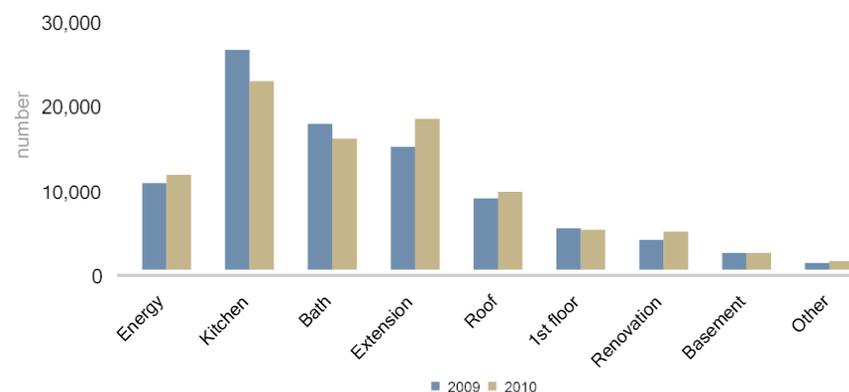
### 2.1.7. Smart Square Meters

In 2009, Realkredit Danmark launched the site [klogem2.dk](http://klogem2.dk) ("Smart Square Meters", in Danish only) for homeowners who are looking to ensure and increase their home's value. It offers expert knowledge about residential property assessment, suggestions and several unique calculators. One of these is an energy calculator that is intended to give homeowners an idea of what it would cost to improve the energy efficiency of their home. The charts below show how many users visited the site since its launch in September 2009 (left) and the distribution of the various types of calculation (right). With just over 10,000 calculations, the energy calculator was the fourth most popular in both 2009 and 2010.

Visitors to klogem2.dk



Calculator use on klogem2.dk

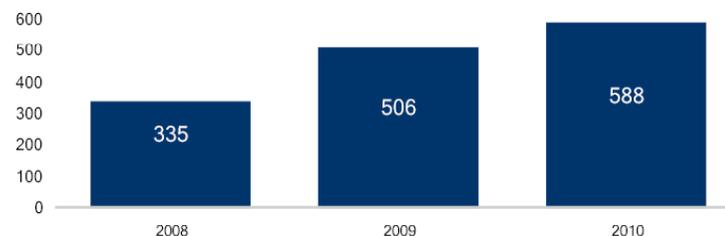


### 2.1.8. Socially Responsible Investment (SRI)

By the end of 2010, the Group had excluded 28 companies from its investment universe because they did not comply with the Group's SRI policy. Further, we are engaged in a dialogue with a number of companies about questionable activities.

Excluded companies, end- 2010	Involved in
Aerostar S.A.	Production of cluster munitions.
Aeroteh S.A.	Production of cluster munitions.
Africa Israel Investments Ltd.	Construction activities in conflict with international humanitarian law.
Alliant Techsystems Inc.	Production of cluster munitions and anti-personnel mines which is prohibited under international conventions.
AviChina Industry & Technology	Supplies of military equipment used in conflict with human rights norms.
Cintas Corp.	Violation of international labour rights norms.
CNOOC Ltd.	Oil exploration in conflict with human rights norms.
Daewoo International Corp.	Supplies of military equipment used in conflict with human rights norms.
Dongfeng Motor Group Company	Supplies of military equipment used in conflict with human rights norms.
Elbit Systems Ltd.	Supplies of electronic equipment in conflict with human rights norms.
FMC Corp.	Import of natural resources sourced in conflict with human rights norms.
GenCorp Inc.	Production of cluster munitions.
General Dynamics Corp.	Production of cluster munitions.
Hankook	Violation of international labour rights norms.
Hanwha Corp.	Production of cluster munitions and anti-personnel mines which is prohibited under international conventions.
Hyundai Motor Company	Activities in conflict with anti-corruption norms.
Incitec Pivot	Import of natural resources sourced in conflict with human rights norms.
Innophos	Import of natural resources sourced in conflict with human rights norms.
L-3 Communications Corp.	Production of cluster munitions.
Lockheed Martin Corp.	Production of cluster munitions.
Nissan Motor Company Ltd.	Supplies of military equipment used in conflict with human rights norms.
Poongsan Corp.	Production of cluster munitions.
Potash Corp. of Saskatchewan	Import of natural resources sourced in conflict with human rights norms.
Singapore Technologies Engineering Ltd.	Production of cluster munitions and anti-personnel mines which is prohibited under international conventions.
Sterlite Industries India Ltd.	Breaching environmental and human rights norms.
Textron Inc.	Production of cluster munitions and anti-personnel mines which is prohibited under international conventions.
Vedanta Resources plc.	Breaching environmental and human rights norms.
Wesfarmes Ltd.	Import of natural resources sourced in conflict with human rights norms.

Assets under management subject to the Danske Bank Group's SRI policy (DKK billions)



*In January 2010, the Danske Bank Group strengthened its commitment to SRI by joining the UN's Principles for Responsible Investments (PRI).*

*Read more about SRI at our website.*

## 2.2. Employees

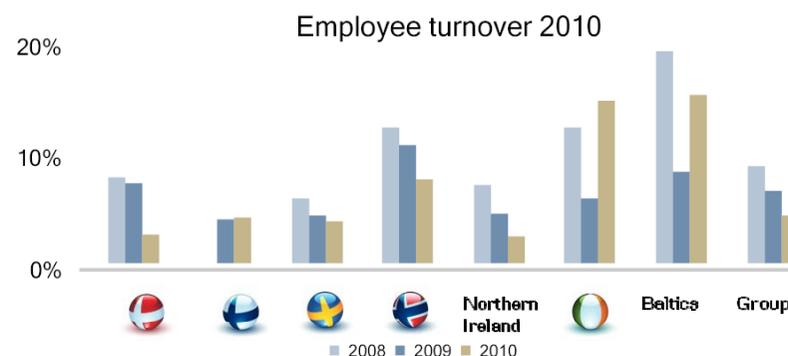
The Danske Bank Group employs more than 21,000 people in 14 countries. To us, being an international group means fostering development and opportunities for people with a variety of views and cultural backgrounds.

### 2.2.1. Number of full-time employees & employee turnover

The number of full-time employees (FTEs) at the end of the year is based on information in the Group's registration system. Employee turnover is defined as the number of employees who retired or resigned divided by the number of employees (converted to a percentage rate). The information was retrieved from the Group's HR system and covers the entire Group. The turnover rates are based on information registered for four quarters (from Q409 to Q310).

Employees - FTE (end of period)	2008	2009	2010
Banking Activities Denmark	6,363	5,664	6,031
Banking Activities Finland	2,323	2,169	2,281
Banking Activities Sweden	958	913	962
Banking Activities Norway	1,020	966	1,028
Banking Activities Northern Ireland	1,336	1,253	1,231
Banking Activities Ireland	645	625	482
Banking Activities Baltics	1,258	1,051	1,023
Other Banking Activities	297	310	328
<b>Banking Activities total</b>	<b>14,200</b>	<b>12,951</b>	<b>13,366</b>
Danske Markets	936	887	902
Danske Capital	583	540	535
Danica Pension	959	925	884
Shared Services Centre	5,880	5,464	4,768
Other Activities	1,066	1,326	1,067
<b>Group total</b>	<b>23,624</b>	<b>22,093</b>	<b>21,522</b>

Employee turnover	%	Number
Denmark	2	293
Finland	4	131
Sweden	4	54
Norway	7	99
Northern Ireland	2	46
Ireland	14	115
Baltics	15	231
<b>Total</b>	<b>4</b>	<b>969</b>



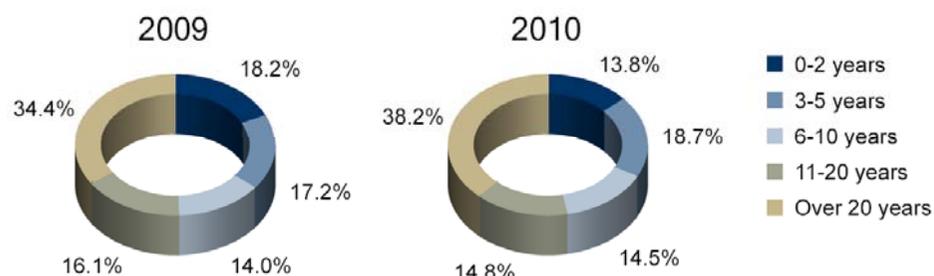
GRI indicators: LA1 Total workforce by type, contract and region & LA2 Total number and rate of employee turnover by age group, gender and region.

### 2.2.2. Staff diversity

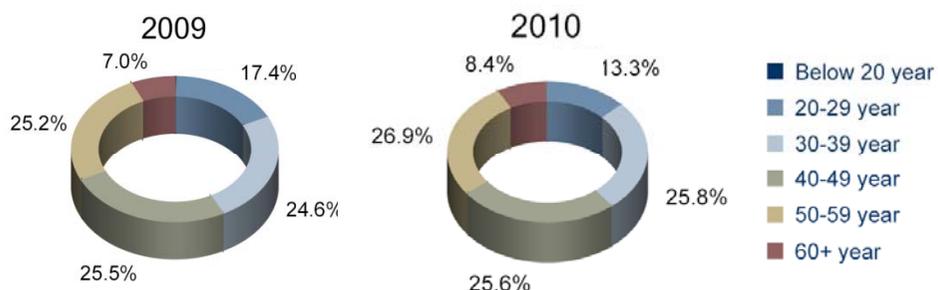
The Danske Bank Group wants to be an attractive place to work for all candidates with the right skills. Ethnic background, gender, religion and sexual orientation play no role in the recruitment and development of Group staff. The number of full-time employees (FTEs) is based on information registered at the end of the year in the Group's registration system. Data on the average years of service, average age and gender breakdown were retrieved from the Group's HR system at the end of Q310. Managers and executives are defined as persons with staff responsibility.

Employees - FTE (end of period)	2008	2009	2010
Number of full-time employees, end of year	23,624	22,093	21,522
Percentage of women in workforce (%)	58	57	57
Percentage of women in management (%)	34	34	35
Average age	42	42	44
Average years of service	15	15	16

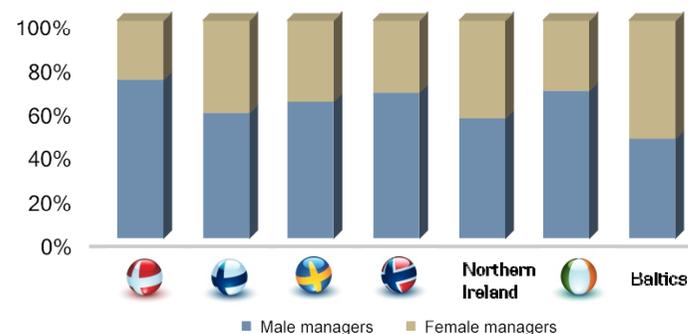
#### Years of service breakdown



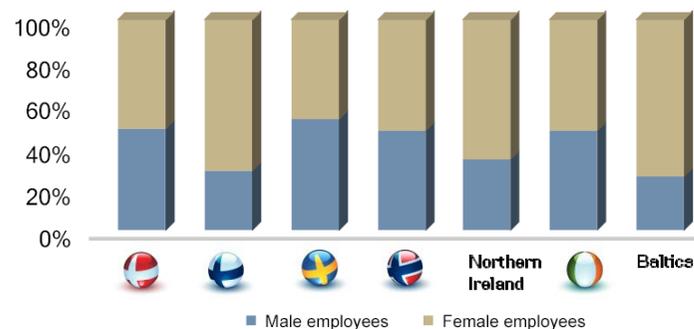
#### Employee age breakdown



#### Gender Breakdown 2010, managers



#### Gender breakdown 2010, workforce



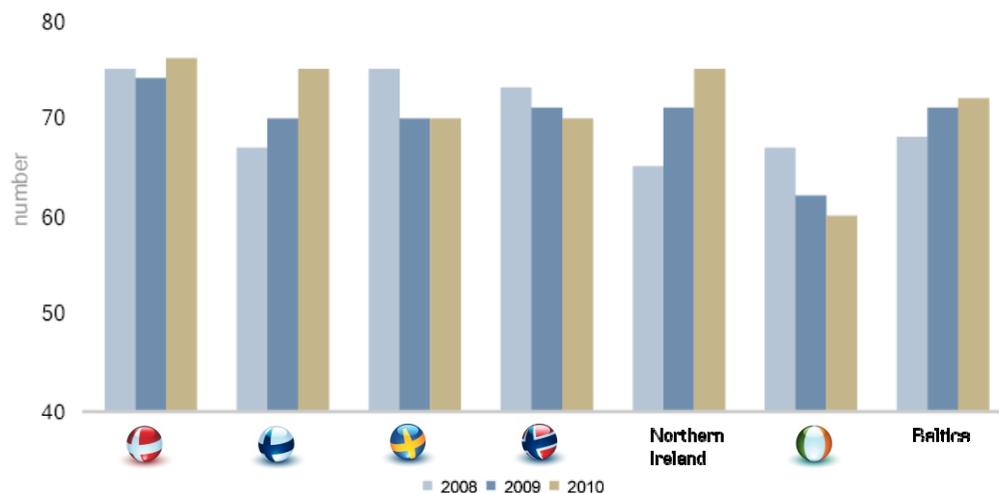
GRI indicator: LA13 Governance bodies and employees: indicators of diversity.

### 2.2.3. Employee survey

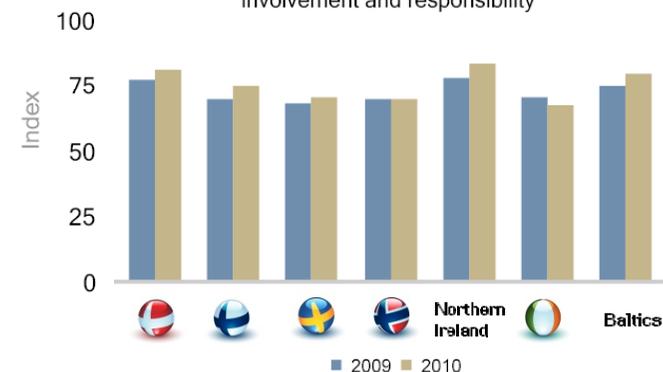
Every year, the Danske Bank Group conducts a survey on the satisfaction, motivation and loyalty of its employees. The purpose of the survey, which is based on a European model known as the European Employee Index, is to identify the need for HR focus areas and activities in the coming years. The results of the survey are based on responses from employees across the entire Group. The employee loyalty index is based on replies to six questions in the employee survey, three on loyalty and three on commitment.

Employee survey (scale of 0-100)	2008	2009	2010
Employee satisfaction and motivation	72	72	75
Employee loyalty	78	78	80
Employee perception of the Group's social involvement and responsibility	78	75	79
Employee perception of whether the Group takes more responsibility for the employees than expected	69	67	71

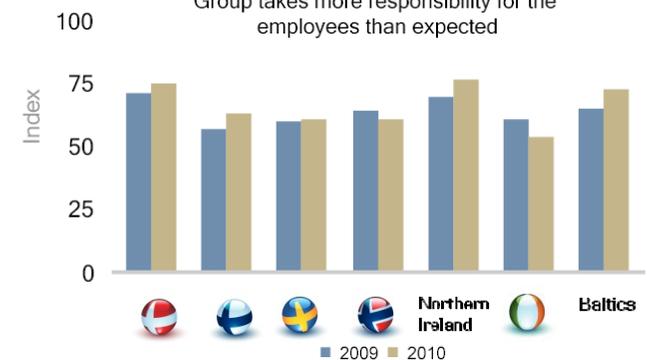
Employee satisfaction & motivation



Employee perception of the Group's social involvement and responsibility



Employee perception of the whether the Group takes more responsibility for the employees than expected



### 2.2.4. Work-life balance

The number of part-time employees covers the entire Group and is reported as registered at the end of Q310. Part-time employees are defined as persons with working hours equivalent to less than 90% of the standard working hours determined by collective wage agreement.

The number of flex jobs covers activities in Denmark only and is based on information registered at the end of Q310.

The number of maternity and paternity leave days paid by Danske Bank covers four quarters (from Q409 to Q310).

Data on employee perception of work-life balance are based on responses in the annual employee survey of the entire Group.

Leave of absence and flexibility	2008	2009	2010
Work-life balance as perceived by the employees (index scale of 0-100)	79	79	80
Part-time schemes	3,056	3,277	3,227
Number of employees on leave during the year *	1,545	2,062	1,909
Number of flex jobs **	121	110	105

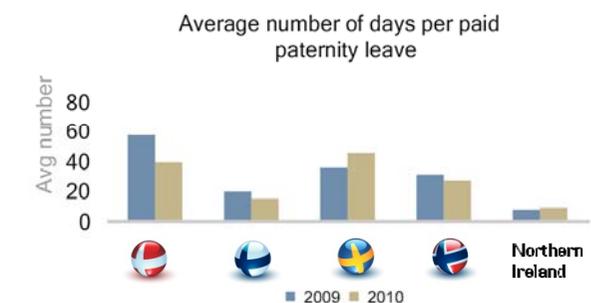
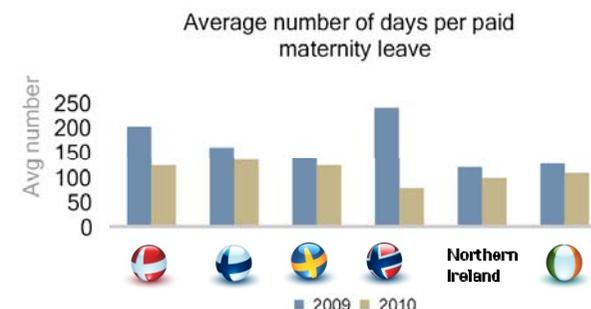
\*The figures cover the entire Group except for the Baltic states (all years) and Finland (2008)

\*\*A flex job is a Danish work arrangement for people with reduced ability to work

Work-life balance	2008	2009	2010
Women working part-time	2,698	2,823	2,944
Men working part-time	358	452	281
Average number of days per paid maternity leave during the year *	165	163	117
Average number of days per paid paternity leave during the year **	43	25	35
Leaves of absence granted for other reasons (number of employees granted leave of absence during the year) *	474	663	436
Employee perception of having sufficient influence over the setting of my job objectives (index 0-100)	-	79	81
Employee perception of having sufficient flexibility in the way I plan my work (index 0-100)	-	76	78

\* The figures do not include the Baltic states.

\*\* The figures do not include the Baltic states and Ireland. The figures for 2008 do not include Finland and Northern Ireland.



GRI indicator: LA1 Total workforce by type, contract, and region (see also page 13).

### 2.2.5. Health and safety

The Group wants to contribute to the general health of its employees. Tools used for this purpose are campaigns on a healthy diet, information about healthy working postures and an agreement on medical expense insurance that provides quick treatment in private hospitals or clinics. Absence is stated as time lost due to the employee's own illness, including pregnancy-related sick leave, and occupational accidents and diseases. The rate of absence is calculated as the average number of registered days of absence per employee. The data may be underreported if employees do not register their illness.

Number of injuries is defined as the number of injuries reported to the authorities. The number of employees who filed claims under their medical expense policies is defined as the number of employees who received an insurance payout from the Group's agreement on medical expense insurance. Only employees in Denmark are covered by medical expense insurance.

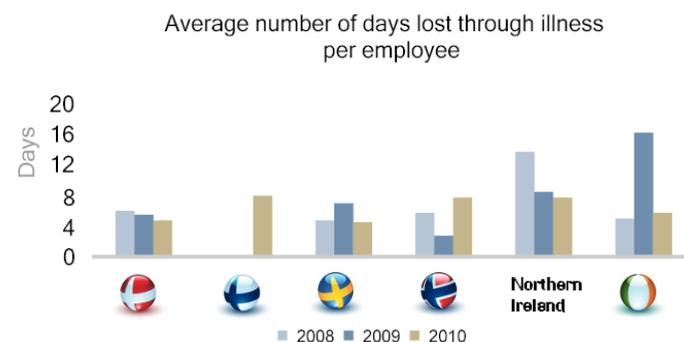
Health & safety	2008	2009	2010
Absence due to illness (avg. number of days lost through illness per employee)*	6.6	6	5.7
Injuries or post-traumatic stress related to robberies**	194	186	339
Other physical or mental injuries***	127	116	358
Employees who filed claims under medical expense insurance****	3,027	4,439	4,084

\* The 2008 and 2009 figures cover the entire Group except for the Baltic states and Finland.

\*\* The 2010 figure includes incidents of violence and threats as well as robberies. That is the reason for the sharp increase (the 2009 figure covers robberies alone).

\*\*\* The 2010 figure includes incidents of treatment for stress. That is the reason for the sharp increase over the level in 2009 and earlier years.

\*\*\*\* Only Danish employees are covered by medical expense insurance. The number may increase because of further notifications.



### 2.2.6. Robberies

Unfortunately, working in the branch network still exposes employees to a risk of robbery. A robbery exerts a tremendous amount of mental stress on the employees involved. As a result, the Group has introduced a number of initiatives to reduce the risk of robbery, such as time locks and cash-free branches.

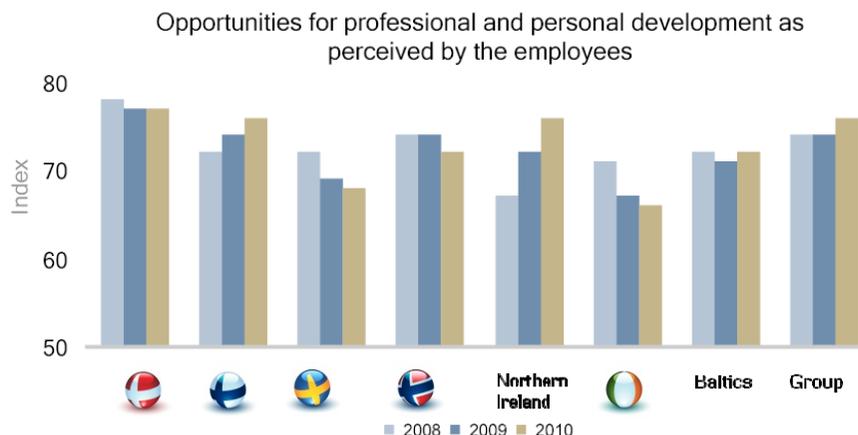
Data on robberies are based on information registered for 2010.

Robberies	2008	2009	2010
Denmark	33	29	42
Finland	2	1	0
Sweden	0	0	0
Norway	0	0	0
Northern Ireland	2	4	2
Ireland	0	2	1
Baltics	0	2	0
Group total	37	38	45

GRI indicator: LA7 Rates of injury, occupational diseases, lost days, and absenteeism and number of work related fatalities by region.

### 2.2.7. Competency profiles

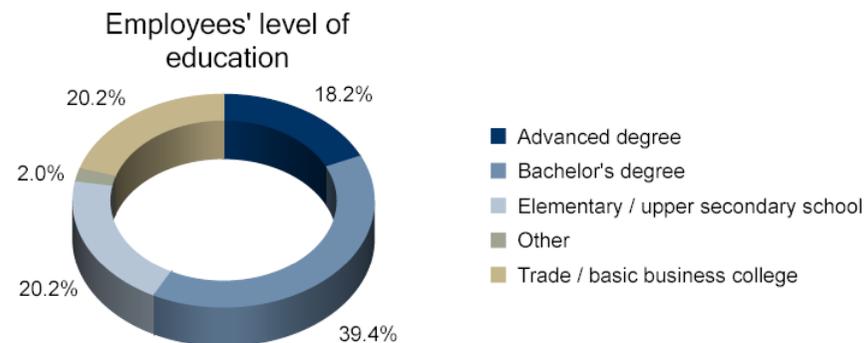
The numbers on the opportunities for professional and personal development as perceived by the employees are based on replies in the annual employee survey of the entire Group. The information was retrieved from the Group's HR system. At the end of Q310.



### 2.2.8. Intellectual capital

Data on the level of education are based on responses in the annual employee survey of the entire Group. Because of an adjustment of the definitions of the levels of education to align the data across the Group, the historical data on intellectual capital are not comparable to the 2010 figures.

Level of education 2010 (%)	Elementary / upper secondary	Trade / basic business college	Bachelor's degree	Advanced degree	Other
Denmark	17	14	44	19	3
Finland	24	44	26	23	1
Sweden	11	10	51	12	5
Norway	21	20	38	22	4
Ireland	9	31	20	5	1
Northern Ireland	12	39	29	16	1
Baltics	20	11	51	29	2
Group	17	20	39	18	2



GRI indicators: LA1 Total workforce by type, contract, and region (see also page 13). LA11 Programs for skills management and lifelong learning

## 2.3. Environment

### 2.3.1. Reporting principles

The reporting period for the year 2010 covers 1 October 2009 to 30 September 2010.

- Electricity and heat consumption are either based on quarterly meter readings or calculated on the basis of statements from energy companies and lessors received on a regularly basis during the year.
- In Sweden, heat consumption is calculated on the basis of information from Boverket (energy labeling of buildings). The consumption figure is calculated on the basis of the Group's share of floor space in the various buildings.
- In Norway, heat at the branches is mainly covered by electricity consumption.
- Direct energy is energy that enters and is consumed within the Group's operational premises. Indirect energy is energy produced outside the Group's operational premises and represents most of the energy used for electricity and heating.
- Water use is calculated on the basis of quarterly meter readings and covers only the head offices in Denmark, Finland, Norway and Sweden.
- Transportation in the Group's company vehicles comprises transport by security van, lorry and internal mail car. Transportation in kilometres has been calculated on the basis of mileage readings or fuel consumption.
- Transport in employees' own cars has been calculated as kilometres based on paid mileage allowance divided by mileage allowance payable according to current government tariffs.
- Transport by air has been calculated on the basis of quarterly kilometre statements from external travel agencies.
- Paper consumption has been calculated on the basis of volumes purchased and includes copying and printing paper, letterhead and envelopes with logos as well as printed matter.
- The data on floor area cover all properties, including own and leased premises, that the Group and its subsidiaries use for their own activities in the various countries.
- The number of full-time employees (FTEs) is based on information registered at the end of Q310 in the Group's registration system. The total figures exclude employees in activities outside Ireland, Northern Ireland, Sweden, Norway, Denmark and Finland.

### Changes in reporting principles

We have changed the method of calculating heat consumption from the one used in Fact Book 2009. The new method involves specific "termination" dates for every property, and therefore the figures for 2010 include consumption until the date in question even if we had vacated the property a long time before this date. At the same time, heat consumption at most of our branches is calculated on the basis of annual invoices from lessors received regularly during the year. The invoices cover the last year's heat consumption, and therefore any declines in business activity will cause a lag in our total figures. The comparative figures for 2009 have not been restated according to our new method of registration.

### Specific comments on environmental data

The Group achieved the following consumption reductions from 2009 to 2010: 7% of electricity consumption, 5% of road transport and 5% of paper consumption. These reductions were the result of various measures, including additional digital banking facilities and branch closures.

The Group experienced the following consumption increases from 2009 to 2010: 23% of heat consumption and 2% of air transport. The large increase in heat consumption was due mainly to two factors: (1) a new method of calculating the heat consumption and (2) the inclusion of branches in Finland and Norway.

In Finland we saw a very large increase in the heat figures for the head offices (81%). This is mainly because we moved from one head office to another and had a period with heat consumption at both locations. In our 2010 figures, we have also included heat consumption at branches. That was not included in the 2009 figures.

From 2009 to 2010, the Group had an increase of 22% in CO<sub>2</sub> emissions from heat. This was mainly a result of a change in our registration method (please see comments to the consumption figures at the last slide), but also a result of an increase in CO<sub>2</sub> per kWh heat as reflected in the emission factors from our suppliers:

Example from Denmark: the emission factor for heat (grid) increased with 17% from 0.113 kg/kWh in 2009 to 0.132 kg/kWh in 2010 ([www.ke.dk](http://www.ke.dk)). This meant that the CO<sub>2</sub> emissions from heat grid in Denmark increased by 764 tonnes in 2010.

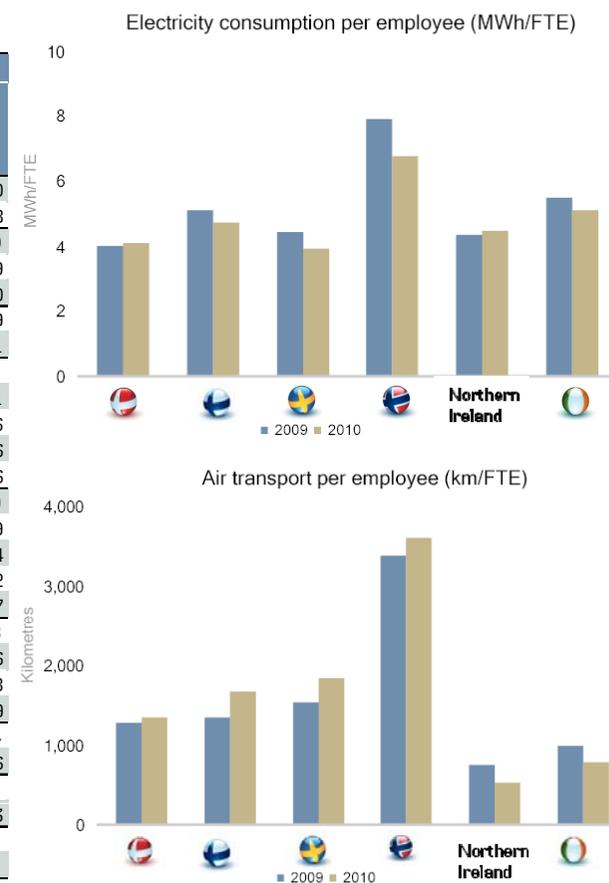
In 2010 the average temperature outside of Trondheim in Norway was 2.7 degrees lower compared to the temperature in 2008 (source [www.vips-landbruk.no](http://www.vips-landbruk.no))

### 2.3.2. Resource consumption

Resource consumption	Total 2009	Total 2010	Change 09-10	2010					
				Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland
Floor area - square meters occupied	691,150	720,433	4%	413,904	126,309	53,039	57,078	45,863	24,240
Full-time employees (FTEs) *	21,646	20,589	-5%	12,618	2,956	1,370	1,333	1,674	638
<b>Energy consumption total (MWh)</b>	<b>164,027</b>	<b>172,842</b>	<b>5%</b>	<b>109,849</b>	<b>28,342</b>	<b>10,236</b>	<b>10,457</b>	<b>10,118</b>	<b>3,840</b>
Energy consumption per employee (MWh/FTE)	7.6	8.4	11%	8.7	9.6	7.5	7.8	6.0	5.9
Energy consumption per square meter (kWh/m <sup>2</sup> )	237	240	1%	265	224	193	185	221	160
Direct energy consumption (MWh)	16,486	15,835	-4%	12,187	434	-	-	2,645	569
Indirect energy consumption (MWh)	147,540	157,006	6%	97,662	27,908	10,236	10,457	7,472	3,271
<b>Electricity consumption - total (MWh)</b>	<b>97,036</b>	<b>90,423</b>	<b>-7%</b>	<b>51,456</b>	<b>13,925</b>	<b>5,321</b>	<b>8,978</b>	<b>7,472</b>	<b>3,271</b>
Electricity consumption per employee (MWh/FTE)	4.5	4.4	-2%	4.1	4.7	3.9	6.7	4.5	5.1
Electricity consumption per square meter (kWh/m <sup>2</sup> )	140	126	-11%	124	110	100	158	163	136
Electricity consumption - head office (MWh)	40,333	40,070	-1%	26,031	5,163	2,379	2,629	2,831	1,036
Electricity consumption - branches (MWh)	56,703	50,353	-11%	25,425	8,761	2,941	6,349	4,641	2,236
<b>Heat consumption - total (MWh)</b>	<b>66,991</b>	<b>82,419</b>	<b>23%</b>	<b>58,393</b>	<b>14,418</b>	<b>4,915</b>	<b>1,479</b>	<b>2,645</b>	<b>569</b>
Heat consumption per employee (MWh/FTE) **	3.1	4.0	29%	4.6	4.9	3.6	1.1	1.6	0.9
Heat consumption per square meter (kWh/m <sup>2</sup> )	97	114	18%	141	114	93	26	58	24
Heat consumption - head office (MWh)	32,498	36,562	13%	26,646	6,050	1,580	1,205	989	92
Heat consumption - branches (MWh)	34,493	45,857	33%	31,746	8,368	3,335	274	1,657	477
<b>Road transport - total (1,000 km)</b>	<b>20,760</b>	<b>19,712</b>	<b>-5%</b>	<b>11,854</b>	<b>2,577</b>	<b>2,073</b>	<b>639</b>	<b>1,322</b>	<b>1,248</b>
Road transport per employee (km/FTE)	959	957	0%	939	874	1,512	479	789	1,966
Company vehicles (1,000 km)	3,916	4,645	19%	2,206	189	1,333	-	-	918
Employees' cars (1,000 km)	16,844	15,067	-11%	9,648	2,389	741	639	1,322	329
<b>Air transport - total (1,000 km)</b>	<b>29,797</b>	<b>30,488</b>	<b>2%</b>	<b>16,872</b>	<b>4,920</b>	<b>2,515</b>	<b>4,800</b>	<b>877</b>	<b>504</b>
Air transport per employee (km/FTE)	1,377	1,482	8%	1,338	1,662	1,837	3,601	524	786
<b>Paper consumption - total (tonnes)</b>	<b>3,303</b>	<b>3,147</b>	<b>-5%</b>	<b>2,247</b>	<b>409</b>	<b>144</b>	<b>61</b>	<b>246</b>	<b>41</b>
Paper consumption per employee (kg/FTE)	153	153	0%	178	139	105	45	146	63
<b>Water consumption - total (m<sup>3</sup>)</b>	<b>98,463</b>	<b>72,862</b>	<b>-26%</b>	<b>62,798</b>	<b>1,298</b>	<b>3,256</b>	<b>5,510</b>	<b>-</b>	<b>-</b>
Water consumption per employee (litre/FTE)	9,832	7,531	-23%	8,576	1,072	5,355	9,136	-	-
<b>Train transport - total (1,000 km)</b>	<b>1,640</b>	<b>1,621</b>	<b>-1%</b>	<b>-</b>	<b>-</b>	<b>1,508</b>	<b>-</b>	<b>93</b>	<b>21</b>
Train transport per employee (km/FTE)	431	440	2%	-	-	1,101	-	55	33

\* The total figures exclude employees in activities outside Ireland, Northern Ireland, Sweden, Norway, Denmark and Finland.

\*\* The average heat consumption per employee varies greatly throughout the Group. We believe this is owing to the following reasons: varying use of electricity for heating, varying weather conditions, and differences in buildings.



In 2010, the Group's air transport was 30,488,000 kilometres. This equals around 762 trips around the globe.

GRI indicators: EN 1 Materials used by weight or volume. EN 3 Direct energy consumption by primary energy source. EN 4 Indirect energy consumption by primary source. EN 8 Total water withdrawal by source. EN 29 Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce.

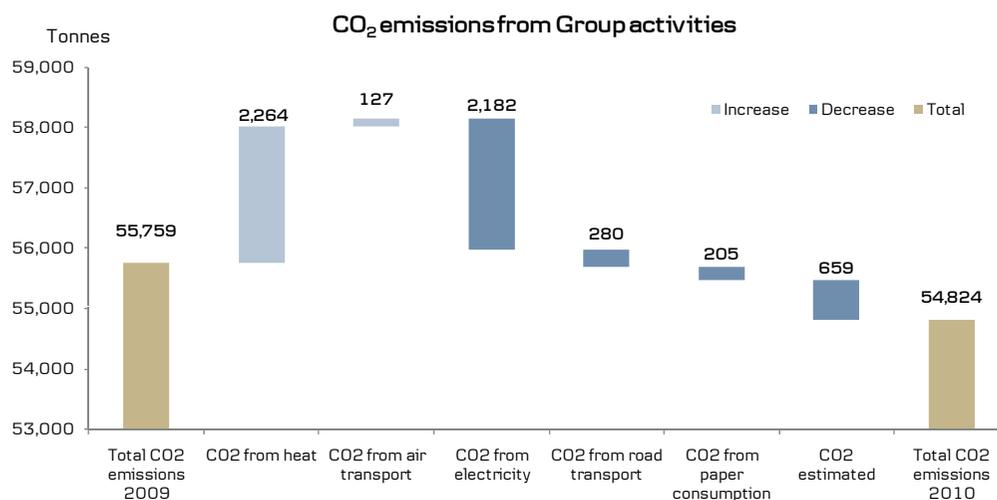
### 2.3.3. CO<sub>2</sub> neutrality

CO<sub>2</sub> emissions are calculated specifically for all operational activities in Denmark, Finland, Sweden, Norway, Ireland and Northern Ireland. The Group does not have any measured consumption in the Baltic states, Poland, Germany and Luxembourg. We have therefore used extrapolations to estimate the CO<sub>2</sub> emissions of the operational activities in these countries on the basis of the number of full-time employee's (FTEs) and the average CO<sub>2</sub> emissions per employee of the calculated consumption.

CO<sub>2</sub> emissions in Denmark, Finland, Sweden, Norway, Ireland and Northern Ireland were calculated on the basis of electricity and heat consumption data as well as data for transport by car and air. Specific emission factors from relevant energy companies were used when possible; otherwise, average emission factors for electricity in the region were used. For transport by car, specific emission factors were used for Danske Bank's company vehicles to the extent that such emission factors are known. The emissions from employees' own cars are based on average emission factors from Key2Green.dk. CO<sub>2</sub> emissions from paper are based on an emission factor from Force Technology.

CO <sub>2</sub> emissions	Total 2008	Total 2009	Total 2010	Change 08-09	Change 09-10	2010					
						Denmark	Finland	Sweden	Norway	Ireland	Northern Ireland
CO <sub>2</sub> from electricity (tonnes) *	36,427	30,594	<b>28,412</b>	-16%	<b>-7%</b>	24,599	1,431	411	0	288	1,682
CO <sub>2</sub> from heat (tonnes)	11,700	10,167	<b>12,431</b>	-13%	<b>22%</b>	8,681	2,497	274	161	687	132
CO <sub>2</sub> from road transport (tonnes)	4,005	3,633	<b>3,353</b>	-9%	<b>-8%</b>	2,074	451	363	15	231	218
CO <sub>2</sub> from air transport (tonnes)	5,709	3,730	<b>3,857</b>	-35%	<b>3%</b>	1,829	760	319	639	214	96
CO <sub>2</sub> from paper consumption (tonnes)	4,876	4,328	<b>4,123</b>	-11%	<b>-5%</b>	2,943	536	189	79	322	53
Total registered CO <sub>2</sub> emissions (tonnes)	62,717	52,452	<b>52,176</b>	-16%	<b>-1%</b>	40,127	5,675	1,556	894	1,741	2,182
Estimated CO <sub>2</sub> emissions from operations without registered data (tonnes)	3,095	3,307	<b>2,648</b>			-	-	-	-	-	-
<b>Total CO<sub>2</sub> emissions for neutralisation (tonnes)</b>	<b>65,812</b>	<b>55,759</b>	<b>54,824</b>	<b>-15%</b>	<b>-2%</b>						

\* The CO<sub>2</sub> emissions from electricity in Northern Ireland are low because most of the electricity is supplied by wind turbines.



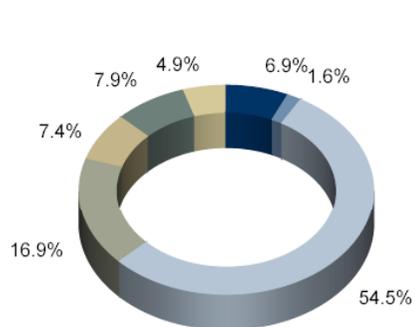
In 2010, for the first time, Danske Bank announced a group-wide target for electricity reductions. We are aiming to reduce electricity consumption by 20% from 2009 to 2014.

### 2.3.4. Types of CO<sub>2</sub>

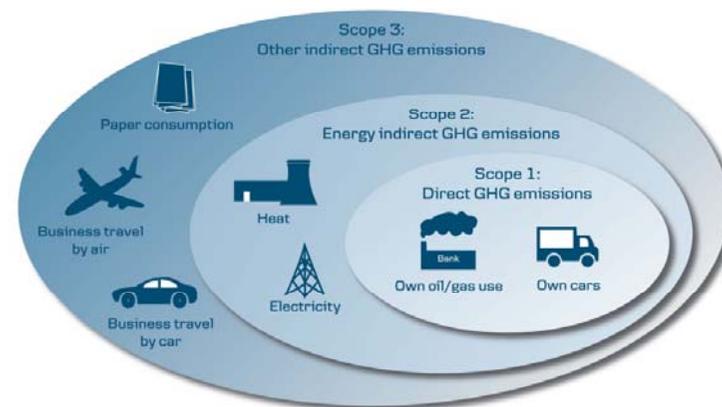
Direct CO<sub>2</sub> emissions (scope 1) comprise emissions from electricity, heat and steam generated by the organisation (within the organisational boundaries). The Group uses fuels such as oil and gas for heating to only a very limited extent. Indirect CO<sub>2</sub> emissions (scope 2) comprise emissions from electricity, heat or steam consumed by the organisation (energy supplied from outside the organisational boundaries). Other indirect CO<sub>2</sub> emissions (scope 3) include emissions from purchased goods and services, paper and business travel by air, train and car.

Direct & indirect emissions	Total 2009	Total 2010	2010						
			Denmark	Finland	Sweden	Norway	Ireland	Ireland	Estimated
<b>CO<sub>2</sub> direct (tonnes)</b>	<b>4,345</b>	<b>4,402</b>	<b>3,035</b>	<b>154</b>	<b>233</b>	<b>0</b>	<b>687</b>	<b>293</b>	<b>-</b>
- Heating from consumption of oil and gas (tonnes)	3,660	3,589	2,649	121	0	0	687	132	-
- Use of company vehicles (tonnes)	685	813	386	33	233	0	0	161	-
<b>CO<sub>2</sub> indirect (tonnes)</b>	<b>37,101</b>	<b>37,254</b>	<b>30,631</b>	<b>3,807</b>	<b>685</b>	<b>161</b>	<b>288</b>	<b>1,682</b>	<b>-</b>
- Electricity from external suppliers (tonnes)	30,594	28,412	24,599	1,431	411	0	288	1,682	-
- Heating from external suppliers (tonnes)	6,508	8,842	6,032	2,376	274	161	0	0	-
<b>Other CO<sub>2</sub> indirect (tonnes)</b>	<b>11,005</b>	<b>10,520</b>	<b>6,461</b>	<b>1,714</b>	<b>638</b>	<b>733</b>	<b>767</b>	<b>207</b>	<b>-</b>
- Air transport (tonnes)	3,730	3,857	1,829	760	319	639	214	96	-
- Paper consumption (tonnes)	4,328	4,123	2,943	536	189	79	322	53	-
- Use of employees' cars (tonnes)	2,948	2,540	1,688	418	130	15	231	58	-
<b>Total CO<sub>2</sub> emissions (tonnes)</b>	<b>55,758</b>	<b>54,824</b>	<b>40,127</b>	<b>5,675</b>	<b>1,556</b>	<b>894</b>	<b>1,741</b>	<b>2,182</b>	<b>2,648</b>

Breakdown of CO<sub>2</sub> emissions 2010



- Heating from consumption of oil and gas
- Use of company vehicles
- Electricity from external suppliers
- Heating from external suppliers
- Air transport
- Change in paper consumption
- Use of employees' cars



GRI indicator: EN 16 Total direct and indirect greenhouse gas emissions.

### 2.3.5. Other emissions

We have calculated SO<sub>2</sub> and NO<sub>x</sub> emissions on the basis of electricity and heat consumption data as well as data for transport by car and air. The source of emission factors for the various types of consumption is Key2Green.dk, except air transport, for which the source is sas.dk

Emissions of ozone-depleting substances from cooling systems are calculated on the basis of registrations of fillings during the year. Emissions are reported as the total ozone-depletion potential (ODP) in kg CFC-11-equivalent.

Other emissions	Total 2009	Total 2010	2010					
			Denmark	Finland	Sweden	Norway	Ireland	Ireland
<b>SO<sub>2</sub> total (kg)</b>	35,513	17,550	11,631	3,021	1,121	325	1,047	405
SO <sub>2</sub> from electricity (kg)	12,074	8,145	5,146	1,392	532	0	747	327
SO <sub>2</sub> from heat (kg)	22,298	8,242	5,839	1,442	492	148	265	57
SO <sub>2</sub> from road transport (kg)	49	47	28	6.1	4.9	1.5	3.1	2.9
SO <sub>2</sub> from air transport (kg)	1,092	1,117	618	180	92	176	32	18
<b>NO<sub>x</sub> total (kg)</b>	85,568	85,149	52,450	13,680	5,660	6,534	4,705	2,120
NO <sub>x</sub> from electricity (kg)	42,259	35,717	20,325	5,500	2,102	3,546	2,951	1,292
NO <sub>x</sub> from heat (kg)	22,722	28,847	20,437	5,046	1,720	518	926	199
NO <sub>x</sub> from road transport (kg)	6,494	6,166	3,708	806	648	200	413	390
NO <sub>x</sub> from air transport (kg)	14,092	14,419	7,979	2,327	1,190	2,270	415	238
<b>Leakage of ozone-depleting substances (kg CFC-11)</b>	<b>14.0</b>	<b>3.0</b>	<b>3.0</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Number of air-conditioning devices using ozone-depleting substances	114	258	258	NA	NA	NA	NA	NA

GRI indicators: EN 17 Other relevant indirect greenhouse gas emissions. EN 19 Emissions of ozone-depleting substances. EN 20 NO<sub>x</sub>, SO<sub>2</sub>, and other significant air emissions.

### 2.3.6. Waste

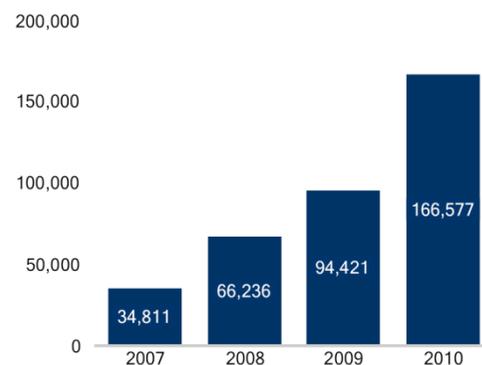
In Denmark, data on waste cover all waste from the head office and paper from the branches. The data are divided into waste sent to landfill, incineration and recycling. Waste is calculated on the basis of weights registered in the waste management system. In Sweden, data on waste volumes cover the head offices in Stockholm and Linköping and paper to be recycled from the branches. In Norway the waste volume of paper for recycling cover the head offices in Trondheim and Oslo and all branches. In Norway, data on waste is only from the paper for recycling.

WASTE	Total 2009	Total 2010	2010					
			Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland
Waste total (tonnes)	1,246	1,998	1,808	NA	146	43	NA	NA
% of waste to recycling	NA	NA	64%	NA	91%	100%	NA	NA
Waste to landfill (tonnes)	16	13	12	NA	1	0	NA	NA
Waste to incineration (tonnes)	394	645	633	NA	12	0	NA	NA
Waste to recycling(tonnes)	835	1,340	1,163	NA	133	43	NA	NA
- segment from paper for recycling (tonnes)	714	1,148	978	NA	127	43	NA	NA
- segment from electronic waste (tonnes)	30	66	66	NA	0.3	0.0	NA	NA
- other (tonnes)	91	126	120	NA	6	0	NA	NA

### 2.3.7. eMeetings

In 2006, the Group introduced the interactive communication tool eMeeting in all of its branches. In comparison with telephone conference calls, it provides a better overview and visual contact. Some examples of meetings that are held as eMeetings are regional meetings at the executive level, advisers' status meetings, customer meetings with large corporate customers and meetings with developers in India.

Participants in eMeetings



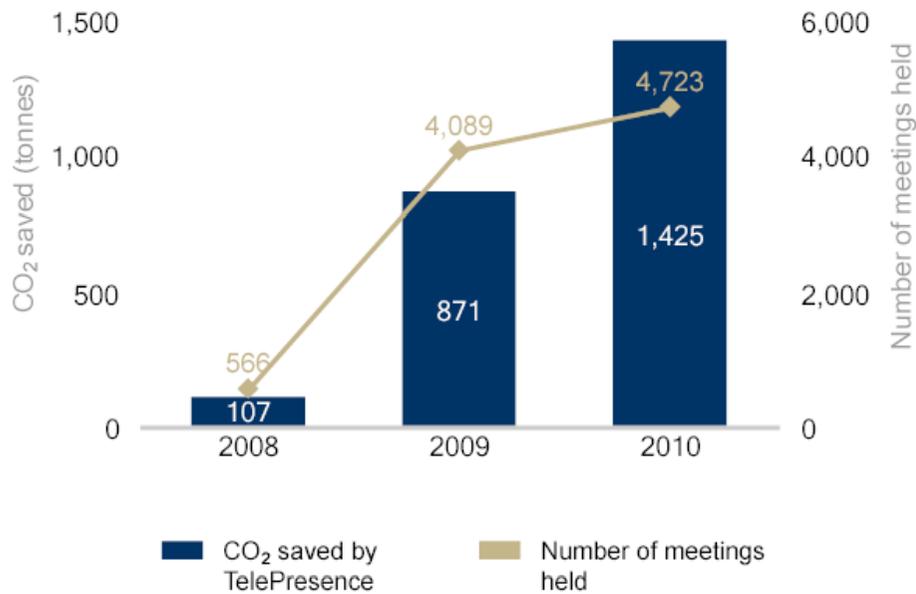
GRI indicators: EN 7: Initiatives to reduce indirect energy consumption & EN 18: Initiatives to reduce greenhouse gas emissions. EN 22: Total weight of waste by type and disposal method.

### 2.3.8. TelePresence

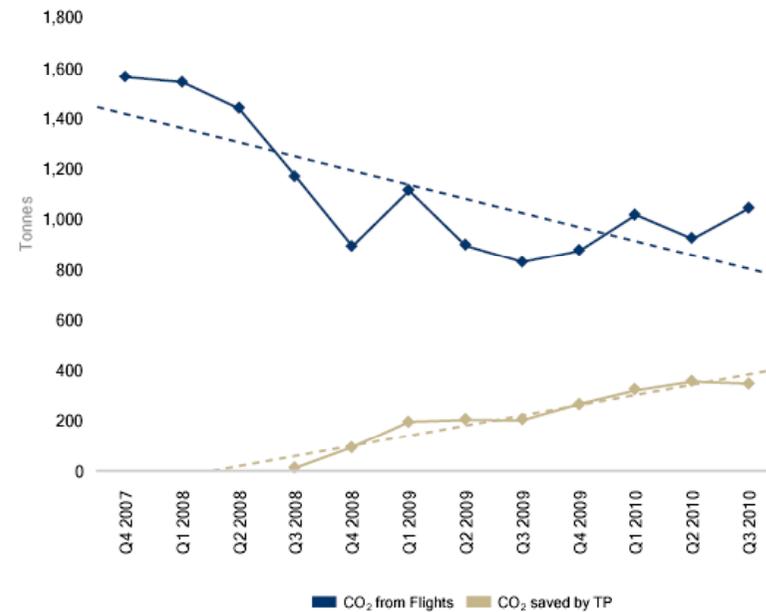
The Danske Bank Group has implemented a type of videoconference known as TelePresence meetings. By the end of 2010, the Group had invested in 19 TelePresence studios in order to reduce travel time and increase efficiency. In 2008 the Group set up five studios in Denmark and one in each of the following cities: Vilnius, Riga, Tallinn, Trondheim, Stockholm, Belfast, Dublin, Helsinki and Oslo. In 2009 the Group set up two more studios in Linköping and Bangalore, India. In 2010 the Group added three more studios, in Malmö, Göteborg and New York.

The TelePresence meetings should help reduce travel, which is both expensive and time-consuming and has a negative impact on the environment. For example, holding an TelePresence meeting instead of a traditional meeting between a person in Helsinki, Finland, and a person in Copenhagen, Denmark, will lower CO<sub>2</sub> emissions by 297 kg ([www.sas.dk](http://www.sas.dk)).

TelePresence



Effect of telepresence on CO<sub>2</sub> emissions from air travel

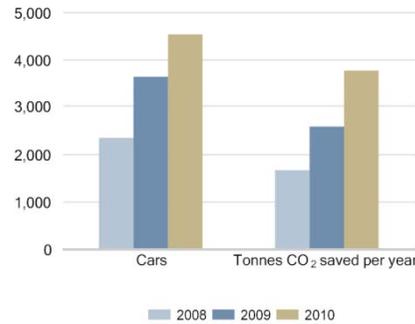


GRI indicators: EN 7: Initiatives to reduce indirect energy consumption & EN 18: Initiatives to reduce greenhouse gas emissions.

### 2.3.9. Nordania Greenfleet

In 2008, the Group's leasing company, Nordania Leasing, launched a new environmental programme for its corporate car leasing schemes. The programme includes reporting on emissions from cars, environmental ratings of cars and advice on how to set up an environmentally friendly car policy. The figures shows the number of cars involved and the estimated number of tonnes of CO<sub>2</sub> saved annually from all the customers who have selected the Greenfleet programme.

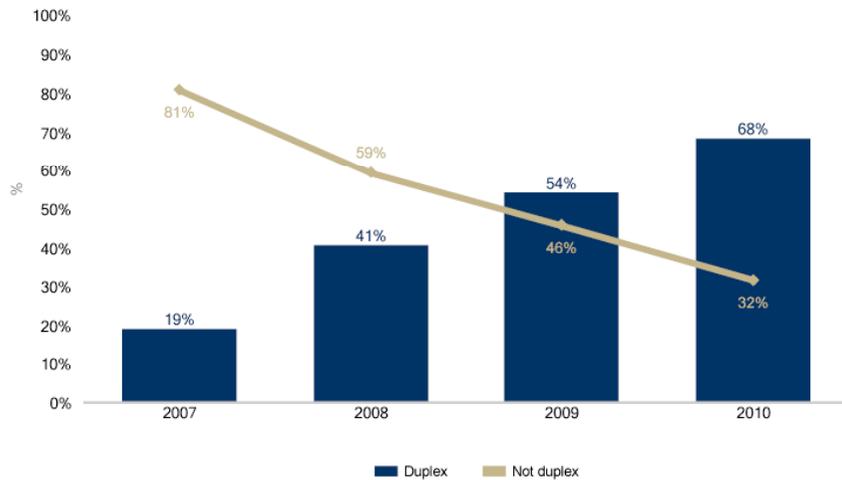
Data from Greenfleet



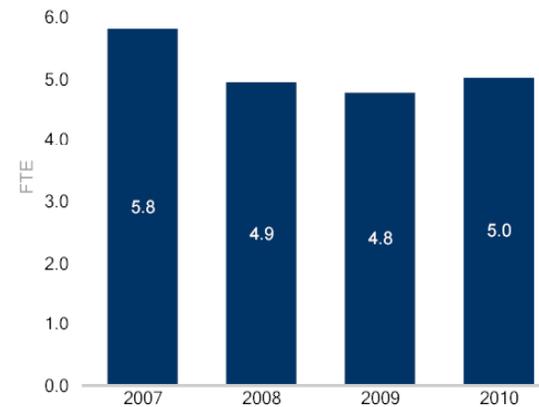
### 2.3.10. Duplex printers

In 2006, the Danske Bank Group decided to replace all internal printers with duplex printers over a five-year period for the purpose of ensuring better paper use.

Duplex printers in the Group



FTE per printer

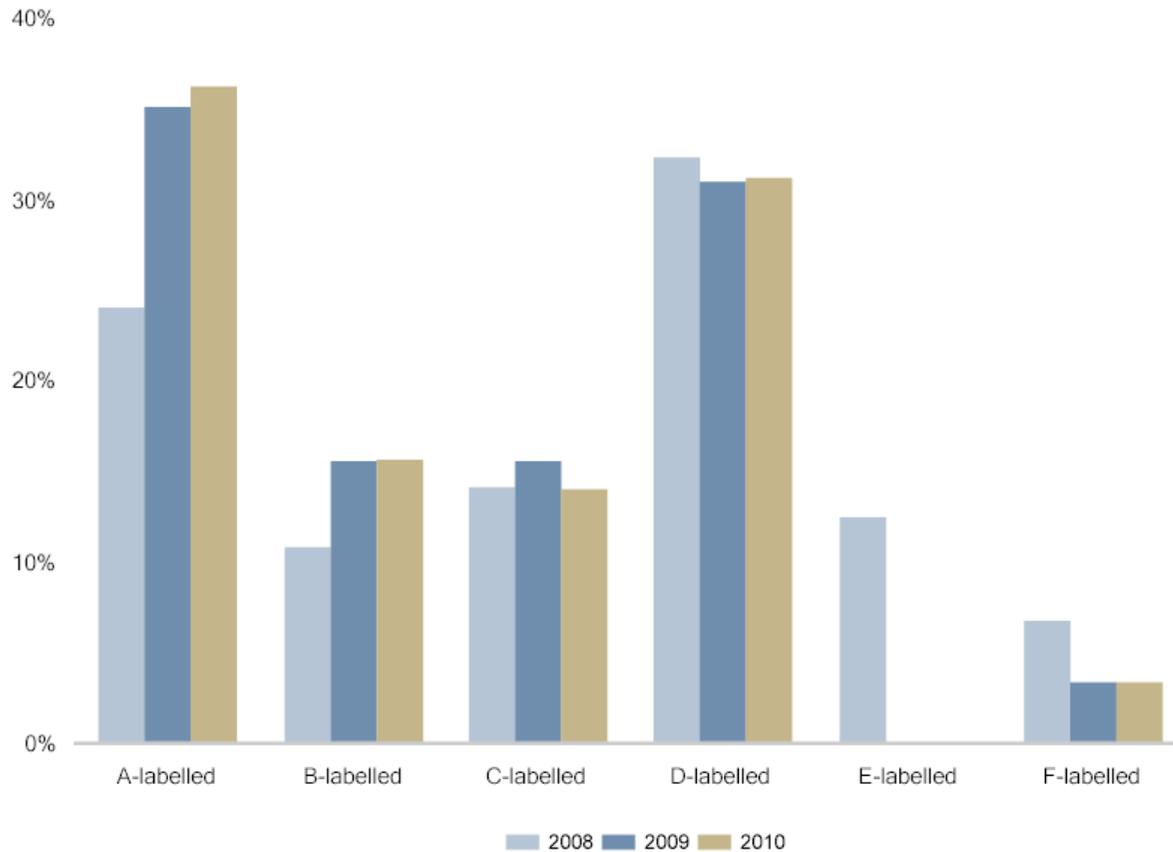


GRI indicators: EN 7: Initiatives to reduce indirect energy consumption & EN 18: Initiatives to reduce greenhouse gas emissions.

### 2.3.1 1. Energy labelling of ventilation systems

In 2006 the Group launched an initiative to label all ventilation systems in the head office in Denmark. The work has been completed, and all ventilation systems have been labelled (see example below). The replacement of ventilation systems will be prioritised on the basis of the labelling.

Energy labelling of ventilation systems

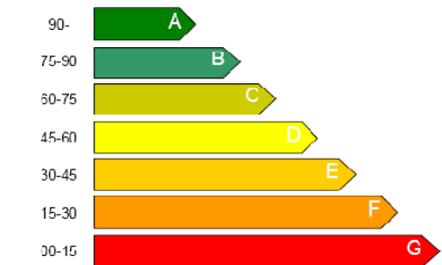


**Ventilating label - Plant**

Danske Bank

Adresse: Gircestrøget, 0800 Høje Taastrup  
Plant: F 5705

Valid 4 years from: 10th December 2007



**B**

Actual CO2-impact..... 45.7 [tons/year]  
Maximum CO2-impact by changing to a A-plant..... 36.6 [tons/year]

Comment:

The label is worked out by FORCE Technology



GRI indicators: EN 7: Initiatives to reduce indirect energy consumption & EN 18: Initiatives to reduce greenhouse gas emissions.

## 2.4. Society

### 2.4.1. Activities and events

As a knowledge-based business, the Group intends to contribute to knowledge production in its local communities, for example in research and education projects. The Group wants particularly to become involved in activities that promote the financial understanding of children and young people.

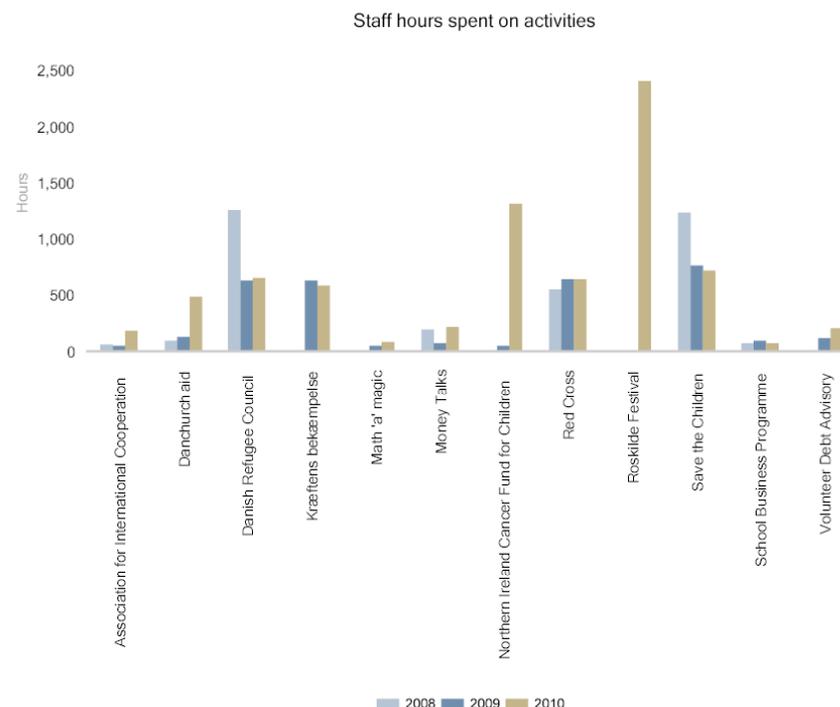
The numbers of participants have been calculated on the basis of either data on actual attendees or the planned number of visitors at events held nationally, regionally and locally at each business unit.

Visitors at events and activities	2008	2009	2010
Danske Bank Cup Sports Event	125,000	99,775	80,000
Danske Sommerballet (Summer Ballet)	19,100	11,500	14,400
Science Counts - Northern Bank	4,553	3,082	3,080
Junior Achievement	430	240	Terminated
Math 'a' magic	-	1,750	2,400
Money Talks	720	360	2,826
Northern Bank - Schools' Cup Rugby	3,400	3,405	3,400
National Irish Bank - FAI Summer Soccer Schools	23,047	19,034	Terminated
School Business Programme	130	150	125
Thesis competition	21	22	21
Time 2 count	300	304	Terminated
Northern Bank - Young Enterprise Masterclass*	3,984	2,000	Terminated
<b>Total</b>	<b>181,485</b>	<b>142,822</b>	<b>106,252</b>

\* Participants are counted at all contact points, so some participants may be counted more than once.

Staff hours spent on activities	2008	2009	2010
<b>Total*</b>	<b>5,189</b>	<b>3,823</b>	<b>7,477</b>

\* Includes teaching assistance and help with nationwide fundraising efforts.



### 2.4.2. Donations

The money donated through grants, funds, prizes, donations and the like (excluding marketing costs) is counted where the funds are distributed (in the regions, branches or divisional head office). The data are calculated twice a year and are reported by the divisional head offices to the Group head office. Donations from units outside Denmark are converted to Danish kroner at the exchange rate applying the 31 December.

DKK (million)	2008	2009	2010
<b>Total donations</b>	<b>28</b>	<b>28</b>	<b>21</b>

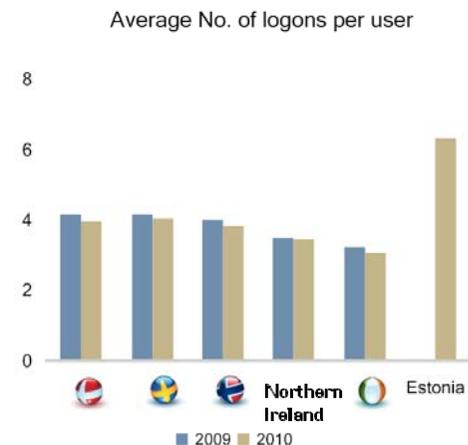
### 2.4.3. Financial literacy

At the Danske Bank Group, we believe that a higher level of financial literacy and education not only enriches the life of the individual but also contributes to healthy economic growth in society. In 2007 we launched the extensive Financial Literacy Programme. Our ambition with the Programme is to give the next generation of consumers a basic education in personal finance.

#### Moneyville

In 2008, we launched our first initiative - Moneyville - a fun, non-branded, educational website for 5-7 year olds. In 2009 we expanded Moneyville with a new universe for 8-9 year olds. In developing Moneyville, we drew upon the knowledge of more than 25 experts from northern Europe to ensure its appropriateness and educational relevance for the intended age group. In 2010 Moneyville was rolled out in Estonia, and within 3 months, more than 100,000 users had registered. In 2011 we will continue the rollout in Finland and Lithuania.

Moneyville No. of users registred	2009	2010	Total
Denmark	648,451	463,968	1,112,419
Sweden	103,687	75,083	178,770
Norway	399,051	353,423	752,474
Northern Ireland	24,951	41,876	66,827
Ireland	21,315	18,360	39,675
Estonia	-	113,827	113,827
<b>Total</b>	<b>1,197,455</b>	<b>952,710</b>	<b>2,150,165</b>

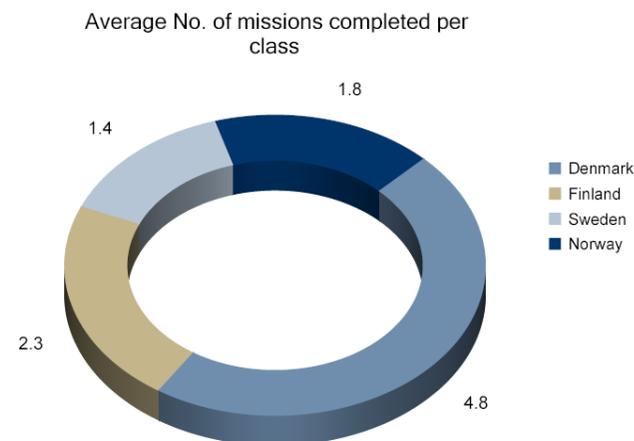


#### Control Your Money

In 2010, we continued the rollout of the Financial Literacy Programme with the launch of Control Your Money - an interactive website to be used for teaching personal finance and math to pupils aged 10-15. The site, developed on the basis of the knowledge of more than 20 experts from six countries, is based on actual math curricula and the newest educational and technical features, such as adaptive tasks. The site is non-branded, free and available to everyone. Control Your Money has been launched in Denmark, Finland, Sweden and Norway, and in 2011 it will be rolled out in Ireland, Northern Ireland and Estonia. The first phase has been positive, although there are large difference from country to country, as shown in the tables and charts.

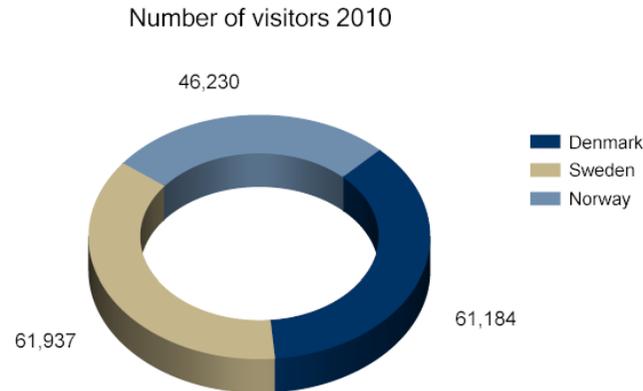
Control Your Money No. of teachers registred	2010
Denmark	1,653
Finland	320
Sweden	79
Norway	461
<b>Total</b>	<b>2,513</b>

Control Your Money No. of classes registred	2010
Denmark	2,516
Finland	294
Sweden	111
Norway	450
<b>Total</b>	<b>3,371</b>



## Mind Your Money

In 2010, Mind Your Money for 18-27 year olds, was rolled out in Denmark, Sweden and Norway. Its purpose is to improve the financial skills of young adults by providing financial information closely related to relevant life situations, such as travelling, starting studies, starting a home and having children. Within the first year there were more than 225,000 visitors. There were large differences in usage from country to country, however. In 2011 we will continue with the rollout of Mind Your Money in Finland.

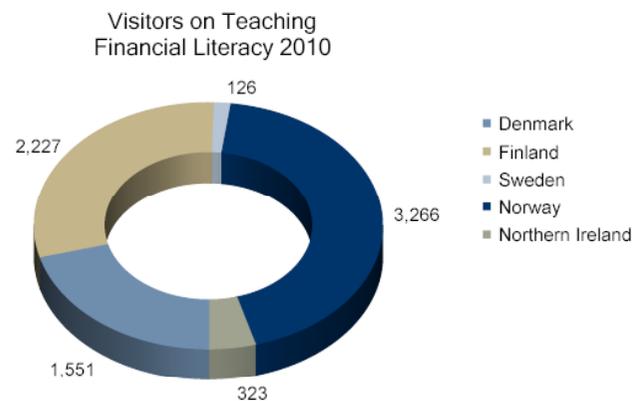


In 2010 Danske Bank launched a Mind Your Money page on Facebook that attracted 1,675 fans in the last 7 months of 2010.

Become a fan at [www.facebook.com/MindYourMoney](http://www.facebook.com/MindYourMoney)

## Teaching financial literacy

In 2010, in conjunction with the launch of Control Your Money, we launched the Teaching Financial Literacy website to help prepare teachers for teaching financial literacy to 5-15 year old pupils. The site is free for everyone, non-branded, and it consists of tutorials and other material for the users. The site - developed on the basis of expert knowledge - includes information, teaching tips and exercises. There are large differences in the usage from country to country. The sites in Norway and Denmark were particularly successful. With 18,000 teachers teaching math in elementary school in Denmark, 2,200 visits equals more than 10% of the math teachers. The rollout of Teaching Financial Literacy will continue in Estonia in 2011.



## 2.4.4. Value distribution

As part of our CR policy, the Danske Bank Group wants to run a mutually value-creating business that contributes to the local communities where we operate. Adding value takes many forms. It can be the return we provide to our shareholders, the sound advice we give our customers, or the knowledge that our employees bring to work. The economic stakeholder model shows these interactions and shows how mutual value is created.

The value distribution is based on data from financial registrations. See Annual Report 2010 for definitions.

Value distribution							
	Note	2008		2009		2010	
		DKK million	%	DKK million	%	DKK million	%
Income	1	30,955	100%	33,662	100%	32,460	100%
Suppliers	2	14,875	48%	14,545	43%	12,268	38%
Employees	3	11,936	39%	12,502	37%	11,971	37%
Management	4	30	0%	35	0%	37	0%
Government	5	3,078	10%	4,867	14%	4,520	14%
Investors	6	1,036	3%	1,713	5%	3,664	11%

Trend in value distribution



In Denmark, the Group has taken part in two state initiatives to ensure its financial resilience: the Act on Financial Stability (Bank Package I) and the Act on State-funded Capital Injections (Bank Packages II). Both packages are included in the figures as operating expenses.

(DKK million)	2008	2009	2010
<b>1 Total income</b>	43,043	59,339	46,277
Loan impairment charges	-12,088	-25,677	-13,817
<b>Income</b>	<b>30,955</b>	<b>33,662</b>	<b>32,460</b>
<b>2 Operating expenses</b>	28,726	28,907	26,010
Staff costs	-13,235	-13,823	-13,170
VAT	-616	-539	-572
<b>Suppliers</b>	<b>14,875</b>	<b>14,545</b>	<b>12,268</b>
<b>3 Staff costs</b>	13,235	13,823	13,170
Financial services employer tax	-1,269	-1,286	-1,162
Remuneration of Board of Directors	-8	-8	-9
Remuneration of Executive Board	-23	-27	-29
<b>Employees</b>	<b>11,935</b>	<b>12,502</b>	<b>11,971</b>
<b>4 Remuneration of Board of Directors</b>	8	8	9
Remuneration of Executive Board	23	27	29
<b>Management</b>	<b>31</b>	<b>35</b>	<b>37</b>
<b>5 Tax</b>	1,193	3,042	2,786
Financial services employer tax	1,269	1,286	1,162
VAT	616	539	572
<b>Government</b>	<b>3,078</b>	<b>4,867</b>	<b>4,520</b>
<b>6 Net profit for the year</b>	1,036	1,713	3,664
<b>Investors</b>	<b>1,036</b>	<b>1,713</b>	<b>3,664</b>

### 3. Selected partnerships

#### UN Global Compact

On 9 August 2007, the Danske Bank Group joined the UN Global Compact – the world’s most extensive initiative for corporate social responsibility. As a multi-stakeholder initiative, the UN Global Compact brings together all relevant actors – government, business, labour and civil society – to advance universal principles in the areas of human rights, labour standards, the environment and anti-corruption. For more information please visit [www.unglobalcompact.org](http://www.unglobalcompact.org)

#### UN PRI

The Danske Bank Group is also a signatory to the Principles for Responsible Investment (PRI), which was initiated by the UN to promote increased dialogue between investors and companies. This objective is reflected in our work and experience with SRI issues. For more information please visit [www.unpri.org](http://www.unpri.org)

#### UNEP FI

As a signatory to the United Nations Environment Programme Finance Initiative, Danske Bank Group is dedicated to integrating environmental considerations into all aspects of our operations. UNEP FI is a unique global partnership between the United Nations Environment Programme (UNEP) and the private financial sector. UNEP FI works closely with around 200 financial institutions that are signatories to the UNEP FI Statements and a range of partner organisations to develop and promote linkages between the environment, sustainability and financial performance. For more information please visit [www.unepfi.org](http://www.unepfi.org)

#### UNI Global Union

Danske Bank Group Union has become the first European finance company to sign an agreement with UNI Finance, a division of UNI Global. The framework agreement outlines the Danske Bank Group’s commitment to ensuring fundamental employee rights within areas such as equal remuneration, competency development and safety as well as the right to association. For more information please visit [www.union-network.org/](http://www.union-network.org/)

#### UNEP Climate Neutral Network

In 2008, UNEP launched a Climate Neutral Network. The aim of the network is to support the exchange of information and networking to promote a transition to a low-emission and eventually a climate-neutral society. The Group joined the network on 4 December 2009 the date on which we announced our carbon-neutral status. For more information please visit [www.unep.org/climateneutral](http://www.unep.org/climateneutral)



## 4. Sustainability indexes

### 4.1. FTSE4Good Index

Since 2009, the Group has been included in FTSE4Good, one of the world's leading sustainability indexes. The index contains companies with a strong corporate responsibility performance. It is managed by the Financial Times and the London Stock Exchange.

FTSE4Good first screens out certain industries, for example tobacco, arms and nuclear power. It then selects companies on the basis of social and environmental criteria in five areas:

- Working towards environmental sustainability
- Supporting human rights
- Countering corruption and bribery
- Ensuring supply chain labour standards
- Developing positive relations with stakeholders



Read more about the index at the [FTSE website](#).

### 4.2. ECPI Indices

Since 2008, the Danske Bank Group has been included at the ECPI Ethical Index Global and the ECPI Ethical Index Euro.

The ECPI SRI Screening Methodology is based on a two-step approach. The first step is a positive screening based on about 100 tests on ESG (Environmental, Social and Governance) indicators grouped in the following macro categories: Environmental Strategy, Environmental Management, Products, Production Process, Community Relations, Employee and Human Capital, Markets, Corporate Governance and Shareholders and UN Norm compliance.

The second step entails excluding companies active in controversial sectors such as Tobacco, Military/Defence, Alcohol and Gambling. The final outcome of the analysis is expressed in a synthetic rating.

Read more on [www.e-cpartners.com](http://www.e-cpartners.com).



### 4.3. Dow Jones Sustainability Index - Danske Bank rating overview

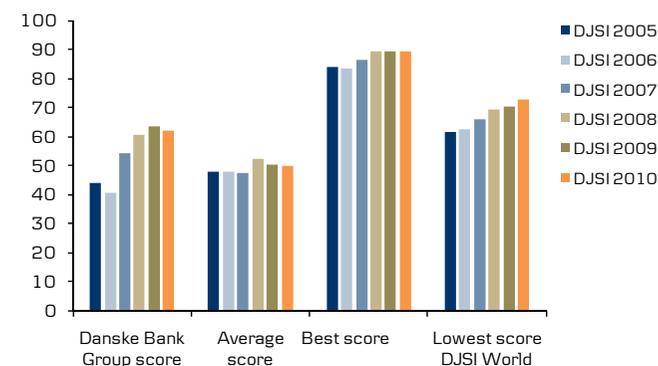
The scores reflect the company's performance across economic, environmental and social criteria. They are compared with the industry average, the best score in the DJSI World and DJSI Europe indexes and the worst score in the company's industry in each index. The values for the total score and the dimension and the criteria scores are shown on a scale from 0 to 100%. The dimension weightings in the total score are shown in the last column. The DJSI Guidebooks on [www.sustainability-index.com](http://www.sustainability-index.com) contain further information on the assessment methodology.

#### Dow Jones Sustainability Index results 2010

Total scores			DJSI companies			
(%)	Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI Europe	
Total Score	62	50	90	73	75	-

Dimension scores			DJSI companies			
(%)	Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI Europe	Weighting in total score
Economic Dimension	78	63	97	81	81	38
Environmental Dimension	41	37	88	66	66	24
Social Dimension	59	44	87	61	68	38

% Total scores for the banking sector



% Danske Bank Group dimension scores

