

Corporate Responsibility Fact Book 2015

Supplementary information about corporate responsibility
(Unaudited)

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1. Overview

1.1. Introduction and reporting principles

1.1.1. Introduction to the Corporate Responsibility Fact Book 2015

- The Corporate Responsibility Fact Book 2015 covers business information and corporate responsibility activities of Danske Bank Group. It is a supplement to the Corporate Responsibility 2015 Report, which can be downloaded from the Group website at www.danskebank.com/cr/reporting
- Data are not available for some areas of our business in the Baltic states (Lithuania, Latvia and Estonia), since the Corporate Responsibility programme has not yet been fully rolled out in these units

1.1.2. Reporting principles

- To ensure data consistency and completeness, 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 are presented with the data on the subsequent pages
- A full description of the reporting principles is available on the Group website at www.danskebank.com/cr/reporting
- Environmental data included on the Group's Statement of Carbon Neutrality have been verified by Deloitte. The statement is available at the Group website at www.danskebank.com/cr/reporting

1. Overview

1.2. Corporate Responsibility organisation

1.2.1. Danske Bank's Business Integrity Board and Corporate Responsibility department

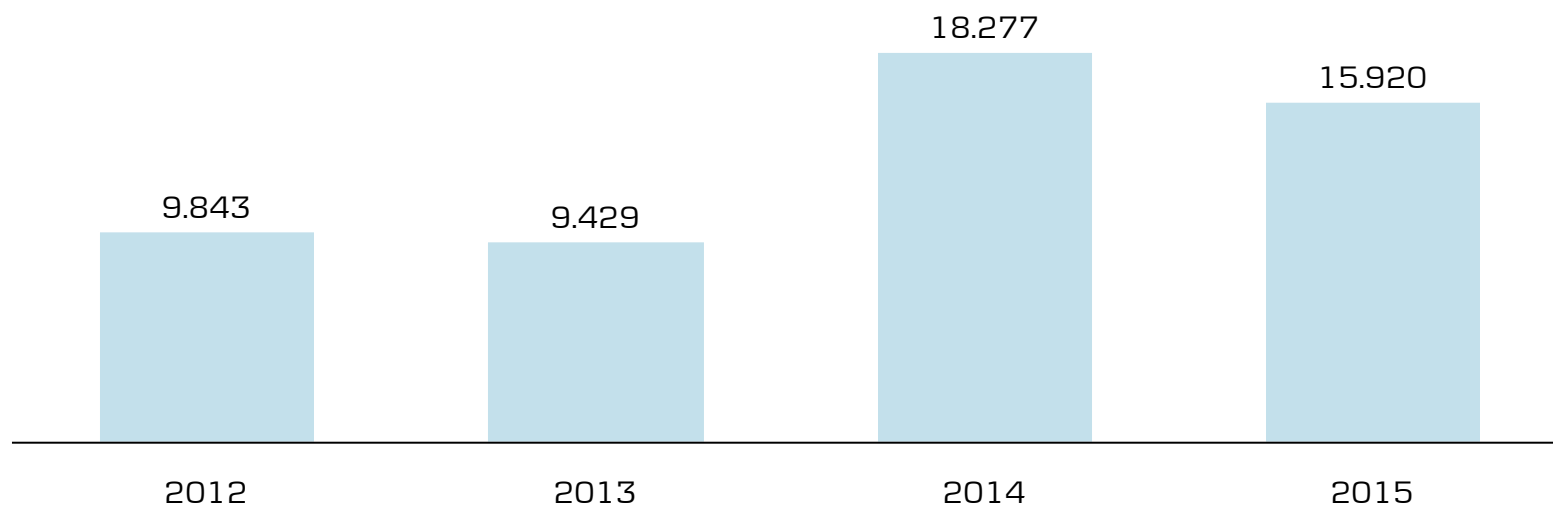
- Danske Bank's Business Integrity Board consists of Executive Board members and heads of the Group's business units and support functions. The board makes corporate responsibility recommendations to the Executive Board on strategic directions and policies and oversees the implementation of corporate responsibility decisions
- The Board of Directors receives annual updates on corporate responsibility performance and activities and has final ownership of the Corporate Responsibility Policy
- Danske Bank's Corporate Responsibility department acts as secretariat to the Business Integrity Board. Other responsibilities include:
 - Coordination of the implementation of the Corporate Responsibility Strategy and business integration throughout the business
 - Preparation of progress reports
 - Implementation of selected corporate responsibility initiatives

2. Focus areas

2.1. Society

2.1.1. Staff hours spent on volunteer activities

Staff hours spent on volunteer activities¹



¹ The total number of hours rose sharply in 2014 because volunteer activities in the Baltic countries are included from that year onwards.

2. Focus areas

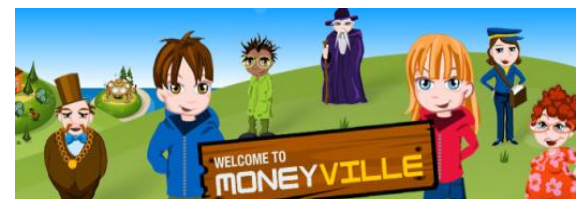
2.1. Society

2.1.2. Financial confidence

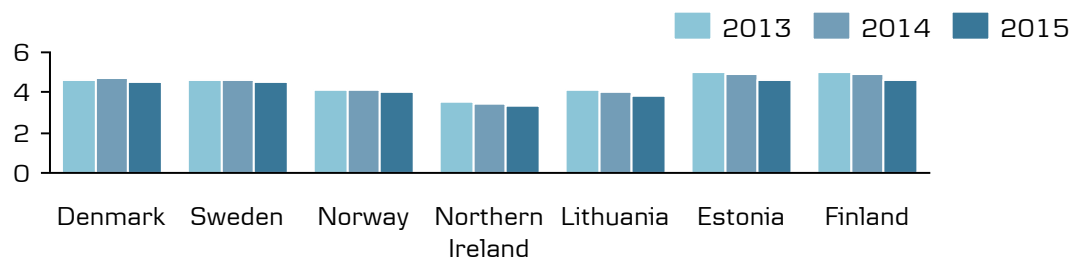
We believe that children should be encouraged to learn about personal finance at an early age. It not only benefits the individual later in life – it also contributes to sound economic developments in society. That is why we support children and young people in becoming financially confident.

Amongst others, we offer the free online universes **Moneyville**, **Control Your Money**, and **Dream On** where children and young people can gain financial knowledge through games and exercises. We have also developed **Introducing Money** where parents can find age-specific information about how children and young people develop an understanding of money and personal finance.

Moneyville, No. users registered	2013	2014	2015
Denmark	2,233,346	2,327,181	2,633,897
Northern Ireland	212,470	225,935	433,095
Norway	1,519,544	1,580,689	1,729,226
Sweden	383,074	399,333	133,034
Lithuania	588,096	632,042	416,986
Estonia	353,239	372,307	732,229
Finland	188,564	197,844	22,282
Total	5,590,573	5,853,469	6,574,583



Average No. of logons per user



2. Focus areas

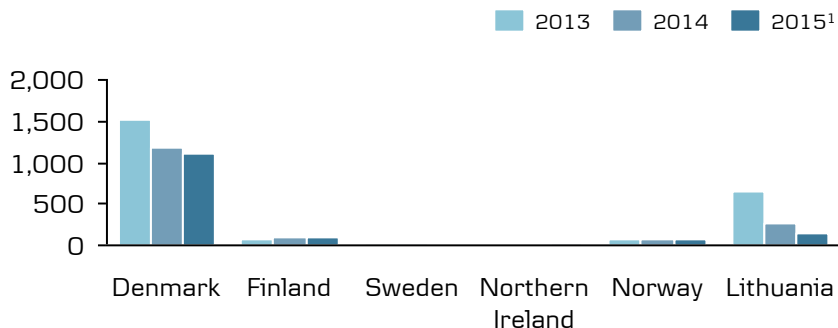
2.1. Society

2.1.3. Financial confidence

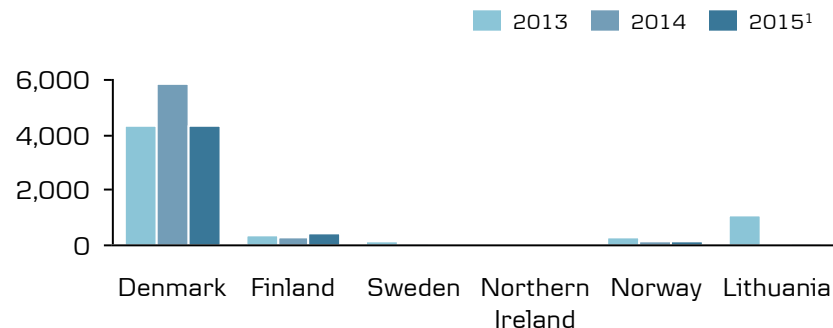
Control Your Money

Control Your Money is an online learning universe for young people aged 10 to 15. It is designed so that maths teachers can use it as a supplement to personal finance curricula. The site is non-branded, free and available to everyone. Control Your Money has been launched in Denmark, Finland, Sweden, Norway, Lithuania, Estonia and Northern Ireland.

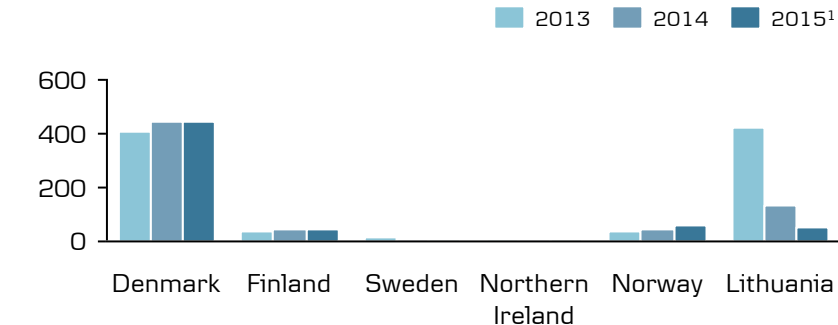
No. of classes registered



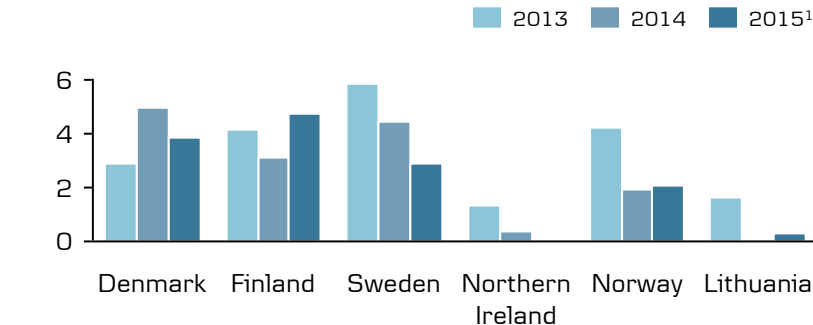
Missions completed



No. of teachers registered



Missions completed per class signed up



¹ Due to system maintenance in 2015, the tracking system was down for more than two months resulting in incomplete 2015 numbers.

2. Focus areas

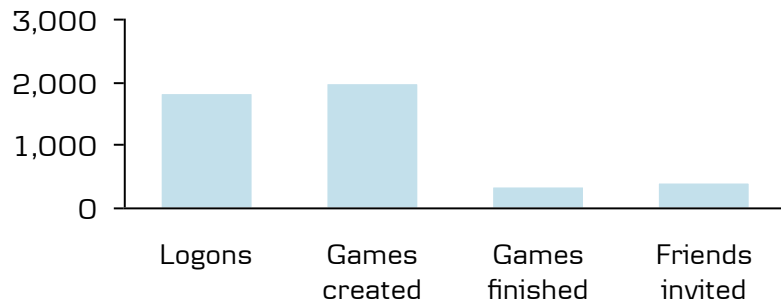
2.1. Society

2.1.4. Financial confidence

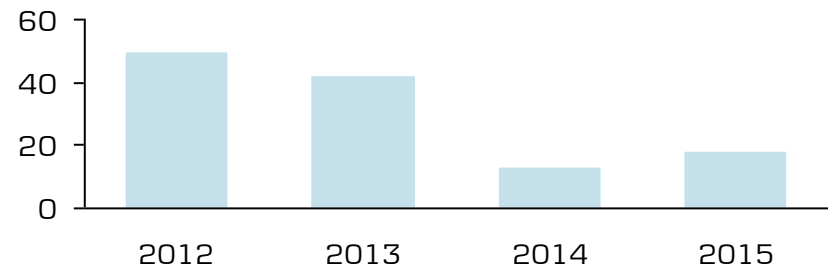
Dream On

Its purpose is to stimulate young people’s interest in and knowledge about personal finance. Players face challenging questions and dilemmas based on their own dreams in life, and the game focuses on the principle that sound personal finances better enable people to take advantage of opportunities in planning their lives and to reach their financial dreams. The primary target group for Dream On is 15-18 year-olds.

Dream On 2015



Missions completed



Introducing Money

Parents can find age-specific information about how children and young people develop an understanding of money and personal finance at the Introduction Money website. With expert articles and targeted advice the site supports parents in the dialogue with their children about money and finances. Since its launch at the end of 2014, the website has had 8,386 visits.



2. Focus areas

2.2. Customers

2.2.1. Number of customers and branches¹

Customers; end of period	2013	2014	2015
Personal Banking (000s)	3,396	3,237	3,198
Business Banking (000s)	442	265 ²	261
Corporates & Institutions	1,411	1,599	1,698

Branches; end of period	2013	2014	2015
Denmark	159	144	128
Finland	45	45	43
Sweden	39	38	36
Norway	32	32	31
Northern Ireland	53	46	46
Ireland	0	0	0
Baltics	26	24	16

¹ Data on customers and branches consist of data from Danske Bank in Denmark, Sweden, Norway, Finland, Ireland, Northern Ireland and the Baltics.

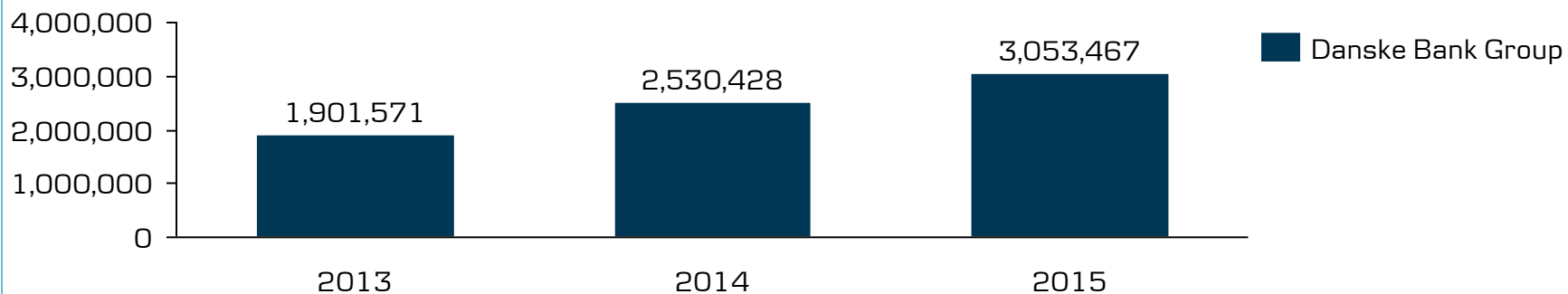
² The number of customers declined from 2013 to 2014 due to the transfer of the Baltic Personal Banking customers to the Non-core unit.

2. Focus areas

2.2. Customers

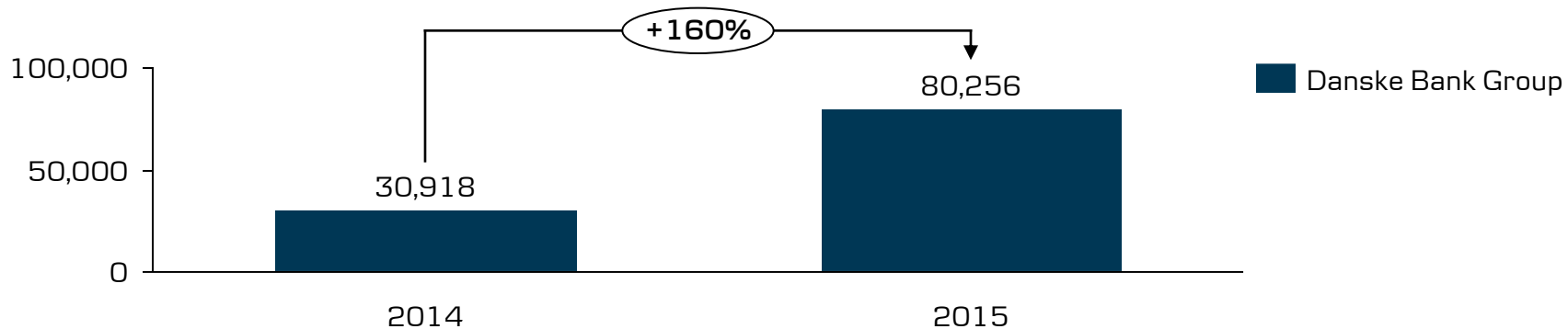
2.2.2. Online banking

Number of app downloads aggregated, end of period



2.2.3. MobilePay

Number of transactions, end of period (000s)



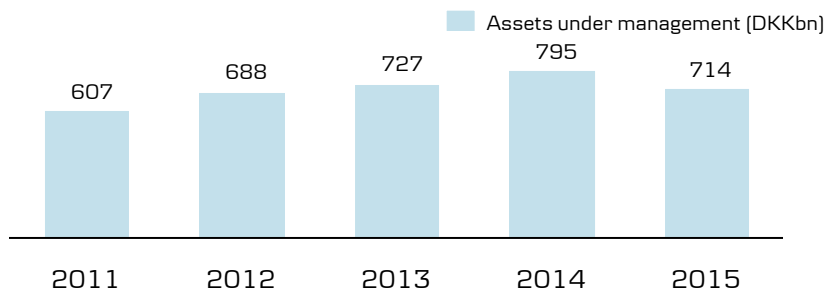
2. Focus areas

2.2. Customers

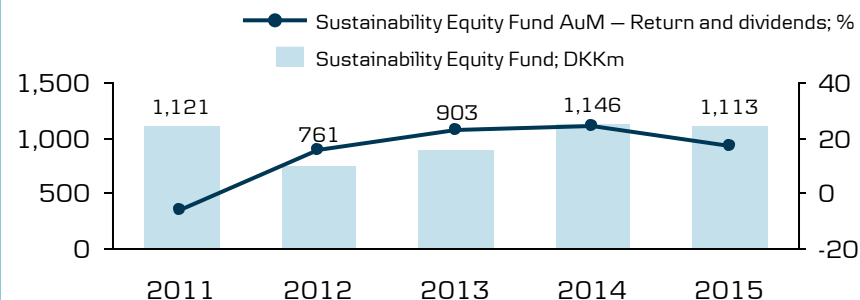
2.2.4. Investment products related to climate and environment

Launched in October 2009, KlimaTrends (ClimateTrends) is a Danske Invest mutual fund focusing on companies that are expected to be well equipped for climate change challenges. ClimateTrends aims to achieve attractive long-term returns – not only from “green” companies but also from companies that are well-prepared for meeting climate related challenges. Danske Invest also has a Sustainability Equity Fund and a Sustainability Bond Fund in Finland. The amounts invested in the funds are based on information registered at the end of the year. Please note that past performance is not necessarily indicative of future performance. There can be no certainty concerning the future performance of the investment

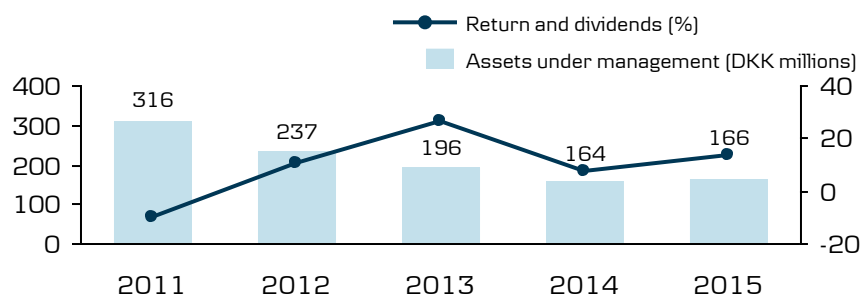
Assets under management subject to the Group's RI Guidelines¹; DKKbn



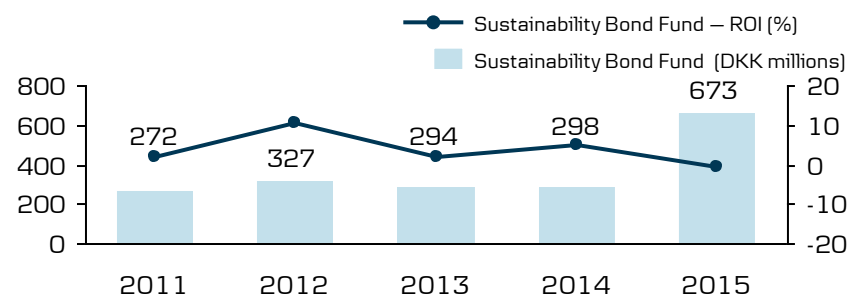
Assets in Sustainability Equity Fund²



Climate Trends Fund: assets and returns²



Assets in Sustainability Bond Fund²



¹. Source: Danske Bank Annual Reports.

². Source: Danske Invest.

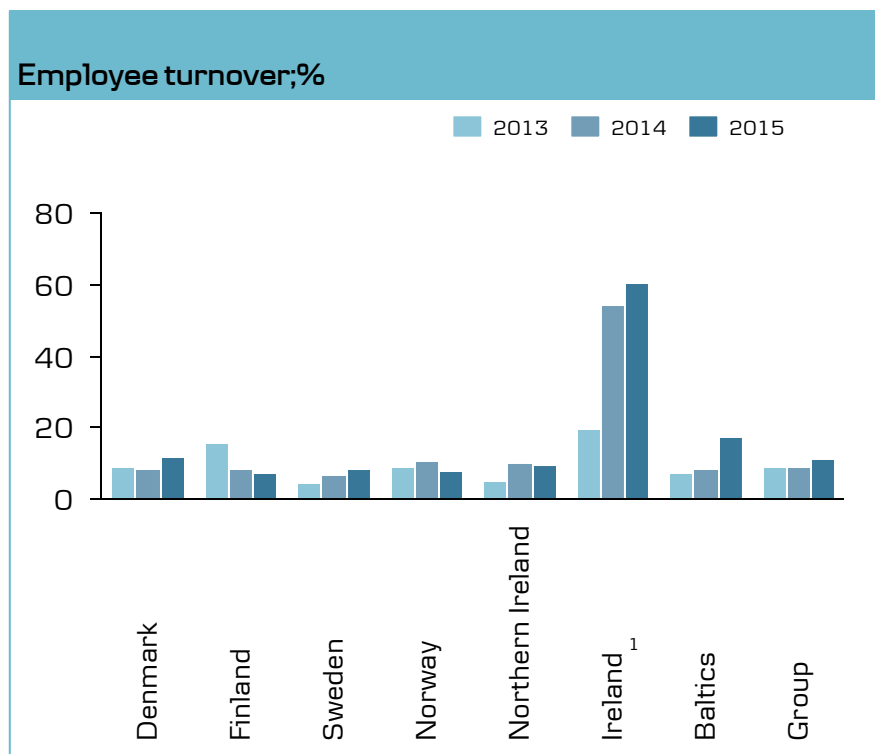
2. Focus areas

2.3. Employees

2.3.1. Number of full-time employees and employee turnover

The number of full-time employees (FTEs) at the end of the year is based on information from Annual Report 2015. 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 covers the entire Group. The turnover rates are based on information registered for four quarters (from Q4 2014 to Q3 2015).

Employees – FTEs; end of period	2013	2014	2015
Personal Banking	6,856	6,673	6,491
Business Banking	3,759	3,663	2,943
Corporates & Institutions	1,571	1,646	1,832
Danske Capital	504	506	518
Danske Pension	766	772	742
Other activities	5,409	5,268	6,246
Total core	18,865	18,528	18,772
Non-core	257	75	277
Group total	19,122	18,603	19,049



¹ The high turnover rate in Ireland is a consequence of the planned phase out of all Non-Core activities.

2. Focus areas

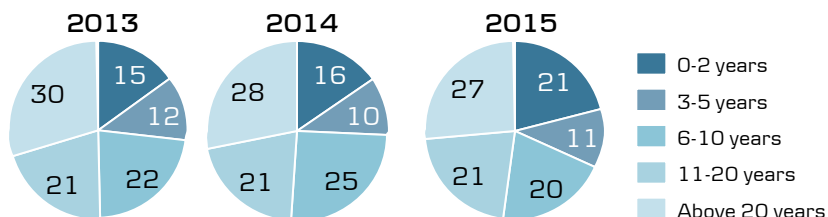
2.3. Employees

2.3.2. Staff diversity

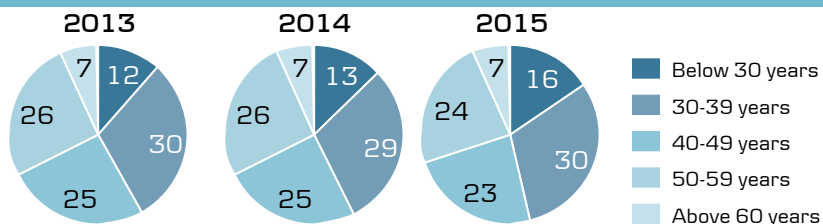
The number of full-time employees (FTEs) is based on information registered at the end of the year in the Group's accounting system. Data on the average years of service, average age and gender breakdown were retrieved from the Group's HR system at the end of 2015. Managers and executives are defined as persons with staff responsibility.

Employees – FTEs; end of period	2013	2014	2015
No. of full-time employees, EOY	19,122	18,478	19,049
% of women in workforce (%)	54	54	51
% of women in management (%)	36	36	35
Average age	43	43	42
Average years of service	15	15	14

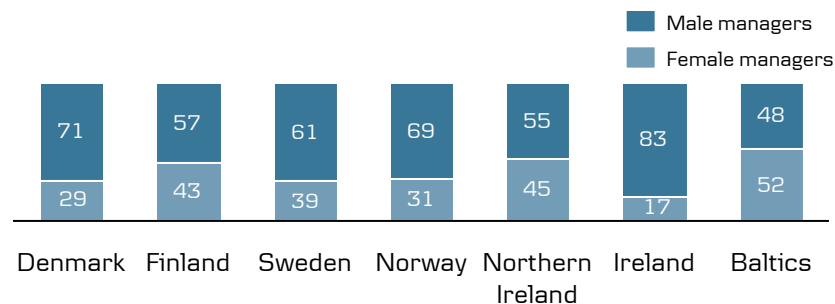
Years of service breakdown 2013-2015;%



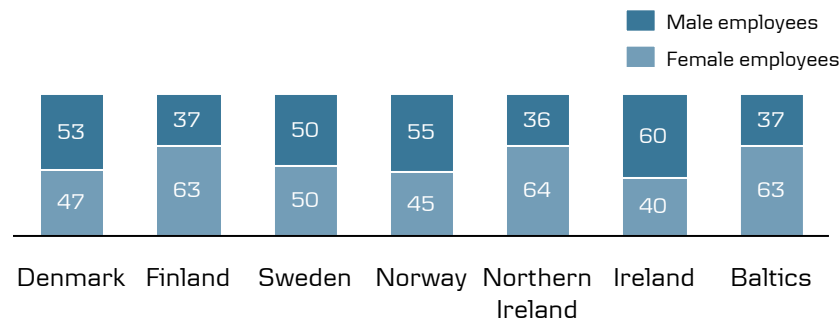
Employee age breakdown 2013-2015;%



Gender breakdown 2015; managers;%



Gender breakdown 2015; employees;%



2. Focus areas

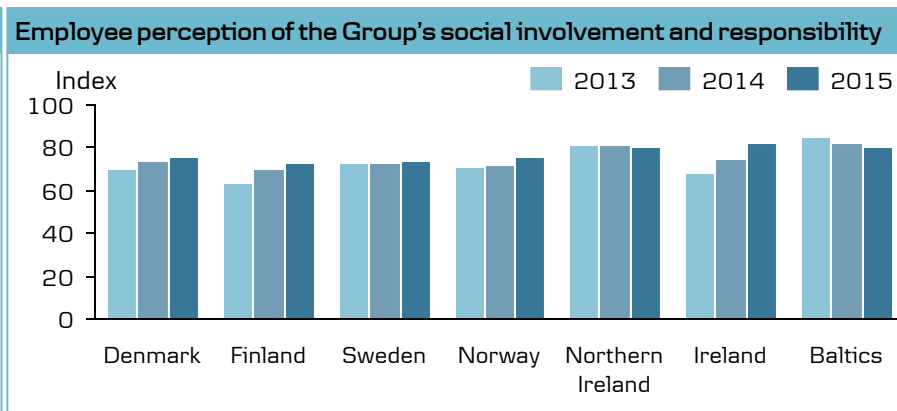
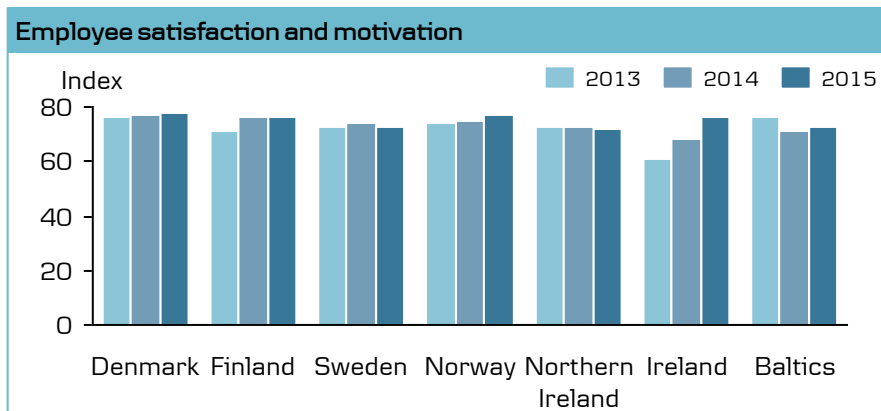
2.3. Employees

2.3.3. Opinion survey

Every year, 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 activities focused on specific areas 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 seven questions in the employee survey – three on loyalty, three on commitment and one on social capital.

Employee survey; scale 0-100	2013	2014	2015
Employee satisfaction and motivation	74	76	76
Employee loyalty	80	81	82
Employee perception of the Group's social involvement and responsibility	72	75	76
Social capital	80	82	82
General atmosphere	80	81	82
Physical working environment	72	73	73

After a drop in employee perception of the Group's social involvement and responsibility, which may reflect the negative publicity concerning the Group in 2012 and first part of 2013, the scores rose in 2014 and 2015.



2. Focus areas

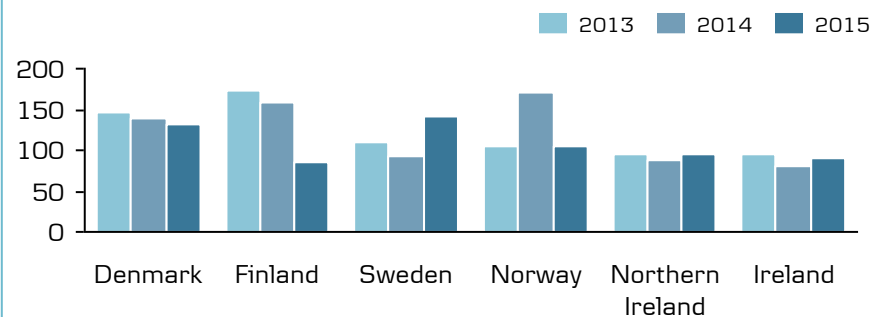
2.3. Employees

2.3.4. Work-life balance

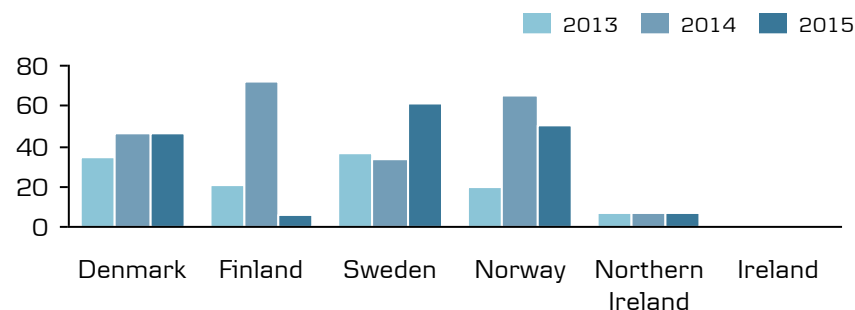
The number of part-time employees covers the entire Group and is reported as registered at the end of Q3 2015. Part-time employees are defined as persons with working hours equivalent to less than 90% of the standard working hours determined by collective wage agreement. The number of flex jobs covers activities in Denmark only and is based on information registered at the end of Q3 2015. The number of maternity and paternity leave days paid by Danske Bank covers four quarters (from Q4 2014 to Q3 2015). Data on employee perception of work-life balance are based on responses in the annual employee survey of the entire Group.

Work-life balance	2013	2014	2015
Women working part-time	2,390	2,063	1,958
Men working part-time	308	256	297
Avg. No. of days per paid maternity leave during the year ¹	131	134	127
Avg. No. of days per paid paternity leave during the year ²	28	46	43
Leaves of absence granted for other reasons (No. of employees granted leave of absence during the year) ¹	526	321	371
Work-life balance as perceived by employees (index scale of 0-100)	80	80	80
Part-time schemes	2,698	2,235	2,255
No. of employees on leave during the year ¹	2,282	1,730	1,400
No. of flex jobs ³	63	49	31

Average number of days per paid maternity leave



Average number of days per paid paternity leave



¹ The figures cover the entire Group except for the Baltic states.

² The figures cover the entire Group except for the Baltic states and Ireland.

³ A flex job is a Danish work arrangement for people with reduced ability to work.

2. Focus areas

2.3. Employees

2.3.5. Health and safety

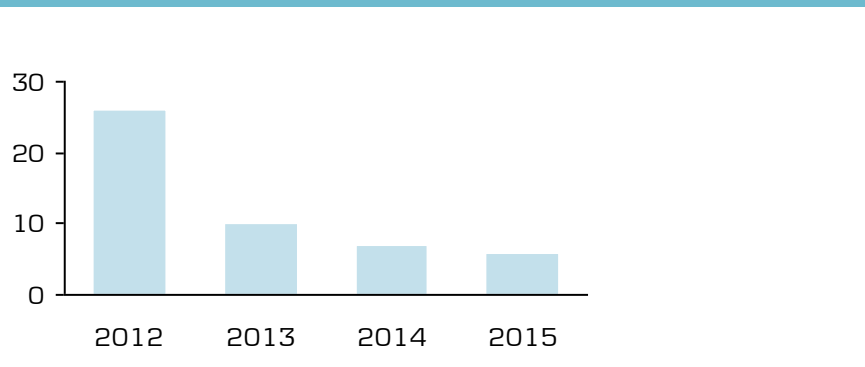
Health and safety	2013	2014	2015
Absence because of illness (avg. No. of days lost through illness per employee)	8	6	6
Injuries or post-traumatic stress related to robberies ¹	67	73	93
Other physical or mental injuries	84	115	140
Employees who filed claims under medical expense insurance ²	3,860	3,809	4,189

Absence is stated as time lost because of an employee's 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. The 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 claims related to the Group's agreement on medical expense insurance. Only employees in Denmark are covered by medical expense insurance. The increase in number of injuries related to robberies is due to a higher number of employees in each branch and an inaccurate reporting method, where all employees being present at the time of the robbery are included in the statistics

2.3.6. Robberies

A robbery causes a tremendous amount of mental stress for 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. To our great satisfaction, the number of robberies has fallen steadily in recent years.

Trend in robberies and attempted robberies; number



Robberies and attempted robberies by region; number



¹ These figures includes incidents of violence and threats as well as robberies.

² Only Danish employees are covered by medical expense insurance. The number may increase because of further notifications.

2. Focus areas

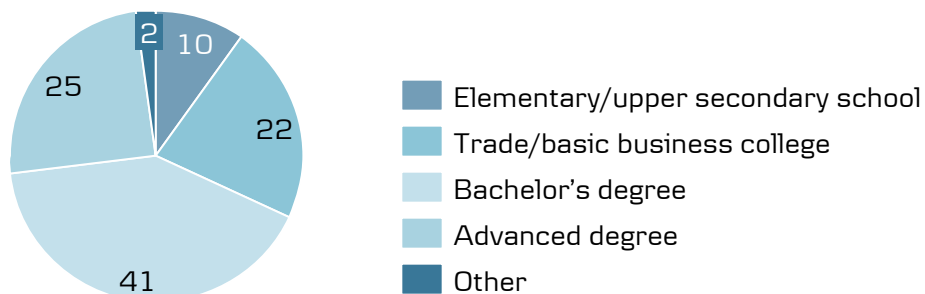
2.3. Employees

2.3.7 Competency profiles and intellectual capital

Data on the level of education are based on responses in the annual employee survey of the entire Group.

Level of education, 2015	Elementary/upper secondary	Trade/basic business college	Bachelor's degree	Advanced degree	Other
Group	10%	22%	41%	25%	2%
Denmark	8%	23%	42%	26%	1%
Finland	3%	34%	32%	29%	1%
Sweden	24%	9%	45%	18%	4%
Norway	10%	15%	46%	27%	2%
Northern Ireland	30%	30%	28%	9%	3%
Ireland	3%	31%	19%	47%	0%
Baltics	4%	9%	52%	33%	2%

Employees' level of education, 2015;%



2. Focus areas

2.4. Environment

2.4.1. Reporting principles

- The reporting period for the year 2015 extends from 1 October 2014 to 30 September 2015
- Direct CO₂ 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 CO₂ emissions (scope 2) comprise emissions from electricity, heat or steam consumed by the organisation (energy supplied from outside the organisational boundaries). Other indirect CO₂ emissions (scope 3) include emissions from purchased goods and services, paper and business travel by air and car
- Electricity and heat consumption are either calculated on the basis of automatic data transfers from smart meters, quarterly meter readings or are calculated on the basis of statements from energy companies and lessons received regularly during the year. The electricity consumption is calculated mainly from statements from energy companies. Similarly, the heat consumption figures for our head offices are on the basis of real readings by the energy companies. If no reading or statement is available, we estimate the consumption on the basis of the average electricity or heat consumption at the country unit. In Sweden, heat consumption is calculated on the basis of information from www.boverket.se energy labelling of buildings). The consumption figure is calculated on the basis of the Group's share of floor space in the various buildings. According to this method, heat consumption at properties without real consumption in Finland is calculated by using the key figures for Sweden because of similar consumption patterns in the branches
- Transportation in company cars includes transport in the Group's own cars for business purposes. The measurement is based on odometer readings from drivers
- Employees' travel by car is calculated in kilometres as paid mileage allowance divided by mileage allowance payable according to current government tariffs
- Travel by air is calculated in kilometres on the basis of quarterly statements from American Express, an external travel agency
- Paper consumption is calculated on the basis of volumes purchased and registered in the Group's Dynamics AX system or on the basis of statements from external suppliers (only in Lithuania and to some extent Sweden). Paper consumption is defined as copying and printing paper, letterhead and envelopes with logos as well as printed matter (internal and external publications)
- Water use is calculated on the basis of quarterly meter readings and covers only the head offices in Denmark and Finland and all locations in Lithuania
- Waste 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 Denmark, data on waste cover all waste from the head office and paper from the branches. 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 covers the head offices in Trondheim and Oslo and all branches. Waste consumption in Northern Ireland and Ireland covers head offices
- The data on floor area cover all properties – both own and leased premises – that the Group and its subsidiaries use for their own activities in the various countries
- CO₂ emissions are calculated on the basis of energy and paper consumption as well as data on travel by car and air. The quality of CO₂ emission factors may vary, depending on the availability of specific factors. We monitor emission factors to identify the most recent and specific ones available
- Following the market based methodology from GHG Protocol Guidance, the emissions from electricity consumption is removed owing to purchase of renewable electricity certified with Guarantees by Origin. For the location specific reporting, which is necessary for the CDP-reporting from 2016, we use region or country specific factors from either electricity companies or www.ukconversionfactorscarbonsmart.co.uk. For emissions from heat consumption, we use specific emission factors from energy companies whenever possible. Otherwise, we use average emission factors for heat for the country or region. For transport by car – both employee and company cars – we use emission factors from www.ukconversionfactorscarbonsmart.co.uk. Emissions from air travel are reported directly by our travel agency, American Express, which provides data on distance travelled and the number of trips. Emissions from paper consumption are based on average emission factors from www.ukconversionfactorscarbonsmart.co.uk
- For operations that do not have any measured consumption, we estimate CO₂ emissions on the basis of the average number of full-time employees [FTE] provided by Group Finance from Q4 2014-Q3 2015 and the average emissions per employee in the Group. These estimates represent 5% of the total CO₂ emissions in 2015

2. Focus areas

2.4. Environment

2.4.2. Resource consumption

Resource consumption	Total 2014	Total 2015	Change [%] 2014-2015	2015						
				Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania
Floor area – square meters occupied (average) ¹	572.123	562.563	-2%	322.054	96.835	48.727	41.224	29.257	5.328	19.138
Full-time employees (FTEs) ² (average)	18.114	17.782	-2%	10.558	2.116	1.239	1.261	1.392	77	1.139
Energy consumption in total (MWh)	121.216	111.708	-8%	68.044	16.196	8.085	6.689	8.198	606	3.890
Energy consumption per employee (MWh/FTE)	6,7	6,3	-6%	6,4	7,7	6,5	5,3	5,9	7,9	3,4
Energy consumption per square meter (kWh/m ²)	212	199	-6%	211	167	166	162	280	114	203
Direct energy consumption (MWh)	10.831	10.756	-1%	7.959	243	0	0	2.533	20	0
Indirect energy consumption (MWh)	110.385	100.953	-9%	60.085	15.952	8.085	6.689	5.665	587	3.890
Electricity consumption – total (MWh)	61.355	57.166	-7%	31.937	8.202	3.837	5.238	4.878	587	2.488
Electricity consumption per employee (MWh/FTE)	3,4	3,2	-5%	3,0	3,9	3,1	4,2	3,5	7,6	2,2
Electricity consumption per m ² (kWh/m ²)	107	102	-5%	99	85	79	127	167	110	130
Electricity consumption – head office (MWh)	33.792	31.606	-6%	18.820	4.012	1.965	1.766	2.501	516	2.026
Electricity consumption – branches (MWh)	27.563	25.560	-7%	13.117	4.190	1.872	3.472	2.377	70	462
Heat consumption – total (MWh)	59.861	54.542	-9%	36.107	7.993	4.248	1.452	3.320	20	1.402
Heat consumption per employee (MWh/FTE) ²	3,3	3,1	-7%	3	4	3	1	2	0	1
Heat consumption per m ² (kWh/m ²)	105	97	-7%	112	83	87	35	113	4	73
Heat consumption – head office (MWh)	28.907	28.451	-2%	19.755	3.547	1.590	1.064	1.448	0	1.047
Heat consumption – branches (MWh)	30.953	26.091	-16%	16.352	4.446	2.658	388	1.872	20	355
Road transport – total (1,000 km)	16.643	13.969	-16%	7.394	2.163	1.580	514	1.107	7	1.203
Road transport per employee (km/FTE)	919	786	-14%	700	1.022	1.276	407	795	92	1.056
Company vehicles (1,000 km)	1.714	1.606	-6%	22	141	1.105	-	-	-	338
Employees cars (1,000km)	14.929	12.363	-17%	7.372	2.022	475	514	1.107	7	865
Air transport – total (1,000 km)	52.662	61.392	17%	34.995	5.424	5.802	8.023	3.640	216	3.292
Air transport per employee (km/FTE)	2.907	3.452	19%	3.315	2.563	4.683	6.362	2.615	2.806	2.890
Paper consumption - total (tonnes)	1.726	1.598	-7%	978	180	101	71	217	24	26
Paper consumption per employee (kg/FTE)	95	90	-6%	93	85	82	57	156	312	23
Water consumption – total (m³)	82.483	75.983	-8%	57.294	8.844	-	-	-	-	9.845

¹ The total figures cover employees in Ireland, Northern Ireland, Sweden, Norway, Denmark, Finland and Lithuania.

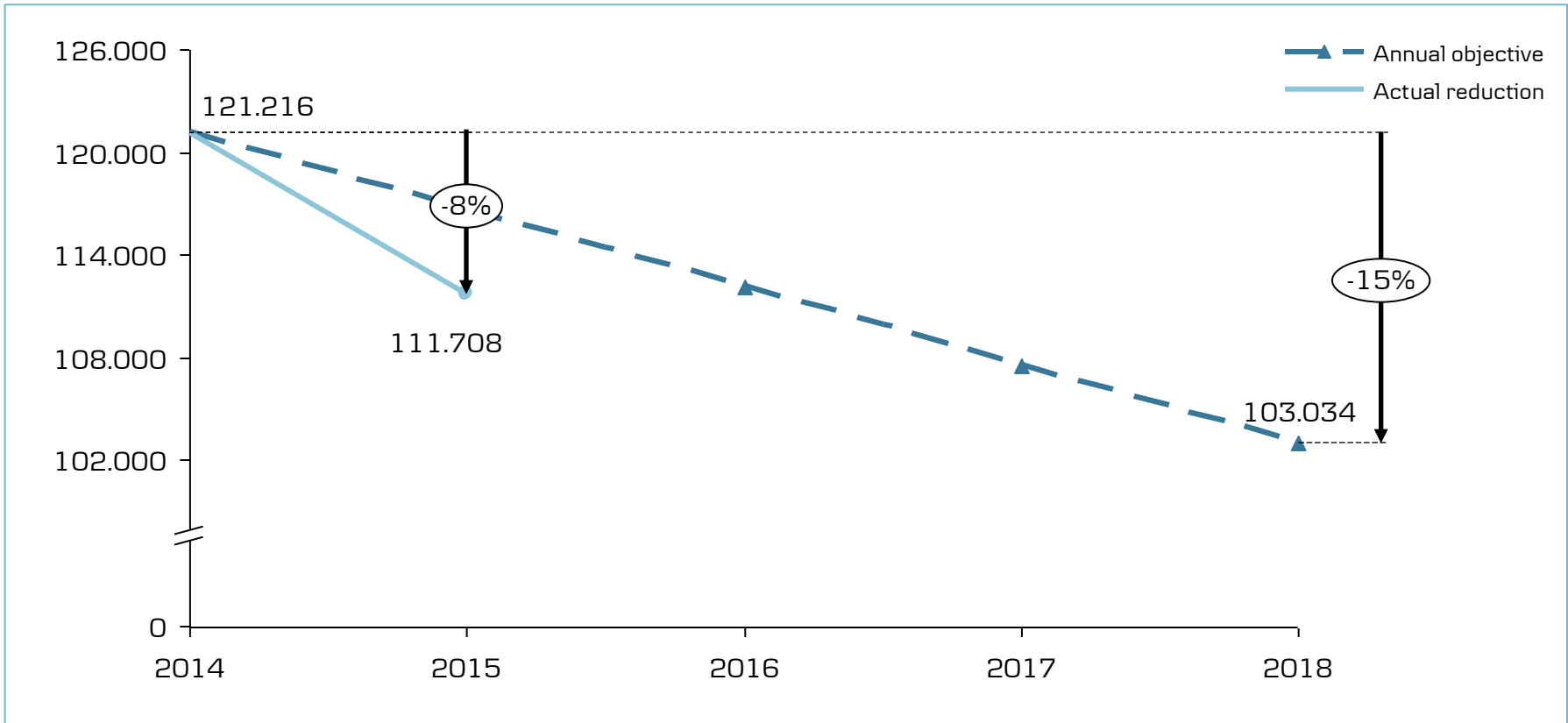
² The average heat consumption per employee varies greatly throughout the Group. This may be caused by the following reasons: varying use of electricity for heating, varying weather conditions and difference in buildings.

2. Focus areas

2.4. Environment

2.4.3. Energy target

Energy continues to be the main source of our environmental impact. In 2015, it accounted for 25% of the Group's total CO₂ emissions and thus constitutes an important area for improvement. The Group aims for a 15% reduction of energy consumption by the end of 2018 compared to 2014 figures. At the end of 2015, the total reduction amounted to 8%.



2. Focus areas

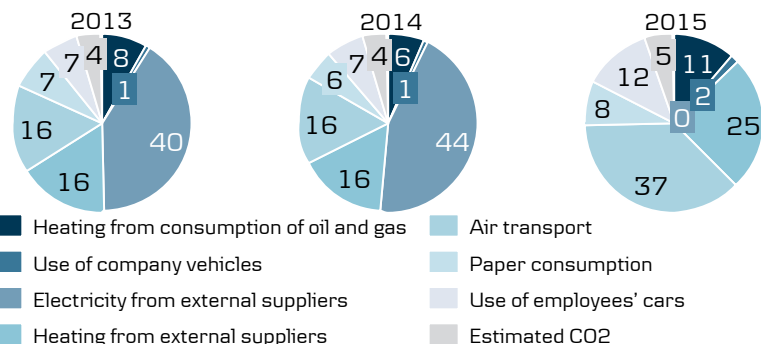
2.4. Environment

2.4.4. Carbon neutrality

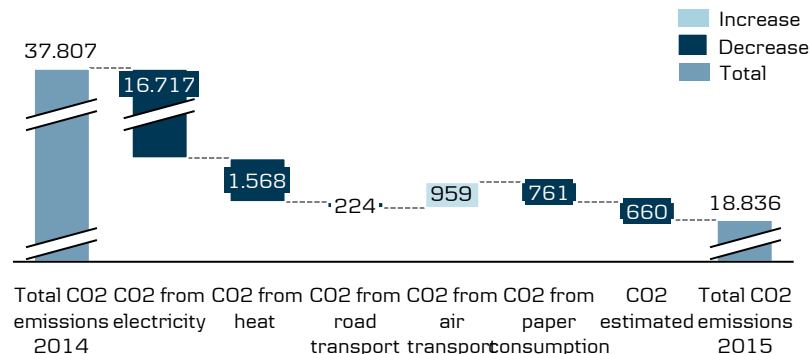
Danske Bank Group has purchased renewable electricity through Guarantees of Origins, which means there are no CO₂ emissions from our electricity consumption following the GHG Protocol Guidance - market based reporting method.

	Total 2013	Total 2014	Total 2015	Change (%) 2013-2014	Change (%) 2014-2015	2015						
						Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania
CO₂ emissions												
CO ₂ from electricity (tonnes) ¹	15.786	16.717	0	6%	-100%	0	0	0	0	0	0	0
CO ₂ from heat (tonnes)	9.696	8.350	6.782	-14%	-19%	4.223	1.136	328	100	613	4	379
CO ₂ from road transport (tonnes)	2.925	2.827	2.603	-3%	-8%	1.378	403	295	96	206	1	224
CO ₂ from air transport (tonnes)	6.217	5.979	6.938	-4%	16%	3.817	601	685	1.060	398	26	351
CO ₂ from paper consumption (tonnes)	2.918	2.262	1.501	-22%	-34%	918	169	95	67	204	23	24
Total registered CO ₂ emissions (tonnes)	37.542	36.135	17.824	-4%	-51%	10.336	2.310	1.402	1.323	1.421	54	978
Estimated CO ₂ emissions from operations without registered data (tonnes)	1.626	1.672	1.012	3%	-39%							
Total CO₂ emissions for neutralisation (tonnes)	39.168	37.807	18.836	-3%	-50%							
Neutralised by carbon credits from projects ²	39.168	37.807	18.836									
Result	Neutral	Neutral	Neutral									

Breakdown of CO₂ emissions by source



Change in CO₂ emissions, 2014 to 2015



¹ Electricity in Denmark, Finland, Sweden, Norway, Northern Ireland, Republic of Ireland and Lithuania comes from renewable electricity; that is why there were no CO₂ emissions in those regions.

² We neutralise emissions by investing in certified carbon credit projects. Read more about the projects at www.danskebank.com/responsibility.

2. Focus areas

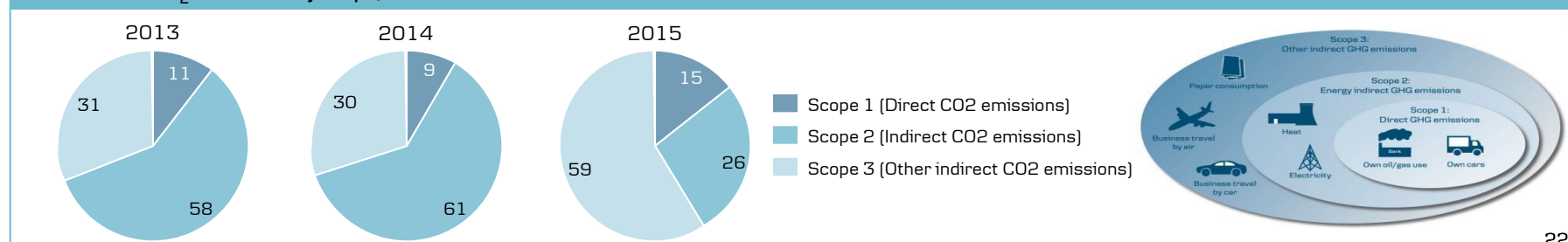
2.4. Environment

2.4.5. Direct and indirect CO₂ emissions

Direct CO₂ 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 CO₂ emissions (scope 2) comprise emissions from electricity, heat and steam consumed by the organisation (energy supplied from outside the organisational boundaries). Other indirect CO₂ emissions (scope 3) include emissions from purchased goods and services, paper and business travel by air and car.

	Total 2013	Total 2014	Total 2015	2015						
				Denmark	Finland	Norway	Sweden	Northern Ireland	Ireland	Lithuania
Direct and indirect emissions										
CO₂ direct (tonnes)	3.575	2.713	2.441	1.469	86	0	206	613	4	63
Heating from consumption of oil & gas (tonnes)	3.255	2.388	2.141	1.465	60	0	0	613	4	0
Use of company vehicles (tonnes)	321	325	299	4	26	0	206	0	0	63
CO₂ indirect (tonnes)	22.227	22.680	4.641	2.758	1.076	100	328	0	0	379
Electricity from external suppliers (tonnes)	15.786	16.717	0	0	0	0	0	0	0	0
Heating from external suppliers (tonnes)	6.441	5.962	4.641	2.758	1.076	100	328	0	0	379
Other CO₂ indirect (tonnes)	11.740	10.742	10.743	6.109	1.147	1.223	868	809	50	537
Air transport (tonnes)	6.217	5.979	6.938	3.817	601	1.060	685	398	26	351
Paper consumption (tonnes)	2.918	2.262	1.501	918	169	67	95	204	23	24
Use of employees' cars (tonnes)	2.604	2.502	2.304	1.374	377	96	89	206	1	161
Estimated CO₂ emissions, direct and indirect, from operations without registered data (tonnes)	1.626	1.672	1.012	-	-	-	-	-	-	-
Total CO₂ emissions (tonnes)	39.168	37.807	18.836	10.336	2.310	1.323	1.402	1.421	54	978

Breakdown of CO₂ emissions by scope,%



2. Focus areas

2.4. Environment

2.4.6. Scope 2 specification

Based on GHG Protocol Guidance the emissions within scope 2 can be specified according to two different methods: The market based and the location specific reporting methods. Danske Bank Group has purchased renewable electricity through Guarantees of Origins, which means there are no CO₂ emissions from our electricity consumption when following the market based methodology.

CO ₂ emissions	Total 2013	Total 2014	Total 2015	Change;% 2013-2014	Change;% 2014-2015	2015						
						Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania
CO ₂ from electricity (tonnes) based on the market based methodology	15.786	16.717	0	6%	-100%	0	0	0	0	0	0	0
CO ₂ from electricity (tonnes) based on the location specific methodology	15.786	16.717	15.423	6%	-8%	9.709 ¹	1.772 ¹	63 ²	917 ¹	2.045 ²	246 ²	672 ²

2.4.7. 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 covers the head offices in Trondheim and Oslo and all branches. Waste consumption in Northern Ireland and Ireland covers head offices and branches.

Waste	Total 2013	Total 2014	Total 2015	2015						
				Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania
Waste total (tonnes)	2.607	2.340	1.760	1.322	N/A	134	83	205	16	N/A
% of waste to recycling	50%	52%	54%	58%	N/A	N/A	74%	N/A	N/A	N/A
Waste to landfill (tonnes)	6	20	47	44	N/A	N/A	3,2	N/A	N/A	N/A
Waste to incineration (tonnes)	1.046	954	771	515	N/A	16,466	18,8	205	16	N/A
Waste to recycling (tonnes)	1.555	1366	942	763	N/A	118	61	N/A	N/A	N/A
- Segment from paper for recycling (tonnes)	1.030	1050	661	501	N/A	115,914	43,6	N/A	N/A	N/A
- Segment from electronic waste (tonnes)	31	14	10	9	N/A	0,0	0,8	N/A	N/A	N/A
- Other (tonnes)	495	302	272	254	N/A	1,7	16,8	N/A	N/A	N/A

1. Emissions are based on region specific factors from local electricity suppliers.

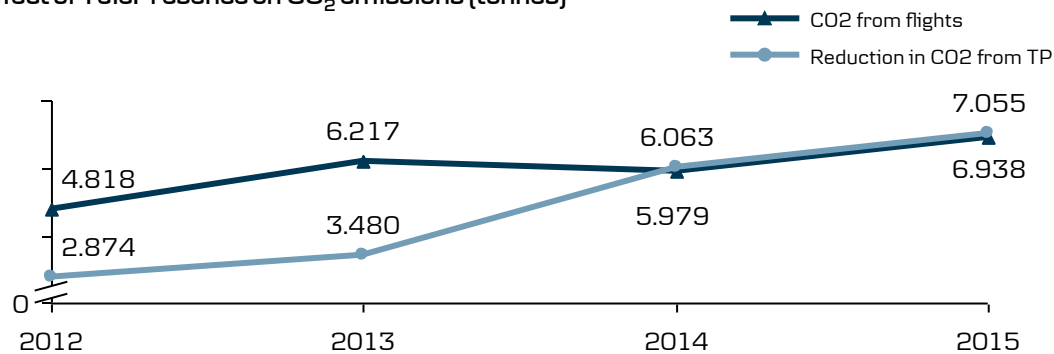
2. Emissions are based on country specific factors retrieved from www.ukconversionfactorscarbonsmart.co.uk.

2. Focus areas

2.4. Environment

2.4.8. TelePresence

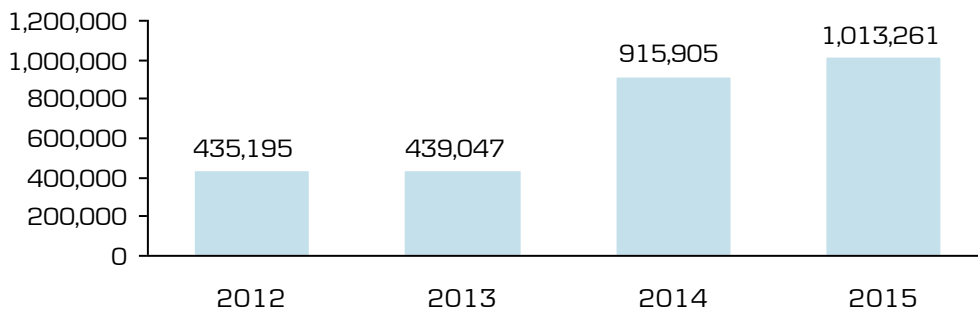
Effect of TelePresence on CO₂ emissions (tonnes)



Danske Bank Group has implemented a video conference system known as TelePresence meetings. The Group invested in 22 new studios during 2015. In total, the Group has now invested in 98 TelePresence studios in order to reduce travel time and increase efficiency. The TelePresence meetings help reduce travel, which is both expensive and time-consuming and has a negative impact on the environment. For example, holding a TelePresence meeting instead of a conventional meeting between a person in Helsinki, Finland, and a person in Copenhagen, Denmark, reduces CO₂ emissions by 297 kg (www.sas.dk).

2.4.9. eMeetings

Participants in eMeetings



In 2006, the Group introduced the interactive communication tool eMeeting in all of its branches. In comparison with telephone conference calls, eMeetings provide 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, meetings with large corporate customers and meetings with IT developers in India.

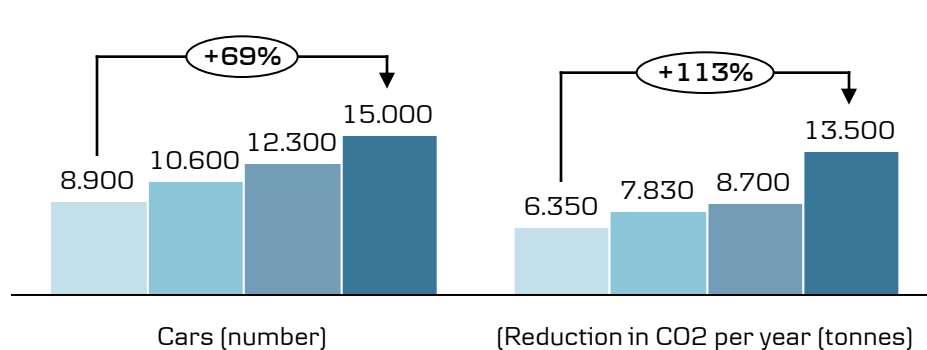
2. Focus areas

2.4. Environment

2.4.10. Nordania Greenfleet

Cars in Greenfleet

2012 2013 2014 2015

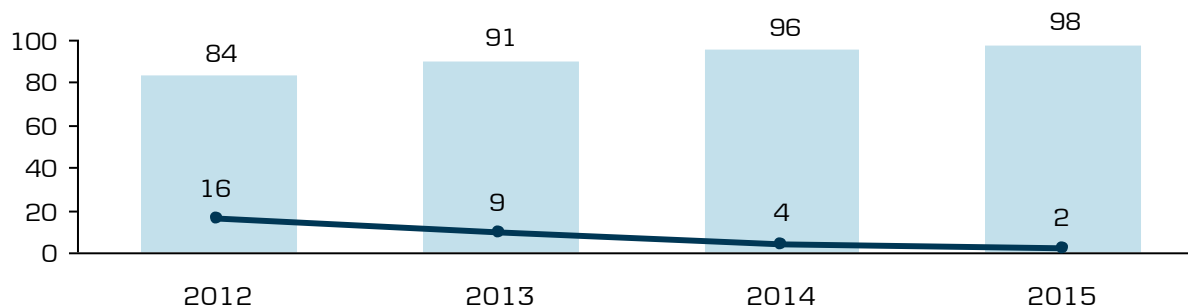


In 2008, the Group's leasing company, Nordania Leasing, launched a new environmental programme for its corporate car leasing schemes. The programme includes reporting on emissions from cars, environmental ratings of cars and advice on how to set up an environmentally friendly car policy. The figures show the number of cars involved and the estimated number of tonnes of CO₂ saved annually from all the customers who have selected the Greenfleet programme.

2.3.11. Duplex printing

Duplex printers in the Group; end of period;%

Not duplex Duplex



In 2006, Danske Bank Group began replacing internal printers with duplex printers for the purpose of ensuring better paper usage by printing on both sides of the paper.

3. Additional information

3.1. Partnerships and indices

3.1.1 Selected partnerships

UN Global Compact: Danske Bank Group has been a signatory to the UN Global Compact since 9 August 2007. 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.

UN PRI: Danske Bank Group is also a signatory to the Principles for Responsible Investment (UN PRI), which was initiated by the UN to promote increased dialogue between investors and companies.

UNEP FI: As a signatory to the United Nations Environment Programme Finance Initiative (UNEP FI), Danske Bank Group is dedicated to integrating environmental considerations into all aspects of its 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 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.

UNI Global Union: Danske Bank Group Union was the first European financial company to sign an agreement with UNI Finance, a division of UNI Global Union. 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.



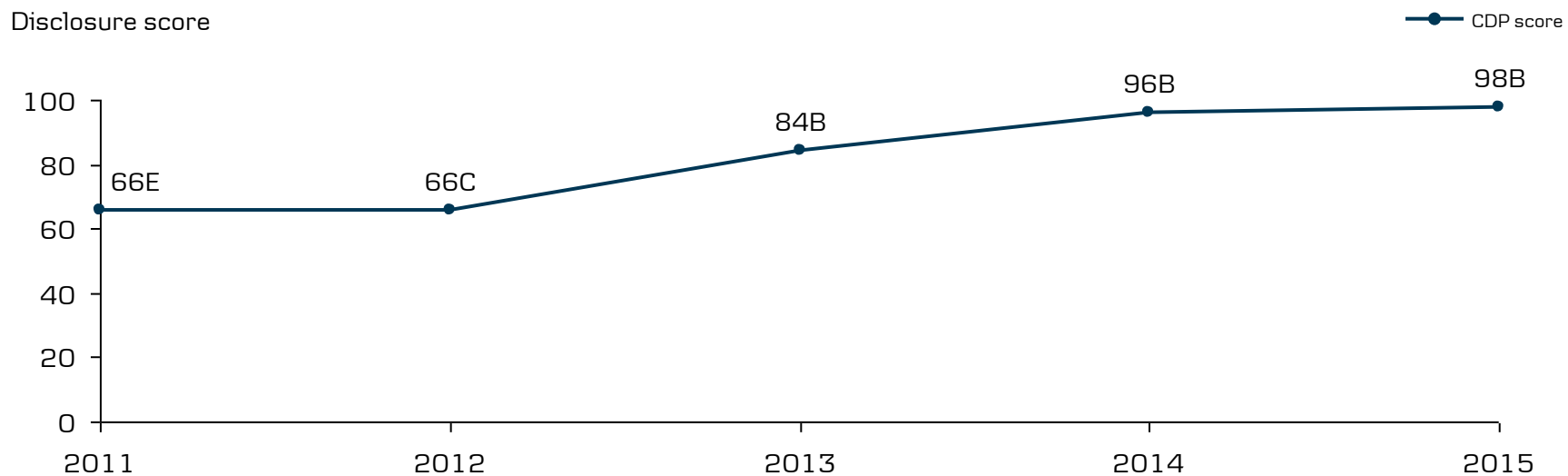
3. Additional information

3.1. Partnerships and indices

3.1.2. Carbon Disclosure Project (CDP) – Danske Bank Group rating overview

Danske Bank is a signatory to the CDP, a not-for-profit organisation that collects and shares information on greenhouse gas emissions and climate change strategies to enable investors to mitigate risk and capitalise on opportunities related to climate change.

Development in Danske Bank's score



3. Additional information

3.1. Partnerships and indices

3.1.3. Dow Jones Sustainability Index – Danske Bank Group 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 lowest 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 contain further information on the assessment methodology.

Dow Jones Sustainability Index results; 2015;%

Total scores			DJSI companies			Weighting in total score
Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI Europe		
Total score	75	61	94	84	82	100

Dimension scores;%

Dimension scores;%			DJSI companies			Weighting in total score
Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI Europe		
Economic dimension	80	77	95	83	81	41
Environmental dimension	66	55	95	86	87	23
Social dimension	76	70	95	84	81	36

Development in Danske Bank's score

