

Corporate Responsibility Fact Book 2016

Supplementary information about corporate responsibility
(Unaudited)

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Table of contents

1.0 Overview

1.1. Introduction and reporting principles	4
1.1.1. Introduction to the Corporate Responsibility Fact Book 2016	4
1.1.2. Reporting principles	4
1.2. Corporate Responsibility organisation	5
1.2.1. Danske Bank's Business Integrity Board and Corporate Responsibility department	5

2.0 Focus areas

2.1. Society	6
2.1.1. Corporate Volunteering	7
2.1.2. Charity	7
2.1.3. Financial confidence	8
2.1.3.1. Introducing Money	8
2.1.3.2. Control Your Money	9
2.1.3.3. Moneyville	10
2.2. Customers	11
2.2.1. Number of customers	12
2.2.2. Number of branches	12
2.2.3. Online banking	13
2.2.4. MobilePay	13
2.2.5. Responsible Investments under Danske Invest	14
2.2.6. Selected investment products with additional responsibility standards	14

2.3. Employees	16
2.3.1. Number of full-time employees and employee turnover	17
2.3.2. Staff diversity	18
2.3.3. Opinion survey	19
2.3.4. Work-life balance	20
2.3.5. Health and safety	21
2.3.6. Robberies	22
2.4. Environment	23
2.4.1. Resource consumption of Danske Bank Group	24
2.4.2. Breakdown of resource consumption	25
2.4.3. Energy target	26
2.4.4. Carbon neutrality	27
2.4.5. Direct and indirect CO ₂ emissions of Danske Bank Group	29
2.4.6. Breakdown of direct and indirect CO ₂ emissions	30
2.4.7. Scope 2 specification	30
2.4.8. Waste	31
2.4.9. TelePresence	32
2.4.10. eMeetings	33
2.4.11. Duplex printing	34
2.4.12. Carbon Disclosure Project (CDP) – Danske Bank Group rating overview	35

1.0. Overview



1. Overview

1.1. Introduction and reporting principles

1.1.1. Introduction to the Corporate Responsibility Fact Book 2016

- The Corporate Responsibility Fact Book 2016 covers business information and corporate responsibility activities of Danske Bank Group. It is a supplement to the Corporate Responsibility 2016 Report, which can be downloaded from the Group website at www.danskebank.com/cr/reporting

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

1.2. 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

2.1. Focus Area - Society



2. Focus areas

2.1. Society

2.1.1. Corporate Volunteering

We support local communities by participating in charitable work and corporate volunteering.

During 2016 our employees in Denmark, Northern Ireland, Estonia and Lithuania spent at total of 4,873 hours on volunteer activities.

Staff hours spent on volunteer activities	2016
Denmark	4,440
Northern Ireland	233
Estonia	100
Lithuania	100

2.1.2. Charity

In Denmark, Finland, Norway, Sweden and Northern Ireland, our employees voted for charities that would receive an annual Christmas donation.

In 2016, they selected the Danish Julemærkefonden, the Finnish Hyvä Joulumieli, The Norwegian Kirkens Bymisjon, The Swedish Musikhjälpen, and TinyLife in Northern Ireland.



2. Focus areas

2.1. Society

2.1.3. 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**, and **Control Your Money** 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.

2.1.3.1. 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 10,770 visits in Denmark.



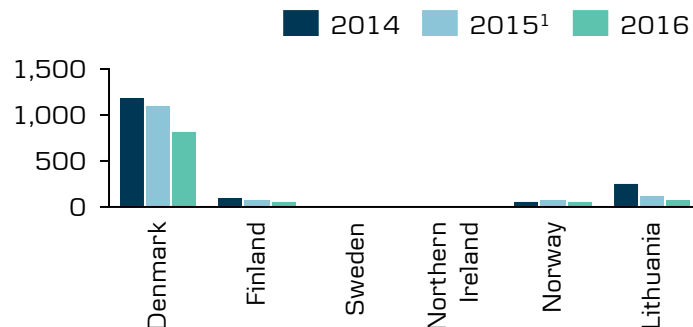
2. Focus areas

2.1. Society

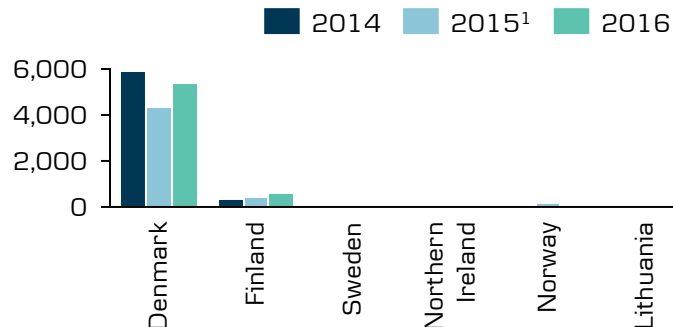
2.1.3.2. Control Your Money

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 and Northern Ireland.

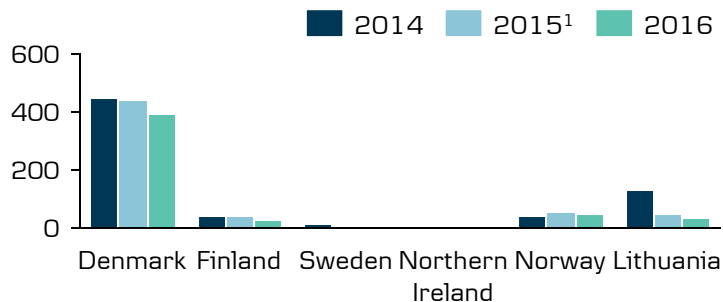
No. of classes registered



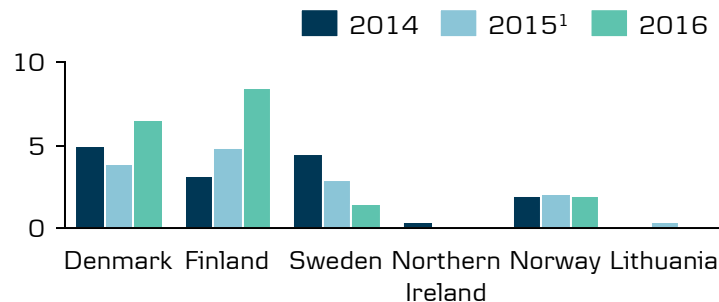
Missions completed



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.

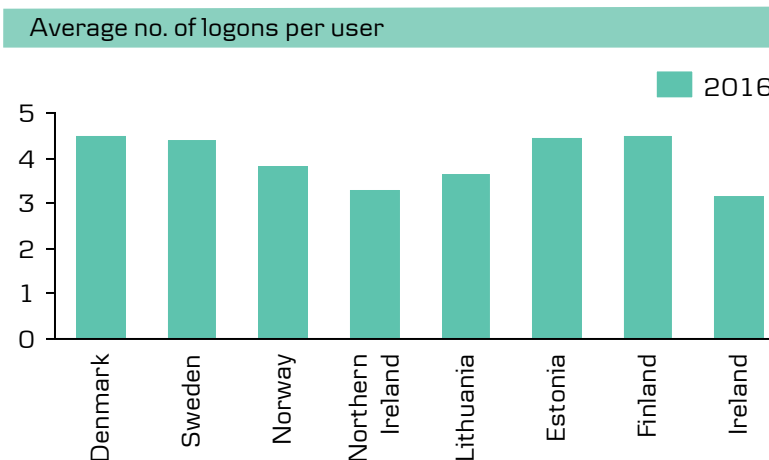
2. Focus areas

2.1. Society

2.1.3.3. Moneyville

Moneyville is a game that gives 5 to 9 year-olds a basic understanding of money. Children can earn money and decide whether to spend it or save it. Moneyville has launched in Denmark, Ireland, Northern Ireland, Norway, Sweden, Lithuania, Estonia and Finland. It is available on mobile devices and tablets and in a desktop version.

No. users registered	2015	2016 ¹
Denmark	2,633,897	3,004,676
Northern Ireland	273,834	328,231
Norway	1,729,226	1,890,653
Sweden	433,095	472,779
Lithuania	732,229	810,884
Estonia	416,986	461,924
Finland	222,282	248,195
Ireland	133,034	138,872
Total	6,574,583	7,356,214



1. Due to maintenance issues, the figures from 2016 are retrieved on 20/01/2017.

2.2. Focus Area - Customers



2. Focus areas

2.2. Customers

2.2.1. Number of customers¹

Customers; end of period	2014	2015	2016
Personal Banking (000s)	3,237	2,730	2,700
Business Banking (000s)	438	245	238
Corporates & Institutions	1,599	1,832	1,796

2.2.2. Number of branches¹

Branches; end of period	2014	2015	2016
Denmark	144	128	113
Finland	45	43	42
Sweden	38	36	35
Norway	32	31	27
Northern Ireland	46	46	46
Baltics	24	16	9

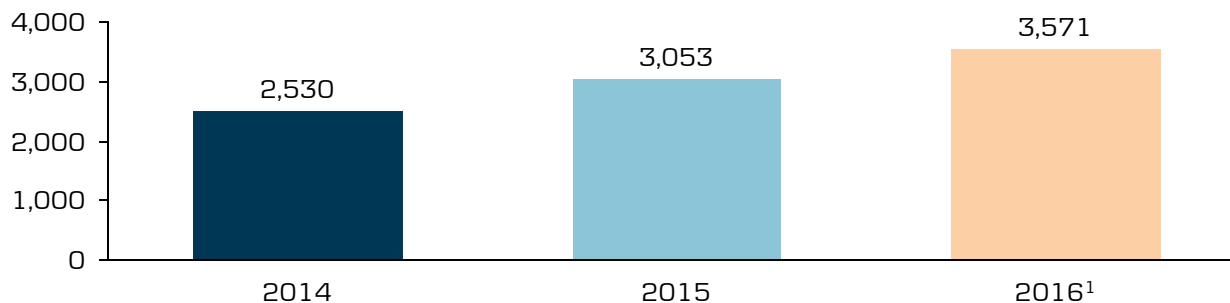
¹ Data on customers and branches consist of data from Danske Bank in Denmark, Sweden, Norway, Finland, Ireland, Northern Ireland and the Baltics

2. Focus areas

2.2. Customers

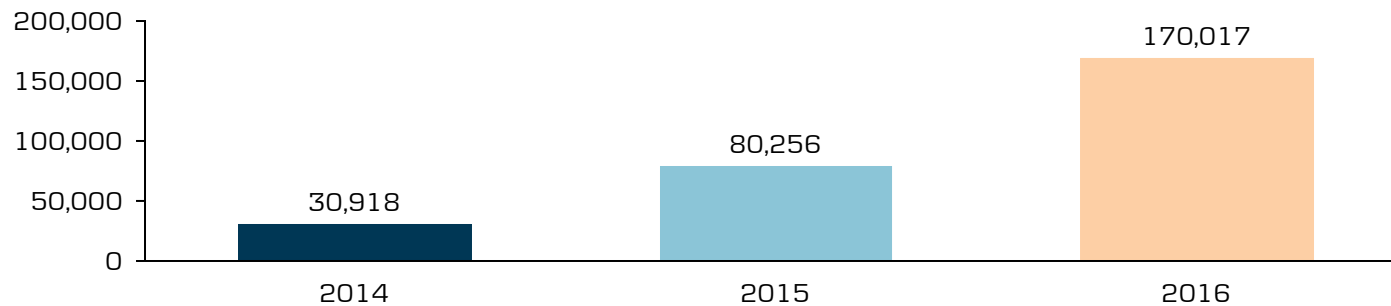
2.2.3. Online banking

Number of app downloads aggregated, end of period (000s)



2.2.4. MobilePay

Number of transactions, end of period (000s)²



¹ Figures as of Q2 2016.

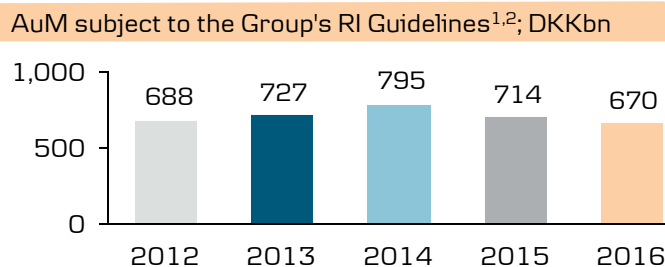
² Number of MobilePay transactions cover DK market

2. Focus areas

2.2. Customers

2.2.5. Responsible Investments under Danske Invest

Danske Invest is the brand name for mutual funds managed by fund management companies in the Danske Bank Group. In 2016, Danske Invest had DKK 670 billion assets under management (AuM) that was subject to Danske Bank Group’s Responsible Investment (RI) Guidelines.

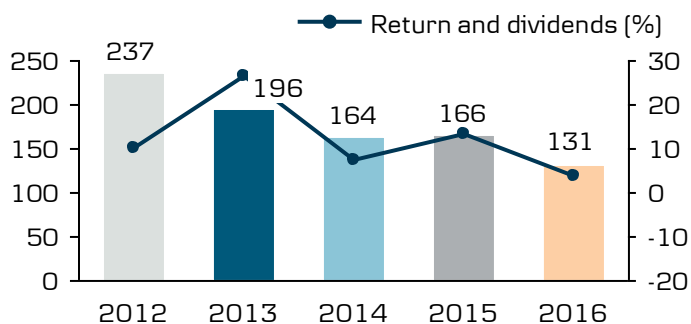


2.2.6. Selected investment products with additional responsibility standards

Besides the assets that is subject to the Group’s RI Guidelines, Danske Invest offers investment products that has additional standards towards responsibility. The funds below and on the following page are a selection of these investment products.

Please note that the amounts invested in the funds are based on information registered at the end of the year and that past performance is not necessarily indicative of future performance. There can be no certainty concerning the future performance of the investment return.

Assets in ClimateTrends Fund; DKKm



In Denmark, Danske Invest has a mutual fond called KlimaTrends (ClimateTrends). ClimateTrends focuses 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.

¹ AuM covers assets under Danske Invest as of 30/11/2016

² AuM in 2016 is reported in EUR and converted at a rate of 7,44 DKK/EUR.

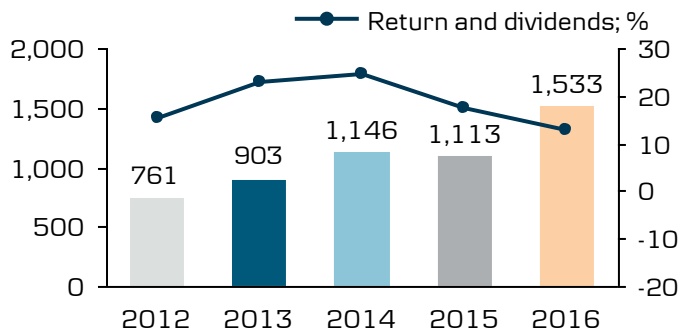
2. Focus areas

2.2. Customers

2.2.6. Selected investment products with additional responsibility standards

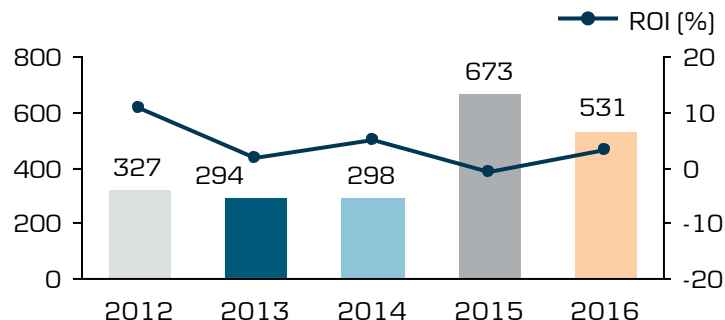
Assets in Sustainability Equity Fund¹; DKKm

In Finland, Danske Invest has a equity fond called Sustainability Equity Fond. The assets are invested globally in publicly traded equities and equity-linked securities of companies that comply with sustainability principles. The fund does not invest in companies whose principal line of business is alcohol, tobacco, gambling, pornography or armaments.



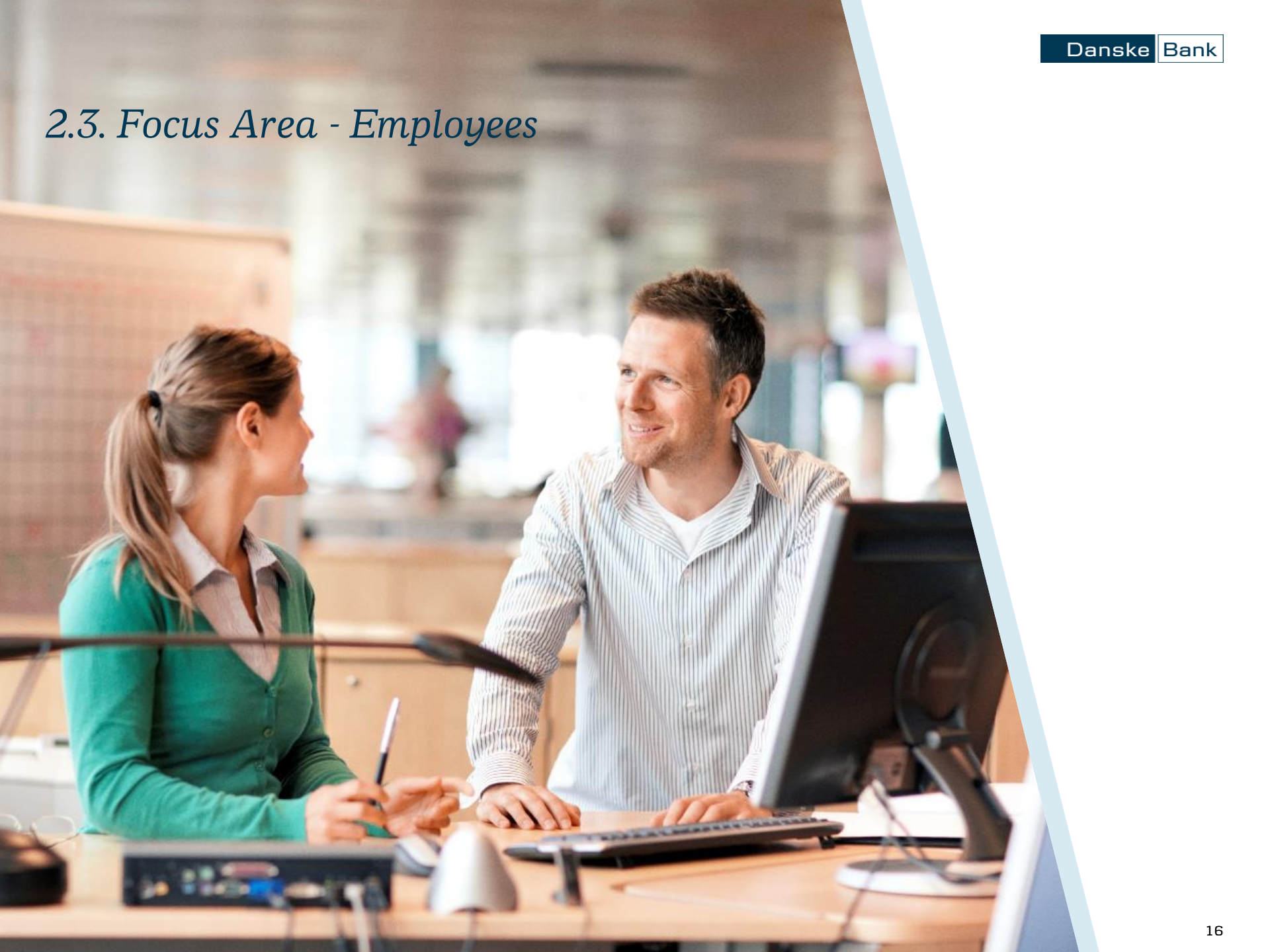
Assets in Sustainability Bond Fund¹; DKKm

In Finland, Danske Invest has a bond fond called Sustainability Bond Fond. The assets are invested in euro-denominated corporate bonds according to sustainability principles. The companies that are issuers of the investment instruments must be included in the Dow Jones Sustainability World ex All Index.



¹ AuM in 2016 is reported in EUR and converted at a rate of 7,44 DKK/EUR.

2.3. Focus Area - Employees



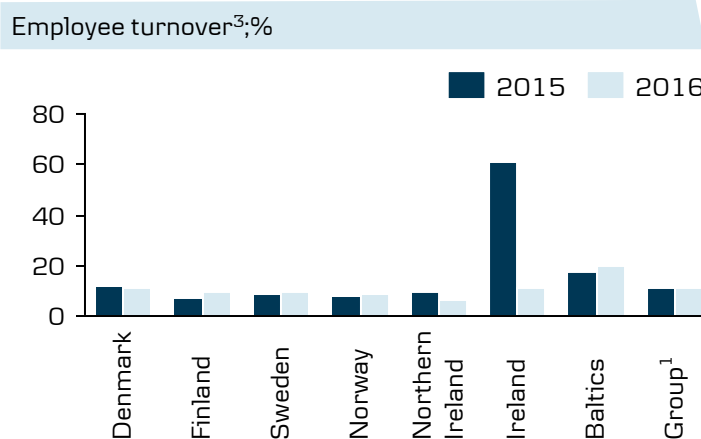
2. Focus areas

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 2016. 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 2015 to Q3 2016).

Employees – FTEs; end of period	2015	2016
Personal Banking ¹	5,120	4,623
Business Banking ²	2,761	2,662
Corporates & Institutions	1,832	1,796
Wealth Management	1,952	1,948
Northern Ireland	1,287	1,289
Other activities	5,820	6,831
Total core	18,772	19,149
Non-core	277	153
Group total	19,049	19,303



1. 2015 figures have been restated because of the transfer of Private Banking to Wealth Management and personal customers in Northern Ireland to the Northern Ireland business unit.
 2. 2015 figures have been restated because of the transfer of our operations in Northern Ireland from Business Banking to the Northern Ireland business unit.
 3. The high turnover rate in Ireland in 2015 is a consequence of the planned phase out of all Non-Core activities.

2. Focus areas

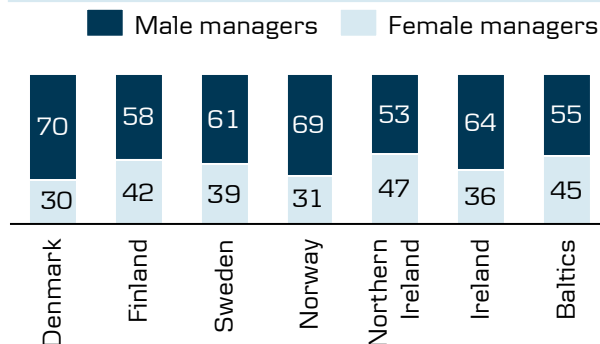
2.3. Employees

2.3.2. Staff diversity

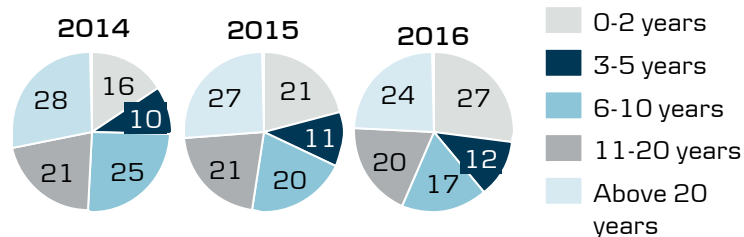
The number of full-time employees (FTEs) is based on information registered at the end of the year in the Group's accounting system. Data on the average years of service, average age and gender breakdown were retrieved from the Group's HR system at the end of Q3 2016. Managers and executives are defined as persons with staff responsibility.

Employees – FTEs; end of period	2014	2015	2016
No. of full-time employees, EOY	18,478	19,049	19,303
% of women in workforce (%)	54	51	50
% of women in management (%)	36	35	35
Average age	43	42	42
Average years of service	15	14	13

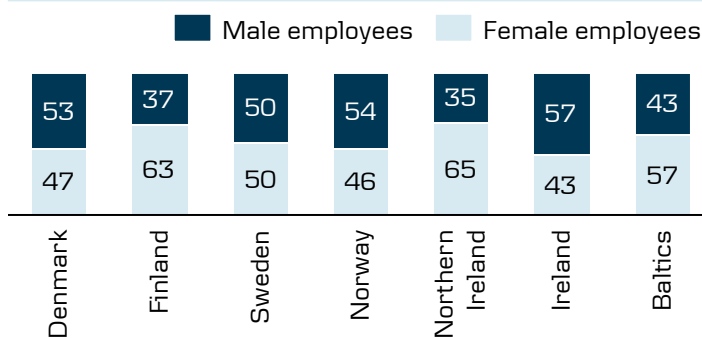
Gender breakdown 2016; managers;%



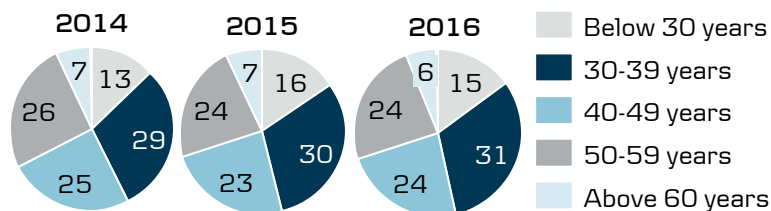
Years of service breakdown 2014-2016;%



Gender breakdown 2016; employees;%



Employee age breakdown 2014-2016;%



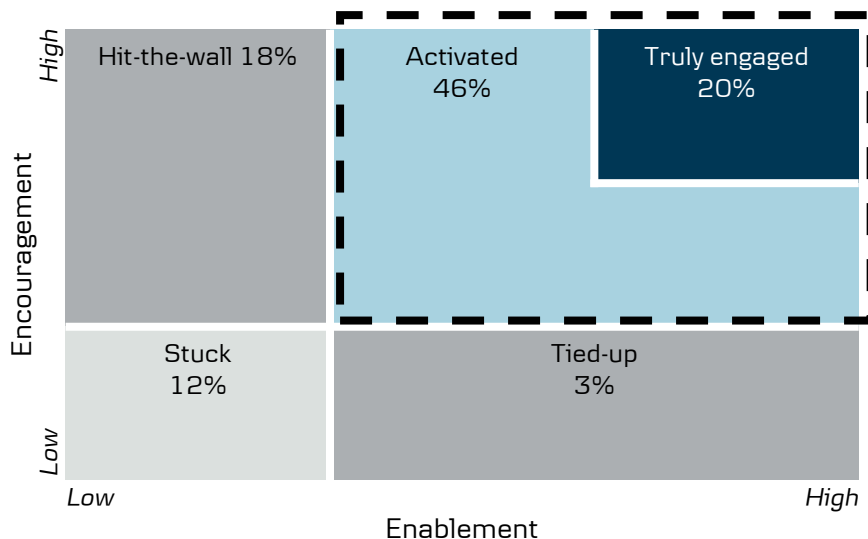
2. Focus areas

2.3. Employees

2.3.3. Opinion survey

In 2016, we replaced our annual Employee Opinion Survey with two new tools to facilitate a constructive ongoing dialogue on employee engagement: Team Talk and PULSE. Team Talk enables a structured team dialogue about what creates a good workplace, whereas PULSE measures engagement throughout the Group. In this way, PULSE is a channel for direct communication from all employees to senior management, and it offers a temperature check on strategic themes such as empowerment, collaboration, innovation and our core values.

This year we achieved an employee engagement index of 66%¹. The Group aims for increasing the employee engagement index to 68% in 2017.



1. The employee index is based on replies to five questions in the PULSE survey: three on “Encouragement” and two on “Enablement”. Results are from Nov. 2016

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 2016. Part-time employees are defined as persons with working hours equivalent to less than 100% 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 2016.

Work-life balance	2014	2015	2016
Women working part-time	2,063	1,958	1,864
Men working part-time	256	297	341
Leaves of absence granted for other reasons (No. of employees granted leave of absence during the year) ¹	321	371	376
Part-time schemes	2,235	2,255	2,205
No. of employees on leave during the year ²	1,730	1,400	1,402
No. of flex jobs ³	49	31	38

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

² The figures cover the entire Group

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

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.

Health and safety	2014	2015	2016
Absence because of illness (avg. No. of days lost through illness per employee)	6	6	5
Injuries or post-traumatic stress related to robberies ¹	73	93	85
Other physical or mental injuries	115	140	71
Employees who filed claims under medical expense insurance	3,809	4,189	4,030

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

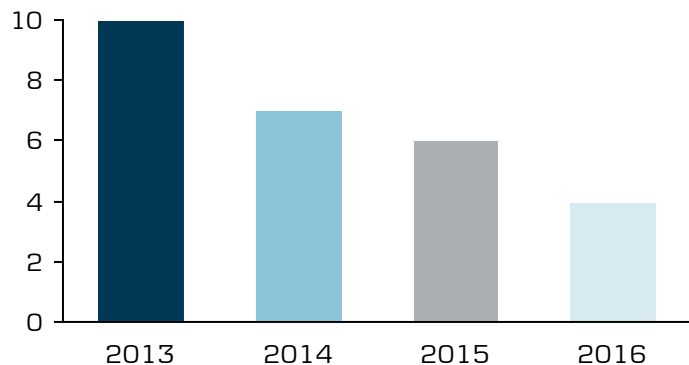
2. Focus areas

2.3. Employees

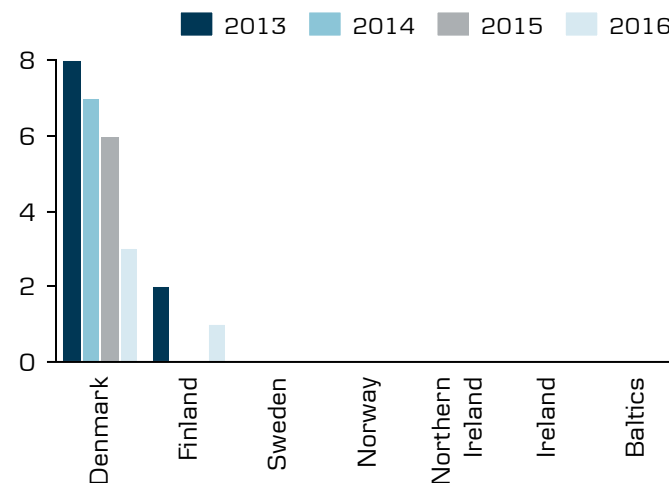
2.3.6. Robberies

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 an enhancement of cash handling procedures 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



2.4. Focus Area - Environment



2. Focus areas

2.4. Environment

2.4.1. Resource consumption of Danske Bank Group

Resource consumption	Total 2015	Total 2016	Change (%) 2015-2016
Floor area – square meters occupied (average) ¹	562,563	564,036	0,3%
Full-time employees (FTEs) (average) ¹	17,782	18,593	4,6%
Energy consumption in total (MWh)	111,708	113,441	1,6%
Energy consumption per employee (MWh/FTE)	6,3	6,1	-3,2%
Energy consumption per square meter (kWh/m ²)	199	201	1%
Direct energy consumption (MWh)	10,756	5,959	-44,6%
Indirect energy consumption (MWh)	100,953	107,482	6,5%
Electricity consumption – total (MWh)	57,166	60,311	5,5%
Electricity consumption per employee (MWh/FTE)	3.2	3.2	0%
Electricity consumption per m ² (kWh/m ²)	102	107	4,9%
Electricity consumption – head office (MWh)	31,606	36,137	14%
Electricity consumption – branches (MWh)	25,560	24,174	-5%
Heat consumption – total (MWh)	54,542	53,130	-2,6%
Heat consumption per employee (MWh/FTE)	3,1	2,9	-6,5%
Heat consumption per m ² (kWh/m ²)	97	94	3,1%
Heat consumption – head office (MWh)	28,451	28,866	-1%
Heat consumption – branches (MWh)	26,091	24,264	-7%
Road transport – total (1,000 km)	13,969	13,883	-0,6%
Road transport per employee (km/FTE)	786	748	-4,8%
Company vehicles (1,000 km)	1,606	1,751	9%
Employees cars (1,000km)	12,363	12,132	-1,9%
Air transport – total (1,000 km)	61,392	67,570	10,1%
Air transport per employee (km/FTE)	3,452	3,634	5,3%
Paper consumption - total (tonnes)	1,598	1,161	-27,3%
Paper consumption per employee (kg/FTE)	90	62	-31,1%
Water consumption – total (m ³)	75,983	85,639	12,7%

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

2. Focus areas

2.4. Environment

2.4.2. Breakdown of resource consumption

Resource consumption in 2016	Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania	India
Floor area – square meters occupied (average)	313,408	93,755	48,033	40,787	27,362	2,514	25,461	12,717
Full-time employees (FTEs) (average)	10,159	1,989	1,311	1,334	1,382	57	1,654	707
Energy consumption in total (MWh)	67,919	16,803	7,464	6,773	6,142	278	6,513	1,549
Energy consumption per employee (MWh/FTE)	6,7	8,4	5,7	5,1	4,4	4,9	3,9	2,2
Energy consumption per square meter (kWh/m ²) ¹	217	179	155	166	224	111	256	122
Direct energy consumption (MWh)	3,748	331	0	0	1,794	86	0	0
Indirect energy consumption (MWh)	64,171	16,472	7,464	6,773	4,348	192	6,513	1,549
Electricity consumption – total (MWh)	33,068	7,962	3,692	5,362	4,348	192	4,138	1,549
Electricity consumption per employee (MWh/FTE)	3.3	4	2.8	4	3.1	3.4	2.5	2,2
Electricity consumption per m ² (kWh/m ²)	106	85	77	131	159	106	162	122
Electricity consumption – head office (MWh)	20,416	4,280	2,035	1,647	2,221	171	3,828	1,549
Electricity consumption – branches (MWh)	12,652	3,682	1,657	3,715	2,137	21	309	0
Heat consumption – total (MWh)	34,851	8,840	3,772	1,410	1,794	86	2,376	0
Heat consumption per employee (MWh/FTE) ¹	3,4	4,4	2,9	1,1	1,3	1,5	1,4	0
Heat consumption per m ² (kWh/m ²)	111	94	79	35	66	36	93	0
Heat consumption – head office (MWh)	18,268	4,821	1,574	1,043	1,048	0	2,112	0
Heat consumption – branches (MWh)	16,583	4,020	2,198	367	746	86	264	0
Road transport – total (1,000 km)	7,109	2,027	1,797	574	1,082	0	1,191	103
Road transport per employee (km/FTE)	700	1,015	1,367	429	783	0	727	145
Company vehicles (1,000 km)	12	98	1,236	-	-	0	302	103
Employees cars (1,000km)	7,097	1,928	561	574	1,082	0	889	0
Air transport – total (1,000 km)	33,550	8,166	5,916	8,461	3,324	223	7,929	0
Air transport per employee (km/FTE)	3,303	4,105	4,511	6,344	2,406	3,932	4,794	0
Paper consumption - total (tonnes)	646	203	80	57	149	5	21	2
Paper consumption per employee (kg/FTE)	64	102	61	43	108	92	12	3
Water consumption – total (m ³)	60,986	9,165	-	-	-	-	15,488	-

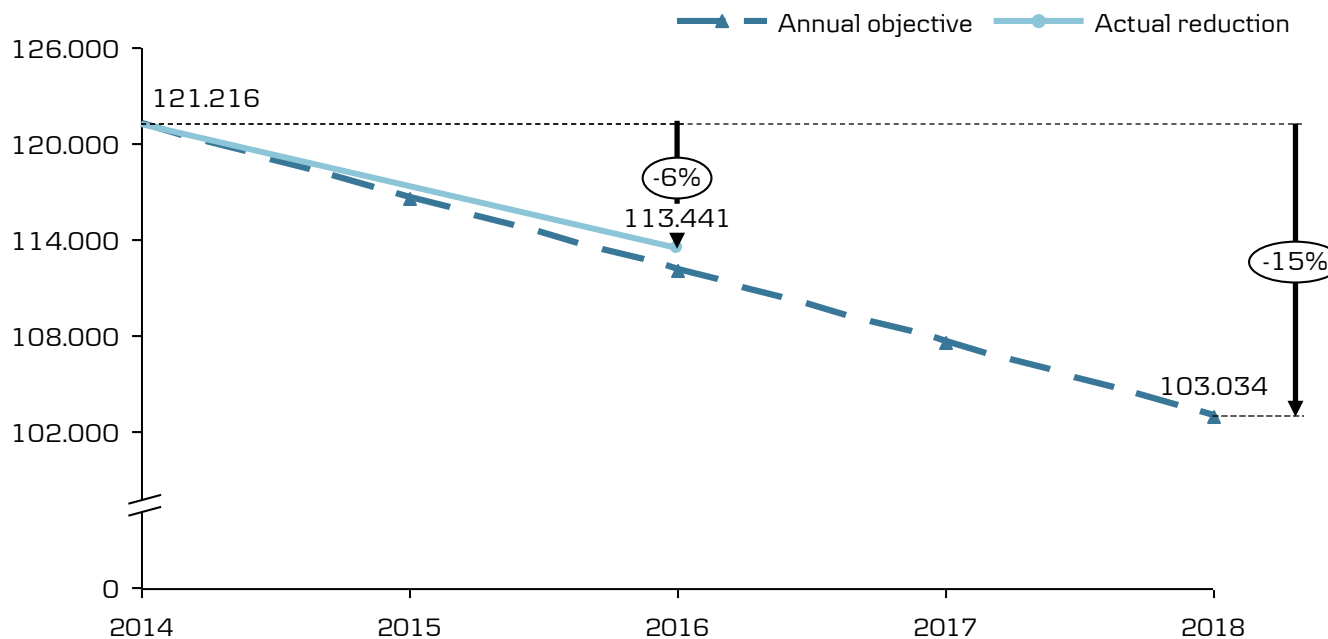
¹ The average heat consumption per employee varies greatly throughout the Group. This may be caused by the following reasons: varying use of electricity for heating, varying weather conditions and difference in buildings.

2. Focus areas

2.4. Environment

2.4.3. Energy target

Energy continues to be the main source of our environmental impact. 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%. Due to the inclusion of India in our environmental reporting, our total energy consumption has however risen slightly and the total reduction now amounts to 6% as compared to 2014.



2. Focus areas

2.4. Environment

2.4.4. Carbon neutrality

Danske Bank Group has purchased renewable electricity through Guarantees of Origins and International Renewable Electricity Certificates. Hence, zero CO₂ emissions from our electricity consumption as according to the GHG Protocol Guidance - market based reporting method.

CO ₂ emissions	Total 2015	Total 2016	Change (%) 2015-2016
CO ₂ from electricity (tonnes)	0	0	-100%
CO ₂ from heat (tonnes)	6,782	6,701	-19%
CO ₂ from road transport (tonnes)	2,603	2,595	-8%
CO ₂ from air transport (tonnes)	6,938	7,605	16%
CO ₂ from paper consumption(tonnes)	1,501	1,090	-34%
Total registered CO ₂ emissions (tonnes)	17,824	17,992	-51%
Estimated CO ₂ emissions from operations without registered data (tonnes)	1,012	671	-39%
Total CO₂ emissions for neutralisation (tonnes)	18,836	18,664	-50%
Neutralised by carbon credits from projects ¹	18,836	18,664	
Result	Neutral	Neutral	

Breakdown of CO₂ emissions across Danske Bank Group's markets:

CO ₂ emissions	Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania	India
CO ₂ from electricity (tonnes)	0	0	0	0	0	0	0	0
CO ₂ from heat (tonnes)	3,716	1,260	1,015	34	386	16	274	0
CO ₂ from road transport (tonnes)	1,329	379	336	107	202	0	223	19
CO ₂ from air transport (tonnes)	3,644	892	692	1,130	363	28	856	0
CO ₂ from paper consumption(tonnes)	606	190	75	53	140	5	19	2
Total registered CO₂ emissions (tonnes)	9,295	2,721	2,118	1,324	1,091	49	1,373	21

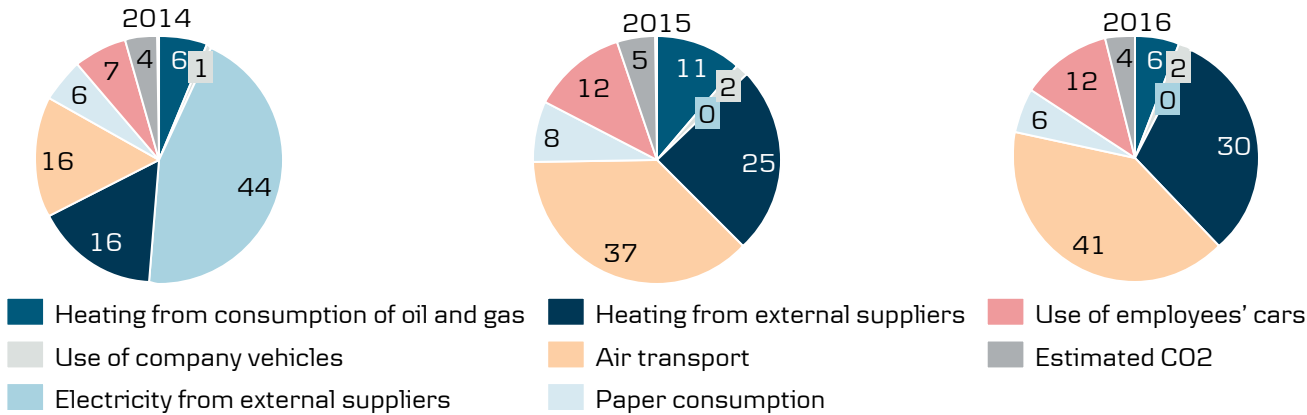
¹ We neutralise emissions by investing in certified carbon credit projects. Read more about the projects at www.danskebank.com/responsibility.

2. Focus areas

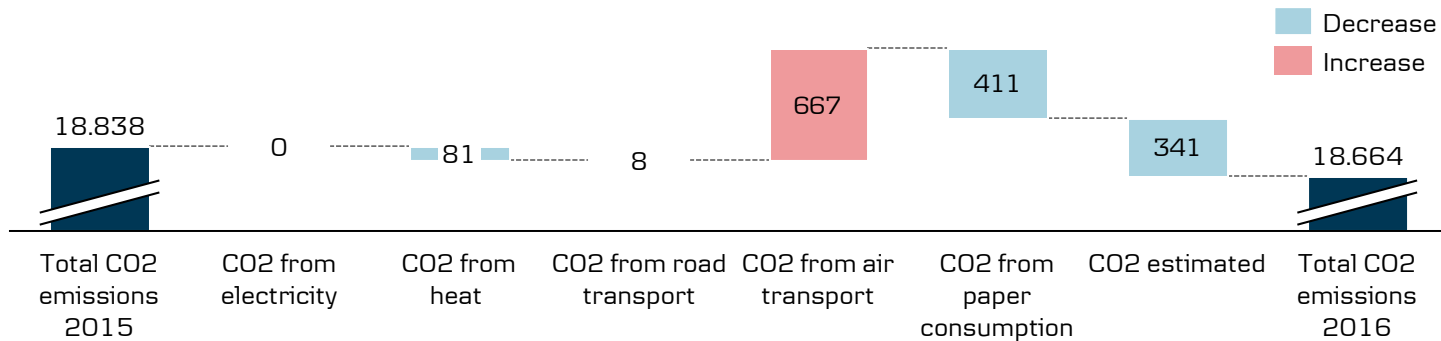
2.4. Environment

2.4.4. Carbon neutrality

Breakdown of CO₂ emissions by source



Change in CO₂ emissions, 2015 to 2016



2. Focus areas

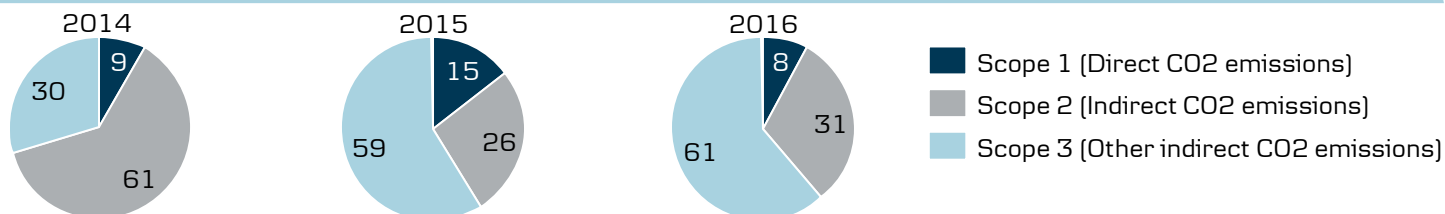
2.4. Environment

2.4.5. Direct and indirect CO₂ emissions of Danske Bank Group

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.

Direct and indirect emissions	Total 2014	Total 2015	Total 2016
CO ₂ direct (tonnes)	2,713	2,441	1,448
Heating from consumption of oil & gas (tonnes)	2,388	2,141	1,121
Use of company vehicles (tonnes)	325	299	327
CO ₂ indirect (tonnes)	22,680	4,641	5,581
Electricity from external suppliers (tonnes)	16,717	0	0
Heating from external suppliers (tonnes)	5,962	4,641	5,581
Other CO ₂ indirect (tonnes)	10,742	10,743	10,963
Air transport (tonnes)	5,979	6,938	7,605
Paper consumption (tonnes)	2,262	1,501	1,090
Use of employees' cars (tonnes)	2,502	2,304	2,268
Estimated CO ₂ emissions, direct and indirect, from operations without registered data (tonnes)	1,672	1,012	671
Total CO₂ emissions (tonnes)	37,807	18,836	18,664

Breakdown of CO₂ emissions by scope; %



2. Focus areas

2.4. Environment

2.4.6. Breakdown of direct and indirect CO₂ emissions

Direct and indirect emissions in 2016	Denmark	Finland	Norway	Sweden	Northern Ireland	Ireland	Lithuania	India
CO ₂ direct (tonnes)	639	100	0	231	386	16	56	19
Heating from consumption of oil & gas (tonnes)	637	82	0	0	386	16	0	0
Use of company vehicles (tonnes)	2	18	0	231	0	0	56	19
CO ₂ indirect (tonnes)	3,079	1,178	34	1,015	0	0	274	0
Electricity from external suppliers (tonnes)	0	0	0	0	0	0	0	0
Heating from external suppliers (tonnes)	3,079	1,178	34	1,015	0	0	274	0
Other CO ₂ indirect (tonnes)	5,577	1,443	1,290	872	705	33	1,042	2
Air transport (tonnes)	3,644	892	1,130	692	363	28	8,56	0
Paper consumption (tonnes)	606	190	53	75	140	5	19	2
Use of employees' cars (tonnes)	1,327	361	107	105	202	0	166	0
Total CO ₂ emissions (tonnes)	9,295	2,721	1,324	2,118	1,091	49	1.373	21

2.4.7. Scope 2 specification

Based on GHG Protocol Guidance 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 and International Renewable Electricity Certificates, which means there are no CO₂ emissions from our electricity consumption when following the market based methodology.

CO ₂ emissions	Total 2014	Total 2015	Total 2016	Change:% 2014-2015	Change:% 2015-2016
CO ₂ from electricity (tonnes) based on the market based methodology	16,717	0	0	-100%	0%
CO ₂ from electricity (tonnes) based on the location specific methodology	16,717	15,423	12,281	-8%	-20%

2. Focus areas

2.4. Environment

2.4.8. 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 2014	Total 2015	Total 2016
Waste total (tonnes)	2,340	1,760	1,956
% of waste to recycling	52%	54%	50%
Waste to landfill (tonnes)	20	47	3
Waste to incineration (tonnes)	954	771	965
Waste to recycling (tonnes)	1,366	942	987
- Segment from paper for recycling (tonnes)	1,050	661	708
- Segment from electronic waste (tonnes)	14	10	7
- Other (tonnes)	302	272	272

Breakdown of waste consumption across Danske Bank Group's markets:

Waste	Denmark	Finland	Sweden	Norway	Northern Ireland	Ireland	Lithuania	India
Waste total (tonnes)	1,536	N/A	104	84	219	13	N/A	N/A
% of waste to recycling	54%	N/A	N/A	73%	N/A	N/A	N/A	N/A
Waste to landfill (tonnes)	0	N/A	N/A	3	N/A	N/A	N/A	N/A
Waste to incineration (tonnes)	704	N/A	10	19	219	13	N/A	N/A
Waste to recycling (tonnes)	832	N/A	94	61	N/A	N/A	N/A	N/A
- Segment from paper for recycling (tonnes)	573	N/A	92	44	N/A	N/A	N/A	N/A
- Segment from electronic waste (tonnes)	6	N/A	0,0	1	N/A	N/A	N/A	N/A
- Other (tonnes)	254	N/A	2	17	N/A	N/A	N/A	N/A

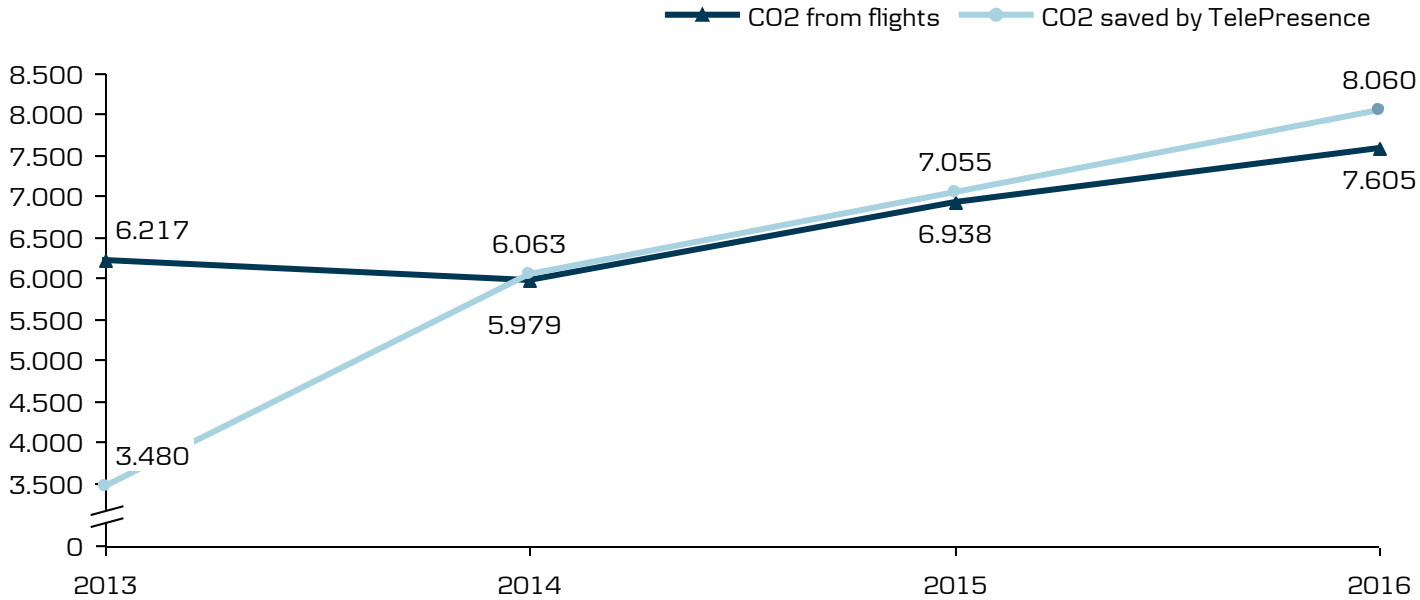
2. Focus areas

2.4. Environment

2.4.9. TelePresence

Danske Bank Group has implemented a video conference system known as TelePresence meetings. The Group invested in 27 new studios during 2016. In total, the Group has now invested in 125 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 234 kg (www.sas.dk).

Effect of TelePresence on CO₂ emissions (tonnes)



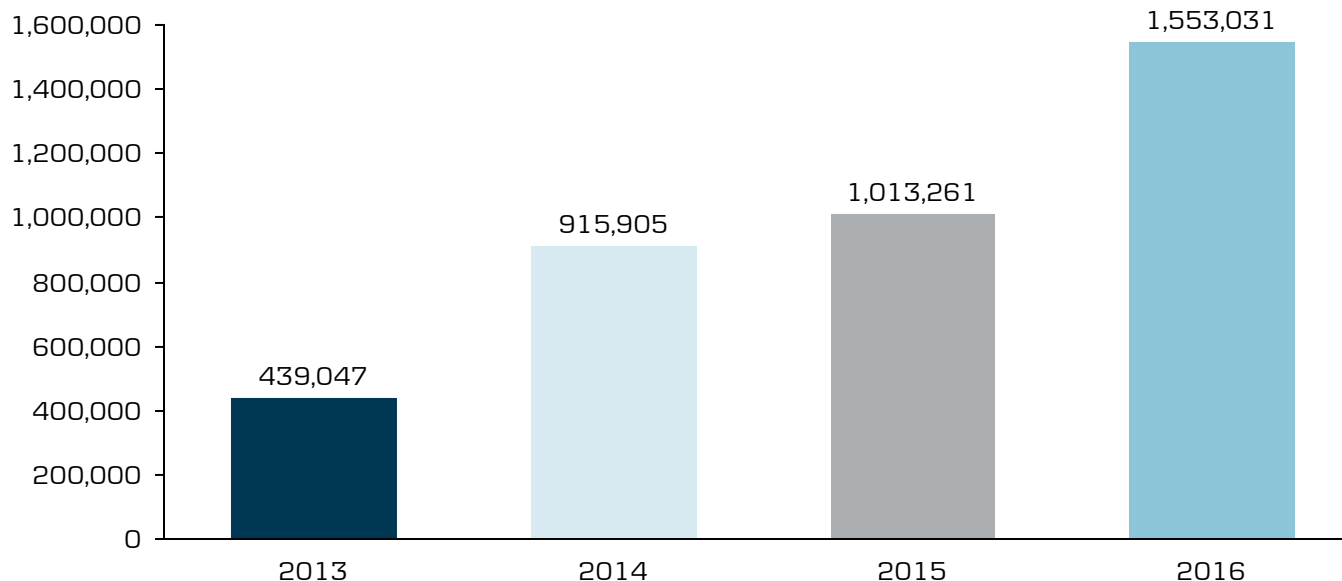
2. Focus areas

2.4. Environment

2.4.10. eMeetings

In 2006, the Group introduced the interactive communication and collaboration tool eMeeting in all of its branches and since then Skype for Business has been introduced to increase our use of eMeetings further. In comparison with telephone conference calls, eMeetings also provides sharing of content and video. 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 across global teams in the group.

Participants in eMeetings



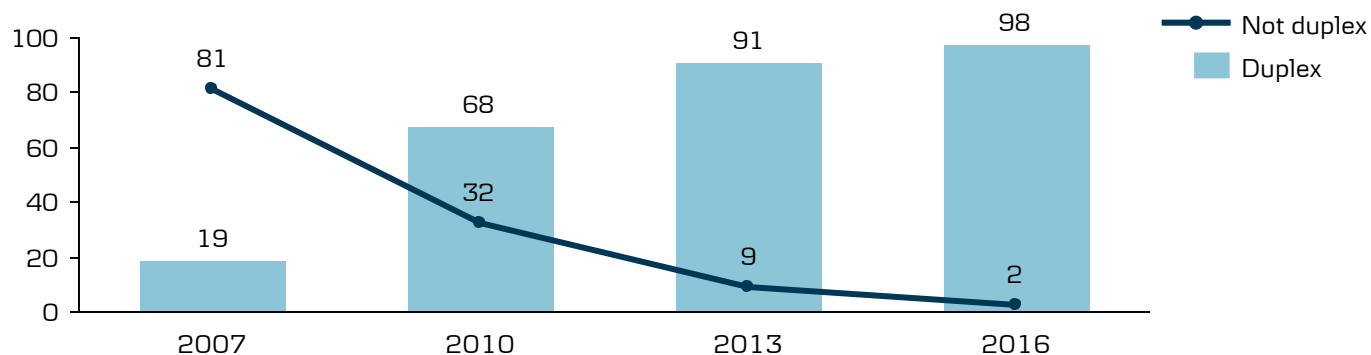
2. Focus areas

2.4. Environment

2.4.11. Duplex printing and toner

Ten years ago 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. In 2016, we strengthen our environmental efforts and started to reuse toners for printing in Denmark, Finland and Sweden. In the coming year we will expand the initiative to also include Norway, Ireland and Northern Ireland.

Duplex printers in the Group; end of period; %



2. Focus areas

2.4. Environment

2.4.12. 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. In 2016, CDP adopted a new four-step approach in measuring a company’s progress towards carbon disclosure leadership. Danske Bank received a score of B in recognition of the actions policies and strategies we have implemented to address environmental issues.

Danske Bank Group Score compared with industry average

