

CR Fact Book 2008

Supplementary Information
about Corporate Responsibility
Unaudited

Updated: February 5, 2009

Table of contents

1.1. Introduction and reporting principles	4
1.2. CR organisation	5
2. Focus areas	
2.1. Customers	7
2.1.1. Number of customers	7
2.1.2. Customer satisfaction	8
2.1.3. Access	9
2.1.4. Electronic mailbox	10
2.1.5. Subscription service	11
2.1.6. Telephone banking	11
2.1.7. Socially Responsible Investment	12
2.2. Employees	13
2.2.1. Number of full-time employees & employee turnover	13
2.2.2. Staff diversity	14
2.2.3. Employee survey	15
2.2.4. Work-life balance	16
2.2.5. Health and safety	17
2.2.6. Robberies	17
2.2.7. Competency profiles	18
2.2.8. Intellectual capital	19

2.3. Environment	20
2.3.1. Data for comparison	20
2.3.2. Resource consumption	21
2.3.3. CO ₂ emissions	22
2.3.4. Other emissions	23
2.3.5. Waste	24
2.3.6. eMeetings	24
2.3.7. TelePresence	25
2.3.8. Nordania Greenfleet	25
2.3.9. Energy labelling of ventilation systems	26
2.3.10. Duplex printers	26
2.3.11. Suppliers of selected products	27
2.4. Society	28
2.4.1. Activities and events	28
2.4.2. Donations	28
2.4.3. Study grants	29
2.4.4. Community grants	29
2.4.5. Support programmes	30
2.4.6. Financial literacy	30
2.4.7. Value distribution	31
3. Partnerships	32
4. Sustainability index	33

CR Fact Book 2008

For further information, please contact:

Tonny Thierry Andersen, Chief Financial Officer

Direct: +45 45 14 07 07
tonan@danskebank.dk



Anne Søgaard Melchiorson, Group CR Manager
(on leave until August 2009)

Direct: +45 45 14 06 81
annme@danskebank.dk



Tina Obel Lope, CR Communications Co-ordinator

Direct: +45 45 13 08 36
tilo@danskebank.dk



Trine Faber Henriksen, Group Environmental Co-ordinator

Direct: +45 45 14 05 28
trhen@danskebank.dk



Kristian Højland, CR Co-ordinator

Direct: +45 45 14 06 82
Fax: +45 45 14 97 56
krhj@danskebank.dk



Send a message to the CR
Secretariat at

responsibility@danskebank.com

Disclaimer

This publication has been prepared by Danske Bank for information purposes only. It is not an offer or solicitation of any offers to purchase or sell any securities, currency or financial instrument. Whilst reasonable care has been taken to ensure that the contents of this publication are not untrue or misleading, no representation is made as to its accuracy or completeness and no liability is accepted for any loss arising from reliance on it. Danske Bank, its affiliates or staff may perform business services, hold, establish, change or cease to hold positions in any securities, currency or financial instrument mentioned in this publication. The Danske Bank Group's research analysts are not permitted to invest in securities under coverage in their research sector. Copyright © 2008 Danske Bank A/S. All rights reserved. This publication is protected by copyright and may not be reproduced in whole or in part without permission.

1.1. Introduction and reporting principles

Introduction to the CR Fact Book 2008

CR Fact Book 2008 covers the activities of the Danske Bank Group. CR Fact Book 2008 is a supplement to the Corporate Responsibility 2008 report, which can be downloaded from the Group Web site at www.danskebank.com/cr.

The CR Fact Book contains detailed and segmented data in order 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 C requirements.



CR reporting is a relatively new discipline for the Group; therefore, for some areas, 2008 data or historical data are still not available.

Data are not available for most areas of our business in Finland and the Baltic states, since the CR programme will not be rolled out in these units until 2009.

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 those principles are presented with the data on the subsequent pages.

A full overview of the reporting principles is presented on the Group Web site at 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 web site at www.danskebank.com/cr.



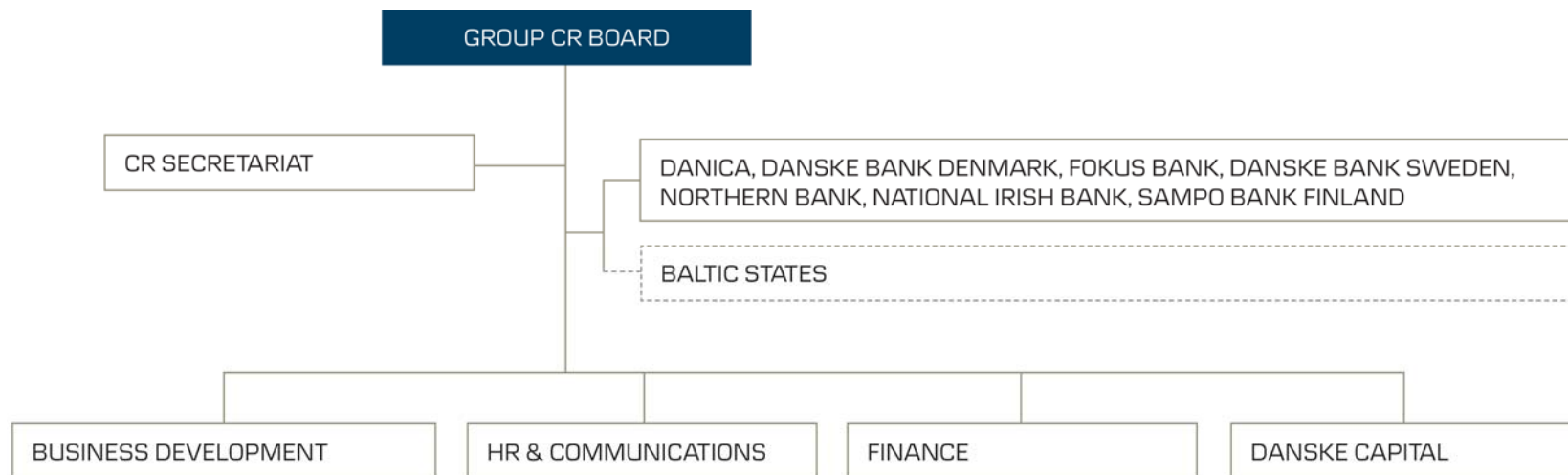
1.2. CR organisation

In 2006, the Danske Bank Group set up a Group CR board that draws on the expertise of four of the staff functions to ensure that CR is part of all the Group’s decisions and routines. All members of the Group CR Board are also members of the Group’s Executive Committee. Based in the Group head office in Copenhagen, our CR Secretariat is responsible for developing the CR strategy, co-ordinating activities and reporting on the Group’s sustainability achievements.

In late 2007 national CR boards were established to ensure that the Group CR policy and action plans are implemented on a local basis in all branded divisions. In Norway and Ireland, the chief financial officers are responsible of these boards. In Sweden the national CR Board is placed under the responsibility of Business Development, and in Northern Ireland the CR Board is under Communications.

In 2008 national CR boards were established at Danica Pension, Danske Bank Denmark and Sampo Bank, Finland. In Finland the national CR board is placed under the responsibility of Business Development.

National CR boards will be established at our businesses in the Baltic states in 2009.



Four focus areas



2.1. Customers

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.

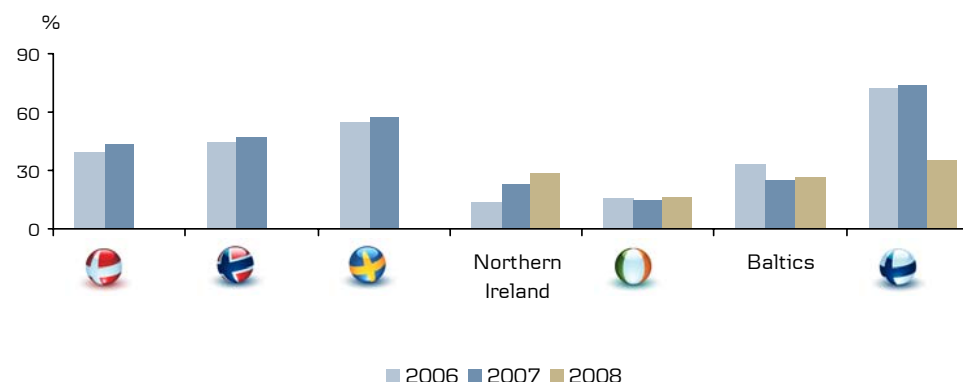
Customers (end of period)		2008	2007	2006
Denmark	(m)	2.4	2.4	2.4
Norway	(000s)	242	234	237
Sweden	(000s)	227	218	194
Northern Ireland	(000s)	467	440	429
Ireland	(000s)	239	229	184
Baltics	(000s)	307	270	225
Finland	(000s)	1,271	1,313	1,170
Total	(m)	5.1	5.1	4.8

Branches (end of period)		2008	2007	2006
Denmark		373	405	458
Norway		52	55	61
Sweden		59	59	59
Northern Ireland		89	94	95
Ireland		61	64	59
Baltics		48	44	36
Finland		122	121	127
Total		804	842	895

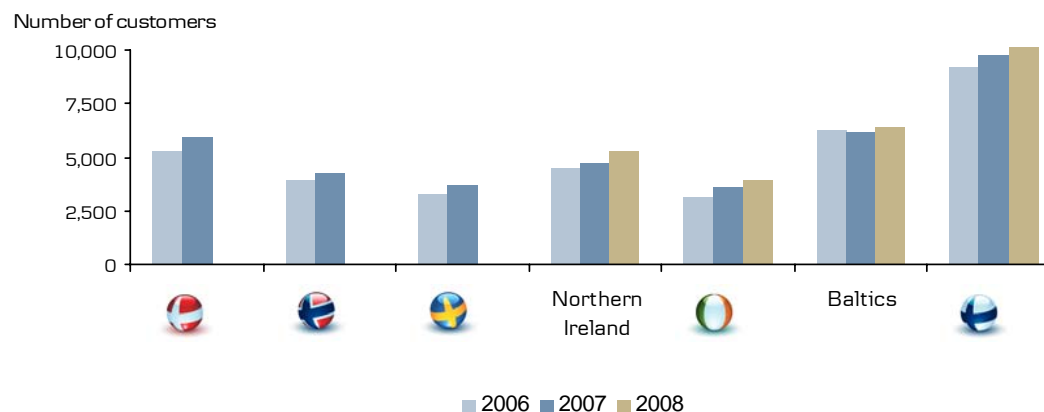
eBanking customers* (end of period)		2008	2007	2006
Denmark	(000s)	1,143	1,051	946
Norway	(000s)	124	110	106
Sweden	(000s)	143	126	106
Northern Ireland	(000s)	131	100	58
Ireland	(000s)	38	33	28
Baltics	(000s)	81	67	76
Finland	(000s)	446	467	842
Total	(000s)	2,106	1,954	2,162

* Consists only of active eBanking customers. We have changed the way we calculate the number of eBanking customers at Banking Activities Finland. Comparative figures have been restated.

eBanking customers / Customers



Average number of customers per branch



2.1.2. Customer satisfaction

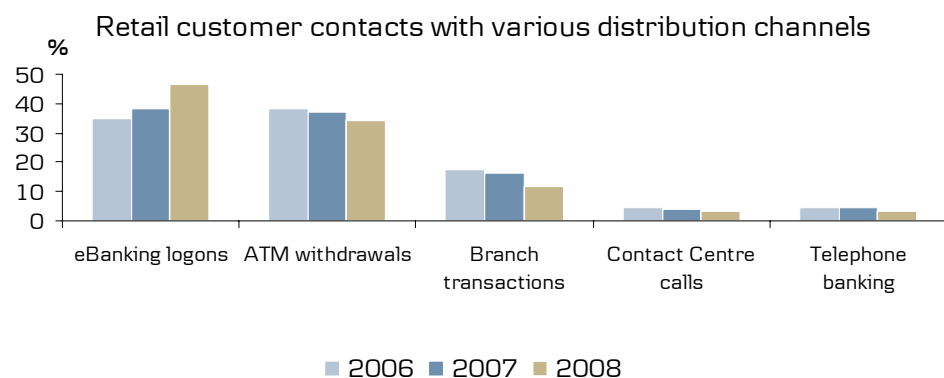
Customer satisfaction (scale of 0-100), retail/corporate	2008	2007
Danske Bank Denmark	73/76	72/76
Fokus Bank, Norway	68/67	71/-
Danske Bank Sweden	81/80	73/75
National Irish Bank, Ireland	73/70	-
Northern Bank, Northern Ireland	71/70	-
Sampo Bank, Finland	69/61	-

In 2008, the customer satisfaction survey was changed so that it is now the same for all units. 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 Ennova. The 2008 results are therefore not directly comparable with the results for previous years.

The results for retail customers are based on the first six months of 2008, whereas the results for corporate customers are based on the full year 2008. The level of satisfaction among the Danske Bank Group's retail and corporate customers is measured by means of a number of parameters such as satisfaction, loyalty, image and the customers' experience of the various contact points (advisory meeting, branch, telephone and eBanking).

2.1.3. Access

The Danske Bank Group is working to grant customers easy access to its services. The data on contact points are based on registrations in General Management Information (GMI) and the Shared Services Centre.



The chart above gives an indication of the number of retail customer contacts with the various distribution channels over time. According to the new definition (since October 2006), the following indicators are used:

- Number of logons to eBanking (retail).
- Number of transactions at the cashier's desk in the branches (customer sessions)
- Number of ATM withdrawals
- Number of logons to telephone banking (including "TastSelvService" in DK)
- Number of calls to Group Contact Centre.

Electronic services	Electronic mailbox*	Mobile banking**	Contact Centre calls ***	eBanking ****
Denmark	Yes	Yes	Yes	Yes
Norway	Yes	Yes	Yes	Yes
Sweden	Yes	No	Yes	Yes
Northern Ireland	Yes	No	Yes	Yes
Ireland	Yes	No	Yes	Yes
Baltics	No	No	Yes	Yes
Finland	Yes	Yes	Yes	Yes

* The electronic mailbox is a mailbox for account statements and other documents otherwise sent by post.

** Mobile banking allows customers to do basic banking transactions by mobile phone 24 hours a day.

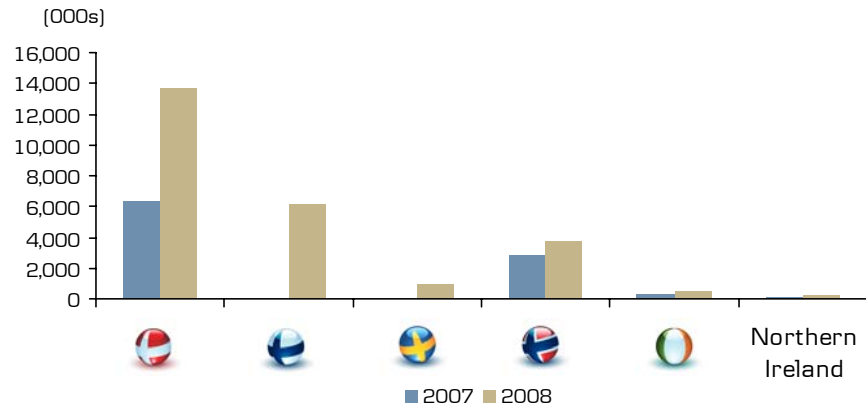
*** Contact Centre calls refers to a phone-based customer service operating 24 hours a day, 7 days a week

**** eBanking enables customers to undertake the majority of banking transactions on their computers.

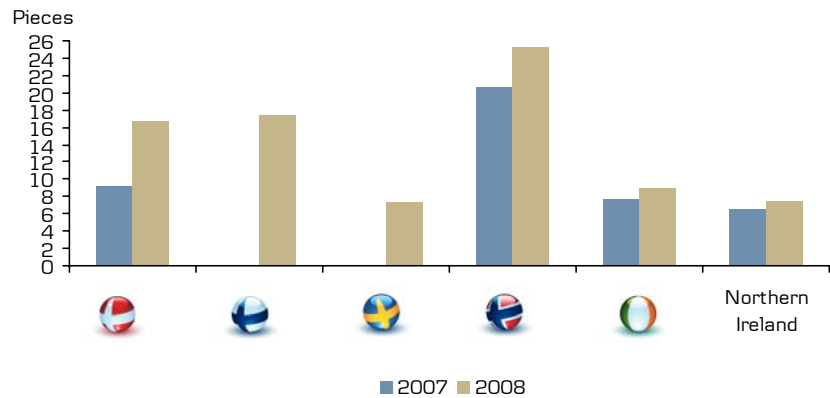
2.1.4. Electronic mailbox

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 and Statements; Danske Bank Sweden: eArkiv; Fokus Bank: Elektroniske brev; Sampo Bank: Your Statements; National Irish Bank: Electronic mailbox; Northern Bank: Electronic mailbox; and Danica: e-Boks.

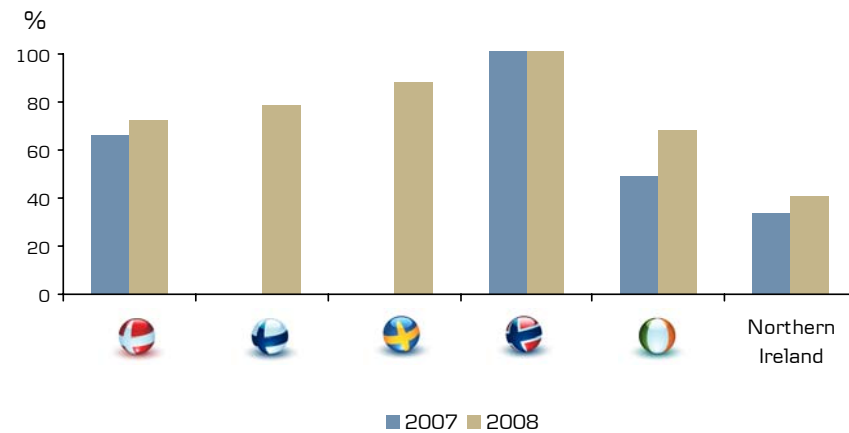
Documents sent to electronic mailbox



Documents sent to electronic mailbox per customer with an electronic mailbox

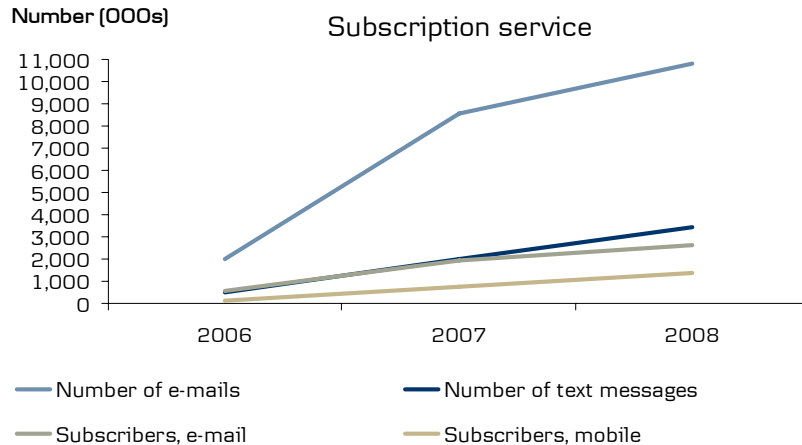


eBanking customers with an electronic mailbox



2.1.5. Subscription service

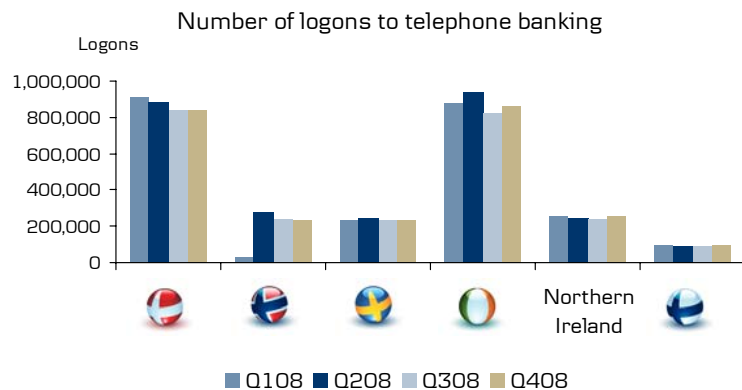
Subscription service is a group-wide system for delivering news and information to customers and Web site users. It is available at all major units, and the information sent out ranges from research and press releases to customer's account balances. The customer receives the information by e-mail or text message. Text messages are available only for subscriptions to customer-related information (e.g. Account Balance), and customers must subscribe to them via eBanking.



Besides the subscriptions to customer-related information, customers can also subscribe to alerts to press releases, economic research and the like. Subscriptions available in Business Online contain expert analysis aimed at business customers.

2.1.6. Telephone banking

Telephone banking is banking on the IVR platform (IVR = interactive voice response). There are several telephone banking systems, but they 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.



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
- Balance and postings
- Account summary
- Account codes

2.1.7. Socially Responsible Investment (SRI)

In 2008 the Danske Bank Group SRI Board decided to exclude companies from the SRI investment universe. The companies are considered to be in violation of the international guidelines specified in the Group SRI Policy. The analysis and assessment of the companies are outsourced to the Swedish company Ethix SRI Advisors. The SRI screening applies to the unit trusts Danske Invest and Danske Invest Select, Danske Bank's pooled pension funds and Danica's pension products "Danica Balance" and "Danica Traditional". The screening also applies to the Group's international investment funds - Danske Fund, Danske Fonder and Sampo Fund - and to the Group's own strategic portfolio of equities. Read more at www.danskebank.com/cr The table below shows the list of excluded companies in 2008.

Excluded companies in 2008	Explanatory statement
Aerostar S.A.	Involvement in production of cluster munitions
Alliant Techsystems Incorporation	Involvement in production of anti-personnel mines and cluster munitions
Avichina Industry & Technology Company Limited	Violation of international norms in its transfer of military equipment to Sudan and Zimbabwe.
Dongfeng Motor Group Company Limited	Violation of international norms in its transfer of military equipment to Sudan and Burma.
General Dynamics Corporation	Involvement in production of cluster munitions
Hanwha Corporation	Involvement in production of anti-personnel mines and cluster munitions
L-3 Communications Corporation	Involvement in production of cluster munitions
Lockheed Martin	Involvement in production of cluster munitions
Nissan	Violation of international norms in its transfer of military equipment to Sudan and Burma.
Poongsan Corporation	Involvement in production of cluster munitions
China National Offshore Oil Corporation Limited	Violation of human rights and international guidelines for environmental behaviour
Singapore Tech.	Involvement in production of anti-personnel mines and cluster munitions
Textron	Involvement in production of anti-personnel mines and cluster munitions

Danske Bank screened out 14 companies in 2008. One of them is no longer considered to be in violation of international guidelines and has been reinstated in the investment universe. The current exclusion list consists of 13 companies listed above. The Group SRI Board decided to continue a dialogue initiated by Ethix SRI Advisors during their assessment of 17 other companies. In order to proceed a constructive and positive dialogue with the 17 companies, the Group is not making either the names of the companies or the status of the dialogue public.

Assets under management (AUM) subject to the Danske Bank Group's SRI policy		
2008	DKr	335 m

Send a message on SRI to

info@danskefund.com

2.2. Employees

The Danske Bank Group employs around 24,000 people in 14 countries. To us, being an international group means fostering development and opportunities for a diversity of people with different views and different cultural backgrounds.

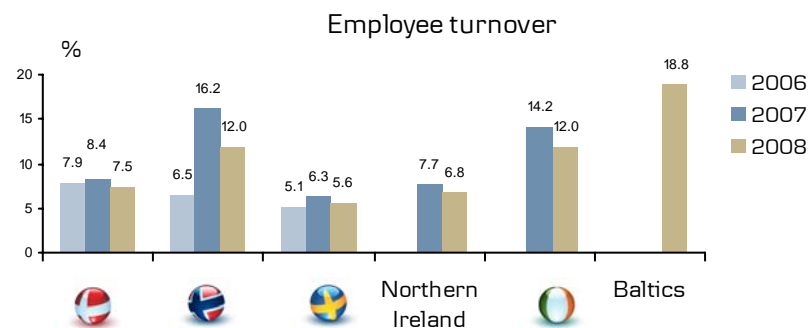
2.2.1. Number of full-time employees & employee turnover

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 except for activities in Finland. The turnover rates are based on information registered for four quarters (from Q407 to Q308).

Employees - FTE (end of period)	2008	2007	2006
Banking Activities Denmark	6,363	6,538	6,908
Banking Activities Finland	2,323	2,308	2,083
Banking Activities Sweden	958	912	1,135
Banking Activities Norway	1,020	1,062	1,323
Banking Activities Northern Ireland	1,336	1,295	1,862
Banking Activities Ireland	645	608	698
Banking Activities Baltics	1,258	1,304	1,046
Other Banking Activities	297	419	392
Banking Activities total	14,200	14,446	15,447
Danske Markets	936	907	875
Danske Capital	583	565	464
Danica Pension	959	960	898
Shared Services Centre*	5,880	5,728	3,827
Other	1,066	1,026	2,035
Group total	23,624	23,632	23,546

* The large increase in full-time employees from 2006 to 2007 is owing to the transfer of employees from Sweden, Norway, Northern Ireland and Ireland to the Shared Services Centre.

Employee turnover	%	Number
Denmark	8	1,044
Norway	12	148
Sweden	6	159
Northern Ireland	7	145
Ireland	12	113
Baltics	19	246
Total	8.4	1,855



Norway: The increase in 2007 was influenced by redundancy schedules.



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

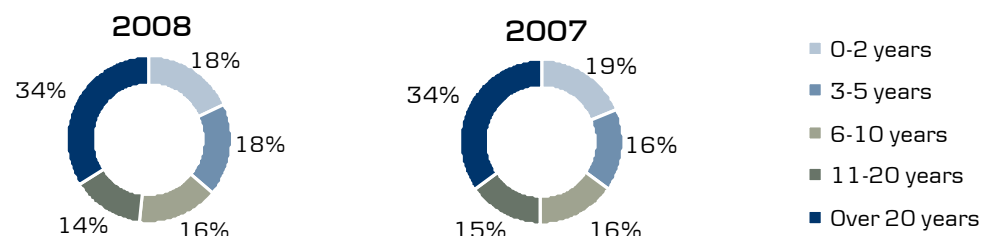
2.2.2. Staff diversity

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 October. Managers and executives are defined as persons with staff responsibility.

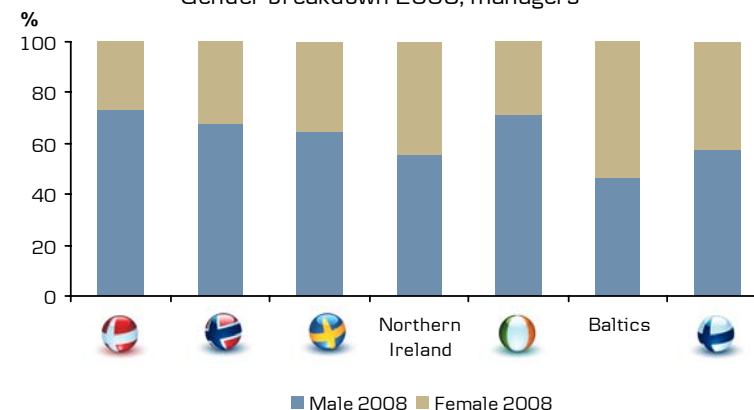
Staff diversity	2008	2007	2006*
Number of full-time employees, end of year	23,624	23,632	19,253
Percentage of women in workforce (%)	58	57	55
Percentage of women in management (%)	34	31	28
Average age	42	42	42
Average years of service	15	15	15

* 2006 figures exclude Finland and the Baltic states.

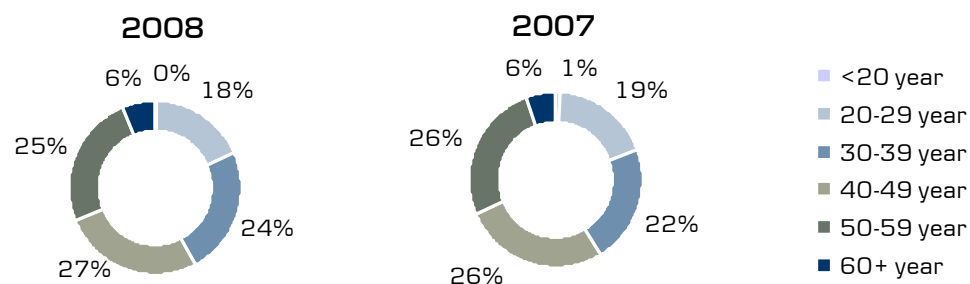
Years of service breakdown



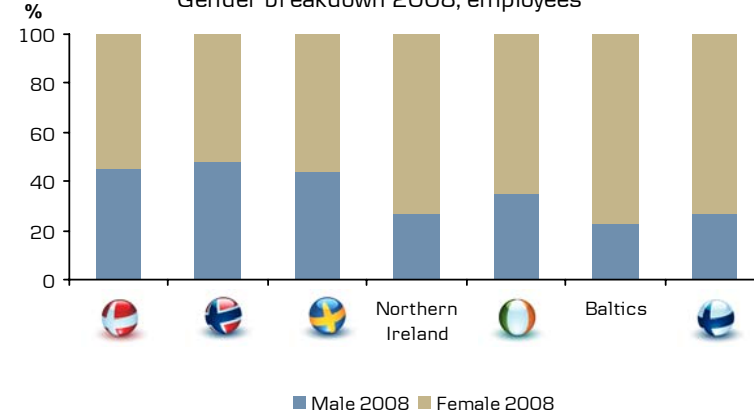
Gender breakdown 2008, managers



Employee age breakdown



Gender breakdown 2008, employees



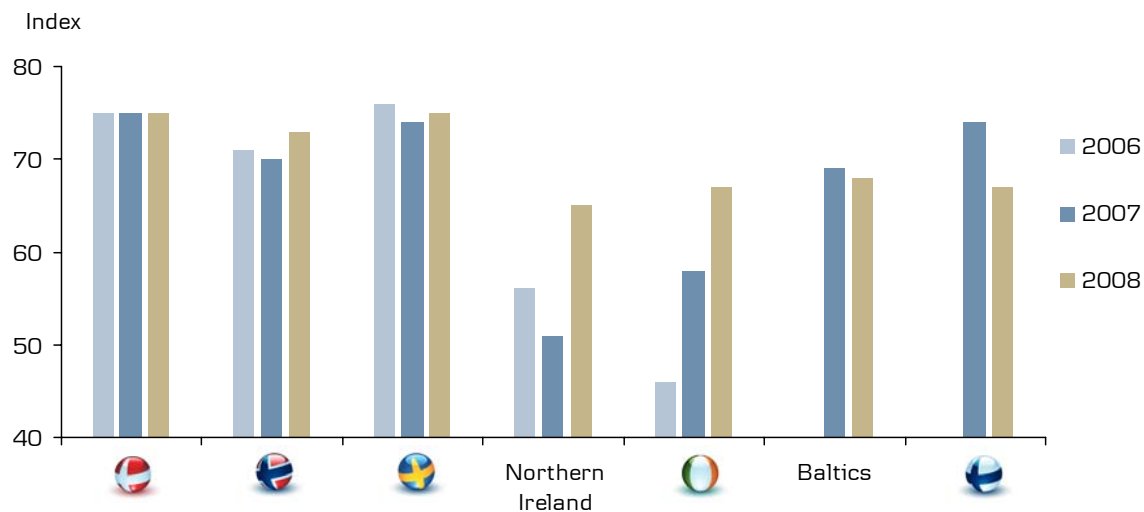
LA13 Governance bodies and employees: indicators of diversity.

2.2.3. Employee survey

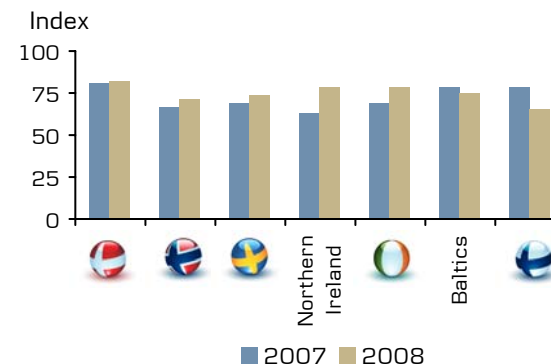
Every year, the Danske Bank Group conducts a survey on the satisfaction, motivation and loyalty of its employees. The purpose of the survey, which is based on a European model known as the European Employee Index, is to identify the need for HR focus areas and activities in the coming years. The results 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	2007
Employee satisfaction and motivation	72	72
Employee loyalty	78	79
Employee perception of the Group's social involvement and responsibility	78	77
Employee perception of whether the Group takes more responsibility for the employees than expected	69	68

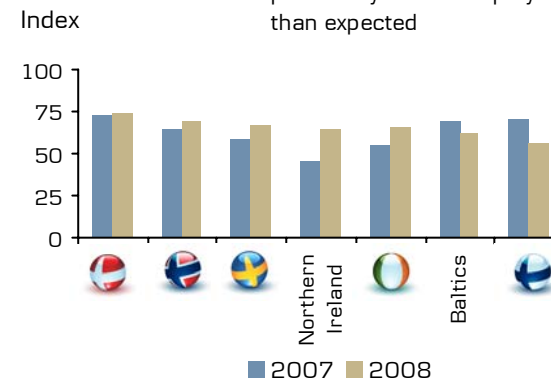
Satisfaction & motivation



Employee perception of the Group's social involvement and responsibility



Employee perception of 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 October. 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 October.

Data on leave of absence cover four quarters (from Q407 to Q308) and cover the entire Group except for activities in Finland and the Baltic states.

The number of maternity and paternity leave days paid by Danske Bank covers four quarters (from Q407 to Q308) and Danish activities only.

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	2007	2006
Work-life balance as perceived by the employees (index scale of 0-100)*	79	77	77
Part-time schemes**	3,056	3,220	2,849
Number of employees on leave during the year ***	1,545	1,507	954
Number of flex jobs ****	121	118	110

* The figure for 2006 covers only Denmark, Norway and Sweden.

** The main reason for the increase in part-time schemes from 2006 to 2007 is that the 2006 figure does not include Finland. The figure for 2007 includes the entire Group except for the Baltic states.

*** The figure for 2006 covers activities in Denmark only.

The figures for 2007 and 2008 include the entire Group except for the Baltic states and Finland.

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

Work-life balance	2008	2007	2006
Women working part-time*	2,698	2,812	2,558
Men working part-time*	358	408	291
Average number of days per paid maternity leave during the year**	165	195	196
Average number of days per paid paternity leave during the year***	43	45	48
Leaves of absence granted for other reasons (number of employees granted leave of absence during the year) ****	474	485	374

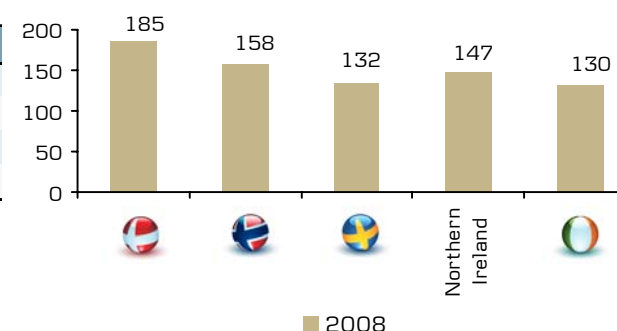
* 2007 figure does not include the Baltic states. The 2006 figure does not include Finland and the Baltic states.

** 2008 figure does not include Finland and the Baltic states. The 2007 and 2006 figures covers only Danish activities.

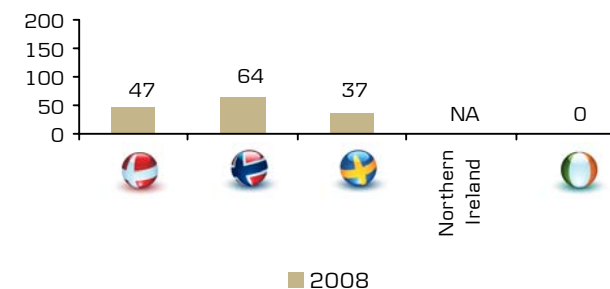
*** 2008 figure does not include Finland, the Baltic states and Northern Ireland. 2007 and 2006 figures covers only Denmark.

**** Covers activities in the entire Group except for the Baltic states and Finland. The figure for 2006 covers only Danish activities.

Average number of days per leave on paid maternity leave during the year



Average number of days per leave on paid paternity leave during the year



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. Data regarding health and safety are based on information registered for 2008. 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	2007	2006
Absence due to illness (avg. number of days lost through illness per employee)*	6.6	7.1	6.0
Injuries or post-traumatic stress related to robberies**	194	102	162
Other physical or mental injuries ***	127	89	99
Employees who filed claims under medical expense insurance ****	3,027	1,536	1,529

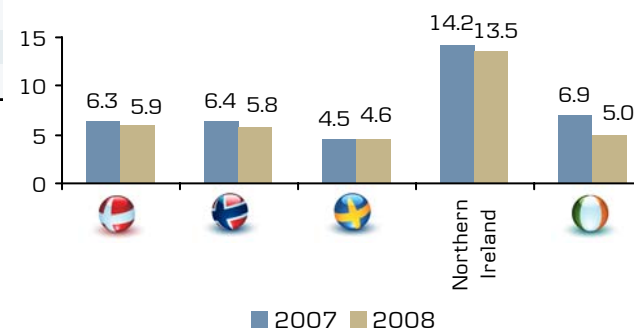
* Covers activities in the entire Group except for the Baltic states and Finland for 2007 and 2008. The 2006 figure covers only Danish activities.

** The number of injuries may increase because of further notifications.

*** Covers activities in the entire Group except for the Baltic states, Finland and Norway.

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

Average absence due to illness
(average number of days lost through illness per employee)



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.

Data on robberies are based on information registered for 2008.

Number of robberies	2008	2007	2006
Denmark	33	17	21
Norway	0	0	0
Sweden	0	2	2
Northern Ireland*	2	0	0
Ireland*	0	0	0
Baltics	0	0	-
Finland	2	0	-

* In 2006 the Irish units experienced two kidnappings of staff and their families, but they are not registered as robberies.



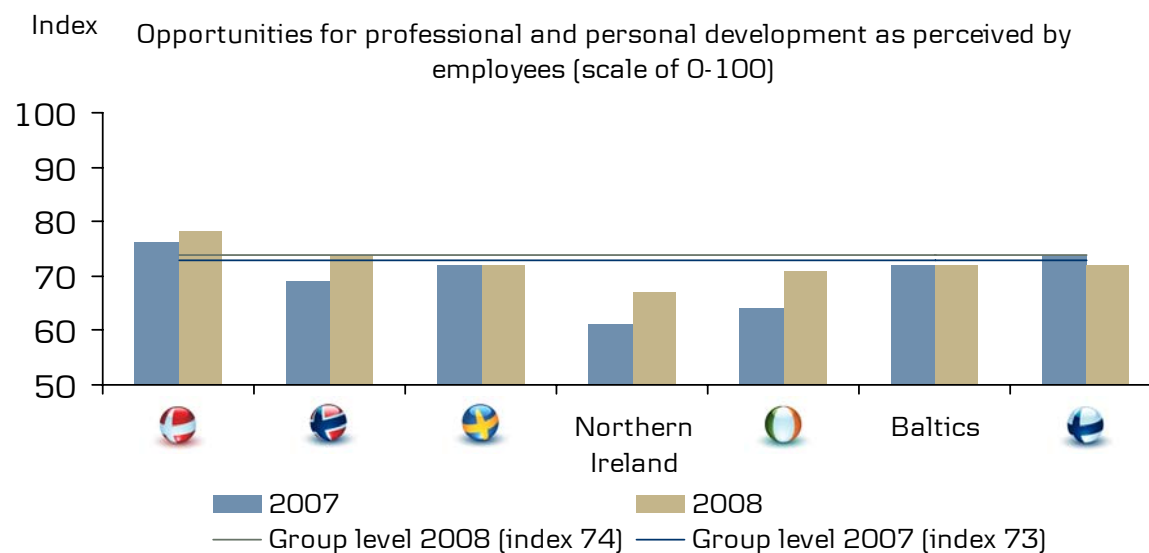
LA7 Rates of injury, occupational diseases, lost days, and absenteeism and number of work related fatalities by region.

2.2.7. Competency profiles

Data regarding number of approved competency profiles and the percentage of employees who have completed competency profiles are based on information registered at the end of October 2008. The numbers regarding 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.

Employees who completed a competency profile (%)	2008	2007	2006
Denmark	74	62	57
Norway	62	52	-
Sweden	39	-	-
Group level	70	56	-

Approved competency profiles (Number)	2008	2007	2006
Denmark	9,930	8,069	7,497
Norway	721	557	-
Sweden	543	-	-
Group level	11,194	8,626	7,497



LA11 Programs for skills management and lifelong learning .

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 2008 figures.

Level of education 2008 [%]	Elementary/ upper secondary school	Trade / basic business college	Bachelor's degree	Advanced degree	Other
Denmark	26	15	43	13	4
Norway	18	21	35	22	5
Sweden	32	12	40	11	5
Northern Ireland	41	32	20	4	2
Ireland	26	37	25	11	2
Finland	18	39	22	20	1
The Baltic States	8	14	46	26	6
Group	25	18	38	14	5

Employees' level of education



2.3. Environment

Reporting principles

- 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 Norway, heat is covered by electricity consumption to a great extent and is therefore not reported separately.
- Direct energy is energy that enters and is consumed within the Group's operational premises. The Group uses direct energy such as oil and gas for heating to only a very limited extent. 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, Norway and Sweden.
- Transportation in the Group's company cars 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.
- Transportation in employees' own cars has been calculated as kilometres based on paid mileage allowance divided by mileage allowance payable according to current government tariffs.
- Transportation 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, headed notepaper and envelopes with logos as well as printed matter. Paper consumption covers activities in Denmark, Norway, Ireland and Northern Ireland.

Specific comments on environmental data

- The total heat consumption for 2008 was higher than in 2007. This was because data on branches in Sweden and the head office in Norway were included in the 2008 figures.
- 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, differences in buildings, and only partly calculated data for heating in Norway.
- Water consumption 2008 increased over the level in 2007. This was due mainly to data from Norway, which were not included in the 2007 figures.
- The total use of road transportation was higher in 2008 than in 2007. This was due mainly to figures from Northern Ireland and Ireland, which were not included in the 2007 figures.
- Norway has by far the highest use of air travel per employee. This is due mainly to heavy domestic air travel because of Norway's infrastructure.

2.3.1. Data for comparison

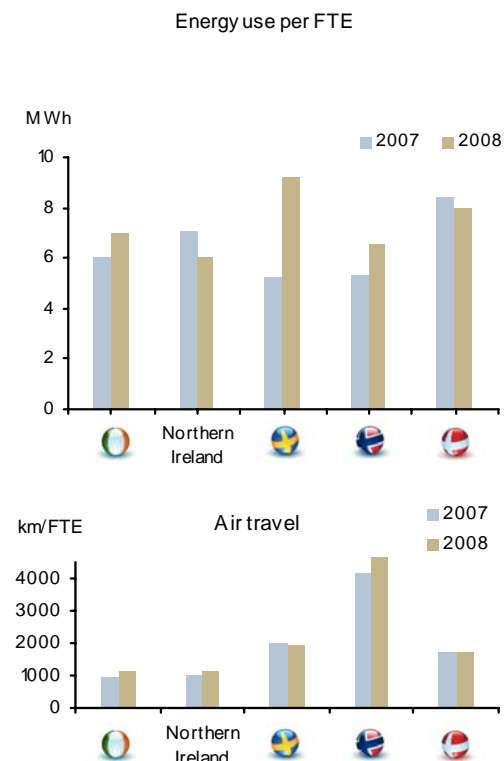
The table below shows the environmental performance of the main divisions in the Group. The data on floor area covers all properties, including own and leased premises that the Group and its subsidiaries use for their own activities in the various countries. The number of full-time employees (FTEs) is based on information registered at the end of year in the Group's registration system.

Data for comparison (avg.)	Total 2008	Total 2007	2008				
			Ireland	Northern Ireland	Sweden	Norway	Denmark
Floor area - square meters occupied	744,011	768,226	24,445	47,141	55,846	51,620	564,959
Total floor area, head office (m ²)	316,785	314,782	3,681	14,500	19,905	17,934	260,765
Portion of area in basement (m ²)	60,839	60,149	-	-	304	-	60,535
Floor area, branches (m ²)	427,226	450,181	20,764	32,641	35,941	33,686	304,194
Portion of area in basement (m ²)	81,349	88,419	0	0	2,645	-	78,703
Full-time employees (FTEs) *	18,578	18,457	678	1,757	1,345	1,131	13,667

* Total figures exclude activities in Finland, the Baltic states, Poland, Luxembourg, Hamburg and London.

2.3.2. Resource consumption

Resource consumption	Total 2008	Total 2007	2008				
			Ireland	Northern Ireland	Sweden	Norway	Denmark
Electricity consumption - total (MWh)	78,801	77,000	3,980	7,029	6,662	5,552	55,579
Electricity consumption per employee (MWh/FTE)	4.2	4.2	5.9	4.0	5.0	4.9	4.1
Electricity consumption per square meter (kWh/m ²)	106	102	163	149	119	108	98
Electricity consumption - head office (MWh)	37,635	37,116	974	3,011	3,218	2,536	27,896
Electricity consumption - branches (MWh)	41,166	39,883	3,006	4,018	3,444	3,016	27,682
Heat consumption - total (MWh)	70,931	65,054	763	3,570	5,698	1,836	59,063
Heat consumption per employee (MWh/FTE)	3.8	3.6	1.1	2.0	4.2	3.9	4.3
Heat consumption per square meter (kWh/m ²)	95	88	31	76	102	102	105
Heat consumption - head office (MWh)	29,215	25,731	2	1,273	1,791	1,721	24,428
Heat consumption - branches (MWh)	41,717	39,324	761	2,298	3,907	115	34,635
Energy consumption total (MWh)	149,733	142,054	4,743	10,599	12,360	7,388	114,642
Energy consumption per employee (MWh/FTE)	8.1	7.8	7.0	6.0	9.2	6.5	8.4
Energy consumption per square meter (kWh/m ²)	201	190	194	225	221	143	203
Direct energy consumption (MWh)	17,686	17,671	763	3,570	0	0	13,352
Indirect energy consumption (MWh)	132,047	124,384	3,980	7,029	12,360	7,388	101,291
Water consumption - total (m³)	82,838	67,233	NA	NA	11,244	6,010	65,584
Water consumption per employee (litre/FTE)	4,459	3,643	NA	NA	8,361	5,314	4,799
Road transport - total (1,000 km)	19,616	17,321	1,399	1,659	1,825	694	14,038
Road transport per employee (km/FTE)	1,056	939	2,063	944	1,357	614	1,027
Transport in company cars (1,000 km)	3,696	2,709	871	NA	1,033	NA	1,792
Road transport - employees' cars (1,000 km)	15,919	14,612	528	1,659	792	694	12,246
Train transport - total (1,000 km)	1,793	1,758	58	163	1,572	NA	NA
Train transport per employee (km/FTE)	96	95	85	93	1,169	NA	NA
Air travel - total (1,000 km)	34,194	33,383	793	1,955	2,578	5,783	23,084
Air travel per employee (km/FTE)	1,841	1,813	1,170	1,112	1,917	5,114	1,689
Air travel domestic (1,000 km)	5,394	4,748	148	374	911	3,269	692
Air travel international (1,000 km)	28,800	28,635	646	1,581	1,667	2,515	22,392
Paper consumption - total (tonnes)	3,278	3,799	46	208	169	54	2,802
Paper consumption per employee (kg/FTE)	176	206	67	119	125	48	205



In 2008, the Group's paper consumption was 521 tonnes below the level of 2007. If this much paper were vertically stacked A-4 sheets, it would reach more than 27 times as high as the Eiffel Tower.



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. CO₂ emissions

The year 2008 will be used as the historical base year for measuring the Group's CO₂ emissions. The CO₂ emissions are calculated specifically for all operational activities in Denmark, Sweden, Norway, Ireland and Northern Ireland. The Group does not have any measured consumption in Finland, the Baltic states, Poland, Germany and Luxembourg. We have therefore used extrapolations to estimate the CO₂ emissions of the operational activities in these countries on the basis of the number of full time employees (FTEs) and the average CO₂ emissions per employee of the calculated consumption (marked with an asterisk).

CO₂ emissions in Denmark, 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 cars to the extent that such emission factors are known. The emissions from employees' own cars are based on average country data from the EU Commission. CO₂ emissions from paper are based on an emission factor from Force Technology.

Emissions	Total 2008	Total 2007	2008									
			Ireland	Northern Ireland	Sweden	Norway	Denmark	Finland*	Baltics*	Polen*	Germany*	Luxembourg*
CO₂ total (tonnes)	65,234	54,064	3,038	3,127	2,168	1,146	42,951	8,958	3,459	135	107	144
CO ₂ per employee (tonnes/FTE)	3.5	2.9	4.5	1.8	1.6	1.0	3.1					
CO ₂ from electricity (tonnes)	41,599	35,482	2,484	1,637	761	0	28,552	5,714	2,206	86	68	92
CO ₂ from heat (tonnes)	13,249	10,560	190	877	627	200	8,754	1,820	703	28	22	29
CO ₂ from road transport (tonnes)	4,717	3,365	243	300	379	144	2,725	648	250	10	8	10
CO ₂ from train transport (tonnes)	133	193	35	98	0.0	NA	NA	0.0	0.0	0.0	0.0	0.0
CO ₂ from air transport (tonnes)	5,651	4,633	118	304	402	802	2,916	776	300	12	9	12
CO ₂ from paper consumption (tonnes)	5	4.6	0.06	0.25	0.20	0.07	3.39	0.76	0.26	0.01	0.01	0.01

Direct CO₂ emissions (scope 1) comprise emissions from electricity, heat and steam generated by the organisation (within the organisational boundaries). The Group uses energy 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) includes emissions from purchased goods and services, paper and business travel by air, train and car.

Direct & indirect emissions	Total 2008	Total 2007	2008									
			Ireland	Northern Ireland	Sweden	Norway	Denmark	Finland*	Baltics*	Polen*	Germany*	Luxembourg*
CO₂ direct (tonnes)	6,238	5,554	342	877	214	0	3,580	857	331	13	10	14
- Heating from consumption of oil and gas (tonnes)	5,013	4,618	190	877	0	0	2,962	689	266	10	8	11
- Use of company cars (tonnes)	1,225	936	152	NA	214	NA	619	168	65	3	2	3
CO₂ indirect (tonnes)	49,835	41,425	2,484	1,637	1,387	200	34,345	6,845	2,643	103	82	110
- Electricity from external suppliers (tonnes)	41,599	35,482	2,484	1,637	761	0	28,552	5,714	2,206	86	68	92
- Heating from external suppliers (tonnes)	8,236	5,943	0	0	627	200	5,793	1,131	437	17	14	18
Other CO₂ indirect (tonnes)	9,164	7,085	213	614	566	946	5,026	1,259	486	19	15	20
- Air transportation (tonnes)	5,651	4,633	118	304	402	802	2,916	776	300	12	9	12
- Use of paper (tonnes)	5	4.6	0.06	0.25	0.20	0.07	3.39	0.76	0.26	0.01	0.01	0.01
- Use of employees' cars (tonnes)	3,491	2,428	92	300	164	144	2,106	480	185	7	6	8
- Train transportation (tonnes)	16	19	3	10	0	NA	NA	2	1	0	0	0
Total CO₂ emissions (tonnes)	65,234	54,064	3,038	3,127	2,168	1,146	42,951	8,958	3,459	135	107	144



EN 16 Total direct and indirect greenhouse gas emissions.

2.3.4. Other emissions

SO₂ and NO_x emissions have been 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 have been used when possible; otherwise, average emission factors for electricity in the region have been used. For transport by car, specific emission factors have been used for Danske Bank's own cars to the extent that such emission factors are known. For the Group's other cars, emission factors from www.transit.dk have been used. The emissions from employees' own cars are based on average country data from the EU Commission.

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 2008	Total 2007	2008				
			Ireland	Northern Ireland	Sweden	Norway	Denmark
SO₂ total (kg)	37,645	45,089	9,202	10,645	453	293	17,052
SO ₂ per employee (kg/FTE)	2	2	14	6.1	0.3	0.3	1.2
SO ₂ from electricity (kg)	25,183	30,545	7,960	5,246	0	0	11,977
SO ₂ from heat (kg)	10,961	12,996	1,202	5,296	328	38	4,096
SO ₂ from road transport (kg)	47	44	2.1	2.6	3.7	1.4	38
SO ₂ from train transport (kg)	36	51	9	27	0	NA	NA
SO ₂ from air transport (kg)	1,418	1,454	28	73	121	254	941
NO_x total (kg)	84,260	97,236	6,961	6,278	2,823	3,478	64,720
NO _x per employee (kg/FTE)	4.5	5.3	10.3	3.6	2.1	3.1	4.7
NO _x from electricity (kg)	44,341	55,153	6,169	4,066	0	0	34,107
NO _x from heat (kg)	16,874	18,372	278	1,267	1,148	404	13,778
NO _x from road transport (kg)	6,440	5,840	280	332	365	139	5,324
NO _x from train transport (kg)	107	147	28	79	0	NA	NA
NO _x from air transport (kg)	16,498	17,725	207	535	1,310	2,935	11,511
Leakage of ozone-depleting substances (kg CFC-11)	4.0	5.3	NA	NA	NA	NA	4.0
Number of air-conditioning devices using ozone-depleting substances	226	228	14	25	NA	46	141

Specific comments on environmental data

- Emissions of SO₂ and NO_x from Norwegian and Swedish operations are low because electricity is based mainly on water power in those countries.
- The emissions of SO₂ in Ireland and Northern Ireland are much higher than the levels in the other countries, mainly because of the heating and electricity sources used in those countries.



EN 17 Other relevant indirect greenhouse gas emissions. EN 19 Emissions of ozone-depleting substances. EN 20 NO_x, SO₂, and other significant air emissions.

2.3.5. Waste

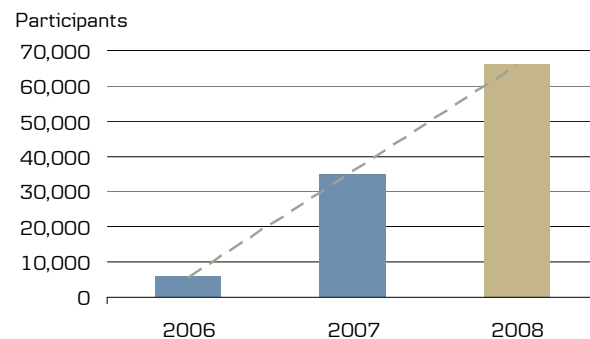
In Denmark, data on waste cover all waste from the head office and paper from the branches. The data are divided into waste sent to landfill, incineration and recycling. Waste is calculated on the basis of weights registered in the waste management system. In Northern Ireland and Ireland, the waste from the head office and branches are recorded on the basis of monthly invoices provided by the external supplier. In Sweden, data on waste volumes cover the head offices in Stockholm and Linköping.

Waste	Total 2008	Total 2007	2008				
			Ireland	Northern Ireland	Sweden	Norway	Denmark
Waste total (tonnes)	2,925	4,059	401	279	113	NA	2,133
Waste per employee (kg/FTE)	157	214	591	159	84	NA	156
% of waste to recycling	NA	NA	NA	NA	NA	NA	64%
Waste to landfill (tonnes)	15	616	NA	NA	0.5	NA	14
Waste to incineration (tonnes)	780	580	NA	NA	16	NA	764
Waste to recycling(tonnes)	2,131	2,861	401	279	96	NA	1,355
- segment from paper to recycling (tonnes)	1,667	2,633	401	279	90	NA	897
- segment from electronic waste (tonnes)	46	35	NA	NA	1.3	NA	45
- other (tonnes)	0	193	NA	NA	0	NA	NA

2.3.6. eMeetings

The Danske Bank Group has introduced the interactive communication tool eMeetings across the Group. 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 at the eMeetings (Group level)

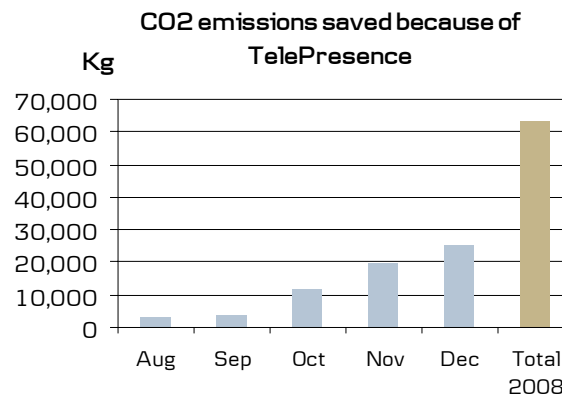
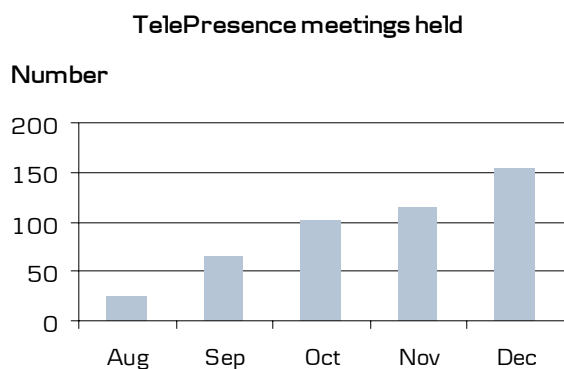


EN 22: Total weight of waste by type and disposal method.

2.3.7. TelePresence

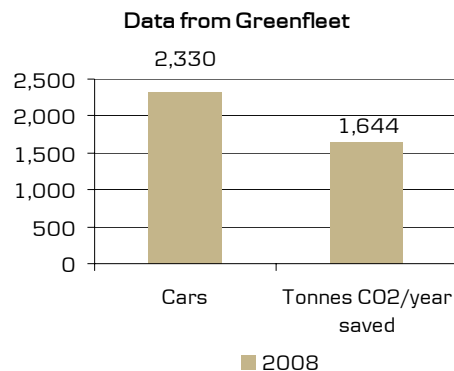
The Danske Bank Group has also implemented a new kind of videoconference known as TelePresence meetings. The Group has invested DKr30m in 14 studios for TelePresence meetings to reduce travel time and increase efficiency. In 2008 the Group set up five studios in Denmark and one in each of the following cities: Vilnius, Riga, Tallinn, Trondheim, Stockholm, Belfast, Dublin, Helsinki and Oslo.

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 CO₂ emissions by 297 kg (www.sas.dk).



2.3.8. Nordania Greenfleet

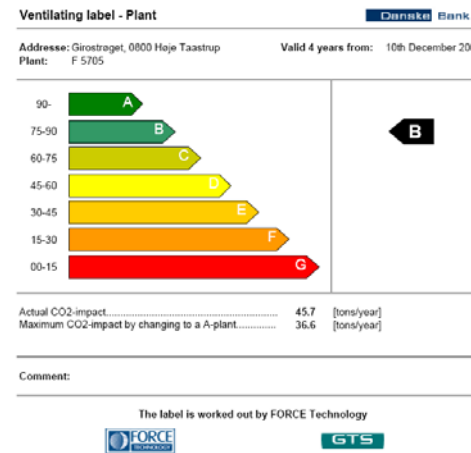
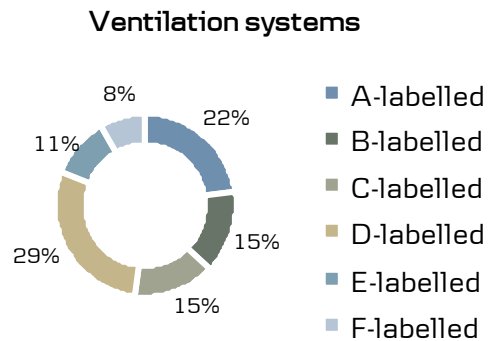
In 2008, the Group's leasing company, Nordania Leasing, launched a new environmental programme for its corporate car leasing schemes. The programme includes reporting on emissions from cars, environmental ratings of cars and advice on how to set up an environmentally friendly car policy. The figures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



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

2.3.9. Energy labelling of ventilation systems

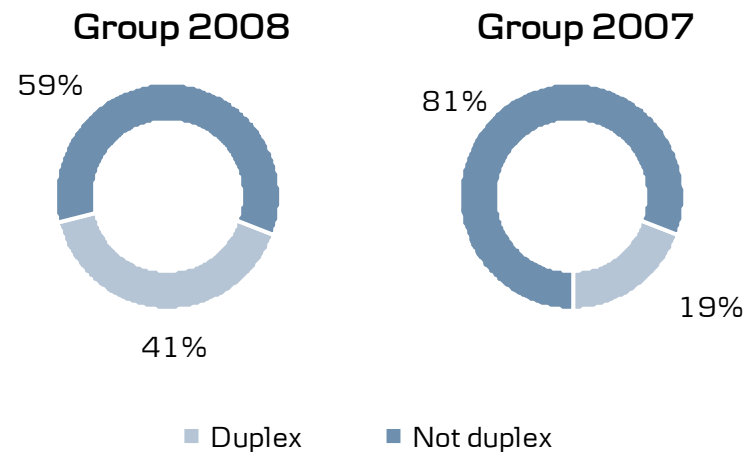
In 2006 the Group launched an initiative to label all ventilation systems in the head office in Denmark. The work has been completed, and all ventilations systems have been labelled (see example below). The replacement of ventilation systems will be prioritised on the basis of the labelling.



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. Since then, the work has begun, but a significant amount remains to be done.

Total duplex printers installed (end of period)



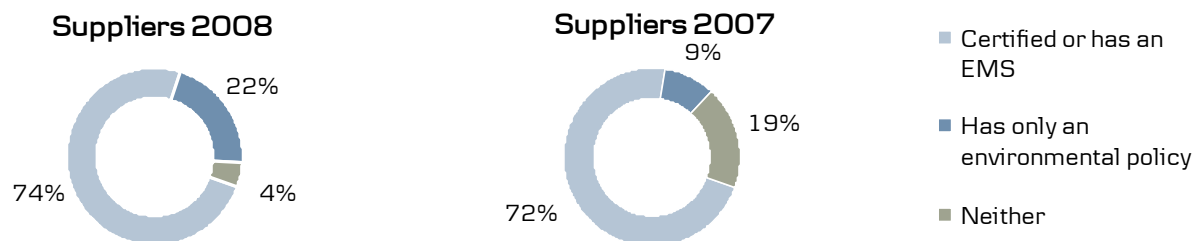
2.3.1 1. Suppliers of selected products

All suppliers of selected products and services are screened. It is considered positive if the supplier has an environmental management system certified according to ISO 14001 or EMAS. Supplier's products and services in the following areas are screened before products and services are purchased:

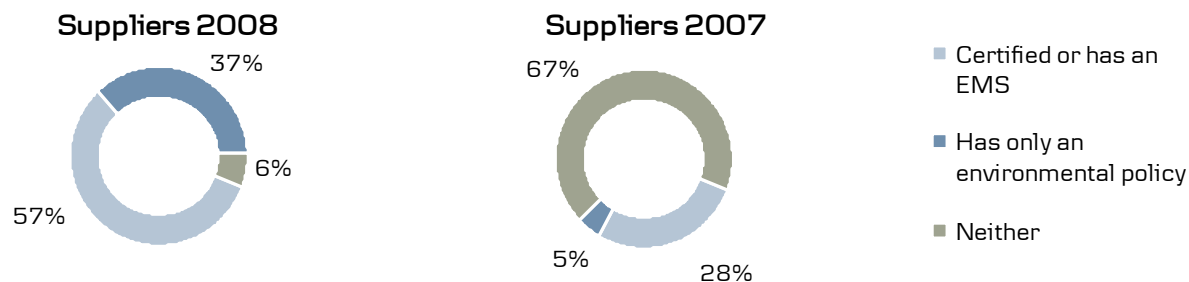
- Construction consultancy: carpets, ceilings and lighting
- Graphics: paper and printed matter
- Hardware: IT equipment, telephones, printers, copy machines and fax machines
- Hardware: ATMs and coin-counting machines
- Equipment
- Office supplies, including hygiene products, coffee, tea and disposable items
- Consumerables, including toner, ink cartridges, ribbons, packaging and cleaning agents
- Merchandise
- Travel: hotels

The environmental screening is divided into a screening of the supplier's environmental conditions and a screening of products' environmental profile in relation to the absolute and recommended environmental requirements for suppliers and products. The screening is made by the purchaser involved, and the environmental screening of a supplier is updated every year.

Breakdown of supplier invoices by environmental criteria



Breakdown of suppliers by environmental criteria



2.4. Society

2.4.1. Activities and events

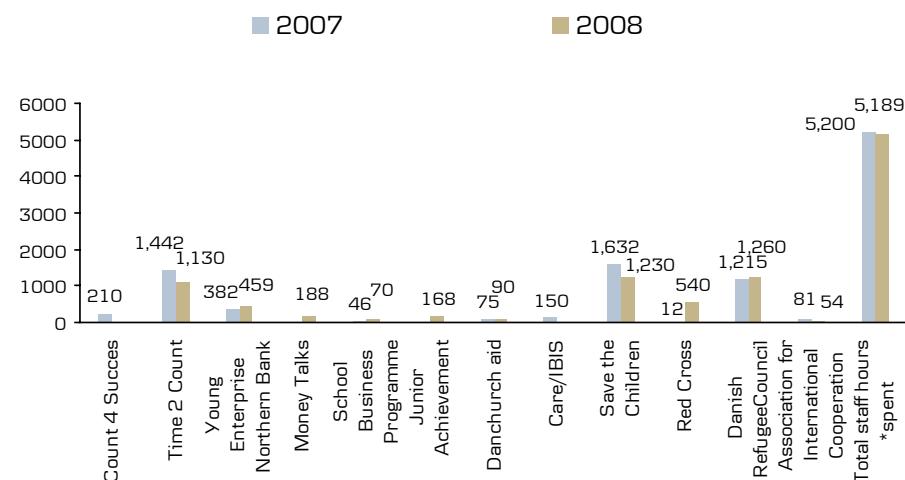
As a knowledge-based business, the Group intends to contribute to knowledge production in its local communities, for example in research and education projects. The Group particularly wants to become involved in activities that promote the financial understanding of children and young people.

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	2007
Hands on Science - Northern Bank	4,553	6,201
Danske Bank Cup Sports Event	125,000	125,000
Danske Opfinderland (Inventor Land)	Terminated	5,324
Danske Sommerballet (Summer Ballet)	19,100	18,800
Danske Young Talent Programme	Terminated	65
Danske Bank Sweden - Bohusbanken & GKSS Youth Sailing	800	800
Northern Bank - Schools Cup Rugby	3,400	3,400
National Irish Bank - FAI Summer Soccer Schools	23,047	20,296
Count 4 succes	Terminated	450
Time 2 count	300	228
Young Enterprise Northern Bank Company Programme *	3,984	4,872
Money Talks	720	4,410
School Business Programme	130	220
Thesis competition	21	27
Junior Achievement	430	
Total	181,485	190,093

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

Staff hours spent on activities



* 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 December 31.

DKr m	2008	2007	2006
Total donations*	28	29	27

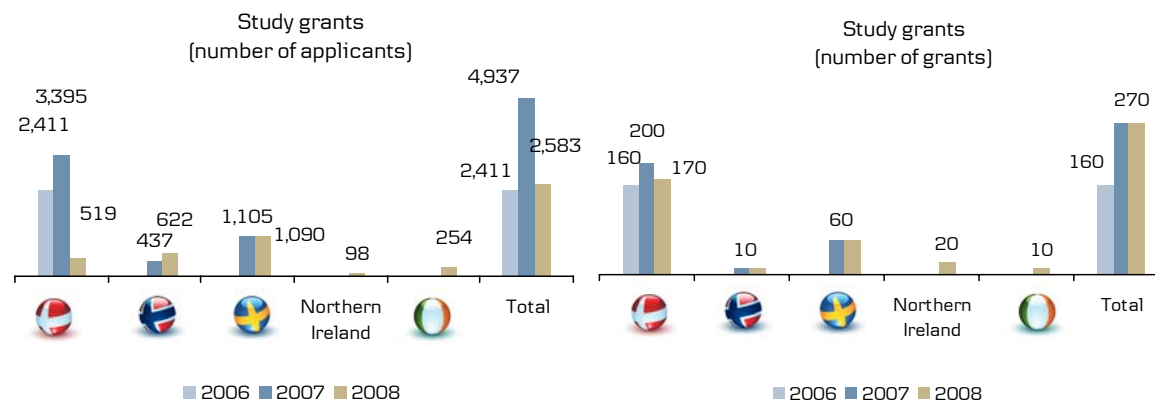
* The 2008 figure is a little lower than in 2007, partly because exchange rates in many of our markets declined in 2008.

2.4.3. Study grants

The numbers of applications for study grants are counted where they are physically received (in the regions, branches or divisional head office) and are afterwards reported to the divisional head office. The numbers of donations, grants, awards are counted where they are distributed (in the regions, branches or divisional head office) and are afterwards reported to the divisional head office. The data are calculated twice a year and are reported by the divisional head offices to the Group head office. Study grants from units outside Denmark are converted to Danish kroner at the exchange rate applying the December 31.

Study grants (Amount paid out - DKr)	2008	2007	2006
Denmark	3,400,000	3,400,000	2,720,000
Norway *	113,580	140,265	-
Sweden *	816,480	947,040	-
Northern Ireland	152,958	-	-
Ireland	74,506	-	-
Total	4,557,524	4,487,305	2,720,000

* The 2008 figure is a little lower than in 2007, partly because exchange rates in many of our markets declined in 2008.

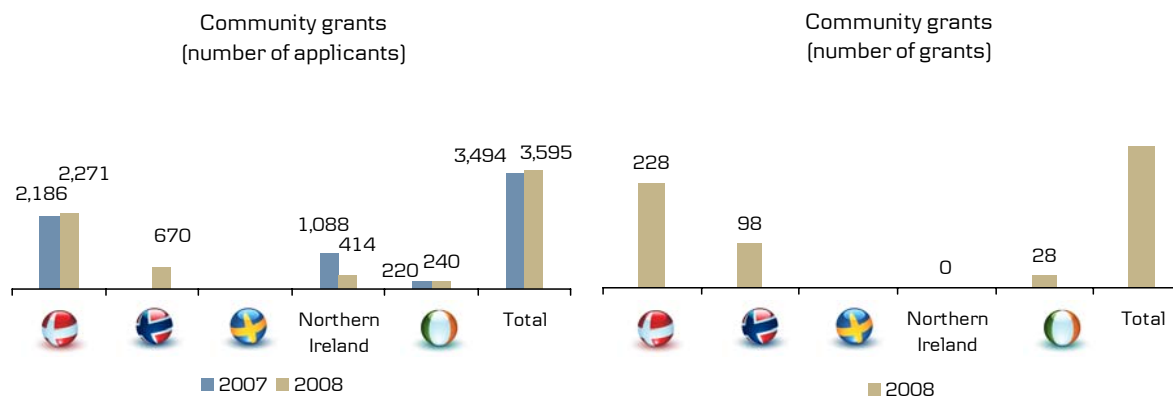


2.4.4. Community grants

As part of their commitment to the communities where they operate, most Danske Bank Group retail banks offer grants to not-for-profit organisations operating at a local level. Eligible for support are charitable, not-for-profit, voluntary and community organisations involved in one of three areas: knowledge, culture and sport. The purpose of the grants is to enhance the knowledge or skills of the local community. All projects must take place in the local community, must be open to the general public and must benefit as many people as possible.

Community grants (Amount paid out - DKr)	2008	2007	2006
Denmark	4,709,470	4,942,600	5,000,000
Norway	1,893,000	-	-
Sweden	-	-	-
Northern Ireland*	764,790	1,014,780	-
Ireland*	447,036	372,830	-
Total	7,814,296	6,330,210	5,000,000

* The 2008 figure is a little lower than in 2007, partly because exchange rates in many of our markets declined in 2008.



2.4.5. Support programmes

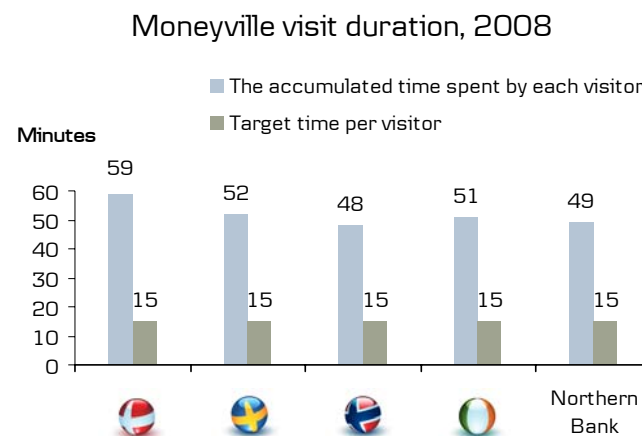
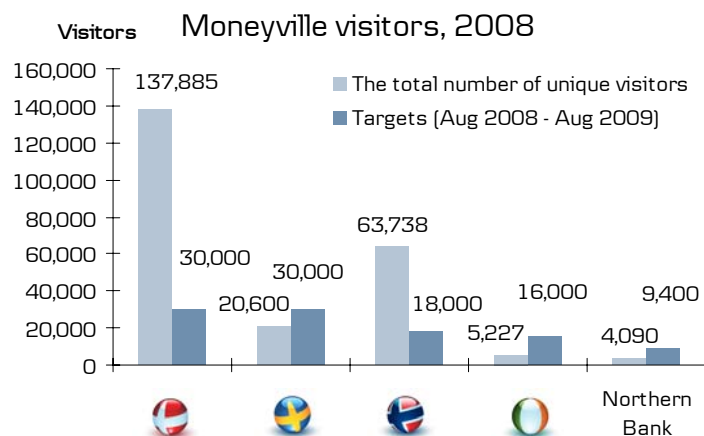
The money donated through grants, funds, prizes, donations and the like (excluding marketing costs) is counted where the funds are distributed (in the regions, branches or divisional head office). The data are calculated twice a year and are reported by the divisional head offices to the Group head office.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

Support programmes (Amount paid out - DKr)		2008	2007	2006
Entrepreneur of the Year	Terminated	1,168,875	1,776,690	
Rookie of the Year		346,392	407,227	335,410
Smart Square Metres - Award		670,000	430,000	310,000
Smart Square Metres - Pool		2,300,000	2,300,000	1,000,000
Danica Pension Drømmelegat (Dream Awards)*	Terminated	300,000	300,000	
Book Buddies	Terminated	-	205,000	
Community Grants		7,814,296	6,330,210	5,000,000
Total		11,130,688	10,936,312	8,927,100

* The figures for 2006 and 2007 were wrongly stated as 30,000 in the CSR Fact Book 2007.

2.4.6. 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. From 2008 to 2010, we are focusing on financial literacy and education initiatives aimed at children, young people, teachers and students. Our initiatives involve developing new products, advisory services, educational materials, events and grants to stimulate financial skills and knowledge. We will also develop surveys and analyses to provide insight into the challenges and opportunities related to financial literacy. In 2008, we launched our first initiative - a Web site for 5-7 year olds.



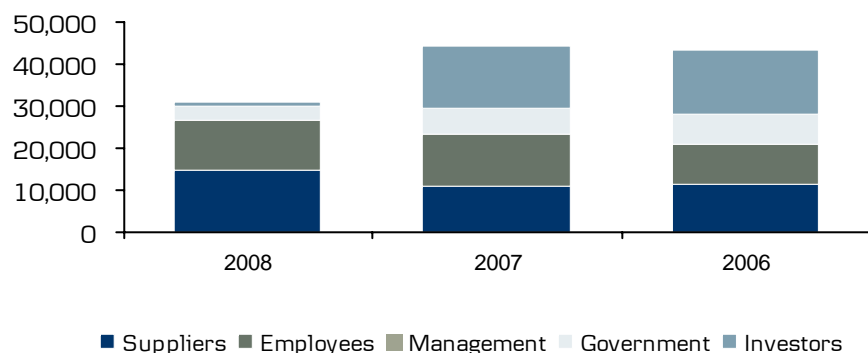
2.4.7. Value distribution

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 2008 for definitions.

Value distribution							
		2008		2007		2006	
	Note	DKr m	%	DKr m	%	DKr m	%
Income	1	30,955	100.0%	44,376	100.0%	43,558	100.0%
Suppliers	2	14,875	48.1%	10,823	24.4%	11,242	25.8%
Employees	3	11,935	38.6%	12,307	27.7%	9,636	22.1%
Management	4	31	0.1%	47	0.1%	36	0.1%
Government	5	3,078	9.9%	6,329	14.3%	7,275	16.7%
Investors	6	1,036	3.3%	14,870	33.5%	15,369	35.3%

Trend in value distribution



	(DKr m)	2008	2007	2006
1 Total income		43,043	45,063	43,074
Loan impairment charges		-12,088	-687	484
Income		30,955	44,376	43,558
2 Operating expenses		28,726	25,070	22,640
Staff costs		-13,235	-13,566	-10,809
VAT		-616	-681	-589
Suppliers		14,875	10,823	11,242
3 Staff costs		13,235	13,566	10,809
Financial services employer tax		-1,269	-1,212	-1,137
Remuneration of Board of Directors		-8	-9	-9
Remuneration of Executive Board		-23	-38	-27
Employees		11,935	12,307	9,636
4 Remuneration of Board of Directors		8	9	9
Remuneration of Executive Board		23	38	27
Management		31	47	36
5 Tax		1,193	4,436	5,549
Financial services employer tax		1,269	1,212	1,137
VAT		616	681	589
Government		3,078	6,329	7,275
6 Net profit for the year		1,036	14,870	15,369
Investors		1,036	14,870	15,369

3. Partnerships

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 over 160 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. Through regional activities, a comprehensive work programme, training programmes and research, UNEP FI carries out its mission to identify, promote, and realise the adoption of best environmental and sustainability practices at all levels of financial institution operations.

For more information please visit www.unepfi.org

UN Global Compact

On August 9, 2007, the Danske Bank Group joined the UN Global Compact – the world's most extensive initiative for corporate social responsibility. The UN Global Compact is the world's largest voluntary corporate citizenship initiative, with thousands of participants located in over 100 countries. 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.

By joining the Global Compact, the Danske Bank Groups wants to demonstrate its commitment to advancing corporate social responsibility globally. We are determined to integrate the Global Compact's ten principles in the areas of human and labour rights, the environment and anti-corruption into our business activities and to communicate our progress as we go along. The first measure we undertook was to develop a code of conduct on corruption that was implemented in early 2008. This code of conduct is available on our Web site.

For more information please visit www.unglobalcompact.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.

UNI is the global union for skills and services with 20 million members in 900 unions. UNI Finance, the Global Union for all finance workers, represents 3 million employees in 237 trade unions worldwide.

For more information please visit www.union-network.org/



4. Sustainability indexes

Dow Jones Sustainability Index - Danske Bank rating overview

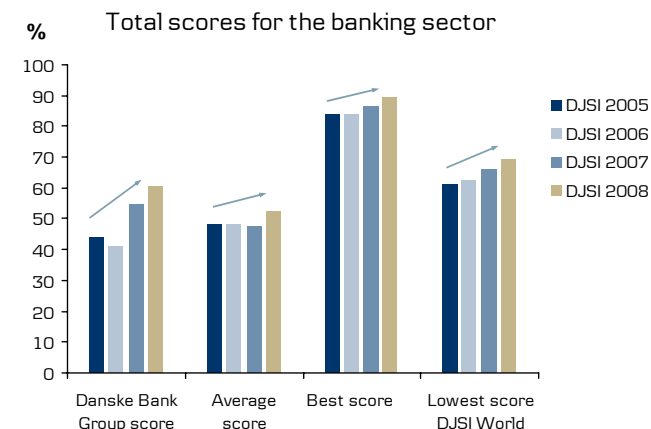
The scores reflect the company's performance across economic, environmental and social criteria. They are compared with the industry average, the best score in the DJSI World and DJSI STOXX indexes and the worst score in the company's industry in each index. The values for the total score and the dimension 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 contain further information on the assessment methodology.



Dow Jones Sustainability Index results 2008

Total scores			DJSI companies			
(%)	Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI STOXX	
Total Score	60	52	89	69	69	-

Dimension scores			DJSI companies			
(%)	Danske Bank score	Average score	Best score	Lowest score DJSI World	Lowest score DJSI STOXX	Weighting in total score
Economic Dimension	79	65	95	68	68	39
Environmental Dimension	34	38	83	58	58	23
Social Dimension	57	49	88	60	64	38



ECPI Indices



In 2008, the Danske Bank Group was 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

