

CSR Fact Book 2007

Supplementary Information about Corporate Social Responsibility

Unaudited



Updated: January 31, 2008

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CSR Fact Book 2007

This publication is meant as a supplement to the information published in the annual CSR report 2007. Additional information can be found on www.danskebank.com/csr.

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1.1 Introduction and reporting principles

Introduction to the CSR Fact Book 2007

This first edition of the CSR Fact Book 2007 is a supplement to the CSR report for 2007, which can be downloaded from the Group web site at www.danskebank.com/csr.

The CSR Fact Book contains detailed and segmented data in order to give a transparent view of the Group performance and fulfil the Global Reporting Initiative's G3 reporting guidelines. The reporting currently applies to GRI level C.



References to the GRI index are given for the specific performance indicators presented in the Fact Book. The full GRI index is available at the Group web site at www.danskebank.com/csr.

The CSR Fact Book 2007 covers the activities of the Danske Bank Group, including subsidiaries. CSR reporting is a new discipline for the Group, therefore for some areas, 2007 data and/or historical data are still not available.

For most areas data are not available for Finland and the Baltic states, since the CSR programme will not be rolled out in these units until 2008/2009.

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 eventual changes in those principles will be presented in connection with the data on the subsequent pages.

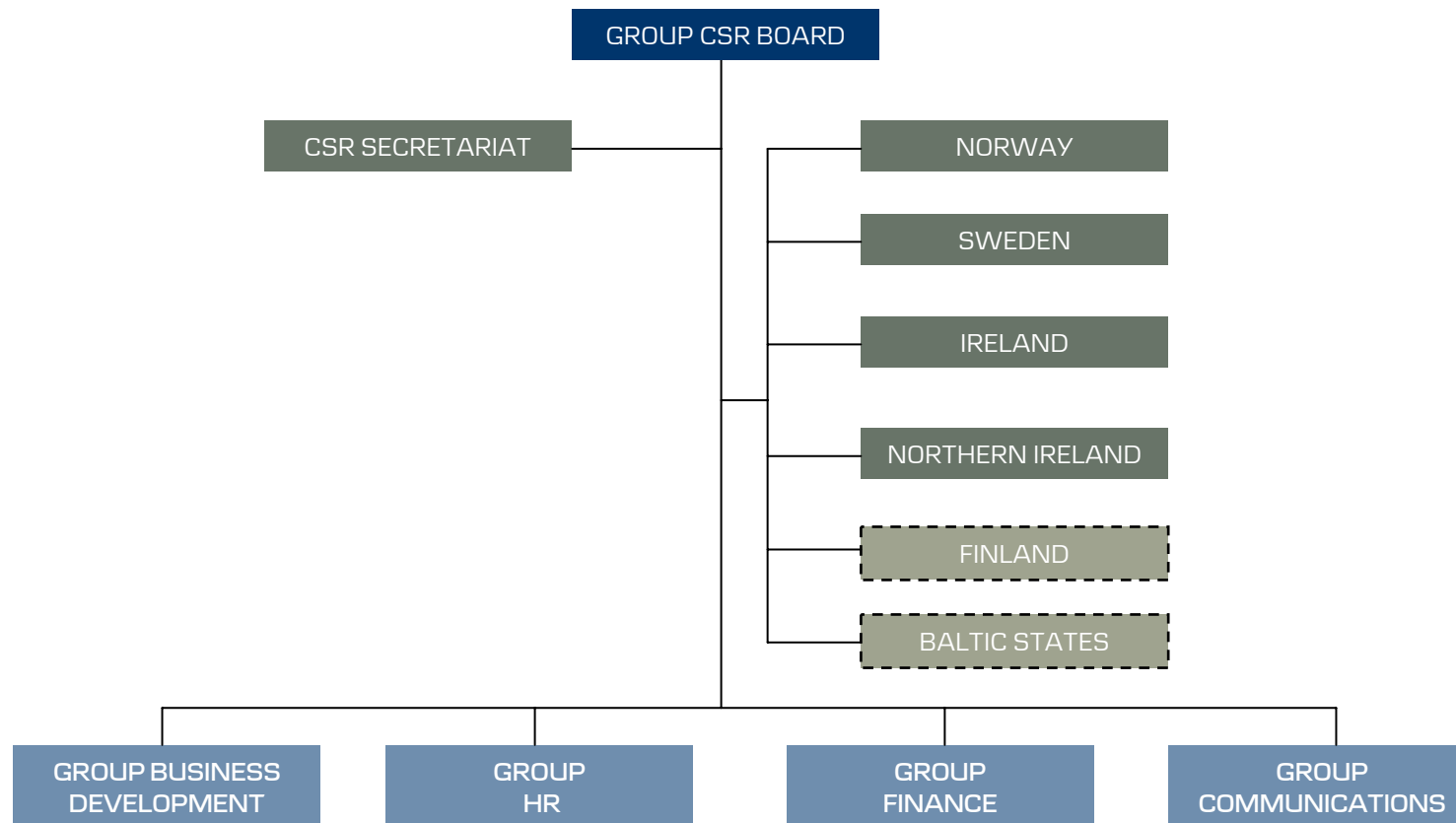
A full overview of the reporting principles is presented on the Group web site at www.danskebank.com/csr/reporting-principles.

1.2. CSR organisation

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

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

National CSR boards will be established in the Baltic states and Finland during 2008.



Four areas of focus



Customers



Employees



Environment



Society

2.1. Customers

2.1.1. Number of customers

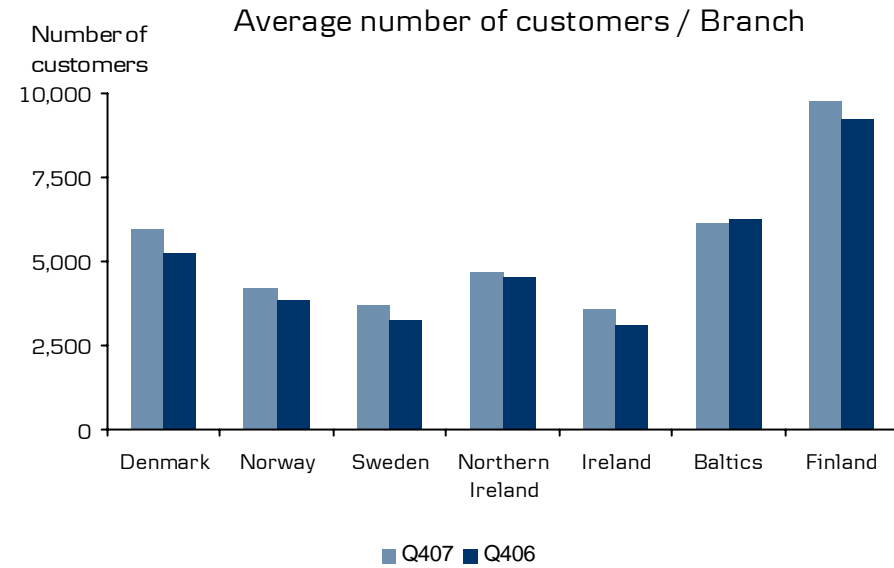
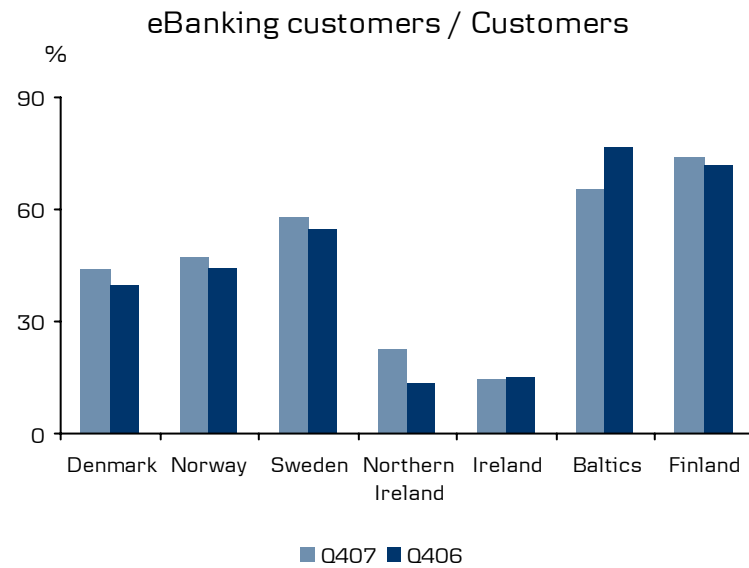
The number of customers has been calculated on the basis of registrations in General Management Information (GMI) and the Shared Services Centre at the end of the year. The number of bank customers comprises customers of Danske Bank, Danske Bank Sweden, Fokus Bank, Sampo Bankki, Sampo Pank, Sampo Banka,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

End of period (numbers)	Q407	Q307	Q207	Q107	Q406	Q306	Q206	Q106	Full year 2007	Full year 2006
Banking activities Denmark										
Customers (m)	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
eBanking customers (000s) *	1,051	1,017	993	976	946	920	893	849	1,051	946
Branches	405	429	429	461	458	462	463	465	405	458
Banking Activities Norway										
Customers (000s)	234	230	229	227	237	236	234	260	234	237
eBanking customers (000s) *	110	108	106	104	106	103	99	75	110	106
Branches	55	55	55	56	61	63	70	70	55	61
Banking Activities Sweden										
Customers (000s)	218	215	211	198	194	191	188	195	218	194
eBanking customers (000s) *	126	122	117	111	106	102	99	74	126	106
Branches	59	59	59	59	59	57	57	57	59	59
Banking Activities Northern Ireland										
Customers (000s)	440	436	432	431	429	427	425	421	440	429
eBanking customers (000s) *	100	92	83	73	58	47	37	27	100	58
Branches	94	94	95	95	95	95	95	95	94	95
Banking Activities Ireland										
Customers (000s)	229	192	189	187	184	180	176	173	229	184
eBanking customers (000s) *	33	32	31	29	28	23	19	14	33	28
Branches	64	61	61	59	59	59	59	59	64	59
Banking Activities Baltics										
Customers (000s)	270	260	243	236	225	214	200	186	270	225
eBanking customers (000s) *	176	170	165	155	172	160	149	137	176	172
Branches	44	41	41	40	36	36	33	30	44	36
Banking activities Finland										
Customers (000s)	1,180	1,171	1,171	1,169	1,170	1,167	1,164	1,161	1,180	1,170
eBanking customers (000s) *	872	866	858	851	842	834	826	816	872	842
Branches	121	121	123	127	127	127	129	139	121	127

* Consists only of active Internet customers.

2.1.2. Data on 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, Danske Bank Sweden, Fokus Bank, Sampo Bankki, Sampo Pank, Sampo Banka, Sampo Bankas, Northern Bank and National Irish Bank.



2.1.3. Customer satisfaction

CUSTOMER SATISFACTION	2007	2006	2005
Customer satisfaction, Danske Bank, Denmark (scale of 0-100), retail/corporate	72/76	72/77	71/77
Customer satisfaction, Fokus Bank, Norway (scale of 0-100), retail customers	71	73	-
Customer satisfaction, Danske Bank Sweden, retail/corporate	73/75	75/72	75/73
Customer satisfaction, National Irish Bank, Ireland (scale of 0-100)	-	69	-
Customer satisfaction, Northern Bank, Northern Ireland (scale of 0-100)	-	69	-

At **Danske Bank**, customer satisfaction is measured separately for retail and corporate customers. The following are examples of parameters included in the surveys: satisfaction, loyalty and service experienced. The survey is conducted in co-operation with Aalund Business Research and Ennova.

At **Fokus Bank**, the parameters used in the measurement of retail customer satisfaction are as follows: accessibility, deposit rates, fees, lending rates, Internet banking solution, staff service, general advice, value-creating advice and proactivity. The survey is conducted in co-operation with Research International.

At **Danske Bank Sweden**, customer satisfaction is broken down into retail customer satisfaction and corporate customer satisfaction. The surveys are based on questions regarding, for example, the customers' impressions, the customers' expectations versus fulfilment of expectations, and the customers' judgement versus an ideal bank experience. The survey is conducted in co-operation with Svenskt Kvalitetsindex.

No customer satisfaction surveys were conducted in Ireland, Northern Ireland, Finland and the Baltics in 2007. In 2008, the Group will introduce a joint scheme for these customer satisfaction analyses. The group-wide survey will be carried out by an external research institute and will consist of interviews with a representative sample of the population in all of our national markets.

Beginning in 2008, the survey questions and the scales will be harmonised across business units.

2.1.4. Access

The Danske Bank Group is working to grant customers easy access to its services. The information regarding contact points has been stated on the basis of registrations in General Management Information (GMI) and the Shared Services Centre.

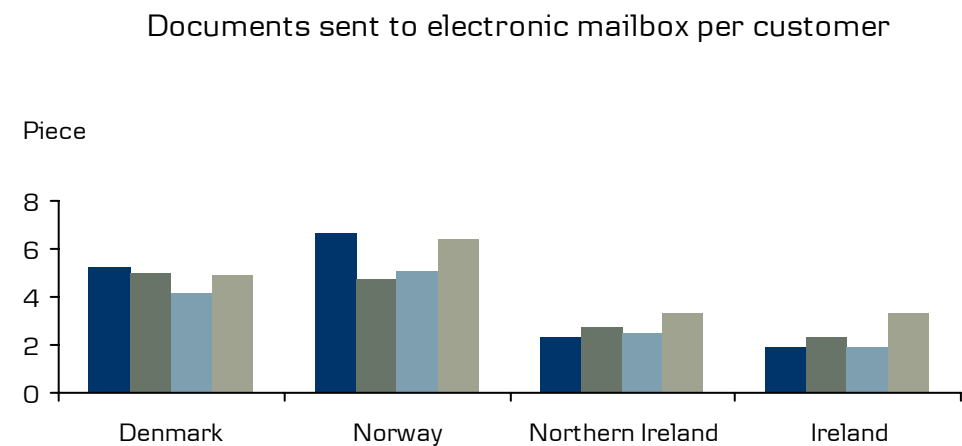
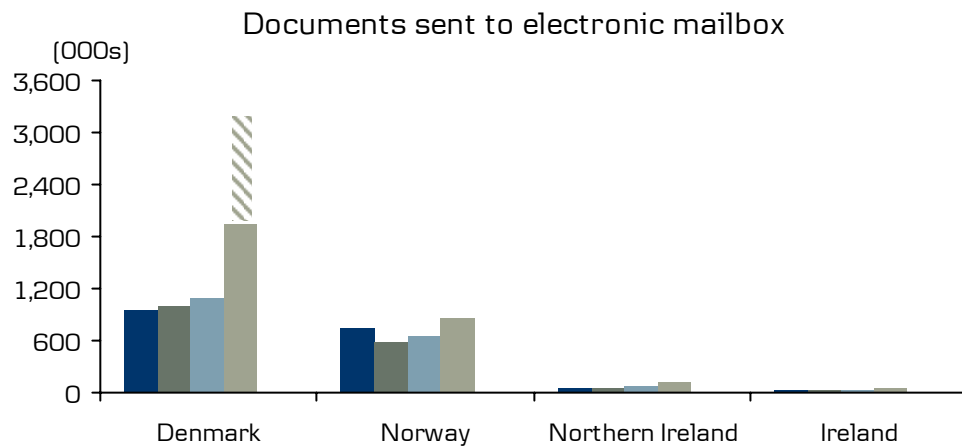
Electronic services	Electronic mailbox*	Mobile banking**	Hotline ***	Online banking ****
Denmark	Yes	Yes	Yes	Yes
Norway	Yes	No	Yes	Yes
Sweden	No	No	Yes	Yes
Northern Ireland	Yes	No	Yes	Yes
Ireland	Yes	No	Yes	Yes
Baltics	No	No	Yes	Yes
Finland	No	Yes	Yes	Yes

- * 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 via mobile phone 24 hours a day.
- *** Hotline is a phone-based customer service operating 24 hours a day, 7 days a week.
- **** Online banking enables customers to undertake the majority of banking transactions on their computer's.

2.1.5. 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 number of electronic mailboxes is taken from the Group's performance management system and covers activities in Denmark, Norway, Northern Ireland and Ireland. The electronic mailbox will be rolled out in Sweden and Finland in 2008.

From January 2008, around 400,000 Danish customers who use online banking will receive their account statements in the electronic mailbox. This change is expected to save at least 80 tonnes of paper per year.



■ Q107 ■ Q207 ■ Q307 ■ Q407 ▨ Extra documents *

* Extra documents sent the 31/12 2007 due to 400,000 Danish customers now receiving their account statements in the electronic mailbox.

2.2. Employees

The Danske Bank Group employs around 24,000 people in 13 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

The number of full-time employees (FTE's) at the end of the year is based on information registered in the Group's registration system

FTE - end of period	Q407	Q307	Q207	Q107	Q406	Q306	Q206	Q106	End of year 2007	End of year 2006
Banking Activities, Denmark	6,019	5,968	5,934	6,025	6,168	6,285	6,273	6,258	6,019	6,168
Banking Activities, Finland	2,117	2,096	2,119	2,124	2,083	2,012	1,981	1,993	2,117	2,083
Banking Activities, Sweden	912	918	920	921	1,135	1,122	1,114	1,142	912	1,135
Banking Activities, Norway	1,062	1,069	1,069	1,071	1,323	1,293	1,152	1,148	1,062	1,323
Banking Activities, Northern Ireland	1,295	1,279	1,313	1,378	1,862	1,845	1,866	1,905	1,295	1,862
Banking Activities, The Republic of Ireland	608	627	653	666	698	724	717	717	608	698
Banking Activities, Baltics	1,304	1,296	1,212	1,158	1,046	1,008	978	943	1,304	1,046
Banking Activities, Others	419	420	403	392	392	405	391	377	419	392
Banking Activities total	13,736	13,673	13,623	13,735	14,707	14,694	14,472	14,483	13,736	14,707
Mortgage Finance	519	717	720	736	740	755	752	772	519	740
Danske Markets	907	881	886	861	875	868	844	856	907	875
Danske Capital	565	564	561	541	464	460	444	418	565	464
Danica Pension	960	954	936	909	898	907	875	844	960	898
Shared services center*	5,016	4,939	4,855	4,879	3,827	3,824	3,771	3,795	5,016	3,827
Others	1,929	1,942	1,954	1,989	2,035	2,080	2,153	2,121	1,929	2,035
Group total	23,632	23,670	23,535	23,650	23,546	23,588	23,311	23,289	23,632	23,546

* The large increase in full time employees from Q406 to Q107 is due to the transfer of employees from Sweden, Norway, Northern Ireland and the Republic of Ireland to the Shared Services Center.

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 (FTE's) 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.

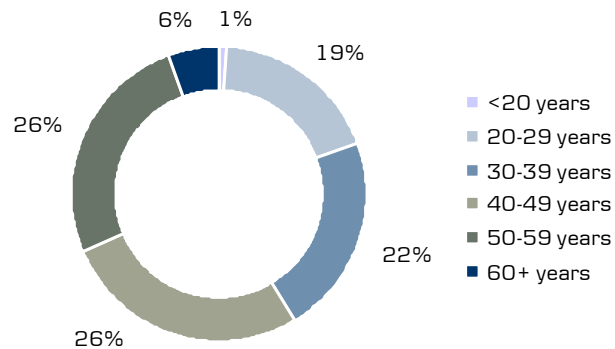
STAFF DIVERSITY	2007	2006*	2005*
Number of full-time employees, end of year	23,632	19,253	19,162
Percentage of women in workforce (%)	57	55	53
Percentage of women in management (%)	31	28	28
Average age	42	42	43
Average years of service	15	15	-

* 2006 and 2005 statements are excluding Finland and the Baltic states.

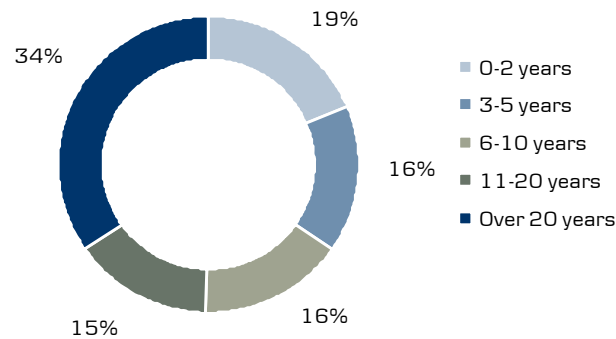
Gender breakdown 2007, managers



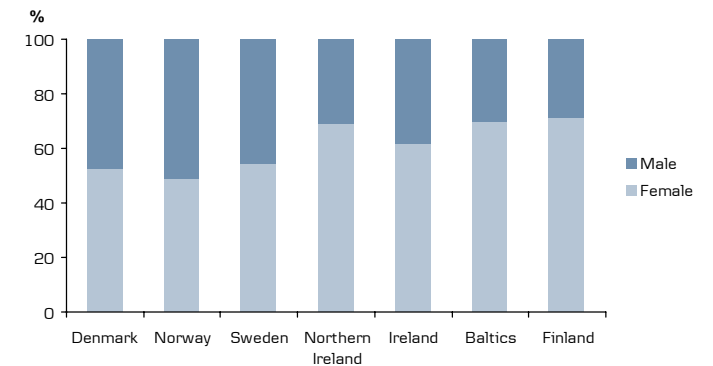
Group age breakdown 2007



Average years of service 2007



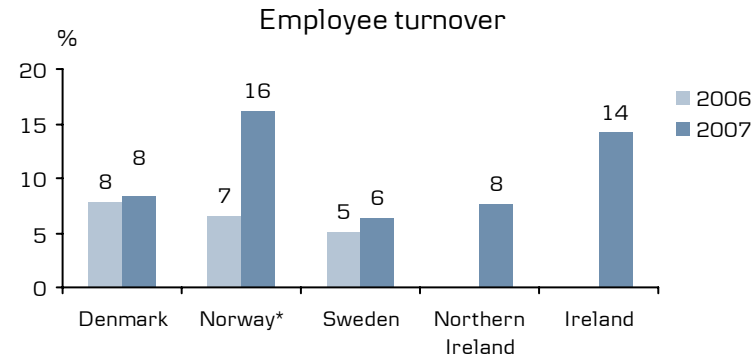
Gender breakdown 2007, employees



2.2.3. Employee turnover

Employee turnover is defined as the number of employees who retired or resigned divided by the number of employees and 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 and the Baltic states. The rates of employee turnover are based on information registered for four quarters (from Q406 to Q307). Since data registration started in 2007, there is no comparative data at the national level outside of Denmark.

EMPLOYEE TURNOVER	%	Number
Denmark	8	1,178
Norway	16	198
Sweden	6	162
Northern Ireland	8	200
Ireland	14	126
Total	9	1,864



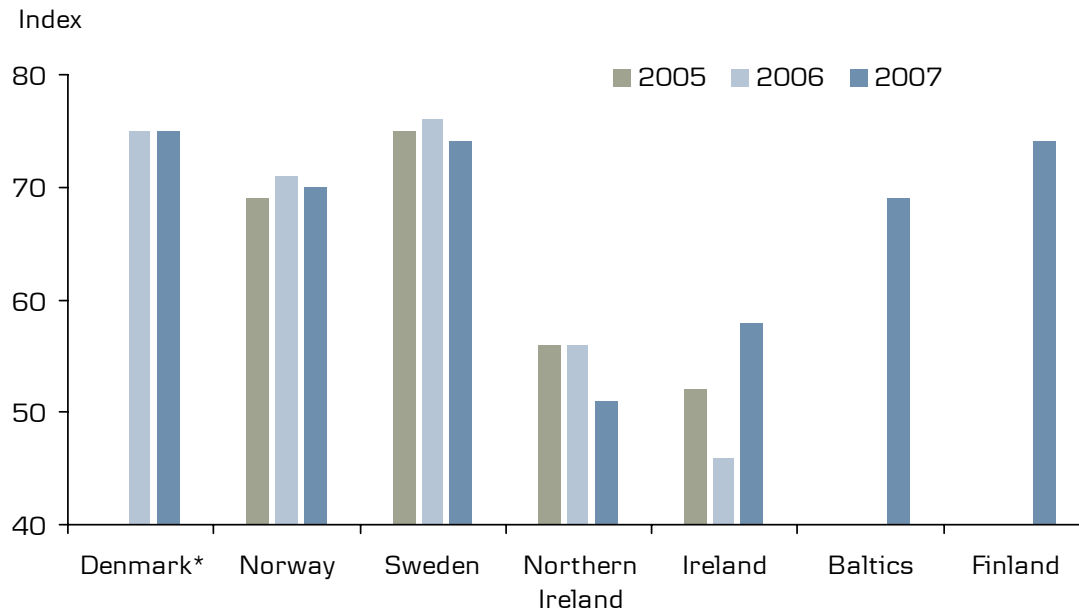
* The increase from 2006 to 2007 was caused by redundancy schedules.

2.2.4. Employee survey

Every year, the Danske Bank Group conducts a survey to register the satisfaction, motivation and loyalty of all 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 employee survey are based on replies from employees of 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.

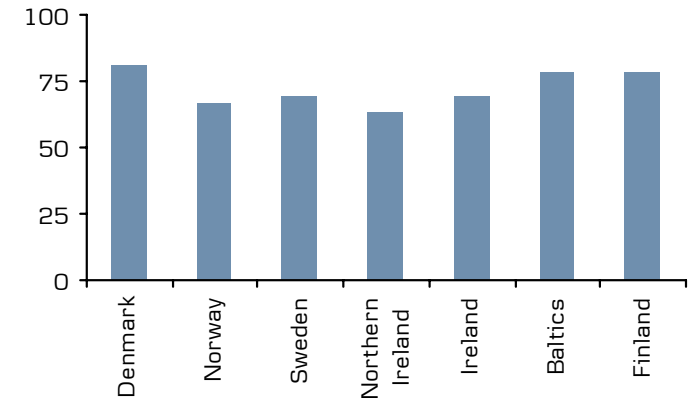
EMPLOYEE SURVEY	2007
Employee satisfaction and motivation (scale of 0-100)	72
Employee loyalty (scale of 0-100)	79
Employee perception of the Groups social involvement and responsibility	77
Employee perception of whether the Group takes further responsibility for the employees than expected	68

Satisfaction & motivation

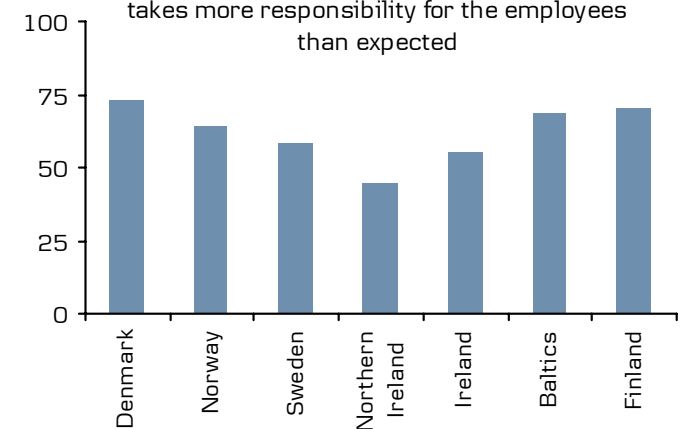


* There is no data for Denmark in 2005. The results were not registered.

Employee perception of the Group's social involvement and responsibility



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



2.2.5. Work-life balance

The number of part-time employees covers the entire Group except for the Baltic states 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 working hours as 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 regarding leave of absence cover four quarters (from Q406 to Q307) and cover the entire Group except for activities in Norway, Finland and the Baltics.

The number of maternity and paternity leave days paid by Danske Bank covers four quarters (from Q406 to Q307) and Danish activities only.

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

LEAVE OF ABSENCE AND FLEXIBILITY	2007	2006	2005
Work-life balance as perceived by the employees (index scale of 0-100)*	77	77	-
Part-time schemes**	3,220	2,849	2,044
Number of employees on leave during the year ***	1,507	954	797
Number of flex jobs ****	118	110	90

* The statement from 2006 covers only Denmark, Norway and Sweden.

** The main reason for the increase in part-time schemes from 2005 to 2006 is that the 2005 statement does not include figures for Northern Ireland and Ireland. The main reason for the increase in part-time scheme from 2006 to 2007 is that the 2006 statement does not include Finland. The number from 2007 includes the entire Group except for the Baltic states.

*** 2006 and 2005 comprises activities in Denmark only.

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

WORK-LIFE BALANCE	2007	2006	2005
Women working part-time*	2,812	2,558	1,871
Men working part-time*	408	291	173
Average number of employees on paid maternity leave during the year**	195	196	195
Average number of employees on paid paternity leave during the year**	45	48	41
Leave of absence granted for other reasons (number of employees granted leave of absence during the year) ***	485	374	304

* The main reason for the change in the number of men and women working part-time in 2005 and 2006 is that the 2005 statement does not include figures for Northern Ireland and Ireland. The 2007 figure does not include the Baltic states.

** Covers only Danish activities.

*** Comprises activities in the entire Group except for the Baltic states and Finland. The statement for 2006 and 2005 covers only Danish activities.

2.2.6. Health and safety

The Group wants to contribute to the general health of its employees. Tools used for this purpose are campaigns on healthy diet, information about healthy working postures and an agreement on medical expense insurance providing for quick treatment in private hospitals or clinics. Data regarding health and safety are based on information registered for four quarters (from Q107 to Q407). The number of employees having filed claims under their medical expense policies is defined as the number of employees who received insurance payout from the Group's agreement on medical expense insurance. Only employees in Denmark are covered by medical expense insurance.

HEALTH AND SAFETY	2007	2006	2005
Absence due to illness (avg. number of days lost through illness per employee)*	7	6	6
Injuries or post-traumatic stress related to robberies**	102	162	223
Other physical or mental injuries ***	89	99	55
Employees filing claims under medical expense insurance ****	1,536	1,529	1,334

* Comprises activities in the entire Group except for the Baltic states and Finland for 2007. The 2006 and 2005 statements covers only Danish activities.

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

*** Comprises 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.

2.2.7. 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 in an attempt to reduce the risk of robbery.

Data regarding robberies are based on information registered for four quarters (from Q107 to Q407).

NUMBER OF ROBBERIES	2007	2006	2005
Denmark	17	21	41
Norway	0	0	1
Sweden	2	2	0
Northern Ireland*	0	0	0
Ireland*	0	0	0
Baltics	0	-	-
Finland	0	-	-

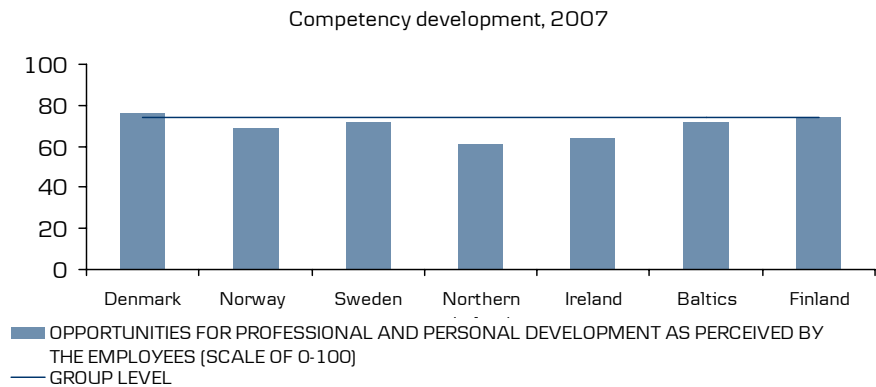
* In 2006 the Irish branches witnessed two kidnappings of branch staff and their families, but they are not registered as robberies.



2.2.8. Competency profiles

Data regarding the level of education are based on replies of the employees in the annual employee survey of the entire Group except for Finland and the Baltic states. The information was retrieved from the Group's HR system.

OPPORTUNITIES FOR PROFESSIONAL AND PERSONAL DEVELOPMENT AS PERCEIVED BY THE EMPLOYEES (SCALE OF 0-100)	2007
Denmark	76
Norway	69
Sweden	72
Northern Ireland	61
Ireland	64
Baltics	72
Finland	74
Group level	73



EMPLOYEES WHO COMPLETED A COMPETENCY PROFILE (%)	2007	2006
Denmark	62	57
Norway	52	-

APPROVED COMPETENCY PROFILES (NUMBER)	2007	2006
Denmark	8,069	7,497
Norway	557	-

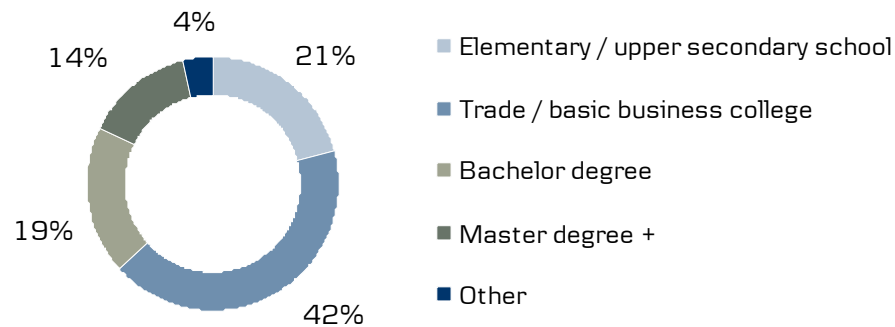
2.2.9. Intellectual capital

Data regarding the level of education are based on replies of the employees in the yearly employee survey of the full Group exclusive the Baltic States and Finland. The information has been retrieved from the Group's HR system.

LEVEL OF EDUCATION 2007	Elementary / upper secondary school	Trade / basic business college	Bachelor degree	Master degree +	Other
Denmark	16%	55%	13%	13%	3%
Norway	13%	21%	31%	19%	16%
Sweden	39%	7%	39%	10%	5%
Northern Ireland	47%	29%	15%	4%	5%
Ireland	35%	32%	20%	9%	4%
Group level*	21%	42%	19%	14%	4%

* Except for the Baltic states and Finland.

Group level of education 2007 (%)



2.3. Environment

2.3.1. 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 organisational 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 head offices in Denmark and Sweden.

Transportation in the Bank's own 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. The paper consumption covers activities in Denmark, Ireland and Northern Ireland.

CO₂, 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 of the employees' own cars are based on average country data from the EU Commission. Direct CO₂ emissions comprise emissions from direct energy consumption and transport in company cars. Indirect CO₂ emissions comprise emissions from indirect energy consumption. Other indirect CO₂-emissions comprise emissions from business travel by air, train and car.

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. The data cover activities in Denmark, Northern Ireland and Ireland. The number of cooling systems containing ozone-depleting substances was reported for Denmark, Northern Ireland, Ireland and Norway.

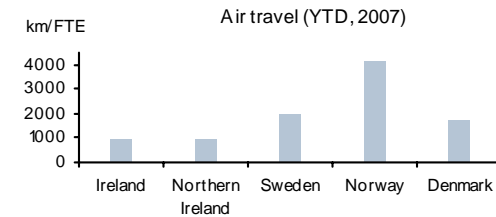
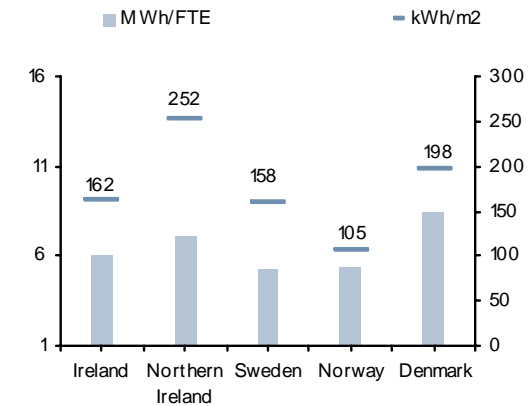
Specific comments on environmental data

- The average electricity consumption per employee is at almost the same level throughout the Group, with Norway as the only exception. Norway's consumption is higher because electricity is also used for heating to a much greater extent than in the other countries.
- 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 and Sweden.
- In Denmark, heat consumption in branch offices was reported for the first time in 2007, thus raising the total heat consumption figure significantly. At the same time, heat consumption at the head office in Denmark declined in 2007 because of warmer weather.
- Norway has by far the highest use of air travel per employee, at more than twice the level of Denmark and Sweden. This is due mainly to heavy domestic air travel because of Norway's infrastructure.
- Paper consumption in Denmark grew substantially despite efforts to reduce it. This was owing partly to the merger of BG Bank and Danske Bank, which entailed the disposal of all BG Bank materials.
- Emissions of CO₂, SO₂ and NO_x from Norwegian and Swedish operations are low because electricity is based mainly on water power in those countries and heat consumption was not calculated for 2007. When heat consumption is reported more fully in 2008, the emissions level will increase.
- For Denmark, total CO₂ emission increased from 41,683 tonnes in 2006 to 45,296 tonnes in 2007, but at the same time, CO₂ emissions per employee dropped from 3.4 to 3.3 tonnes. The reason total emissions rose was that heat consumption in branches and associated CO₂ emissions were not reported in 2006. This increase did not affect emissions per employee because the calculations in 2006 were adjusted for the omission of data for the branches.
- The drop in NO_x emissions from Danish electricity consumption was owing to lower emissions from electricity suppliers and thus lower emission factors.
- 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.

2.3.2. Resource consumption

RESOURCE CONSUMPTION (2007)	Total	Northern Ireland					Denmark 2006
		Ireland	Ireland	Sweden	Norway	Denmark	
Electricity use - total (MWh)	77,000	3,084	8,143	4,541	6,341	54,890	57,453
Electricity use per employee (MWh/FTE)	4.2	4.6	4.6	4.3	5.3	4.1	4.2
Electricity use per square meter (kWh/m ²)	102	123	163	110	105	95	95
Electricity - head offices (MWh)	37,116	801	3,664	2,374	3,064	27,213	28,325
Electricity - branches (MWh)	39,883	2,283	4,479	2,167	3,277	27,677	29,129
Heat - total (MWh)	65,054	979	4,426	159	NA	59,490	26,912
Heat use per employee (MWh/FTE)	3.6	1.5	2.5	0.9	NA	4.4	3.8
Heat use per square meter (kWh/m ²)	88	39	89	48	NA	103	101
Heat - head offices (MWh)	25,731	107	1,624	159	NA	23,840	26,912
Heat - branches (MWh)	39,324	872	2,802	NA	NA	35,650	NA
Energy use total (MWh)	142,054	4,063	12,570	4,700	6,341	114,380	84,366
Energy use per employee (MWh/FTE)	7.8	6.0	7.1	5.2	5.3	8.4	8.0
Energy use per square meter (kWh/m ²)	190	162	252	158	105	198	140
Direct energy consumption (MWh)	17,671	979	4,426	0	0	12,266	10,318
Indirect energy consumption (MWh)	124,384	3,084	8,143	4,700	6,341	102,115	74,048
Water use - total (m³)	34,083	NA	NA	780	NA	66,453	76,415
Water use per employee (litre/FTE)	7,138	NA	NA	4,309	NA	9,328	10,849
Road transport - total (1000 km)	17,321	NA	NA	1,592	888	14,841	15,408
Road transport per employee (km/FTE)	939	NA	NA	1,251	748	1,096	1,126
Transport in company cars (1000 km)	2,709	NA	NA	757	159	1,793	1,854
Road transport - employees, cars (1000 km)	14,612	NA	NA	835	729	13,048	13,554
Train transport - total (1000 km)	1,758	98	206	1,454	NA	NA	NA
Train transport per employee (km/FTE)	95	144	116	1,145	NA	NA	NA
Air travel - total (1000 km)	33,383	648	1,711	2,516	4,885	23,624	20,606
Air travel per employee (km/FTE)	1,813	963	965	1,980	4,127	1,745	1,506
Air travel domestic (1000 km)	4,748	130	344	914	2,618	743	711
Air travel international (1000 km)	28,635	518	1,368	1,601	2,267	22,881	19,895
Paper use total (tonnes)	3,799	80	150	134	NA	3,436	2,803
Paper use per employee (kg/FTE)	206	119	84	105	NA	254	205

Energy use (2007)



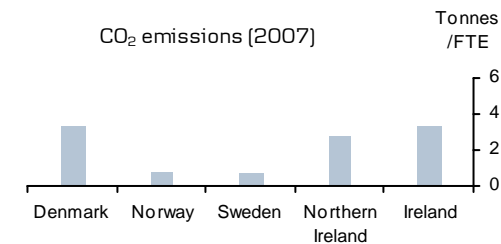
In 2007 the Group's paper consumption amounted to 3,799 tonnes. If this much paper were vertically stacked A-4 sheets, it would reach 200 times as high as the Eiffel Tower.



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. Emissions

EMISSIONS (2007)	Total	Northern					Denmark 2006
		Ireland	Ireland	Sweden	Norway	Denmark	
CO₂ total (tonnes)	54,059	2,249	4,856	774	885	45,296	41,683
CO ₂ per employee (tonnes/FTE)	2.9	3.3	2.7	0.7	0.7	3.3	3.4
CO ₂ from electricity (tonnes)	35,482	1,924	3,488	0	0	30,070	30,910
CO ₂ from heat (tonnes)	10,560	224	1,100	18	NA	9,218	4,931
CO ₂ from road transport (tonnes)	3,365	NA	NA	330	184	2,851	2,955
CO ₂ from train transport (tonnes)	19.3	5.8	13.5	0.0	NA	NA	NA
CO ₂ from flights (tonnes)	4,633	95	254	426	701	3,157	2,887
SO₂ total (kg)	45,089	7,646	18,132	143	221	18,947	16,181
SO ₂ per employee (kg/FTE)	2	11	10	0.2	0.2	1	1
SO ₂ from electricity (kg)	30,545	6,169	11,134	0	0	13,242	13,703
SO ₂ from heat (kg)	12,996	1,436	6,900	16	NA	4,644	1,510
SO ₂ from road transport (kg)	44	NA	NA	3.2	1.8	39	41
SO ₂ from train transport (kg)	51	17	34	0	NA	NA	NA
SO ₂ from flights (kg)	1,454	24	64	124	220	1,021	927
NO_x total (kg)	97,236	5,330	10,833	1,874	2,606	76,593	80,198
NO _x per employee (kg/FTE)	5.3	7.9	6.1	1.7	2.2	5.7	6.2
NO _x from electricity (kg)	55,153	4,781	8,663	0	0	41,709	56,557
NO _x from heat (kg)	18,372	324	1,603	56	NA	16,390	4,948
NO _x from road transport (kg)	5,840	NA	NA	318	49	5,472	5,615
NO _x from train transport (kg)	147	48	99	0	NA	NA	NA
NO _x from flights (kg)	17,725	177	468	1,500	2,557	13,023	13,078
Leakage of ozone-depleting substance (kg CFC-11)	5.3	NA	NA	NA	NA	5.3	3.9
Number of air-conditioning devices using ozone-depleting substances	228	16	30	NA	41	141	NA



The Danske Bank Group's total CO₂ emissions in 2007 amounted to 54,000 tonnes. That is equivalent to the emissions from 92 lorries driving constantly for an entire year.*

** All lorries weigh 18 tonnes solo and have 2 axles, engines conforming to the EURO 3 standard and an average load of 4-5 tonnes (source: www.transit.dk)*

Direct & indirect emissions (2007)	Total	Northern				
		Ireland	Ireland	Sweden	Norway	Denmark
CO ₂ direct (tonnes)	5,225	224	1,100	0	0	3,900
CO ₂ indirect (tonnes)	41,938	1,924	3,488	348	184	35,994
Other CO ₂ indirect (tonnes)	6,896	101	268	426	701	5,402



EN 16 Total direct and indirect greenhouse gas emissions. 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.

2.3.4. Waste

In Denmark data on waste cover all waste from head offices and paper from branches. The data are divided into waste 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 head offices and branches are recorded based on monthly invoices provided by the external supplier. In Sweden data on waste volumes cover head offices in Stockholm and Linköping.

WASTE (2007)	Total	Northern				
		Ireland	Ireland	Sweden	Norway	Denmark
Waste total (tonnes)	4,059	517	1,437	118	NA	1,987
Waste per employee (kg/FTE)	214	768	810	NA	NA	147
% of waste for recycling	70%	70%	68%	NA	NA	72%
Waste to landfill (tonnes)	616	156	456	0	NA	4
Waste to incineration (tonnes)	580	0	0	25	NA	555
Waste to recycling(tonnes)	2,861	361	981	91	NA	1,428
- including paper for recycling (tonnes)	2,633	361	981	86	NA	1,205
- including electronic waste (tonnes)	35	0	0	2	NA	33
- other (tonnes)	193	0	0	2	NA	191

2.3.5. Data for comparison

The table below shows the environmental performance for the main divisions in the Group. The data regarding the 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 (FTE's) is based on information registered at the end of year in the Group's registration system.

DATA FOR COMPARISON (AVG. 2007)	Total	Northern					Denmark 2006
		Ireland	Ireland	Sweden	Norway	Denmark	
Floor area - square meters occupied	768,226	25,065	49,867	53,784	60,394	579,117	602,157
Total floor area, head offices (m ²)	314,782	4,488	14,956	17,803	20,380	257,156	267,512
Portion of area in basement (m ²)	60,149	NA	NA	NA	NA	60,149	62,693
Floor area, branches (m ²)	450,181	20,577	34,911	32,718	40,014	321,961	334,645
Portion of area in basement (m ²)	88,419	NA	NA	3,263	NA	85,156	87,273
Full-time employees (FTE's) *	18,457	673	1,773	1,269	1,204	13,538	13,683

* Total number are exclusive activities in Finland, Baltic's, Poland, Luxembourg, Hamburg and London.



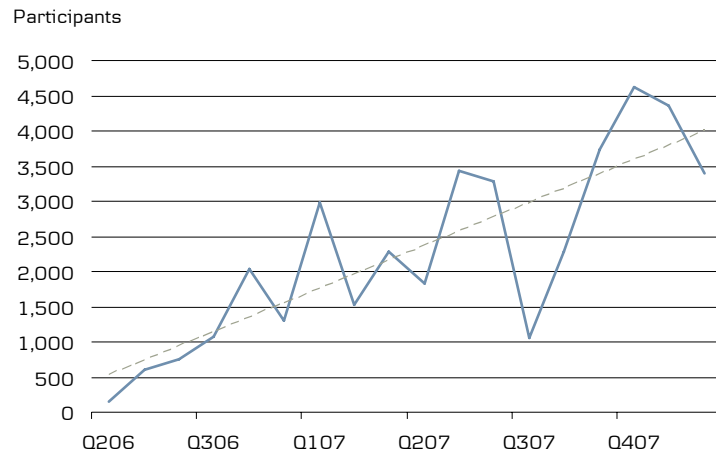
EN 22: Total weight of waste by type and disposal method.

2.3.6. eMeetings

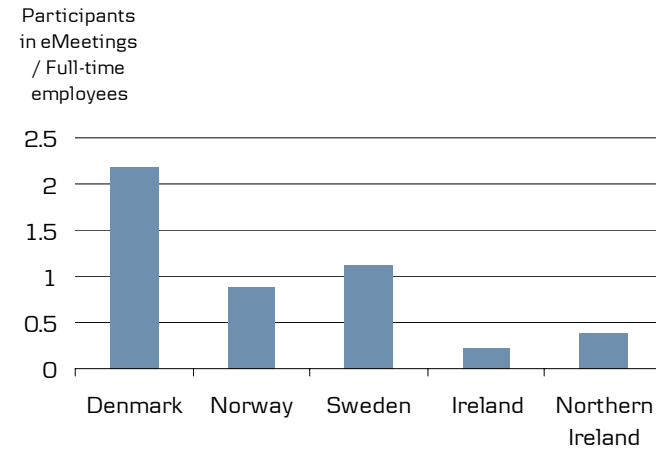
The Danske Bank Group has introduced the interactive communication tool eMeetings across the Group. In comparison with telephone conference calls, it provides a better overview and visual contact. Some examples of meetings that are held as eMeetings are regional meetings at executive level, advisers'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

The eMeeting tool should help reduce travelling, which is both expensive and time-consuming and has a negative impact on the environment. For example, having an eMeeting instead of a traditional meeting between a person in Bangalore, India, and a person in Copenhagen, Denmark, will lower CO₂ emissions by 902 (www.sgs.dk).

Participants at the eMeetings (Group level)



Average participation in eMeetings per employee in 2007



2.4. Society

2.4.1. Activities and events

Being a knowledge based business, the Group intends to strengthen focus and contribute to knowledge production in the local communities, including research and education. The Group particularly wants to become involved in activities aimed at promoting the financial understanding of children and young people.

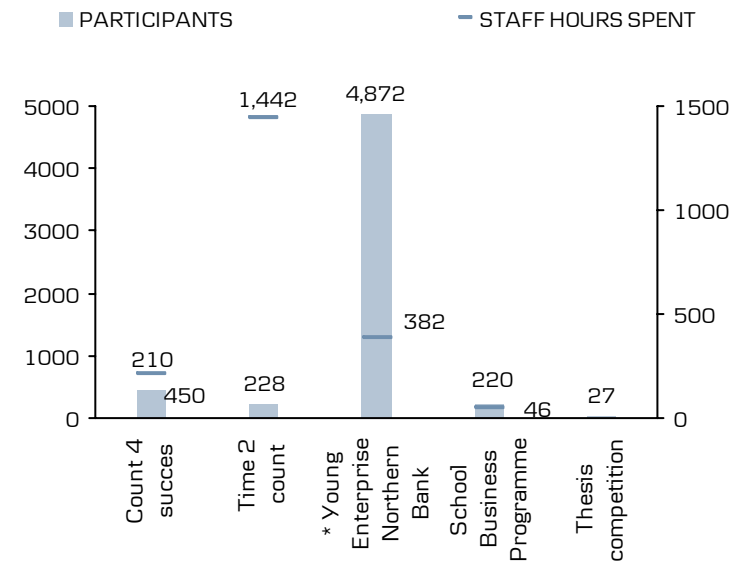
The numbers of activities and events are based upon the number of activities held nationally, regionally and locally at each business unit. The number of participants has been calculated mainly on the basis of specific data on actual attendees.

VISITORS TO EVENTS AND ACTIVITIES	2007	2006
Hands on Science - Northern Bank	6,201	-
Danske Bank Cup Sports Event	125,000	125,000
Danske Opfinderland (Inventor Land)	5,324	4,400
Danske Sommerballet (Summer Ballet)	18,800	13,000
Danske Young Talent Programme	65	125
Danske Bank Sweden - Bohusbanken & GKSS Youth Sailing	800	-
Northern Bank - Schools Cup Rugby	3,405	-
National Irish Bank - FAI Summer Soccer Schools	20,296	-
Total	179,891	142,525

Volunteer work (hours)	2007
Total staff hours spent *	5,200

* Includes teaching assistance and help in connection with nationwide fundraising collections.

Teaching assistance



* The number of participants are counted on all contact points, which means that some participants may be counted more than once.

2.4.2. Donations

The total amount of 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	2007	2006
Total donations	29	27

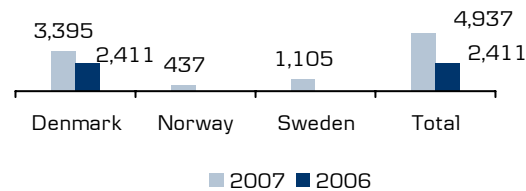
2.4.3. Study grants

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.

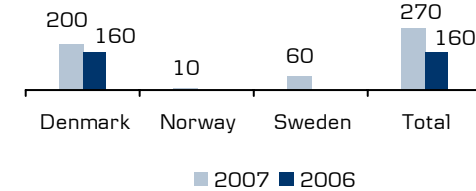
STUDY GRANTS (AMOUNT PAID OUT - DKr)	2007	2006
Denmark	3,400,000	2,720,000
Norway	140,265	-
Sweden	947,040	-
Northern Ireland*	-	-
Ireland*	-	-
Total	4,487,305	2,720,000

* Programmes launched but payments will be made in 2008.

Study grants
(number of applicants)



Study grants
(number of grants)



2.4.4. Supporting programmes

The total amount of 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.

SUPPORTING PROGRAMMES (AMOUNT PAID OUT - DKr)	2007	2006
Entrepreneur of the Year	1,168,875	1,776,690
Rookie of the Year	407,227	335,410
Smart Square Metres - Award	430,000	310,000
Smart Square Metres - Pool	2,300,000	1,000,000
Danica Pension Drømmelegat (Dream Awards)	30,000	30,000
Book Buddies	-	205,000
Community Grants	6,330,210	5,000,000
Total	10,666,312	8,657,100

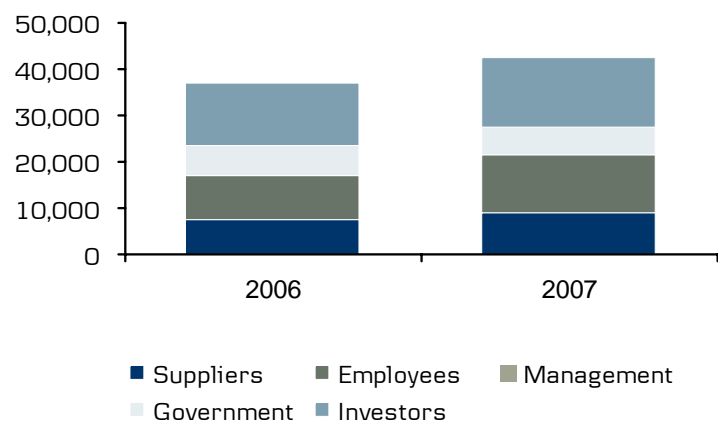
2.4.5. Value distribution

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

The cash value distribution is based on data from the financial registrations. See the Annual report 2007 for definitions.

Value distribution					
	Note	2007		2006	
		DKr m	%	DKr m	%
Income	1	44,376	100.0%	43,558	100.0%
Suppliers	2	10,823	24.4%	11,242	25.8%
Employees	3	12,466	28.1%	9,636	22.1%
Management	4	37	0.1%	36	0.1%
Government	5	6,180	13.9%	7,275	16.7%
Investors	6	14,870	33.5%	15,369	35.3%

Trend in value distribution



	(DKr m)	2007	2006
1 Total income		45,063	43,074
Credit loss expenses		-687	484
Income		44,376	43,558
2 Operating expenses		25,070	22,640
Staff costs		-13,566	-10,809
VAT		-681	-589
Suppliers		10,823	11,242
3 Staff costs		13,566	10,809
Financial services employer tax		-1,063	-1,137
Remuneration of Board of Directors		-10	-9
Remuneration of Executive Board		-27	-27
Employees		12,466	9,636
4 Remuneration of Board of Directors		10	9
Remuneration of Executive Board		27	27
Management		37	36
5 Tax		4,436	5,549
Financial services employer tax		1,063	1,137
VAT		681	589
Government		6,180	7,275
6 Net profit for the year		14,870	15,369
Investors		14,870	15,369

3. Partnerships

UNEP FI

As a signatory to the United Nations Environment Programme Finance Initiative, the 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, 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 will be implemented in early 2008. This code of conduct is available on our Web site.

For more information please visit www.unglobalcompact.org



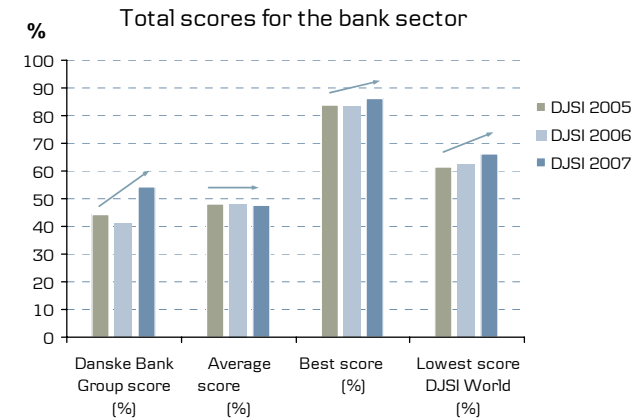
4. Sustainability index

Danske Bank rating overview

The scores reflect the company's performance across economic, environmental and social criteria compared with its industry average, best and worst performing company in the DJSI World and DJSI STOXX in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their weighting in the total score is shown in the last column. The DJSI Guidebooks on www.sustainability-index.com contain further information on the assessment methodology.

Total scores for the bank sector					
	Danske Bank Group score (%)	Average score (%)	Best score (%)	Lowest score DJSI World (%)	Lowest score DJSI STOXX (%)
Total Score	54	48	86	66	67

Dimension scores for the bank sector						
	Danske Bank Group score (%)	Average score (%)	Best score (%)	Lowest score DJSI World (%)	Lowest score DJSI STOXX (%)	Weighting in total score (%)
Economic Dimension	78	62	95	72	78	36.5
Environmental Dimension	25	32	81	49	54	27
Social Dimension	53	45	87	62	65	36.5



About the Dow Jones Sustainability Index

Launched in 1999, the Dow Jones Sustainability Indexes are the first global indexes tracking the financial performance of the leading sustainability-driven companies worldwide. Based on the co-operation of Dow Jones Indexes, STOXX Limited and SAM, they provide asset managers with reliable and objective benchmarks to manage sustainability.

For more information please visit www.sustainability-indexes.com

