

CR reporting principles 2009

The Corporate Responsibility 2009 report covers the activities of the Danske Bank Group, including subsidiaries. Companies that are under the operational control of the Group temporarily because of financial hardship are not included

The report provides a fair and balanced representation of the organisation's financial, environmental and social performance.

To ensure data consistency, all data have been defined and described in business procedures. Internal control procedures have been established to ensure that the data are reported according to the definitions. In some cases, data are not yet available for the entire Group. In these cases, the scope of the data is specified below.

In 2009 the Group implemented a new reporting system, Credit 360, in order to improve the registration and control of the data.

Data on business

Number of customers and branches

The number of customers and branches 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 and branches covers Danske Bank Denmark, Danske Bank Sweden, Fokus Bank, Sampo Bank, Sampo Bank, Danske Banka, Danske Bankas, Northern Bank and National Irish Bank.

Customer satisfaction

We measure customer satisfaction for both retail and corporate customers every year.

In 2008, the customer satisfaction survey was changed so that it is now the same for all country 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 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).

Percentage of loans and advances to retail customers, end of year (%)

The economic data on the percentage of loans and advances to retail customers have been calculated on the basis of registrations in General Management Information (GMI).

Business operations

The financial data on business operations are based on financial registrations. See the Annual Report 2009 for definitions.

Data on employees

Staff diversity

The number of full-time employees (FTEs) is based on information registered at the end of Q309 in the Group's HR 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 Q309.

In the CR report, managers and executives are defined as persons with staff responsibility.

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 Q309. In the CR report, 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.

Data on leave of absence cover four quarters (from Q408 to Q309) and cover the entire Group except for activities in Finland and the Baltics.

The number of maternity and paternity leave days paid by Danske Bank Group covers four quarters (from Q408 to Q309) and covers the entire Group except for activities in Finland and the Baltics. Paternity leave figures also exclude Northern Bank.

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

Health and safety

Absence is stated as time lost due to the employee's own illness, including pregnancy-related sick leave, and occupational accidents and diseases. The rate of absence is calculated as the average number of registered days of absence per employee. The data may be underreported if employees do not register their illness.

The number of injuries is defined as the number of injuries reported to the authorities.

The number of employees who filed claims under their medical expense insurance 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.

Competency development

Data on number of approved competency profiles and the percentage of employees who have completed competency profiles are based on information registered at the end of Q309.

The figures on 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.

Data on the level of education are based on replies of employees in the annual employee survey of the entire Group. The information was retrieved from the Group's HR system.

Competency development and employee satisfaction

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 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. The rates of employee turnover are based on information registered for four quarters (from Q408 to Q309).

Data on the environment

The data on the environment cover the Danske Bank Group's operations in Denmark, Finland, Ireland, Northern Ireland, Norway and Sweden. Exceptions from this are stated for each indicator.

The compilation of environmental data includes investment properties only if they are used for the Danske Bank Group's own operations.

The reporting period for the year 2009 has been changed and now extends from October 1, 2008, to September 30, 2009, and the comparative figures for 2008 have been restated, mainly in order to report CR data in Danske Bank's annual report.

Floor space

Data on floor space cover all properties, include the Group's own premises and leased premises, that the Group and its subsidiaries use for their own operations in various countries.

Energy consumption

Electricity and heat consumption are either based on quarterly meter readings or calculated on the basis of statements from energy companies and lessors received regularly during the year.

When energy consumption is calculated from statements from energy companies and lessors, most of the consumption is based on the previous year's data.

If no reading or statement is available for a small area, we estimate the consumption on the basis of the average electricity or heat consumption at the country unit. It was not possible to estimate heat consumption at the branches in Norway and Finland.

Water

Water consumption is calculated on the basis of quarterly meter readings and covers only head offices in Denmark, Finland, Norway and Sweden.

Transport and travel

Transport in company vehicles includes transport by security van, lorry and internal mail car, and the measurement is based on odometer readings from drivers. Employee travel in company cars is also included in Ireland and Sweden. It was not possible to include travel in company cars in the other countries.

Employees' travel by car is calculated in kilometers as paid mileage allowance divided by mileage allowance payable according to current government tariffs.

Travel by air is calculated in kilometers on the basis of quarterly statements from external travel agencies.

Paper consumption

Paper consumption is calculated on the basis of volumes purchased and registered in the Group's Axapta system. It includes copying and printing paper, letterhead and envelopes with logos as well as printed matter. Registrations in Sweden are made manually, however, and are subject to greater uncertainty.

Emissions

CO₂ emissions are calculated on the basis of energy and paper consumption as well as data on travel by car and air. The quality of CO₂ emission factors may vary, depending on the availability of specific factors. We monitor emission factors to identify the most recent and specific ones available.

For emissions from energy consumption, we use specific emission factors from energy companies whenever possible. Otherwise, we use average emission factors for electricity and heating for the country or region. We estimated CO₂ emissions from heat consumption in Norway and Finland on the basis of the Group's average emissions from heat consumption.

For transport by car, we use specific emission factors for Danske Bank Denmark's own vehicles when such emission factors are available. For the Group's other vehicles and employees' own cars, we use emission factors from www.key2green.dk.

Emissions from air travel are calculated on the basis of emissions data from SAS and the emissions calculator on the site <http://sasems.port.se/>.

Emissions from paper consumption are based on average life cycle assessment data for paper production and storage from the Ecoinvent database.

We report the GHG emissions in the CO₂-equivalent amounts. But since the vast majority of greenhouse gases are CO₂ emissions, we have generally chosen to use the term CO₂ emissions without specifying equivalents.

Estimated CO₂ emissions from operations without registered data

For operations that do not have any measured consumption, we estimate CO₂ emissions. We make extrapolations on the basis of the number of full-time employees and the average emissions per employee in the Group.

These estimates represent 6% of the total CO₂ emissions in 2009.

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.

Data on society

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 on the December 31.

Hours of voluntary work

Hours of voluntary work have been estimated on the basis of the scope of the activities in which the employees have volunteered for teaching assistance and help with nationwide fundraising efforts. The hours are calculated once a year at the end of December.