

Danske Bank

Making more possible

*Making More Possible
in Northern Ireland*

Responsible Business Report 2018



About us

Danske Bank is the trading name of Northern Bank Ltd, the biggest bank in Northern Ireland and part of the local community for over 200 years.

We are part of the Danske Bank Group, which is headquartered in Copenhagen. Northern Bank Ltd is regulated by the Financial Conduct Authority and Prudential Regulation Authority.

About this report

Our Responsible Business Report summarises our strategy and activities as a responsible business for the period January to December 2018.

Cover photo

Our cover features 5 year-old Ruby Ewart from Maine Integrated Primary School in Randalstown. Ruby and her class were taking part in a SMART Junior session delivered by local Danske Bank employees.

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Introduction from Kevin Kingston, Chief Executive

I am delighted to introduce our first Responsible Business Report.

As Northern Ireland's biggest bank, we have a fundamental responsibility to contribute to the wider society that we serve and the local communities we are a part of. And I believe we have a responsibility to show leadership in this area.

Every day, we help businesses achieve their growth ambitions and help families and individuals to realise their own dreams, whether buying their own home, a new car or saving for their future. Ensuring we do this responsibly is key to who we are at Danske Bank. That's why corporate responsibility is embedded in our corporate plan and integrated throughout our business. We want to be the best bank for our colleagues, customers, partners and society.

For us, it's about making our time, our knowledge and our expertise available for the benefit of the societies in which we operate, mobilising our 1,400 colleagues and leveraging our strengths to make a positive difference.

It's about impactful, innovative initiatives in every area of the business, from programmes to help fuel growth for small businesses, to dementia-awareness training for our colleagues.

To do this, we work in partnership with many different organisations and stakeholders, listening and engaging to ensure our strategy and activities meet societal needs as well as aligning with our own business objectives.

There have been several highlights for me in 2018. Through our partnership with Action Mental Health we are making a tangible impact on mental health in Northern Ireland. We saw huge growth in the number of colleagues wanting to volunteer as part of our corporate volunteering programme. It's been a record year of investment in learning and development. We made positive strides in diversity and inclusion. And we achieved the highest level in the Northern Ireland Environmental Benchmarking Survey.

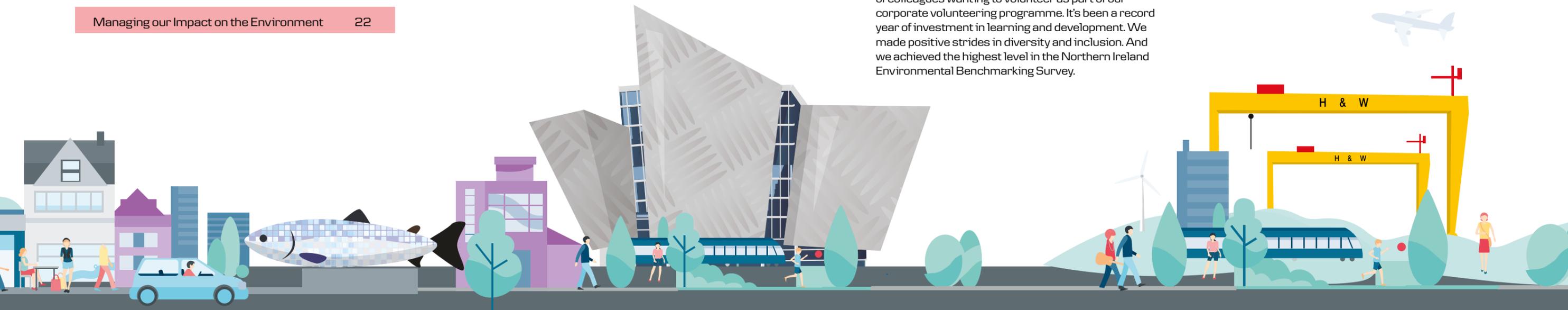


And benchmarking is important. We set ourselves the challenge of seeking to achieve Business in the Community's CORE Standard for Responsible Business for the first time. We were delighted to achieve Silver level, to be recognised as one of Northern Ireland's most responsible businesses, and the highest ranking bank.

But we are not complacent. While it's fantastic to get that external accreditation, the real benefit of CORE has been the framework and focus it has given us for continuous improvement. For us, how we do business is as important as the business we do and we are committed to strengthening our positive impact on society.

Best wishes

Kevin Kingston
Chief Executive

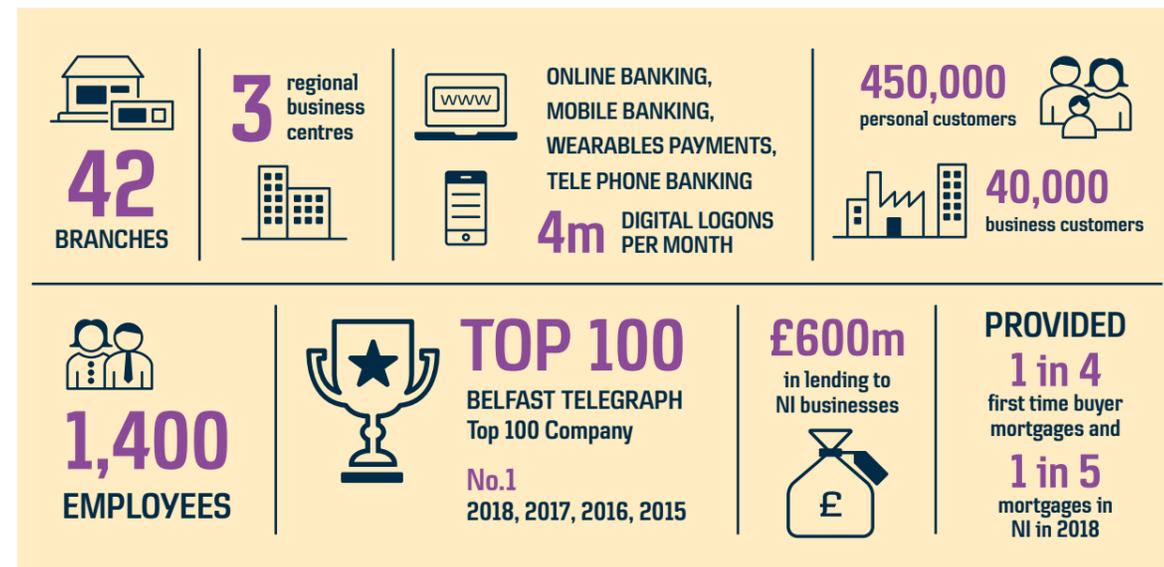


Our business at a glance

We play a fundamental role in driving Northern Ireland's economic growth by lending to people and to businesses. Our Vision is to make more possible for our customers, our colleagues, our partners and for society.

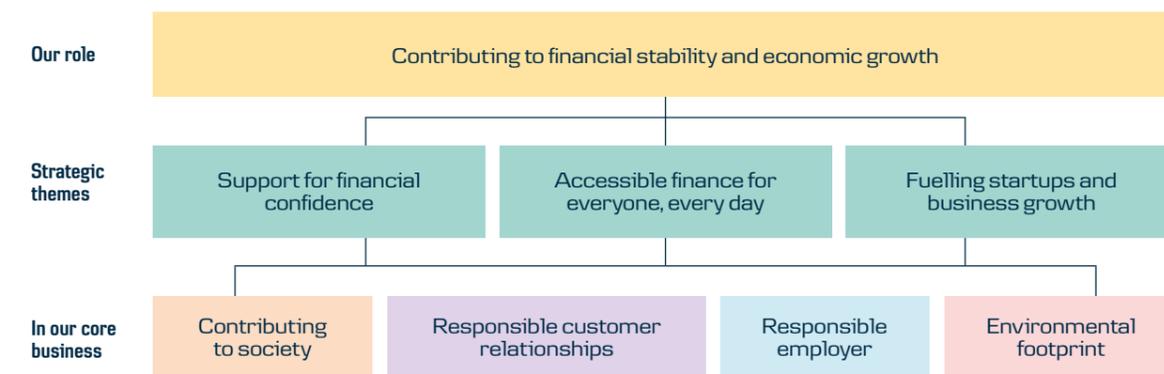
We are committed to a culture of strong ethical behaviour as embodied in our five core values - expertise, integrity, value, agility and collaboration.

In numbers



Our strategy

Our responsible business strategy aims to address key issues and challenges in a way that creates value for both society and Danske Bank. It is based on three strategic themes and four areas of focus to help integrate responsibility into our core business. These align to the UN's Sustainable Development Goals (SDGs) where we can contribute the most, namely SDG #4 'Quality Education' and SDG #8 'Decent Work and Economic Growth'.



Our Responsible Business Board has oversight of our Responsible Business strategy and activities and meets quarterly. It is chaired by our Chief Executive and is made up of senior representatives from across the business.

Responsible business highlights 2018

Contribution to society



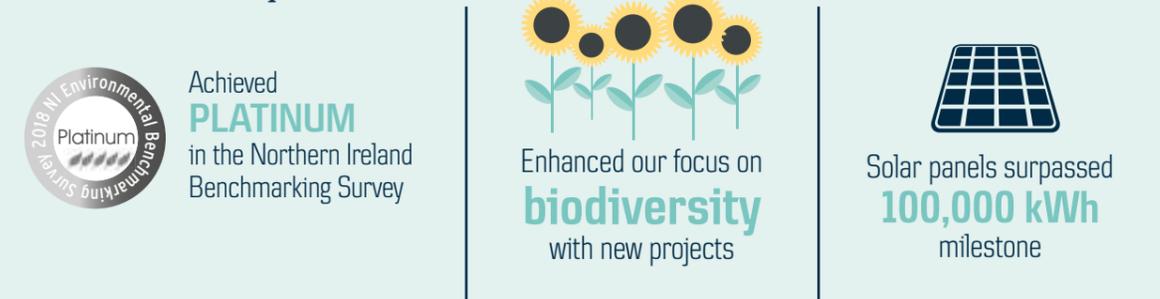
Responsible employer



Responsible customer relationships



Environmental impact



Contribution to society

We are committed to supporting local communities across Northern Ireland and do this through our charity initiatives, volunteering, sponsorships and our financial education programme.

Charity

Charity partner

We have a long-standing and successful charity partner programme, which has raised over £1.1 million for local charities in the last 10 years.

One in five adults in Northern Ireland are affected by mental ill-health at some stage in their lives. It's a fundamental challenge for our society, including our customers, our colleagues and their families. That's why we have been working with Action Mental Health since 2017, a strategic partnership which involves fundraising, volunteering, education and employee wellbeing initiatives.

Supporting children's mental health

All money raised through our partnership with Action Mental Health is used to fund 'Healthy Me', a health promotion programme for 8-11 year olds that aims to positively promote mental health and social and emotional wellbeing in children.

Our fundraising has enabled Action Mental Health to increase the size of its team of specially trained project workers who provide mental health programmes like 'Healthy Me' in local schools. In 2018 an additional 1,928 children across Northern Ireland benefited from 'Healthy Me' and 374 teachers and parents received mental health resilience and awareness training.

“We know that 50% of all adult mental health problems are developed by the age of 14, so Healthy Me is an incredibly important initiative. It has a strong focus on prevention; helping children to build their resilience and learn how to cope with setbacks in life.”

David Babington, CEO
Action Mental Health



Lucy Kerr and Amber Mays from Strandtown Primary School in Belfast who benefitted from Healthy Me along with their class.



Over 100 colleagues participated in a Dragon boat race in May to raise funds for Action Mental Health. Pictured are the winning team from Risk Management with David Babington, CEO at Action Mental Health and Kevin Kingston, CEO at Danske Bank.

2018 highlights:

- Fundraising - we raised over £60,000 for children's mental health.
- Volunteering - our employees spent over 730 hours volunteering with Action Mental Health (AMH), giving practical help, pro bono advice, and support for AMH clients on budgeting, fraud and scams, customer service and employability.
- Awareness and education - we leveraged our social media channels, media partnerships, sponsorships and properties to raise awareness of mental health in Northern Ireland.
- Employee wellbeing - Action Mental Health delivered Personal Resilience and Mindful Manager training to employees.



We raised awareness on World Mental Health Day 2018 by turning our head office building purple.

Employees' Charity Group

The Employees' Charity Group (ECG) is a 'Give As You Earn' scheme through which current and retired employees support charities and good causes throughout Northern Ireland. All money raised goes directly to local charitable causes. In 2018 the group was able to provide over £36,000 of funding to 21 organisations.



Christmas charity gift

In addition to our charity partner programme, we run an annual Christmas charity gift initiative based on employee nominations and a public vote. In 2018, following our highest ever number of nominations, we donated £5,000 to Moira-based animal rescue charity, Almost Home NI and a further £7,000 between four other local charities - NI Children's Hospice, Air Ambulance NI, Foyle Search and Rescue and Alzheimer's Society NI.



Karen Matthews, Founder of Almost Home Animal Rescue and Kevin Kingston, CEO Danske Bank with Mystic and Hugo.



Volunteering

Danske Time to Give programme

Our Danske Time to Give corporate volunteering programme supports our colleagues to volunteer during working hours, sharing our time, knowledge and skills for the benefit of local communities.

We do this through a number of volunteering partners - Business in the Community, Action Mental Health, Keep Northern Ireland Beautiful, Young Enterprise and Ulster Wildlife. This is a very popular initiative among colleagues; in 2018 they volunteered over 2,100 hours against a target of 900 hours.



Members of our Executive Committee shared their time volunteering at Action Mental Health's Promote Services in Bangor during Mental Health Awareness week 2018. They are pictured with Action Mental Health client Sean Browne.

Danske Volunteer Grants

We also recognise that many of our colleagues give up their own time to help in their local communities. Our Danske Volunteer Grants programme is designed to recognise and encourage this activity and the local charitable and not-for-profit organisations with which they volunteer. Each year we provide £10,000 of funding through this programme.

In 2018 we provided Danske Volunteer Grants to:

- 1 In 3 Cancer Support, Carrickfergus
- 2 Almost Home Animal Rescue NI, Moira
- 3 Bangor Barracudas Water Polo Club, Bangor
- 4 Carnmoney Presbyterian Church, Newtownabbey
- 5 Carrickcruppen GAA, Newry
- 6 Comber Regeneration Community Partnership, Comber
- 7 Friends of Edenderry, Banbridge
- 8 Glenburn Methodist Table Tennis Club, Belfast
- 9 Hannahstown Ju Jitsu Club, Belfast
- 10 Lisbellaw Parent Teacher Association, Lisbellaw
- 11 National Autistic Society, Newtownards
- 12 Newcastle Karate Club, Newcastle
- 13 Orangegroove Athletics Club, Belfast
- 14 Origin, Ballymoney
- 15 Parenting NI, Belfast
- 16 St. Aloysius PTFA, Lisburn
- 17 Straid Primary School PTA, Ballyclare



Local sport

We have a long history of supporting local sport and through our partnerships with the Northern Ireland Football League, Northern Ireland Schools' Football Association, Ulster Schools' GAA and Ulster Schools' Rugby are one of the biggest supporters of sport in Northern Ireland.

What really sets our sponsorships apart is the active support to nurture and develop local sporting talent at a grassroots level, from our business development toolkit for Danske Bank Premiership clubs to professional player training sessions for schools' teams.

Investing in local football

Since 2012 we have been the title sponsor of the Danske Bank Premiership, which now also includes the Women's Premiership.

In the 2017/18 season we developed a new business development toolkit in partnership with the Northern Ireland Football League to help Danske Bank Premiership and Danske Bank Women's Premiership clubs achieve their growth ambitions.

The toolkit provides clubs with a dedicated Danske Bank business banking contact, business planning advice and templates, marketing advice, and a guide to social media and digital communications.

In 2018 we launched the first Superfan awards to recognise and celebrate the loyalty of Danske Bank Premiership fans.

Developing youth sport

Today, we are the biggest supporter of youth sport in Northern Ireland through our Danske Bank Ulster Schools' GAA, Ulster Schools' Cup Rugby including Girls' Schools' Cup Rugby and U18 Northern Ireland Football Schools' Cup sponsorships.

Our youth partnerships allow us to invest in, and nurture the development of sports in schools right across Northern Ireland. An example of this is our partnership with Ulster Schools' GAA which sees over £40,000 invested in new sports equipment each year.

Ahead of the 2018 Danske Bank Schools' Cup finals we launched a unique competition to help three budding broadcasters become a Q Radio sports reporter for the day.

The three winners: Lauren McCann (17) from Dominican College Fortwilliam, Euan Morrow (17) from Sullivan Upper and Callum Davidson (17) from Belfast Royal Academy all spent a day with Q Radio Sports Presenter, Simon Hunter and recorded their own sports report on each of the finals.



We are proud to be the only brand in Europe to sponsor both men's and women's Premiership football.



Lauren McCann from Dominican College Fortwilliam, one of the sports reporters for a day with Q Radio.



Kelechi Agoha from Our Lady of Lourdes, Ballymoney is pictured with Clare McCloy from Danske Bank Ballymoney and Brendan Kirgan, Head of PE at Our Lady of Lourdes, Ballymoney. The school benefited from Danske Bank funding to purchase new sports equipment.

Building financial confidence

Our ambition is to help children and young people develop a sound understanding of money and personal finances so they are equipped to make healthy financial decisions later in life.

With the financial industry becoming increasingly digitalised, there has never been a more important time to engage children and young people about money.

In 2015 we developed an education programme, SMART, to help build financial confidence in children and young people through fun, interactive activities which are delivered by Danske employees in the classroom. The content is tailored to different age groups and aligns to the Northern Ireland Curriculum.

5,455
children and young
people educated
through
SMART



Jayne Kernohan from Danske's Ballymena branch delivering SMART Junior to P3 pupils at Maine Integrated Primary School.

“The SMART session with Danske Bank was really beneficial. It helped develop the children’s understanding of money and budgeting, and reinforced the importance of saving. The children really enjoyed the presentation and interactive activities.”

Mrs Dolan, P5 Teacher
St John's Kingsisland Primary School, Coalisland



SMART Junior introduces the topic of money to Foundation Stage, Key Stage 1 and Key Stage 2 pupils. Children learn the basics of what money is, where it comes from, how they can earn it, how to prioritise spending and the importance of saving.



SMART is for 13- 17 year-olds. The programme includes cross-curricular modules such as the importance of budgeting and saving, how credit and debit cards work, the difference between buying and renting property and business and entrepreneurship.



CONTRIBUTING TO QUALITY EDUCATION



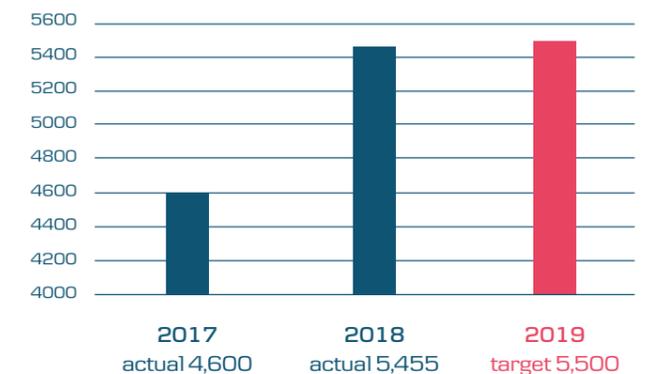
Our work in this area supports our strategic focus to contribute to the UN Sustainable Development Goal (SDG) No. 4* on quality education.

As part of the Danske Bank Group, we measure our contribution to SDG No. 4* by the number of children and young people we have helped educate through our SMART financial education programme.

In 2018 our colleagues delivered SMART sessions in 40 schools and colleges across Northern Ireland, engaging 5,455 children and young people.

Our ambition for 2019, is to help educate 5,500 children and young people through SMART.

Number of children and young people educated



*SDG No. 4 is about ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all.

More information

Find out more about our financial education programme at danskebank.co.uk/SMART

Responsible employer

As one of Northern Ireland's leading businesses and a major employer, we recognise that our success is down to our people; our colleagues are our most valuable asset.

The pace of change in banking is greater than ever before; now, more than ever, we must be flexible and agile. In 2018 we invested heavily in evolving our People strategies in line with this changing landscape.

Learning and development

Investing in learning and development

2018 was a record year of investment in training and development, ensuring we support our people to grow both professionally and personally.



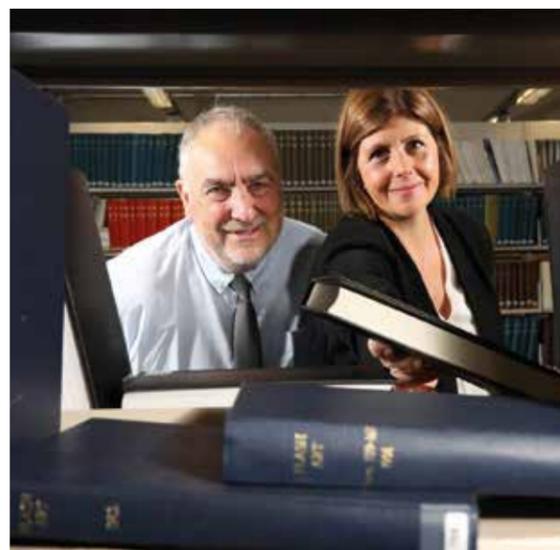
Developing future talent

We are investing to ensure the pipeline of skills and talent meets the future needs of our business, increasing the entry points to our organisation and building stronger links with education and industry.

In 2018 we created around 40 new roles, in areas such as agile teams, robotics, data and app development. And we introduced a number of brand new initiatives to help develop future talent both within our own organisation and in wider society.

• Danske Futures

We launched our first higher level apprenticeship in collaboration with Ulster University. Our 11 'Danske Futures' colleagues will work in key areas of the Bank and will be supported in achieving a BSc Honours in Managing the Customer Contact through Ulster University.



Caroline van der Feltz, HR Director at Danske Bank and Timothy Moruzzi, Programme Director and Apprenticeship Lead at Ulster University launching Danske Futures.

• Sentinus

We collaborated with Belfast City Council to become one of a small number of participating employers in the Sentinus programme, which provides young people with an opportunity to undertake paid work experience in the school holidays. The programme specifically targets young people who most need additional support to allow them to access and benefit from such experiences.

• North West Academy

Through collaboration with the Department for the Economy, we obtained funding to support the development of an 'Assured Skills Academy' in collaboration with North West Regional College. This is part of our investment in a new Customer Protection Centre in Derry-Londonderry, which is supported by Invest NI and will create 67 new jobs in the North West.

2018 highlights:

- 35 work experience placements
- 9 graduates participating in graduate development programme
- 11 apprentices taking part in first apprenticeships programme
- 575 applications for 2019 Graduate Programme
- 5 students from Hazelwood Integrated College completed internships through a pilot programme
- Provided interview skills training for Action Mental Health clients
- Developed a new Knowledge Transfer Partnership (KTP) with Queen's University Belfast, which has introduced data science to understand customer behaviours and improve customer experience.



Maria McArdle, Luke Maguire, Aimée McCluskey and Josh McIlroy joined the Danske Bank Graduate Programme in September 2018.

"I was looking for a well-structured professional programme that would give me the investment and opportunity to develop my skills and become successful in the workplace. I felt confident applying for a position that was not looking for the typical financial background, but encouraged individuals from other faculties to apply."



Tim McNeice, graduate on 'Achieve Your Ambition' graduate development programme

Supporting diversity and inclusion

We are dedicated to cultivating a culture that is inclusive and diverse, and allows our colleagues to thrive. In 2018 an executive level Equality, Diversity & Inclusion Committee was established and a number of new initiatives introduced. During the course of the year we conducted a review of our recruitment practices and all colleagues received Equality, Diversity and Inclusion training.

• Gender diversity

We place a high importance on gender diversity and creating a balanced workforce and have set ourselves a target to achieve a 50:50 application split across all roles and 50% females in senior roles by 2021.

We signed up to both the NI Gender Diversity Charter Mark and to the HM Treasury Women in Finance Charter. We received external recognition by winning the Advancing Diversity in the Workplace award at the Women in Business NI Awards 2018, and one of our female leaders winning 'Banker of the Year' at the Women in Finance Awards Ireland.

Twelve high performing female leaders participated in our first Women in Leadership development programme and a new mentoring programme was established, with mentoring relationships set up across the business in addition to a mentoring partnership programme with Women in Business.

Over 300 colleagues attended 'Women in Banking' events organised by our Danske Women's Network, a leadership forum set up to help the professional development of our female employees, inspire the next generation of leaders in addition to securing male advocacy for Danske's gender diversity strategy. It continues to grow, with events and initiatives open to all employees.

• Danske Families

In 2018 we launched Danske Families, a suite of enhanced family-friendly policies which were developed to ensure that our policies work for traditional and non-traditional families and do not discriminate on grounds of marriage, gender, sexuality or age. We introduced Grandparents Leave, Fertility Treatment Leave and Adoption Leave, and improved the provision for Maternity and Paternity pay.

• Rainbow Network

We set up our first LGBT+ network in 2018 and are members of the networking group Working with Pride. Danske Bank took part in Belfast Pride for the first time in its history and had one of the largest walking groups on the parade. Around 100 colleagues, friends and family walked as part of Belfast's annual Pride festival.



Danske colleagues walking in Belfast's 2018 Pride festival.

Supporting health and wellbeing

We are committed to helping our employees manage their mental and physical wellbeing. In 2018 we rolled out private healthcare to all employees through the Benenden Healthcare Scheme.

Since 2017 we have had a sustained focus on mental health, working closely with our charity partner Action Mental Health to support our employees and managers to look after their mental wellbeing.

On 10 October we celebrated World Mental Health Day and organised a week of activities.

Throughout the year, our Wellbeing Committee supports and encourages colleagues to get involved in a wide range of activities from lunchtime walks, to quizzes, to talks on topics like resilience and stress.

We also recognise the benefits of volunteering on physical and mental health and encourage all colleagues to spend a day a year volunteering during working hours.

2018 highlights:

- 150+ line managers have completed Mindful Manager training with Action Mental Health and all new line managers receive this training.
- Launch of Benenden Healthcare Scheme for employees and their family members
- All employees offered winter flu jab free of charge
- Launch of a new Resilience programme
- New mindfulness sessions piloted
- Over 900 unique visitors to the Well Hub online resource tool



Responsible customer relationships

As a financial services provider we play a vital role in society, helping to drive business and economic growth. We do this responsibly through a strong focus on customer experience, ensuring our services are accessible to everyone, helping to protect our customers from fraud and cybercrime and by adding value for customers.

Accessible finance for everyone

Digitalisation is reshaping every industry and banking is no exception. We have a responsibility to help our customers manage this transition and do this by ensuring that our services are easy to use and accessible to all our customers.

Customer behaviours continue to change and for several years, mobile banking has been our customers' most-used channel. However, branches continue to fulfil a critical role.

In 2018 we invested in a major refurbishment of our flagship Belfast city centre branch and trained 100 colleagues in new, multi-skilled Personal Banker roles across our branch network.

We have worked with the Alzheimer's Society to become a Dementia Friendly organisation, by training Dementia Champions and Dementia Friends across our business, from branches to our support teams in head office.

In 2018 we also worked with local social enterprise, the NOW Group, to become the first JAM Card Friendly bank in Northern Ireland. There are over 12,000 JAM

Card users in Northern Ireland, providing people with communication barriers a discreet, non-verbal way of asking for a minute of patience when they need it.



Diane Hill, Director of Business Development at NOW Group, Aisling Press, Head of Branch Banking at Danske Bank and JAM Card user Andrew Herd.

All of our customer information is available in large print, braille or audio CD.	All 195 ATMs have been adapted for visually impaired customers.	All branches have disabled access and a hearing loop system.	All employees trained in dealing with customers in vulnerable circumstances.	We are a Dementia Friendly organisation.	We are a JAM Card Friendly organisation.

“Carrying out everyday activities like visiting a bank branch can be a daunting prospect for some people. We’ve worked with Danske Bank to develop bespoke training to suit their business and sector, and help improve understanding of some of the challenges their customers may have when they come in to do their banking. It’s great to see Danske Bank leading the way in the banking sector as we continue to try to create a society that meets the needs of everyone.”

Diane Hill, NOW Group

Improving customer service

Whether banking with us online, on a smartphone, by telephone or in a branch, we want all our customers to receive the best service. That’s why we are continually looking at ways to improve and create great customer experience.

In 2018 we invested in:

- Training**
 We delivered over 6,000+ hours in Customer Experience (CX) training and trained our Change Management team in agile working methodologies.
- Creating a more agile way of working**
 We restructured to create five customer journey teams who work using agile methodologies to map out key customer journeys, address customer pain points and bring improvement and new initiatives to market more quickly.
- Improving customer journeys**
 Highlights included significantly reducing the ‘time to offer’ in mortgages and introducing voice biometrics in our customer contact centre, reducing the time to identify a customer from 60-90 seconds to around 5 seconds.

 In business banking, we simplified the account opening process and took the first steps in digitising the lending journey, reducing the time taken for new lending requests from weeks to minutes.
- New ways to bank**
 In 2018 we introduced Samsung Pay, Garmin Pay and Google Pay, meaning Danske leads the way locally in wearable and device payments, having previously introduced Apple Pay and Fitbit Pay.



We launched a beta version of a new Personal Banking Mobile App (Bank 3.0) on a phased basis, using customer feedback to develop future releases.

In December we became the first NI bank and second UK bank to launch an Open Banking feature for customers within our Mobile Bank App.

- Branch transformation - digital with a human touch**
 Our branch refurbishment programme continued, with the full refurbishment of our flagship Donegall Square West branch and investment in self-service technology.
- Upgrading our ATMs**
 We installed 76 cash machines, including new sites, replacement of old models, enhanced functionality such as deposit taking ADMs and euro dispensing ATMs - supporting the transformation of our branches.



Keeping our customers safe

We are all vulnerable to the risk of financial fraud, whether at home or at work. It is our priority to keep customers safe and we do this through continual investment in our IT security systems and by educating customers on the steps they can take to protect themselves.

We also work alongside our industry partners, the police and are members of the Scamwise NI Partnership and support Take Five, a UK Finance initiative.



Keep it safe

In 2018 we launched 'Keep it safe', a new initiative to help educate our customers and the general public about common scams and ways to help keep themselves and their families safe from fraud and cybercrime.

The programme includes dedicated web pages, events, direct mail, social media advice and alerts, editorials and media partnerships.

Visit danskebank.co.uk/keepitsafe

Over 400 business and personal customers attended our series of Keep it safe events.	Launched new dedicated Keep it safe web pages.	We shared Keep it safe tips and advice to customers and the general public through our social media channels.	Issued text messages and emails with fraud advice to over 100,000 customers.	Distributed 6,500 printed Keep it safe information cards to business customers.



Through our partnership with Action Mental Health we have delivered a series of scam awareness and budgeting sessions to the charity's clients. Pictured is our Fraud Manager Paul Brown speaking to AMH clients in Newtownards.

Fuelling business growth

We play a fundamental role in society by supporting the growth and success of NI startups and businesses. In addition to lending, we want to help make it easier for ambitious startups and growth companies to deal with scalability challenges, such as recruiting the right people, gaining access to funding and to expert advice, exporting and connecting with the right people.



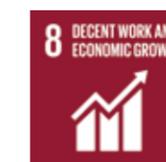
Belfast restaurant Cyprus Avenue doubled in size and created 18 new jobs following a £750,000 investment, part supported by Danske Bank. Pictured are Karen Hoey, Business Manager at Danske Bank and Richard McCracken, Owner and Head Chef at Cyprus Avenue.

Helping Northern Ireland startups



In September we launched The Hub.io, an online platform to make it easier for the growing number of startup businesses in Northern Ireland to connect with investors, find potential new recruits and access practical tools.

The Hub is based on a strategic partnership between Danske Bank, Catalyst Inc and Rainmaking, a global cooperative of entrepreneurs. In 2018 114 NI startups and 34 investors from across Europe used this platform.



We measure our contribution to the UN's Sustainable Development Goal No. 8 'Decent Work and Economic Growth' by the number of jobs posted and visits to The Hub. Since launch, there were 11,000 unique visits, 254 jobs advertised, and 418 job applications.

Fuelling business growth

Danske Advantage

Our Danske Advantage events bring together leading business experts and industry speakers to share and discuss their views on relevant topics. The purpose is to address relevant issues, engaging, informing and challenging customers to think differently and dive deeper in to their respective businesses to identify and manage both risks and opportunities.

Highlights of the 2018 Danske Advantage series:

- Business breakfast on GDPR with expert speakers from the Information Commissioners Office and PwC. Over 240 business leaders attended the event.
- Three regional breakfasts on cybercrime. Attendees heard from a leading online security expert and our in-house fraud expert.
- 13 private boardroom lunches, bringing together business leaders from different sectors to discuss economic and business challenges and opportunities.
- Regional business breakfasts throughout the year, at which our Chief Economist and Head of Markets shared the latest economic and markets updates with SMEs as the UK prepared for Brexit.

Driving an export-led economy

The Danske Bank Export First programme in partnership with the Northern Ireland Chamber of Commerce brings together new and aspiring exporters and offers them access to local businesses who are experienced exporters. In 2018 it has provided support to nearly 100 businesses through events in locations across Northern Ireland.

Supporting agrifood

We have been at the heart of local agribusiness for over 200 years. With a team of specialist Agribusiness Managers spread across Northern Ireland, we are committed to nurturing long term relationships and supporting an industry which is a cornerstone of our local communities.

Sponsorships are one way we support the industry and we have a range of local sponsorships throughout the year. We've been sole sponsor of the Royal Ulster Winter Fair since its inception and in 2018 celebrated the 33rd year of this successful partnership.

We are committed to helping the next generation of farmers develop personal and professional skills in an evolving industry. In 2018 our long-standing Platinum sponsorship of the Young Farmers Clubs of Ulster included a series of Land Mobility Roadshows. We also support students at CAFRE through bursaries, interview skills training and advice on farm finance.

Industry relationships

We invest in strategic partnerships with business and sector-specific bodies such as the Chartered Accountants Ulster Society, Women in Business, Northern Ireland Food & Drink Association, Northern Ireland Federation of Housing Associations, Management & Leadership Network and the Construction Employers Federation. These partnerships allow us to create common ground and knowledge sharing.

Danske Advantage Women of Influence boardroom lunch.



Nurturing Fintech

We believe that the potential of the fintech sector in Northern Ireland is yet to be fully realised and see a real opportunity for local startups and financial institutions to work together to put the sector on the global map. In 2018 we introduced a number of new initiatives to help realise this ambition.

Open Banking Challenge

Together with Techstart NI we launched the inaugural Open Banking Challenge, which gave tech entrepreneurs in Northern Ireland the chance to pitch for £60,000 of funding. Proposals had to make the most of the new era of open banking technology by creating exciting new apps, products or services that will benefit consumers or businesses. The winner was LoyalBe, who aim to replace paper loyalty cards with a single mobile app.

Digital DNA

In 2018 we embarked on a new partnership with Digital DNA, Northern Ireland's leading business and technology event. As the event's financial services partner, our partnership included our experts as keynote speakers and panel members, a trade stand and a business breakfast.

Catalyst Belfast Fintech Hub

In 2018 we redeveloped the ground floor of our city centre headquarters to create Belfast's first dedicated fintech co-working space. The Catalyst Belfast Fintech Hub is a partnership with Catalyst Inc and is dedicated to the growing cluster of local early stage technology companies operating in the finance space who are ambitious to scale and expand into new markets. Since its launch in September 29 members have signed up and 25 external events have been hosted.



LoyalBe's founder, Cormac Quinn (centre) pictured receiving the Open Banking Challenge prize from Danske Bank's Chief Digital Officer, Søren Rode Andreassen and Techstart NI's Kathleen Garrett.

Female entrepreneurship

We want to support and encourage women to develop and realise their business ideas. In 2018 we joined forces with Women in Business to launch a 'Tech Stars' competition for four local tech entrepreneurs to win 12 months' free desk space in the Catalyst Belfast Fintech Hub.

Catalyst Belfast Fintech Hub member Conor Houston from Finmando with Vicky Davies, Danske Bank; Steve Orr; Catalyst Inc. and Conor Lague also from Finmando.



Managing our impact on the environment

At Danske Bank we have a long term commitment to protecting and enhancing the environment. Our environmental strategy aims to minimise the negative impacts of our business while also looking at the different ways we can enhance our natural environment.

Benchmarking

Danske Bank achieved Platinum level for the first time in the 2018 Northern Ireland Environmental Benchmarking Survey, a move up from Gold level in the previous three years. We continue to lead the way in the financial services sector in this area.



Challenging climate change

We recognise that climate change is a global challenge that represents a major risk to societies, economies and the environment worldwide. It is imperative that global warming is limited to less than 2 degrees Celsius, and we have endorsed this position in our commitment to the Paris Pledge for Action. We are a signatory to the Carbon Disclosure Project (CDP) and the Montreal Carbon Pledge.

2018 highlights:

- Achieved Platinum level in the 2018 Northern Ireland Environmental Benchmarking Survey
- Enhanced our focus on biodiversity with a new policy and new biodiversity projects
- Solar panels on our head office surpassed the 100,000 kWh milestone

Solar panels on our head office at Donegall Square West, Belfast.



Energy management

As part of the Danske Bank Group, we have been carbon neutral since 2009. We achieved this by limiting our CO2 emissions and by purchasing renewable electricity and CO2 credits.

To underline our commitment to sourcing renewable electricity, the Danske Bank Group has signed up to RE100, a global initiative uniting businesses committed to 100% renewable energy that works to increase the demand for renewable energy.

In Northern Ireland we have the same approach and through our energy management programme have reduced our annual energy consumption by 29% since 2015. We achieved this through promoting behavioural change, replacing older lights across our properties with more energy efficient LED lighting and the generation of renewable energy through solar panels installed at 13 of our properties. In April 2018 the solar panels on our head office reached the 100,000 kWh milestone, less than three years after they were installed.

By 2020 we want to reduce our energy consumption by 15%, compared to 2015 levels.

Waste reduction

We are committed to reducing the amount of waste we send to landfill by reducing the amount of waste we produce and through improving our recycling levels.

In 2017 the most recent full year figures available, our annual waste generated fell by 309 tonnes (31%) and the amount of waste recycled or regenerated fell by 159 tonnes (27%). We work with our waste contractor to recycle all waste collected from our two head office buildings and work with local councils across Northern Ireland where possible, to recycle waste collected from our branches. In 2019 waste from all our branches will be collected by one single provider and all waste will be either recycled or regenerated, ensuring that we are zero-waste to landfill.

Cutting back on single-use plastic

We know that plastics in our oceans, and on our coastline is a huge problem. We have worked with our partners Keep Northern Ireland Beautiful and Ulster Wildlife to volunteer on beach cleans along our coastline and have helped with many other environmental projects throughout Northern Ireland.

In 2018 we introduced steps to reduce our use of plastic, including replacing plastic water bottles with glass bottles and incentivising colleagues to bring reusable mugs to our staff cafes, or to use a compostable cup as a last resort.

Biodiversity

With biodiversity loss now one of the most significant environmental threats facing the planet we broadened our environmental approach in 2018 to include biodiversity protection as one of our focus areas.

We have developed our first Biodiversity policy and identified the actions we can take as a business to help sustain and enhance biodiversity.

This includes new initiatives to help support biodiversity at a number of our properties. We have brought biodiversity to the heart of the city through a new living wall in our redesigned flagship branch at Donegall

Square West. And at our offices in Dunmurry, we worked with a number of partners and a local primary school to create new wildflower gardens, install bird boxes, a bug hotel and new benches made by Action Mental Health's Men's Shed group. The gardens are thriving and are now home to a variety of different species.

We also completed the Business and Biodiversity Charter application process. The Business and Biodiversity Charter is a framework for businesses to engage with biodiversity, developed by Business in the Community, in partnership with Ulster Wildlife.

Danske volunteers and pupils from Seymour Hill Primary School plant wildflower seeds.



Wildflower gardens at Killeaton House.



What is biodiversity?

Biodiversity refers to the variety of life on earth, including diversity of ecosystems, genes and species and the ecological practices that support them.

Biodiversity provides essential life supporting functions such as food production, water purification, soil fertility and climate regulation. Biodiversity and ecosystems are therefore critical for ensuring sustainable development and human security and the livelihoods of people throughout the world.

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