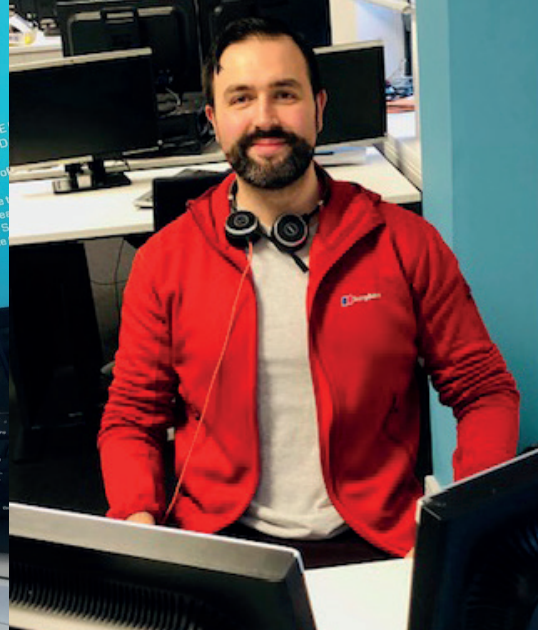
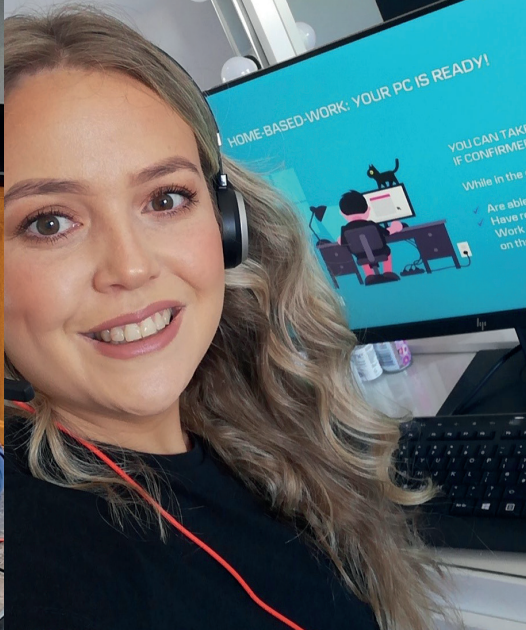




Danske Bank
Making more possible



*Making More Possible
in Northern Ireland*

Responsible Business Report 2020

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

This report provides an overview of our responsible business strategy, activities and performance for the period January to December 2020.

Cover photo

Our cover photo features a selection of colleagues working in new ways to support our customers during the Covid-19 pandemic, including some of our colleagues who made Check In and Chat calls.

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A word from our Chief Executive

I am delighted to introduce our Responsible Business Report for 2020.

2020 was a year like no other, with the Covid-19 pandemic affecting every aspect of life as we know it. It was one of the most challenging years in the history of the Bank and yet, it is one of the years our colleagues can feel most proud of.

When you read this report, I hope you will see why I make that bold statement. You'll read about our approach to responsible business, our progress against targets, and our many activities - but it's our people that truly set us apart.

We prioritised supporting our customers and looking after our colleagues who, as key workers, responded by showing exceptional resilience, agility and commitment to continuing to serve and deliver for our customers.

We have proven our resilience in the most challenging of years. We kept our branches open right through the crisis, delivered hundreds of millions of pounds of support to customers and introduced a range of additional support measures.

But what I am most proud of, is the societal contribution our colleagues have made, despite the majority of our colleagues having to work from home for most of the year.

We made a deliberate decision to strive to be a 'force for good' during the pandemic, a shared purpose our colleagues took, and turned into something real and tangible.

One of our most impactful initiatives was our 'Check In and Chat' programme, which we launched in March when we knew many of our older customers were shielding or self-isolating, and on their own. By the end of the year, our colleagues had contacted over 14,000 customers and referred 554 customers to Age NI for extra support.

Through a fantastic team effort, colleagues raised over £75,000 for our charity partner, Extern NI, as well as providing in-kind support and donating items. This will truly help improve the lives of some of Northern Ireland's most vulnerable young people and families.

We want to play our part in helping Northern Ireland transition to a 'net-zero' carbon future. We are a founding member of the Business in the Community Business Action on Climate campaign and signed the Climate Pledge, a commitment to reducing our greenhouse gas emissions by 50% by 2030.



We achieved the highest level in Business in the Community's annual Environmental Benchmarking Survey for a third year, continuing to lead the way in our own sector and beyond.

We developed a new cohesive strategy, 'Danske Belong', bringing together all of our diversity and inclusion initiatives and our colleague networks – the Gender Diversity Network, Rainbow Network, and Enable, the Danske Disability Network.

And our progress on the diversity agenda was formally recognised with a Silver Diversity Charter Mark, one of only two companies achieving this level.

We became the first local bank in Northern Ireland to sign up to the Hidden Disabilities Sunflower Lanyard Scheme – helping to identify people with a disability who may need some extra support.

As I write this, the crisis isn't over. Unfortunately, there will be a legacy of mental health issues impacting our colleagues, our customers, their families, and wider society. We look forward to working with Aware NI as our new charity partner, to help make an impact on young people's mental health and raise awareness of the help available.

Once again, I am very grateful for the contribution our many societal partners have made in helping us achieve our goals in the last year.

I believe we can look forward really positively to 2021. As Northern Ireland's biggest bank we remain steadfast in our commitment to customers and society, and to playing our role in helping Northern Ireland grow again.

Best wishes,

Kevin Kingston
Chief Executive

Our role in society

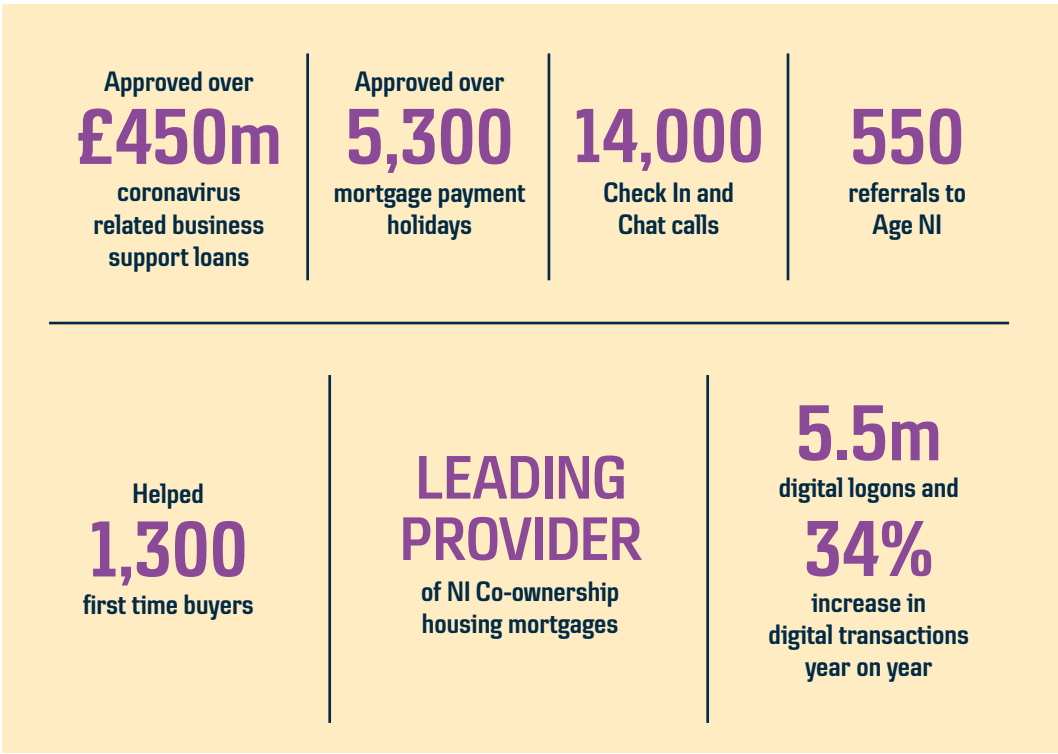
Our business in numbers



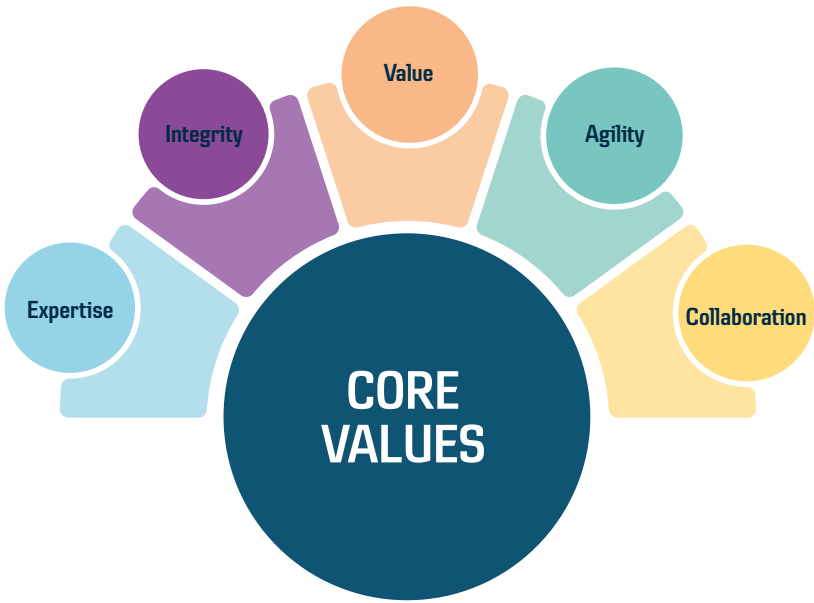
Key accreditations



2020 highlights



Five core values to guide us
We are committed to a strong culture of ethical behaviour and our people live these every day through our five core values.



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

We aim to address key societal issues in a way that makes a positive societal impact and value for our business.

We have revised our strategy to reflect our commitment to responding to climate change. Our strategy is based on four strategic themes and four areas of focus to integrate responsibility into our core business.

Our role	Contributing to financial stability and economic growth			
Strategic themes	Support for financial confidence	Accessible finance for everyone, every day	Fuelling startups and business growth	Climate & environment
In our core business	Contributing to society	Responsible customer relationships	Responsible employer	Environmental footprint

UN Sustainable Development Goals
The UN Sustainable Development Goals (SDGs) are the blueprint to achieve a better and more sustainable future for all by addressing the global challenges we face.

Through our responsible business strategy and targets we contribute to three specific SDGs:



We help children and young people become financially confident. Target: to help teach 3,000 children and young people about money and budgeting in 2021



We foster diversity and inclusion in the workplace. Target: 50% females in senior roles and a 50:50 split in job applications by May 2021



We aim to minimise our environmental footprint. Target: Reduce our Scope 1 and 2 greenhouse gas emissions by 50% by 2030

Jason McBurney, a Personal Banker in our Donegal Square West branch. Jason also uses sign language to help customers with hearing difficulties.



Responsible customer relationships

We play a fundamental role in society by providing an essential service, and help to drive economic growth by lending to people and businesses.

This role was more important than ever during the Covid-19 crisis, not just through keeping our branches and contact centres open, but being there to facilitate support measures for customers such as payment holidays, applications for government loan schemes and requests for powers of attorney.

At the same time we remained focused on ensuring our services are accessible to everyone, helping keep our customers safe from fraud and cybercrime, continually improving our services, and helping businesses to grow.

Covid-19 - providing an essential service

With periods of lockdown, thousands of customers shielding at home, entire sectors shut down and many people on furlough, our primary focus was to support our customers by ensuring we were accessible, putting significant support measures in place for our most vulnerable customers and providing financial support where needed.

As key workers, our colleagues continued to offer the high levels of service that our customers expect of us.

We kept our branches open throughout 2020, offering greater branch availability, in terms of opening hours, than any other local bank.

Our local contact centre remained operational, with no disruption to service despite having to move many teams to remote working and responding to a significant increase in call volumes and online queries.

We set up dedicated phone lines for older people and healthcare workers, and set aside the first hour of opening in branches each day for more vulnerable and older customers.

We arranged around 5,300 mortgage repayment holidays, with a further 675 personal loans and credit card repayment holidays. In addition, we removed the interest on all of our existing personal overdrafts for three months, benefiting up to 86,000 personal customers.

We remained open for mortgage business throughout 2020 and helped over 1,300 people buy their first home.



Ruth Mulholland, a Service Advisor in our Downpatrick branch, took part in our Check In and Chat programme while shielding at home to protect her daughter, who has cystic fibrosis.

Supporting our most vulnerable customers

We created coronavirus support pages on our website to help customers worried about their financial situation and signpost to other organisations who can help customers facing additional challenges, such as mental health, problem gambling and domestic abuse.

At the start of the crisis we formed a dedicated Check In and Chat team to contact older customers who may have been shielding, just to have a social chat, check on their general wellbeing, and signpost them to other organisations for help if required. More than 14,000 calls were made during 2020, with around 550 referrals to Age NI for additional support.

The impact of the lockdown restrictions meant that many people had to adapt quickly to doing their banking from the safety of their home. To help, we created a Step by Step guide to banking from home, covering everything from how to get cash to using online banking for day to day needs.

We also developed a Plan Ahead guide, outlining options for customers to allow someone they trust to help with their bank accounts, and a carer's account whereby a customer can allow a trusted friend or family member to withdraw cash or pay for goods without having to share their card details or PIN.

Hero Award nominee leading by example

Claire McLernon is a Training Manager in our contact centre and in 2020 she was nominated for an industry 'Hero of the Year' award.

For the last two years Claire has led the society and staff wellbeing initiatives within our contact centre. Whilst everyone is keen to get involved, Claire has been a leading force behind many of the initiatives, continuing to drive local community volunteering, fundraising and employee wellbeing initiatives throughout the coronavirus pandemic.

At the start of the year, for example, Claire organised a group of colleagues to deliver our first SMART Junior session to children with special needs, at Riverside Special School in Antrim. She took the existing materials and adapted them to suit the children, planning and researching materials and activities that would be suitable and allow the kids to interact. It was an outreach that received fantastic feedback.

Recognising the importance of keeping colleagues feeling connected and engaged while more were working from home, Claire came up with the slogan 'Staying together whilst we are apart' and organised activities to help keep morale up, including celebrating Valentine's Day, Zoom Bingo, karaoke, DJ and live music nights, quizzes, Thanksgiving Thursday (which highlighted NHS heroes who impacted our colleagues), and regular employee recognition.

She looked at ways that the team could continue to give back to society during the pandemic, in particular by supporting our charity partner, Extern NI, organising a wide range of fun, socially distant fundraising activities from spinathons to moonlight walks, to raise money for our charity partner. She also led efforts for contact centre teams to collect and deliver essential items of food and clothing to support Extern's service users.

Claire's passion, enthusiasm, drive and energy truly reflect our shared purpose to strive to be a force for good.



Claire (right) and colleagues with some of the donations they collected for Extern at Christmas.

Accessible banking for everyone

At the heart of our business is a desire to deliver an exceptional customer service to all our customers. We are continually looking for new ways to support customers who may be in vulnerable circumstances, for example through disability or financial difficulties.

This culture is firmly embedded through annual training for all Danske Bank employees and our network of 1 16 Vulnerability champions across our branches, contact centre and support teams.

Learning from external organisations is essential to this strategy and we proactively engage with a wide range of organisations such as, Hourglass, the Office of Care and Protection, the Adult Safeguarding Trust, Extern, the Money and Advice Pensions Service, RNIB, the NOW Group, Alzheimer's Society, and GamCare.

In 2020 we signed up to the Hidden Disabilities Sunflower Lanyard Scheme. Four in five disabilities are hidden disabilities and this scheme provides a discreet indicator of a hidden disability so we can provide the right support.

We worked with GamCare to help provide support to customers facing problem gambling, and training for our staff. Our charity partner Extern delivered SafeTalk suicide awareness training and provided urgent support in some domestic abuse cases.



Hidden Disabilities Sunflower lanyards, now recognised in all branches and throughout the Bank.

Support measures:



Every Customer Counts commitment

We were the first bank to sign up to The Equality Commission NI's Every Customer Counts initiative, publicly committing to making our services accessible to customers who have a disability



Sunflower lanyards

We are signed up to the Hidden Disabilities Sunflower Lanyard Scheme



Dementia Friends

With support from the Alzheimer's Society we have been a dementia-friendly organisation since 2018. Today we have more than 200 trained Dementia Friends in our branches, contact centre and support teams



JAM Card friendly

We've been JAM Card friendly since 2018, providing the 64,000 JAM Card users in NI a discreet way of asking us for 'just a minute' when communicating with us in person



Supporting customers with vision impairments

All our cash machines can 'talk', meaning they can provide audible instructions (via headphones) to anyone who cannot easily read the ATM screen. Customers who don't want to go to their branch can call us and we have voice biometrics to help identify them faster. We can also provide large print statements, braille and audio statements



Talk Money Week

We took part in Talk Money Week 2020 to highlight the importance of talking about money, using our social media channels to raise awareness of the support available and external organisations that can help

Queen's Birthday Honours award for Melissa

One of our Private Banking Managers, Melissa Shearer, was included in The Queen's 2020 Birthday Honours List for Northern Ireland for 'services to the financial services sector and to the community in NI during Covid-19'.

The pandemic brought about financial uncertainty for many people. Working from home, Melissa proactively contacted her customers to see if they needed any support.

Whilst conducting a routine review of an elderly customer's account, she noticed some unusual withdrawals. Given the customer's age, and the fact that the country was in lockdown, it was highly likely the customer was self-isolating.

Melissa contacted her customer to make sure the payments were genuine and after several conversations, it was clear her customer was unaware of the extent of the issue. On one occasion she was prevented from speaking to her customer by another person who was in the house, which confirmed her suspicions. After several calls with the customer and reviews of the account, it was clear that something was not right. Melissa contacted the Bank's specialist departments in a bid to help the customer, and the Police Service of Northern Ireland (PSNI) were contacted, as well as social care.

Visiting the customer's home, the Police found that the customer was indeed the victim of financial abuse by someone they knew, and that our customer had been left with very little money for food and necessities.

Melissa organised a collection among her colleagues and delivered a hamper of food, essentials and a shopping voucher to the customer.

Thanks to her intervention and persistence, Melissa was able to protect an elderly and vulnerable customer. Her actions allowed the appropriate authorities to step in and provide the safeguarding her customer needed.

Melissa's story is just one example of how our colleagues genuinely care for our customers and go beyond what is expected of them.



Keeping customers safe

Criminals do not discriminate when it comes to choosing their next victim and we are all vulnerable to the risk of fraud or cyber crime, whether at home or in our business. With more and more of us working from home, criminals have seized this opportunity to catch us off guard. We continue to work hard to help educate our customers on common scams and how to keep themselves and their families safe from fraud.

We have a dedicated, local Fraud & Cyber Crime team in Northern Ireland to help educate and protect personal and business customers.

We work alongside our industry partners, the Police and UK Finance to share knowledge, examples and expertise with our peers – ensuring we are up to speed with the latest scams and issues. We are active members of the Scamwise NI Partnership and the UK Finance Take Five Charter, further promoting education and awareness with our customers.

Keep it safe programme

Through our ‘Keep it safe’ programme we help educate our customers and the general public about common scams and ways to keep themselves and their families safe from fraud and cyber crime.

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

Visit danskebank.co.uk/keepitsafe

Activities in 2020 included:

- **Customer contact** - conversations with over 3,800 personal and business customers following alerts generated from payments made through our online channels
- **Fraud alerts** - proactive and reactive fraud awareness messages direct to our customers using e-mail and text messages
- **Events** - six face to face fraud awareness sessions with local businesses (pre-lockdown), two branch events and two webinars for businesses
- **Scamwise NI** - copies of Scamwise NI’s ‘Little Book of Big Scams’ booklet in every branch
- **Staff awareness** - 1:1 webinars with colleagues
- **Take Five campaign** - supported Take Five week in March 2020 with a range of branch activities
- **Media commentary** - local radio interviews to raise awareness
- **Social media** - ongoing proactive social media posts with scam warnings and advice



Stop, challenge, protect in action

A retired couple in their 70s were looking for investment opportunities for a significant amount of funds, which were resting in a low interest deposit account. They went online and used popular search engines to see what options were available to them. The website of the financial advice provider they chose asked for contact details so a ‘financial planner’ could contact them.

They entered their details and received a call shortly afterwards from the ‘financial planner’.

After some discussion, a 5% year fixed term investment was offered with an attractive interest rate and no penalty for early withdrawals. This purported to be from a well-known investment provider.

The customer decided to invest £100,000 and visited our Abbeycentre branch to make the transfer using the details provided by the ‘financial planner’.

From the outset, staff in the branch felt that something wasn’t right. They noted some irregularities within the documentation, which raised suspicions about the legitimacy of the firm.

They contacted our Fraud & Cyber Crime team, who, on making further enquiries, concluded that the ‘financial planner’ whom our customer had been dealing with was actually a scammer.

The account details provided were that of a genuine Foreign Exchange company so the funds were destined to be converted to another currency and likely transferred outside the UK.

This elderly couple had just been prevented from falling victim to a major investment scam.

The actions of our colleagues, both in our branch and in our Fraud & Cyber Crime team, ultimately prevented our customer from being scammed out of £100,000. The case was reported to the PSNI for investigation.



Our Abbeycentre branch team.

Investment in 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.

One of the impacts of Covid-19 has been the acceleration of an already growing trend in customer behaviour towards the adoption and use of digital and telephone channels.

As a business we must respond to these changes. While this meant making the difficult decision to close four branches in 2020, we also invested over £500,000 to upgrade an additional four branches as part of our ongoing branch transformation programme.

Digital transformation and data played a crucial role in our response to the impacts of Covid-19 on our customers, and in particular, our ability to process the Government-backed business loan scheme applications more quickly than we had ever processed loan applications before.

2020 highlights

• Agility and investment in cross-skilling

We successfully moved many of our teams to home working with no disruption to customer service

• Branch refurbishments

Our branch refurbishment programme continued with the refurbishment of our Abbeycentre, Armagh, Banbridge and Ballymena branches

• Award-winning contact centre

We were awarded Best Customer Engagement Programme and were joint winners of the Team of the Year award in the Contact Centre Network NI Awards 2020

• Use of robotics to improve customer experience

Our in-house robotics team built an end-to-end automated solution in just seven days, meaning that the majority of applications for the government loan schemes were handled digitally and therefore quickly for our customers

• Launch of video meetings

During the pandemic we launched customer video meetings across our branch network. Meetings can now happen in a socially distant way while maintaining a good connection between customers and colleagues. Over 1,500 video meetings took place by the end of the year

• New features on the Danske Mobile Bank App

We improved our Spending Overview feature to help customers stay on top of their spending by automatically grouping transactions into categories such as groceries, transport and clothing

• New polymer notes

We introduced polymer £20 notes, which are generally cleaner, harder to counterfeit and more hard-wearing than paper notes and are more easily identifiable than paper notes for blind and partially-sighted people



Supporting business and economic growth

In 2020, supporting the immediate needs of our business customers through the Government lending schemes was a key priority for us.

Many businesses faced the dual challenge of the financial impacts of Covid-19 restrictions and uncertainty around Brexit.

While financial support through lending is important, of equal importance is the support we can provide to customers to manage their business challenges such as cashflow management, scalability or exporting.

The need for good relationship management is even more acute in a period of economic uncertainty. Customers value being able to speak to someone who can empathise and provide expert advice.

Our 17 branch-based Small Business Advisers across Northern Ireland supported customers throughout the pandemic dealing with loan applications, payment holidays and business growth plans.

To raise awareness of the support available to customers, we appointed a dedicated Head of Business Sector Engagement role, complementing the experience and sectoral knowledge of our locally based relationship managers in our Business Centre and Corporate Banking, and who liaised directly with industry bodies and government.

We proactively engage with elected representatives, government departments, industry bodies and regulators to ensure the best outcomes for Northern Ireland's economy. Members of our Executive Committee and senior managers also engage and contribute through Board level roles with organisations such as Invest NI, the NI Chamber of Commerce, Londonderry Chamber of Commerce, the CBI, and others.

• Supporting businesses through Covid-19

In Corporate & Business Banking we approved over £450 million worth of coronavirus related business support loans, with over £395 million of this volume provided through the Government-backed Coronavirus Business Interruption Loan Scheme (CBILS), Coronavirus Large Business Interruption Loan Scheme (CLBILS) and Bounce Back Loan Scheme (BBLS). Our support spanned around 10,000 local funding approvals.

Outside of the government schemes, our capacity to support new business lending remained strong, however demand was subdued as a result of uncertainty around both the impact of the pandemic and the prolonged Brexit process.

Supply of vital respiratory equipment

In March, Belfast-based medical equipment supplier Operating Room Systems, secured an express delivery of essential respiratory equipment from Asia for use in the fight against coronavirus.

Operating Room Systems specialises in the supply of surgical equipment and associated consumables to hospitals and private clinics across Ireland and the UK.

The company does not normally supply respiratory equipment but stepped in after the Health Service procurement division discovered an order placed with another supplier would take between 14 to 16 weeks to arrive.

Operating Room Systems was able to use a contact in Hong Kong to purchase and secure fast delivery of 300 high flow oxygen units, which are used for patients who are out of Intensive Care but still require oxygen to aid recovery.

We approved an overdraft extension within a few hours to enable the transaction to go ahead.

The first 100 units were delivered in just over two weeks and installed in hospitals across Northern Ireland.

David Haslett, Director at Operating Room Systems, said: "Danske Bank did a wonderful job for us. I made the call to our relationship manager on a Sunday morning and they approved the extension of our overdraft facility within 24 hours, enabling us to pay for the order in full in advance, as required by the manufacturer. It provides a timely boost to our own business at a time when most surgery has been postponed."



• **Supporting businesses through Brexit**

With the UK formally leaving the EU in January and entering into an 11-month transition period during which the UK and EU were negotiating the terms of their future relationship, 2020 was characterised by Brexit-related uncertainty for businesses.

Our Brexit Steering Committee monitored developments closely and established workstreams to prepare our customers for different scenarios, including the potential implications of a 'no trade deal' Brexit.

We provided information on our Brexit web pages and through media commentary, and continued our series of Danske Advantage Planning for Brexit events, moving them to a webinar format.

Our Chief Economist, Head of Markets and Head of Corporate met virtually with many corporate customers throughout the year, providing insights related to the Brexit process to keep businesses informed and up to date.

• **Providing access to expertise**

We want to help businesses grow out of the Covid-19 crisis. We therefore continued our series of Danske Advantage events and resources, which provide businesses with insights and knowledge that will help them re-shape and future proof their businesses for what lies ahead.

The events were held online for the first time, covering wider business matters such as economic, markets and Brexit updates.

We launched a brand new podcast series, hosted by journalist, Dr Wendy Austin MBE. Topics included resilience and mental health, employee engagement, digital strategy and data analytics, finance and cash flow management.



Our Danske Advantage podcast series kicked off with an interview with two-weight world champion boxer Carl Frampton, who urged people to talk openly about their mental health as a first step to building resilience.

In partnership with the Management & Leadership Network (MLN) our inspirational speaker series featured world renowned thought leader and futurist Thimon de Jong and author and 'unlearner' Graeme Codrington.

Through our relationships with industry bodies such as the Ulster Society of Chartered Accountants, Invest NI, InterTradelreland and the local Chambers, we continued to act as a conduit to our customers and to the wider business community.

• **Supporting start-ups**

Based at our Belfast city centre branch, the Catalyst Belfast Fintech Hub is run in partnership with Northern Ireland's start-up and knowledge economy experts, Catalyst. It's a co-working space where we support the growing number of local entrepreneurs seeking to create disruptive tech products and solutions and connect them to valuable expertise within the bank and with Catalyst's innovation community.

In February 2020 there were around 80 members, representing more than 35 different start-ups. However, to ensure the safety of our members, we decided to close the physical space for 12 months. While this is the case, Danske Bank and Catalyst remain committed to supporting members.

• **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 through a series of events.

The series continued in 2020, its seventh year, with 56 businesses attending four events to hear from experienced exporters Yelo, Fortress Diagnostics, Devenish Nutrition and Lowe Rental Ltd. 95% of attendees said they successfully learnt from others and 86% found that the sessions supported their export journey in a practical way.



Rodney Brown, Head of Agribusiness, and YFCU president Zita McNaughter announce the extension of our YFCU partnership.

• **Supporting Agrifood**

We've been at the heart of local agribusiness for over 200 years, through both the prosperous and challenging times faced by the sector. Our team of specialist Agribusiness Managers is committed to long term relationships and supporting an industry that is both vital to the NI economy and a cornerstone of local communities.

Industry relationships and sponsorships remain an important part of this support, despite events being significantly impacted by Covid-19.

The Royal Ulster Winter Fair moved online in 2020 for the first time in its 35-year history. We have been sole sponsor since the show began and were delighted to support the new format and showcase the very best of Northern Ireland's dairy industry.

Farming is an ever-evolving industry and we are committed to supporting the personal and professional development of young people in rural communities. We have been a long standing and dedicated sponsor of the Young Farmers Clubs of Ulster (YFCU) and in 2020 committed to helping create a vibrant, sustainable industry for the future by extending our partnership. We also support students at CAFRE through student bursaries, interview skills training and advice on farm finance.

• **Supporting the social housing sector**

We are the leading provider of banking services to the public sector in Northern Ireland. In doing so, we support businesses and organisations who are trying to tackle some of Northern Ireland's most pressing issues, such as the need for more social housing.

We remain the largest and most active lender to the local social housing sector, supporting the supply of social and affordable housing.

Through our long-standing relationship with the Northern Ireland Federation of Housing Associations, we also support the development of the sector and contribute to knowledge-sharing and thought leadership.

• **Digital leadership**

For a third year, we were a lead sponsor of Digital DNA, Northern Ireland's biggest business and technology event. The event had to move online in 2020 and we used the opportunity to share insights from our in-house experts on robotics and on the future of work.

Support for Alpha Housing to build over 200 new homes

In 2020 we provided a £10m loan facility to Alpha Housing to support the building of an additional 220 new homes in Northern Ireland over the next five years.

The housing association primarily provides properties for older people, as well as some family homes.

Its Chief Executive, Cameron Watt, said: "There is an urgent need for more housing that fulfils the growing expectations of older people. Securing this loan facility means we can make a meaningful contribution to the sector's overall efforts to address growing housing needs in Northern Ireland.

"We intend to help pioneer a new generation of housing for older people. For the last five to ten years there has been a focus on building family housing – which is much needed – but with an ageing population we need to provide more options for older people, including to downsize where appropriate."



Dominic O'Neill, Danske Bank with Alpha Housing chairman John Clarke at the Barnett's Road scheme



Emma Butterfield, one of our Customer Service Advisers answering customer calls in our contact centre.

Responsible employer


The impact of Covid-19 meant radically new ways of working and re-writing the rules for how we organise, attract, develop, lead, support and engage our employees. But while it was a challenging year, it was also a year of significant progress in our ambition to create a great place to work.

We prioritised the health and wellbeing of our colleagues but also continued to invest in leadership and culture, learning and development and digital enablement, and worked to ensure that every colleague feels supported, accepted and included.


Responsible employer

2020 was a year of unprecedented change. Our colleagues responded by showing exceptional resilience, agility and commitment to continuing to serve and deliver for our customers.

We supported colleagues by prioritising safety and wellbeing, and by providing extensive training to help them adapt to radically new ways of working.



At the same time, we continued to progress our diversity and inclusion agenda. We made significant positive progress in this area, achieving the Diversity Mark NI Silver Diversity Mark, the highest level available.



We were also recognised externally as a responsible employer through a number of industry awards:

- CIPD NI HR Awards 2020 Excellence in HR Leadership
- CIPD NI HR Awards 2020 HR / L&D Team of the Year
- Legal Island NI Equality & Diversity Awards Individual Diversity Champion

The level of commitment and engagement by our colleagues was reflected in record high employee engagement scores and a significant reduction in absence.

Adapting to a new world of work

From the first lockdown in March we had to adapt very quickly to ensure that the majority of teams could work remotely, including bringing in new systems to set up virtual call centres. This resulted in c. 75% of staff working from home for most of the year.

As we provide an essential service our employees were designated as key workers, critical to the Covid-19 response. We made a commitment early on to keep our branches open. With a proportion of colleagues shielding on government advice and another proportion requiring to self-isolate at any point in time, we had to re-think our resourcing and training strategy.

Better Ways of Working

We set up a Better Ways of Working project to consider how our ways of working might change in a post-Covid environment. We sought feedback through surveys, virtual hackathons and focus groups on issues such as daily work intensity, social interactions, meeting culture and healthy boundaries between home and work. The engagement helped shape the way we worked through 2020 and beyond, creating the right culture, colleague experience and environment to protect the wellbeing of our colleagues and to enable our people to perform at their best.

During the first lockdown period we delivered over 2,000 hours of training. At one point, around 600 colleagues were doing different roles or had taken on different responsibilities to their normal job, providing support on business loans, keeping branches open, and answering queries and concerns through our customer response teams.

Fifteen per cent of employees stepped up to be re-trained to do jobs they didn't normally do so that they could join the teams focused on keeping our business running.



Christine White, Diversity Mark NI, presents Danske Bank Chief Executive Kevin Kingston and Caroline van der Feltz, HR Director, with a Silver Diversity Mark award.

Prioritising health and wellbeing

Throughout the pandemic we focused on keeping colleagues safe, healthy and connected, building resilience and supporting colleagues as they adapted to new challenges and working practices.

We had a bigger wellbeing agenda than ever before, investing over 900 hours in wellbeing education and support.

We look at wellbeing in the broadest sense, helping colleagues manage their physical, mental and financial wellbeing through education, external support and easy access to information and advice.

Support and resources

All employees benefit from private healthcare through the Benenden Healthcare Scheme, access to an Employee Assistance Programme 24 hours a day, 365 days a year and access to the Danske Wellhub, a central online hub where colleagues and their families can access a wealth of information and find additional support from third party organisations.

Supporting families

Working from home arrangements are not conducive for all and many colleagues had to juggle working from home with home schooling or caring responsibilities. We supported them by offering additional flexibility and continuing our partnership with Parenting NI, who shared tips to support parents to help their children manage change during a pandemic.

We also support working families through inclusive policies such as Shared Parental Leave, Adoption Leave, Grandparents Leave and Fertility Leave.

Physical wellbeing

In addition to putting in place safety and health measures to protect our colleagues, we provided Covid-19 testing and aftercare support. All our employees are offered winter flu jabs free of charge and can take part in a Stop Smoking programme delivered by Cancer Focus. We also support our employees to give blood.

Mental wellbeing

Covid-19 has had a major impact on all of our daily lives, and in particular on our mental health. We stepped up our activities to support emotional wellbeing and resilience, including, listening to colleague feedback and concerns, communicating regularly and providing flexibility for colleagues to choose how, when and where they work, where possible.

All of our employees can avail of online counselling support through Benenden and help through the Employee Assistance Programme.

We worked with external partners Extern and Parenting NI, to host a series of webinars throughout the year on topics like healthy sleep and resilience. Over 100 colleagues attended a webinar with NI's Mental Health Champion, Professor Siobhan O'Neill.

We are strong advocates of the power of purposeful community involvement in supporting mental health, and actively encouraged colleagues to take part in volunteering and fundraising activities.

Financial wellbeing

We provide a relationship management service, Staff Bank, for current and retired colleagues and their friends and families. Colleagues can also use the service to get support on a fully confidential basis when they may face financial difficulties or for guidance on everyday banking or life events such as buying a house or preparing for retirement.

Colleagues can also access support such as debt counselling, budgeting and legal advice and guidance through Benenden.

In 2020 we used Talk Money Week to highlight the importance of talking openly about money and the support available for colleagues.

Belonging at Danske

Driving a sense of belonging is a core part of our People strategy. We want to be a bank where people feel free to be seen the way they want to be seen, are validated, know their voice matters, and feel that they belong. And we want to play our part in creating a more inclusive society.



Danske Belong

In 2020 we built on our Danske Belong strategy, which is grounded in a partnership approach, collaboration between our three colleague-led networks and a desire to diversify our diversity agenda. This is overseen by a steering group led by senior management, which meets regularly and supports our mission of ensuring colleagues feel free to be seen the way they want to be seen, to be validated, and to know that their voice matters.

We appointed a dedicated Diversity & Inclusion lead to help ensure diversity and inclusion is embedded in both our culture and practice and to grow new initiatives.

We launched an online Belong Hub providing information and a Belong calendar, and ran a number of Belong events, with guest speakers speaking alongside our own colleagues.

Shared learning is an important part of our strategy. We spoke at a number of events including a Diversity Mark NI event on the theme of driving diversity in a Covid-19 world, a Lean In event on support for businesses during Covid-19, and at Digital DNA on the future of the workplace.



Gender Diversity Network

Our Gender Diversity Network's vision is to have a more balanced and inclusive organisation at every level.

We are a signatory of the HM Treasury Women in Finance Charter and have committed to achieving a target of 50% females in senior roles and a 50:50 split in job applications by May 2021.



Performance against this target is also how we demonstrate our contribution to the UN Sustainable Development Goal No. 5 'Gender Equality'.

We achieved our three-year target of 50% female representation in senior management by the end of 2019 and by the end of 2020 it was at its highest ever level.

We revamped the committee to make it more representative of our colleague population, appointing two co-chairs to help adopt a more gender-balanced approach. The committee has four main areas of focus – future leaders, networking, learning and development and male advocacy.

We leveraged external relationships to support women in the workplace and used events to profile role models, showing how it is possible to progress and where to get support.

We celebrated International Women's Day with an event on the theme of Each for Equal, held a virtual event on the theme of how to adapt and recover strongly through a crisis and on International Men's Day ran our second virtual event, again with both internal and external speakers.

We held the first virtual event in our series of Women of Influence roundtables, bringing together female leaders to discuss economic and business challenges

81 colleagues are members of Women in Business and we provide both mentors and mentees for their mentoring programme. Mentoring relationships have been set up across the business.

A number of our colleagues are also involved in Lean In networking circles and the SistersIn Leadership programme, a programme to foster girls' leadership skills.



Rainbow Network

Our Rainbow Network aims to improve the working lives of our LGBT+ colleagues – to create an environment where everyone feels

accepted and comfortable raising issues or experiences that have affected them, to bring about change. Membership Network grew to 250 in 2020.

We signed up to Stonewalls' Global Diversity Champions programme in 2019, and submitted our first application to Stonewall's Workplace Equality Index (WEI), achieving an individual score of 32 out of 200 and a ranking of 402 out of 503 businesses. This has helped us prioritise focus areas. We have set ourselves a new target of achieving third quartile ranking in Stonewall Workplace Equality Index (WPI) by February 2022.

Given our progress we were asked to contribute to the development of our parent company's EDI strategy, including inspiring them to become a Stonewall Global Diversity Champion.

We are members of the local networking groups, Working with Pride and FuSloN, the Financial Services Inclusion Network, and have continued to have a presence in both throughout 2020.

In 2020 we used Pride Month to raise awareness on topics from the history of Pride in Northern Ireland to myth busting, and came together virtually to celebrate Belfast Pride. On National Coming Out Day 60 colleagues joined a virtual event to hear from three members of our committee, who shared their personal coming out stories.

Our Executive Committee published a formal statement of support for front line colleagues, making clear that inappropriate or discriminatory behaviour or harassment from a customer or colleague, will be deemed unacceptable, and what actions should be taken.



Enable disability network

One in five of the population in Northern Ireland reports having a disability, with around 80% of these being hidden disabilities. Around 80% of disabilities are developed during working age.

In December we celebrated the first anniversary of Enable, our employee disability network, whose ambition is to promote inclusion and enable colleagues with disabilities to fulfil their potential in the workplace.

We aim to create awareness internally and externally about disabilities and promote wider social inclusion.

We are members of the Business Disability Forum and were the first company in Northern Ireland to sign up to The Valuable 500, making a public commitment to put disability on the Board agenda.

In 2020, colleagues shared their personal stories on national awareness days to raise the knowledge and understanding of specific disabilities and the support available. For a second year, we supported Purple Tuesday, an international call to action focused on changing the customer experience for people with a disability, working with our customer experience colleagues to launch the Hidden Disabilities Sunflower Lanyard scheme.

We partnered with Business in the Community on the first of a series of Diversity webinars joining guest speaker Dermot Devlin from My Way Access on International Day of Disabilities for a panel discussion on disability inclusion.

Having signed up to the UK Government's Disability Confident scheme in 2019, we have now set ourselves a target of progressing from a Disability Committee (level 1) organisation to a Disability Confident Employer (level 2), which will see us develop in our aim to retain and attract people of all abilities to Danske and make the most of the talents they bring to the workplace.

Age at Work

With people working for longer, there are now more people over the age of 50 than under 35 in the Northern Ireland workforce. In our own organisation we have over five generations in the workforce at one time, each person bringing different strengths.

Promoting age diversity in the workplace is therefore more important than ever. Regardless of age we want everyone to have the same opportunities to thrive and grow in the workplace.

We continue to be involved in helping to shape the future through our role on Business in the Community's Age at Work Committee, alongside other organisations from different sectors.

We have worked with Business in the Community and Age at Work to develop an age inclusive action plan for our own organisation.

Activities in 2020 included offering mid-career review sessions for employees aged 50+, to help them forward plan for a longer working life. We also put in place additional support and guidance for colleagues preparing for retirement. Our Danske Families policies include Grandparents' Leave to enable colleagues to help their families.

Domestic Abuse

Currently in Northern Ireland, 1 in 4 women and 1 in 6 men will suffer domestic abuse in their lifetime. The UK Government predicts a rise in these figures to 1 in 3 women because of Covid-19 influences. We have a duty of care to our colleagues and customers, and recognise the critical need to respond.

In 2020 we began working with external stakeholders to understand how we can proactively support colleagues who may be experiencing abuse. We signed up to the Employers' Initiative on Domestic Abuse (EIDA) and attended events with future-focused organisations.

We have been adopting the guidance provided by the UK government's #YouAreNotAlone Covid-19 campaign, and contributing to the current review of employment rights for survivors of Domestic Abuse launched by the Department for Business, Energy & Industrial Strategy.

We have developed an action plan that includes creating a workplace policy on domestic abuse, providing training and support for colleagues, and communication. We are only at the beginning of this journey but domestic abuse will be a key focus area in 2021.

Origins

We recognise that racial equality is imperative for allowing individuals to feel valued, accepted and supported at work, irrespective of their background. In 2020 we took the first steps towards the launch of a Race Equality Network and will be developing this further in 2021.

We will be transparent in our progress and accountable for the tangible actions and changes that we make as this strategy develops.

Pioneering cultural change

In her busy day job, Donna Feehan is a Product Manager; yet in 2020 she was awarded the 'Individual Diversity Champion' award at the Legal Island NI Equality & Diversity Awards.

Three years earlier, Donna had stepped up to challenge senior leaders on inclusion, representing LGBT+ colleagues across the Bank and raising issues faced by them in the workplace and wider society.

From there, she pioneered our first Belfast Pride, focusing on a fun, inclusive day for over 100 colleagues, friends and family – a significant first step on a long journey.

She then established a Rainbow Committee, which was formalised in 2019 as the Danske Rainbow Network. Donna was the founding Chair and remained so until 2020 - a role that was not part of her day job but that she drove with passion to promote inclusion for LGBT+ both within Danske Bank and beyond.

Donna has been instrumental in driving the bank's LGBT+ agenda, engaging with colleagues and with Stonewall, Working with Pride, FuSioN and other external stakeholders to help shape our strategy and targets.

Her passion and commitment go beyond the front doors of the bank. She has shared her personal story, and that of Danske's journey, at numerous events such as a Working With Pride storytelling event, a lunch hosted by our CEO and an internal event on National Coming Out Day. She has represented the bank at a Stonewall Leaders' Lunch at Stormont, International Transgender Day of Remembrance lunch, CIPD roundtable on LGBT+ inclusion at work, and other events.

Donna has been very open about the long journey she and her wife have gone through to adopt, and has challenged the bank on the traditional 'mum and dad' family stance, encouraging recognition of same sex or single parent families.

In 2020 she was invited by our parent company to speak at the launch of their own Rainbow Network in Denmark, sharing our experience with other countries to help them become more inclusive.

It is difficult to understate the significance of Donna's contribution to LGBT+ in Danske. She is a true pioneer leading cultural change for all staff - standing up to be the one voice representing many.



Orla Smyth, Owner of Kaffe-O and World Transplant Games record holder, speaking at our International Women's Day event on the theme of 'Each for Equal'



Developing the skills and capabilities of our colleagues

To enable our colleagues to thrive, and equip them to do their best for customers, we invest heavily in learning and development.

While much of the training delivered in 2020 was to support the customer experience, we also invested heavily in leadership training, recognising that leading in a world of remote working presents a new set of unique challenges for people managers.

In October we ran our second (and first fully virtual) Learning at Work Week with a series of events open to everyone. Participation rate almost doubled to just under 600 colleagues, with 89% of attendees rating the events excellent or very good. Topics included the virtual commute, virtual problem solving and agile thinking, customer experience during a pandemic and daily colleague spotlight features online to share personal insights and learning resources.

2020 highlights

- 6,000+ hours of training
- 80 employees studying for professional qualifications through the Institute of Banking
- Virtual leadership series covered topics such as how to communicate virtually, building trust, fostering inclusion and managing performance
- Training for all leaders included tips on how to influence virtually and managing challenging conversations
- Learning sessions on setting goals and coaching in a virtual world included hybrid approach of in-house training combined with experts from the William J. Clinton Leadership Institute and Alive coaching, alongside SMEs
- Bespoke leadership courses developed for individual business areas for example a Bite size Leadership series looking at leadership insights, personal brand and leading a change programme
- We launched Navigator, our new People Leader Toolkit, to help guide new and experienced leaders to meet challenges with a winning mind-set and an extensive set of resources
- We launched a new performance management tool, My Journey, which is based on the 'how we achieve' being as important as the 'what we achieve', firmly embedding our core values and culture wheel in everything we do
- 600 colleagues attended Learning at Work Week events
- Recruited 70+ new people virtually

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Virtual recruitment

The Covid-19 pandemic accelerated the adoption of innovation, including the digitisation of how we recruit. We conducted over 200 interviews for roles during lockdown, recruiting and inducting more than 70 people virtually.

Feedback on the new virtual induction experience was very positive. We have taken the learnings and launched a new online recruitment platform that will improve the candidate experience.

Developing future talent

We need to ensure that the pipeline of skills and talent meets the future needs of our business, and of wider society, and to maintain strong links with education and industry.

To build a pipeline of future IT talent in areas like cyber security and data analytics, we launched a new Danske TechFutures apprenticeship programme in partnership with Belfast Metropolitan College.

2020 highlights

- 7 colleagues joined the new Danske TechFutures programme and began a fully-funded foundation degree whilst re-skilling in new tech- based roles in our business
- 18 apprentices continued the Danske Futures apprenticeship programme, working in key areas of the bank while completing a fully-funded BSc Honours degree at Ulster University in Leading on Customer Operations. Six colleagues joined the apprenticeship programme in 2020
- 5 new graduates began our two-year Achieve Your Ambition graduate programme and five graduates began year two of the programme. Four graduates completed the programme and were placed in leadership roles across the business



New graduate recruits 2020



Contribution to society

We make a positive societal impact on local communities through our charity initiatives, volunteering our time and skills to help others, helping young people become financially confident, and investing in local sport.

The Covid-19 pandemic, with its periods of lockdown, school closures and requirements for social distancing, had a significant impact on the delivery of our community programmes. We prioritised the health and wellbeing of our colleagues and our customers and adapted our programmes to respond to the crisis and be a force for good.

Some of our colleagues taking part in initiatives to support Extern.

Supporting the work local of charities

We have a long-standing and successful charity partner programme, which aims to help tackle key societal issues in Northern Ireland through a mutually-beneficial, strategic approach incorporating fundraising, employee volunteering, wellbeing and education and awareness.

Charity Partner

In the ten years to the end of 2020 we raised more than £800,000 through our partnerships, helping to make a positive societal impact.

In 2020 we worked with Extern NI with the aim of helping to transform the lives of some of the most vulnerable and socially deprived young people in Northern Ireland. Extern NI helps 20,000 local people each year to change their lives through a wide range of services and the demand on their services, has never been greater.

Our partnership with Extern began shortly before the first lockdown. Despite fundraising events having to be cancelled, the majority of colleagues working remotely and responding to increased customer queries, our colleagues truly got behind the partnership. They came up with creative new ways to fundraise, from head shaves, to virtual marathons, to TikTok dance challenges, to cookbooks, to making and selling face masks. As a result, we raised over £75,000 for Extern, exceeding the target we set ourselves.



Claire McLernon from our contact centre and Grace O'Neill, Extern pictured as Claire dropped off some of the essential items donated by Danske Bank staff before Christmas to help local families in need.

This support means Extern can reach even more young people and families who need help. Specifically, the funds raised have been split between two projects:

• Coronavirus Crisis Appeal

Money raised for Extern's Crisis Appeal provides both immediate and longer term support to some of the people most impacted by Covid-19, from emergency support such as vouchers for food and fuel, to everyday items such as foil blankets for people who are homeless, antibacterial cleaning equipment and sanitary products. In the long term, the money will help fund the increased demand on Extern's services, supporting people facing increasing mental health challenges, poverty and homelessness as a result of the pandemic.

• Kinnahalla Respite Centre

Kinnahalla is a crisis intervention and prevention service for young people aged 10-17, within a residential setting in the Mourne. An increasing number of the young people who stay there have autism or sensory issues. Our money will go towards renovation work to integrate sensory provision throughout the building and grounds, making Kinnahalla a more accessible environment and a more welcoming home away from home.

2020 highlights

- We raised over £75,000 to support Extern's work, including a corporate donation and the proceeds of the sale of old IT equipment
- Practical support - donated our mortgage welcome hampers and put together hampers and boxes of essential items to help local families in need
- Awareness - donated outdoor advertising space to promote Extern's hardship appeal, and used our social media channels and media partnerships to raise awareness of Extern's work
- Connections - introductions to other businesses who could help the charity with challenges such as sourcing PPE
- Skills - shared our expertise in property portfolio management
- Employee wellbeing - Extern delivered wellbeing sessions for our staff, for example on healthy sleep
- Customer service - Extern provided essential SafeTalk suicide awareness training and have provided ongoing advice and support to help us signpost customers to support around issues such as drug addiction and domestic abuse.

“Danske’s support for all of Extern’s work has been unwavering throughout 2020. The projects illustrate the immediate impact our partnership has had on the lives of those who are vulnerable and isolated in our communities, along with the legacy Danske will leave for the hundreds of young adults and children who, as a result of a crisis at home or in their care placement, need to visit our Kinnahalla Respite Centre every year.”

Danny McQuillan, Interim CEO
Extern NI

Playing our part in tackling the mental health crisis

One of the long-term impacts of the Covid-19 pandemic facing our colleagues and our customers will be a legacy of mental health issues. We believe this needs to be a priority and that we can make a real impact by helping to tackle the issues both within our own workplace and in wider society. In 2021 we will therefore work with Aware NI to raise awareness of mental health and support positive mental wellbeing services for teenagers.



Christmas Charity Gift

Each year, we ask our employees to nominate local charities they would like to receive a Christmas donation. The most popular charities are then put forward to public vote.

Given the added challenges facing the charity sector in 2020, we increased the fund to £20,000. As a result of the public vote, Marie Curie received £7,500, Alzheimer's Society NI received £5,000, PIPS Charity received £3,500 and Dementia NI and Adoption NI each received £2,000.

“It’s been a difficult year for all charities locally. This donation will allow us to provide 375 hours of nursing care for people and their families living with terminal illness at home and in our Belfast Hospice.”

Conor O’Kane, Senior Partnership Manager
Marie Curie



Shaun McAnee, Managing Director of Corporate & Business Banking at Danske Bank, Kate Reilly, Marie Curie Nurse and Conor O’Kane, Senior Partnership Manager at Marie Curie NI.

Employees' Charity Group

The Employees' Charity Group is our Give As You Earn scheme through which current and retired employees support smaller charities and good causes throughout Northern Ireland. All of the money raised supports specific fundraising requests from local charitable causes.

In 2020 members provided over £23,500 through the scheme, benefiting 10 local charities or not-for-profit organisations.



Susan McKane pictured with staff from Via Wings.

Support for Via Wings

One recipient of an Employees' Charity Group donation was Dromore-based charity, Via Wings, which provides essential support to people in the local community, tackling issues related to poverty, social isolation, mental health, and crisis and emergency situations.

The coronavirus crisis has led to a sharp rise in requests for help, especially for food parcels. Susan McKane, Employees' Charity Group Chairperson said: "Gail and the team at Via Wings have an amazing set up and offer so many different types of life-changing support, from counselling and skills-development to the most basic of needs - food and daily necessities.

"The sheer volume of food packs going out every day necessitates labelling and that's where our Employees' Charity Group stepped in, providing a donation to cover the cost of a laptop and printing system for labelling the parcels."

Teaching children and young people about money

As a financial services provider we have a responsibility 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.

We do this through SMART, our financial education programme in schools.

SMART is usually delivered face to face in the classroom by our employees. The content is tailored for different age groups and helps build financial confidence through engaging, interactive activities.



Branch Manager Seánin Ward delivering a SMART Junior session to Blythefield Primary School (before Covid-19)

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, how they can earn it, how to prioritise spending, and the importance of saving.

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



We measure our contribution to UN Sustainable Development Goal (SDG) No. 4 'Quality Education' by the number of children and young people that we educate through our SMART financial education programme.

With schools closed for prolonged periods in 2020 and with public safety in mind, we were not able to deliver our SMART programme face to face after March. This significantly impacted our ability to reach as many young people as we had hoped to, however we still helped educate 830 children and young people. This compares to over 5,500 in 2019.

We introduced alternative activities to help continue elements of the programme digitally. We will continue to develop the programme in 2021 to incorporate both a classroom and online approach.

2020 highlights

- Adapted our primary school resources and made them freely available on our website to support teachers and parents who were home schooling
- Participated in a Business in the Community mailing to schools to make them aware of the resource
- Launched a new blog series with regular posts on money and finance topics
- Delivered our first SMART Junior session to children with learning disabilities
- Delivered a small number of sessions virtually

Volunteering

Through our corporate volunteering programme, Danske Time to Give, we support our colleagues to volunteer during working hours, sharing their time and skills for the benefit of local communities. We do this through our community partners Business in the Community, Keep Northern Ireland Beautiful, Ulster Wildlife, Young Enterprise, and our charity partner.

The Covid-19 lockdowns and social distancing requirements meant that most volunteering activities had to be paused. However, we enabled colleagues to volunteer in different ways and play their part in supporting people and communities during the pandemic.

In 2020 more than 175 colleagues volunteered 643 hours (not including time spent on fundraising or making up hampers for Extern). This compares to over 1,600 hours in volunteered in 2019.



Colleagues from Belfast Business Centre volunteering at Daisy Lodge.

Danske Volunteer Grants

Many of our colleagues also volunteer in their local communities in a personal capacity. Our Danske Volunteer Grants programme encourages and recognises this activity by providing grants of up to £500 to support the charities and not-for-profit organisations they volunteer with.

In 2020 we provided grants to 16 organisations including 5th Ballymena St Columba's Scout Group, Ballyhackamore Barbarians Dodgeball Club, Eglisish Youth Club, Enniskillen Athletic FC, Gortin Presbyterian Church, Kilkeel Development Association, Limavady Youths Football Club, Magherahamlet Presbyterian Girls' Brigade, Michael Davitts Gaelic Athletic Club, Moira Presbyterian Church Girls' Brigade, Naomh Colum Cille CLG, Omagh Wheelers Cycling Club, Portadown Community Boxing Club, Rochester Amateur Boxing Club, St Patrick's Gaelic Athletic Club and Younglife International.

2020 highlights

- BITC Digital Text Assist – A colleague helped a carer to communicate using videos on their iPhone and provided guides to WhatsApp and FaceTime. Another colleague provided social media advice for TinyLife
- Check In and Chat – 95 colleagues volunteered to call older customers who may be feeling isolated, just for a chat
- Community volunteering – some colleagues chose to volunteer with local food banks and community associations. For example, colleagues from our Kilkeel branch volunteered with Kilkeel Development Association, providing dinners to those in need or shielding
- Employability skills – 20 colleagues helped teach employability skills to young people through career fairs, mocks interviews, the SistersIn leadership programme and online interview skills through Young Enterprise's You're Hired programme. This benefited almost 600 young people
- Belfast Business Centre helped tidy the gardens at Daisy Lodge, the NI Cancer Fund for Children's therapeutic centre for families.



Samantha Knowles from our Saintfield branch spent a day helping Lisburn Foodbank distribute food parcels to those in need.



Melanie Boyd from our Clearing team made face coverings in her own time and sold them to friends and family to raise money for Extern. The Mayor of Mid and East Antrim Borough Council presented Melanie with an award for her contribution to the local community.



Siobhan Boylan, one of a team of colleagues from our Kilkeel branch who took turns at volunteering in Kilkeel Community Kitchen, where hot meals and desserts were cooked and baked, packaged, and delivered to the most vulnerable and isolated in the Mourne area.

Investment in local sport

Through our sponsorships of the Danske Bank Premiership and Women's Premiership, Ulster Schools GAA, Ulster Schools' Cup rugby and NI Schools Football, we are one of the biggest supporters of sport in Northern Ireland, with a particular focus on youth sport.

Our aim is to make more possible by supporting our sponsorship partners in providing sporting development and participation opportunities from a grassroots to province wide level.

The cancellation of mass gatherings due to the Covid-19 pandemic severely impacted the opportunities for sports participation and the opportunity for our youth to develop sporting and team skills that they take into their future.

We worked closely with our partners throughout the year to recognise player and wider community support efforts. Some of the key highlights were the Girls' Schools' Cup Rugby being played at Kingspan in March, the Danske Bank Women's Premiership played to completion, with games broadcast on live television, the Danske Bank Men's Premiership league being played, and continued investment in GAA kit for schools across the country.

“Ulster Schools GAA is hugely appreciative of the continuing generous support of Danske Bank. Even in a year in which competitive action has been constrained by the public health emergency, that support has enabled us to distribute playing resources to the value of £40,000 to our 131 affiliated schools. In our view, this is an outstanding example of corporate responsibility, commitment to the community and to the education domain at their very best.”

Seamus Woods
Ulster Schools GAA



2020 youth sports finalists.

“We would like to thank Danske Bank once again for their long-standing and continued support of schools rugby in Ulster, and also for their understanding and support during what has been a challenging year for us all.”

Neil Hanna
Head of Commercial at Ulster Rugby

Investing in local football

We've been the title sponsor of the Danske Bank Premiership since 2012, and of the Women's Premiership since 2016.

In February, we extended our partnership with the NI Football League, – in a record-breaking deal for the league – committing to continue our title sponsorship of the Premiership and Women's Premiership for another three years.

November brought a new partnership with the Northern Ireland Football Writers' Association (NIFWA), bringing the NIFWA Danske Bank Premiership and Women's Premiership Player of the Month award to life. The monthly awards recognise the top performing players from both leagues.

2020 highlights

- Continuation of the Irish News Danske Bank GAA Player of the Month Awards – seeing a key football and hurling player recognised and profiled each month
- Recognised and awarded the 2020 GAA All Stars to outstanding GAA football and hurling players, after trials in late 2019
- In recognition of the finals that couldn't be played, we awarded the competition trophies to joint winners of the Ulster Schools' Cup and Ulster Schools GAA MacRory and MacLarnon Cup tournaments
- Nine local organisations across the country received a Danske Volunteer Grant, including boxing, dodgeball, Gaelic, football and Athletic clubs

“In a hugely challenging year for football, the long standing relationship with Danske Bank has provided a huge support to clubs in the Danske Bank Premiership and Women's Premiership. The importance of sport cannot be understated, so whilst much of football has been halted – so much credit must be given to the clubs, players and coaches for their perseverance in keeping football going.”

Steven Mills
Interim Managing Director NI Football League

Encouraging diversity

We continued to work alongside the NI Football League to help increase the profile of the Women's Premiership, with an ongoing social media campaign throughout the league. For the first time ever, one of the final matches of the season was broadcast live on the BBC.

We worked with Belfast Live to help share and promote young sporting talent across the country. We utilised this space to highlight the Girls Ulster Schools' Cup tournament and final, which was played in March – hoping to reach a new audience and inspire future players.



Glentoran Women Captain Jess Foy lifts the Danske Bank Women's Premiership trophy in December 2020.

Living wall in our Belfast city centre branch.

Hello Belfast

Danske Bank

Responding to climate change

Climate change is a global challenge that affects us all. We are committed to playing our part in responding to the climate challenge and want to encourage positive behavioural change among our customers, colleagues and wider society. Our strategic response includes seeking to minimise the negative impact of our own environmental footprint, responding to regulatory change, developing innovative new climate focused products and looking at ways we can enhance the natural environment.

Responding to the climate challenge

The financial services sector has a big part to play in helping businesses and customers to transition towards a zero carbon economy. This means actively playing our part in helping Northern Ireland businesses transition to a 'net-zero' carbon future, as well as looking at our own environmental footprint.

We have put climate change and sustainability at the top of our societal agenda and created a dedicated Head of Climate Risk and Sustainability role, to develop and implement a climate and sustainability focused strategy in collaboration with colleagues across the business.

Business Action on Climate campaign

We are a Climate Champion for the financial services sector on Business in the Community's Business Action on Climate campaign, working with other organisations to help define the strategy and actions to put Northern Ireland businesses at the forefront of action on the climate emergency.

The campaign is supported by the Confederation of British Industry (CBI), Federation of Small Businesses (FSB), Institute of Directors (IoD) and Northern Ireland Chamber of Commerce and Industry.

Benchmarking

For the third year in a row, we achieved Platinum level in Business in the Community's annual NI Environmental Benchmarking Survey. While this is the highest level available, we are constantly challenging ourselves to be better in this area.



Target to reduce greenhouse gas emissions

In 2020 we signed Business in the Community's Climate Action Pledge, committing to reducing Scope 1 and 2 emissions by 50% by 2030.



This target is how we will measure our contribution to UN Sustainable Development Goal 13 -Climate Action.

Our estate comprises 36 branches and two head office buildings. Over the last decade, we have been working to reduce our operational greenhouse gas emissions by reducing waste, energy consumption and greening our energy/ electricity supply. In 2020 our greenhouse gas emissions were 14.6% lower than the baseline figure and we are hopeful of meeting our performance target of a 50% reduction against baseline before 2030.

Helping customers transition

Moving towards a net-zero carbon economy will require changes to the way we each think about our carbon footprint. To help customers we are developing green products and services that will help make that transition such as assisting homeowners to make their properties as energy efficient as possible and reduce their energy bills.



Chris Martin, Head of Climate Risk & Sustainability, with Geraldine Noé from Business in the Community after signing the Climate Pledge.

Managing our environmental impact

Zero waste to landfill

In 2020 we generated 189 tonnes of waste in total, down by 126 tonnes (40%) on the previous year, driven by the combined impacts of significantly reduced numbers of employees working in the office in 2020, and increased digitisation.

To reduce landfill waste all waste collection and disposal is managed by one supplier and all waste is either recycled or regenerated through refuse derived fuel (RDF). None of the waste produced through our own operations was sent to landfill in 2020.

Reducing energy consumption

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 energy and CO2 credits.

100% of the energy we use is certified green energy generated from wind turbines or solar panels.

In 2020 we achieved our target of 25% reduction in energy consumption since 2015. Our new target for 2025 is to be 30% lower than the 2015 baseline year.

To reduce energy consumption we have undertaken a number of initiatives such as:

- **Switching to more energy efficient heating** - replacing old oil fired boilers with high efficiency natural gas boilers. Looking ahead and in line with Danske Bank Group's new Zero Carbon initiative we will no longer be installing new boilers running on fossil fuels unless it is impractical to install an alternative heating source.
- **LED lighting** - we undertook a retrofit programme, replacing existing lighting with low energy LED lighting in our two head office buildings and 12 branches, a saving of 180,000kWh per annum. LED lighting has also been installed during recent branch refurbishments.
- **Solar panels** - solar panels have been installed at 12 of our properties, including our two largest buildings. These are saving 58 tonnes of greenhouse gases a year and have a predicted yield of 127,000 kWh (free) electricity per year.

Making sustainable transport possible

In 2020 we launched two new transport initiatives to reduce our carbon footprint.

- **Green Car Scheme** - we updated our company car scheme so it only supports the purchase of electric or hybrid vehicles. Our objective is to have a zero emissions company car scheme by 2025.

- **Cycle to Work Scheme** - provides employees with a saving on the purchase of a new bicycle, which will help to encourage more employees to travel to work on their bikes, with fewer cars on the road.

Resource efficiency

We're committed to making our offices more sustainable, in particular through reducing the amount of paper used in our operations. This accelerated in 2020 with Covid-19 resulting in fewer people in the office and more customers using digital channels. Alongside this, we have continued to invest in digitising our processes and documents and further reduce the number of printers in our offices. This combination of initiatives resulted in a 34% reduction in the number of sheets of paper ordered since 2019.

Making a positive impact

Our climate strategy is based not just on minimising our negative impacts, but on being a force for good in society. A strong partnership approach, focus on biodiversity and community engagement, are at the heart of this strategy.

Biodiversity

Biodiversity protection is a key focus for us. We achieved Platinum level in Business in the Community's Business & Biodiversity Charter in 2019 and have a biodiversity policy which outlines our commitment to positively impacting local ecosystems and the actions we are taking.

Having made considerable progress in this area in 2019 in terms of engagement with schools, educating our employees and initiatives such as the planting of wildflower gardens at our Dunmurry offices, the impact of Covid-19 and public health guidelines meant that unfortunately we had to put many of our plans for 2020 on hold.

However, plans have been agreed for new initiatives in 2021, including the installation of a sedum roof on our Belfast city centre head office, additional living walls in our head office and new biodiversity- focused community partnerships.

Volunteering

As part of our volunteering programme, Danske employees can volunteer to support Ulster Wildlife, Keep Northern Ireland Beautiful or other environmental activities organised through Business in the Community. We had 32 colleagues signed up to volunteer for a range of environmental projects as part of Business in the Community's Be A Saint Day in March, before it had to be cancelled.

We have plans in place to develop our external partnerships and community outreach initiatives again in 2021, subject to public health guidelines.

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