



Danske Bank

Making more possible

# *Making More Possible in Northern Ireland*

Responsible Business Report 2019

# 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 2019.

### Cover photo

Our cover photo features Kerry Phillips who joined our graduate programme in 2019.

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# A word from our Chief Executive

I am delighted to introduce our Responsible Business Report for 2019.

As Northern Ireland's biggest bank, we play a fundamental role in driving the local economy by helping businesses to grow and consumers and families to achieve their ambitions, whether it's buying their own home or saving for their future.

Conducting our business in a responsible and sustainable way is fundamental to achieving our vision of becoming the best bank by making more possible for our customers, our colleagues, our partners and for wider society.

We want to create value by addressing key societal issues and challenges – issues such as mental health, financial literacy, fraud and cyber crime, diversity and inclusion, and climate change.

And it's about commitment to leadership and advocacy, something I am passionate about. This report is an important part of that commitment.

Towards the end of the year I was joined by some of our executive management team in a series of employee roadshows across Northern Ireland. For the first time, the theme was responsible business. As I said in my opening remarks at these events, it has been a year of many highlights - but without doubt my proudest moment was being named Responsible Company of the Year by Business in the Community.

I am passionate about responsible business, but I am not alone. After the roadshows 97% of colleagues surveyed said they believed they were working for the bank that does the most in local communities, and 99% said they were proud to work for Danske Bank.

This makes me so proud of our colleagues and their commitment to making a positive impact on society. Through a collective effort we are making more possible in the communities we serve, whether it's through sharing the skills within our business to help tackle key societal issues such as digital inclusion and employability, fundraising for our charity partner or driving our employee networks to create a more diverse and inclusive organisation and society.

Reflecting on the end of a successful three-year charity partnership with Action Mental Health, I am proud of the impact our colleagues made on children's mental health.



Kevin Kingston receiving the BITC Responsible Company of the Year 2019 award from Kieran Harding, BITC and Noel Mullan, Heron Bros.

We raised enough money to help teach more than 5,000 primary school children about resilience and looking after their mental health, helped raised awareness of mental health inside and outside our organisation, and provided practical help through skills-based volunteering.

We made significant progress in our equality, diversity and inclusion agenda, launching two new employee networks as well as making public commitments and setting tangible targets for the years ahead.

And we achieved the highest level in the Business in the Community Environmental Benchmarking Survey again, continuing to lead the way in our own sector and beyond.

Collaboration is key to demonstrating our commitment through our actions, and I am very grateful for the contribution our many societal partners have made in helping us achieve our goals in the last year.

External accreditation and benchmarking is an important part of our strategy. We were delighted to achieve the highest level in Business in the Community's CORE Standard this year, moving up to Gold level from the Silver level achieved in 2018.

While this demonstrates best practice in responsible business, we know we have more to do. We are committed to continuous improvement, listening, learning, measuring and evolving in order to strengthen our positive impact on society and the environment.

Best wishes

Kevin Kingston  
Chief Executive

# Our role in society

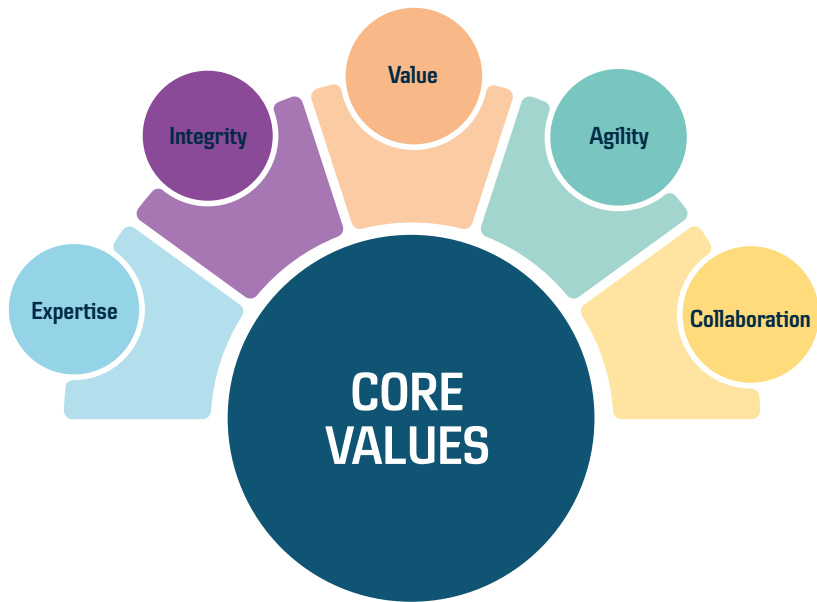
Our core role in society is to contribute to financial stability and economic growth.

## About our business



## Five core values to guide us

We are committed to a culture of strong ethical behaviour and 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.

Our strategy is based on three strategic themes and four areas of focus to help 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	
In our core business	Contributing to society	Responsible customer relationships	Responsible employer	Environmental footprint

Our strategic themes align to the UN Sustainable Development Goals (SDGs) where we can contribute the most, specifically SDG #4 'Quality Education' and SDG#8 'Decent Work and Economic Growth'.





Gillian Logan from our IT team volunteering with a client at Orchardville as part of Business in the Community's Digital Assist programme.



## *Contribution to society*

We make a positive impact on local communities through our charity initiatives, volunteering, programmes to help build financial confidence, and investment in local sport. In 2019 we supported more than 70 local charities and not-for-profit organisations through these initiatives.

# Teaching children and young people about money

With the financial industry becoming increasingly digitised, it has never been more important to teach our young people about the value of money and keeping on top of spending.

As a leading financial services provider we believe we have an important role to play in helping to develop a good understanding of money and budgeting among children and young people to prepare them for later life.

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

**In 2019 we helped educate 5,536 children and young people in 53 primary and post-primary schools through SMART.**

SMART is delivered face-to-face in classrooms by Danske employees. The content is tailored for different age groups and helps build financial confidence through engaging, interactive activities.

**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.



*Pupils from Ulidia Integrated College enjoying a SMART session.*

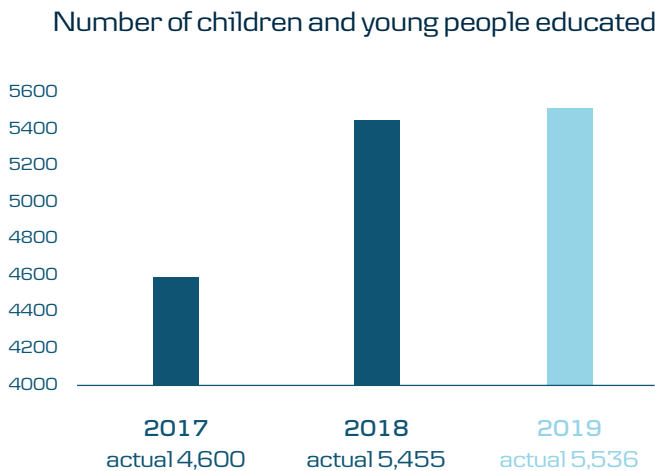
# Contribution to UN Sustainable Development Goal No. 4



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

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

In 2020 we will undertake a review of the post-primary resources to ensure they are relevant, meet the needs of current society and are impactful. Our target is to help educate 5,500 more children and young people.



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

Find out more at [danskebank.co.uk/SMART](https://danskebank.co.uk/SMART)





# Charity partner

At the end of 2019 we completed a successful three year partnership with Action Mental Health.

We chose to work with a mental health charity to help address the high levels of mental health issues in our society and to raise awareness of them. This was a truly strategic relationship that went beyond the traditional fundraising partnership to include volunteering, employee wellbeing initiatives and education and awareness for Action Mental Health's staff and clients.

All the money we raised helped fund Healthy Me, a preventative programme delivered to 8-11 year olds in the classroom, positively promoting mental health and resilience.

We raised more than £208,000, enabling more than 5,000 NI primary school children to benefit from the Healthy Me programme.

Prior to our partnership, Healthy Me had no dedicated source of income and was only being run on a pilot basis.

## 2019 highlights

- 398 hours practical and skills-based volunteering such as fraud and budgeting advice for Action Mental Health clients
- 150 colleagues taking part in a Dragon Boat Race fundraiser
- Three flagship branches lit up purple for World Mental Health Day
- Healthy Me sessions tailored for Danske Bank parents, guardians and grandparents
- World Mental Health Awareness Week
- Go Purple fundraising days in all branches
- Marathons, abseils, row-a-thon, foreign currency collections, Christmas jumper days, bucket collections at Danske Bank Premiership games, coffee mornings, cycle challenges and much more



*“We have been absolutely amazed at the generosity and support from all the staff and customers at Danske Bank over the last three years. The partnership has delivered such tangible benefits to so many of our beneficiaries and we are truly grateful.”*

Jonathan Smyth, Fundraising and Communications Manager,  
Action Mental Health



P7 pupils from Cairnshill Primary School with Ailana Boulos, Action Mental Health; Joanne Currie, Principal and Richard Caldwell, Danske Bank.

## Helping to transform lives

With an estimated 1 in 4 children in Northern Ireland living in poverty and over 100,000 children and young people relying on free school meals as their main source of nutrition, social deprivation is a very real societal issue facing Northern Ireland.

Another chance can change a life. Through a range of services, Extern NI helps around 16,000 children, young and adults to change their lives. Many of the people Extern support feel like they have fallen through the cracks.

In 2020 we will be supporting Extern NI as our new charity partner, to help transform lives and make more possible for some of the most vulnerable young people in Northern Ireland.

## Christmas Charity Gift

In addition to our charity partner programme, we ask our employees to nominate local charities they would like to receive a Christmas donation from us. The most popular charities are then opened to public vote for shortlisting.

In 2019 we were delighted to donate £5,000 to NI Cancer Fund for Children, helping to support the charity to empower and connect families throughout the Christmas period and ensure that no child has to face cancer alone.

Smaller donations went to runners-up Marie Curie NI, Dementia NI, Tiny Life and NI Chest, Heart & Stroke.

## Employees' Charity Group

Our Employees' Charity Group is our Give as Your Earn scheme through which current and retired employees support smaller charities and good causes throughout Northern Ireland. 100% of the money raised supports specific fundraising requests from local charitable causes. In 2019 members collectively donated almost £34,000 with which they were able to support 24 local charities. Projects supported by the scheme helped charities and not-for-profit organisations addressing issues such as addiction, disability, mental health, human trafficking and sexual abuse counselling.



Kevin Kingston with young people Alex and Ben, both of whom have successfully participated in and benefited from Extern projects, and Danny McQuillan, Extern NI.



NICFC Chief Executive Phil Alexander showing Kevin Kingston around Daisy Lodge.





# Volunteering

In 2019 colleagues delivered more than 1,600 hours of both practical and skills-based volunteering time. We worked with a number of partners to help us do this, including Business in the Community, Action Mental Health, Keep Northern Ireland Beautiful, Ulster Wildlife and Young Enterprise.

Recognising the wide range of skills within our business, in 2019 we placed a greater focus on skills-based volunteering. We got involved in Business in the Community's Digital Assist programme, helping people get online through library sessions and with clients of some fantastic organisations such as Orchardville, Stepping Stones and The Beeches.

In addition, 227 hours were spent helping to teach children and young people about money and budgeting through our SMART programme in schools. Another 86 hours were spent helping to teach employability skills to young people, such as interview techniques and CV writing skills.

## Danske Volunteer Grants

Many of our colleagues also help out in their local communities in their personal time. Our Danske Volunteer Grants programme is designed to recognise and encourage this activity by providing grants of up to £500 to support the charities and not-for-profit organisations they volunteer with.

In 2019 we provided grants to 16 organisations including:

- Annagh Utd Youth Academy
  - Ballyclare Mini Rugby
  - Ballygowan Presbyterian Church
  - Ballykinlar GAC Ladies
  - Bangor Cricket Club
  - Bangor Football Academy
  - Barn Animal Rescue
  - Derryloran Scout Group
- Dromore Girls' Brigade
  - Killeeshill Open Door Club
  - Killowen Primary School PTA
  - Our Lady's Primary School PTA
  - Royal British Legion, Magherafelt
  - St Moninna GAA, Killeavy
  - St Patrick's Primary School GAA
  - Whitehead Eagles Junior Football Club



Some of our Corporate & Business Banking team volunteering with Cash for Kids.

# 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 young people.

For us it's not just about the branding; rather it's an opportunity to help nurture and develop local sporting talent at a grassroots level, encourage diversity in sport and leverage our commercial assets and our skills to make a positive impact.

## Investing in local football

We have been title sponsors of the Danske Bank Premiership since 2012 and were the first brand in Europe to sponsor both men's and women's premiership football leagues.

In 2019 we supported a second Danske Bank Premiership SuperFan awards ceremony, celebrating the dedicated and committed fans who make the league so special.

To support the development of the sport we also supported a football technology seminar for club representatives. Players heard experts from three world-leading sports technology companies - INCISIV Sport, STATSports and Avenir Sports (Avenir Digital Analysis) - talk about tech and its uses in sport.

## Diversity in sport

We continued to work alongside the NI Football League to help increase the profile and status of the women's football league. We marked International Women's Day 2019 by gathering players from each of the seven teams. They shared their stories about how they got into the game, what motivates them to play and offered words of encouragement to inspire the next generation.

We believe that everyone should be able to enjoy sport, and we are proud to be one of the sponsors of this year's Annual Wooden Spoon International Tag Rugby Festival for young people with a learning disability. Hosted by Ballyclare Rugby Club, the event was the biggest ever and attended by over 900 players and coaches from England, Wales and the whole of Ireland.

## Girls' rugby

Female rugby is a growth area and we want to play our part in helping to grow its profile and participation numbers. We now support the development of Girls' rugby within our long-standing Ulster Schools' Cup sponsorship, and in 2020 will be investing in ways to support and promote participation in rugby and x7s tournaments within the Girls' Schools' Cup.



Enniskillen Royal GS winners of the 2019 Danske Bank Ulster Schools' Girls X7s Senior Cup.

## Highlights in 2019:

- Developing the inaugural Player of the Month campaign with Ulster Schools GAA and the Irish News. Two outstanding players were recognised each month, with their photos and profiles printed in the Irish News. They were then presented with a bespoke Player of the Month jersey at the All Stars awards gala
- Kits provided to boys and girls NISFA U18 football teams
- Nine local sports teams received a Danske Volunteer Grant programme including local youth cricket, rugby, GAA and football teams
- Supporting a new format in the Ulster Schools' Cup, providing more meaningful matches for all schools involved




## *Responsible employer*

2019 was a year of significant progress in our ambition to become the best bank to work for. Across the Bank we delivered an enhanced employee experience, invested in more learning and development, entered into new partnerships and established a People Board. At the same time, we strived to ensure our employees feel they belong, can be themselves, and are supported with their physical and mental wellbeing.



Demonstrating best practice



Our commitment to our employees’ learning and development, wellbeing, and to fostering a diverse and inclusive culture, was recognised when we were awarded five industry awards for best practice:

- Business in the Community Responsible Business Wellbeing at Work award
- Business in the Community Award for Diversity & Inclusion
- Women in Business Award for Advancing Diversity in the Workplace
- CIPD Northern Ireland Award 2019 Best Learning & Development Initiative
- CIPD Northern Ireland Awards 2019 Best Diversity & Inclusion Initiative

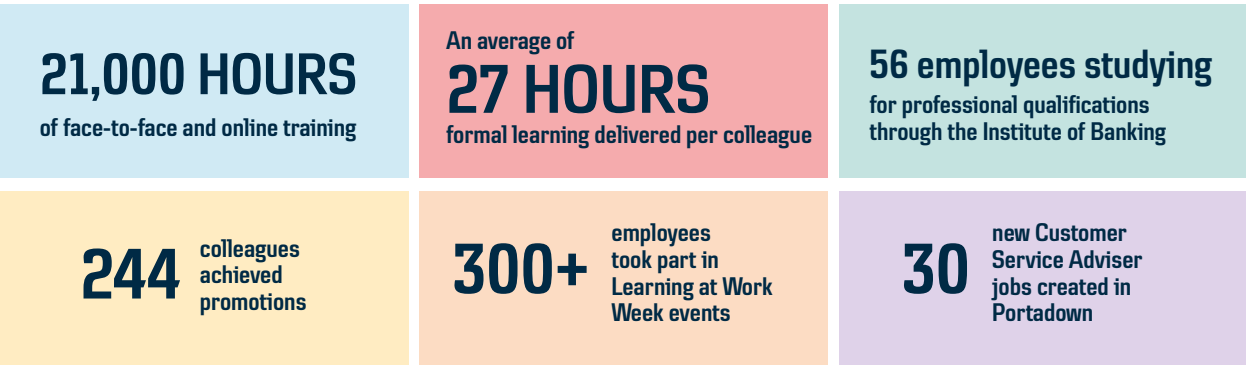
Engaging our employees

Our focus on making more possible for our colleagues has resulted in positive trends across all of our key engagement metrics.

Developing the skills and capabilities of our employees

To enable our colleagues to thrive, and equip them to do their best for customers, we invested more than ever in learning and development in 2019.

There was significant investment in customer experience training. We enhanced our in-house and external leadership development programmes, extending our Leadership Development proposition to cover all key milestones on the leadership journey.



Developing future talent

We want to ensure that the pipeline of skills and talent meets the future needs of our business and of wider society, to increase the entry points to our organisation and to build stronger links with education and industry.

Ten new apprentices joined the 2019 intake of our unique Danske Futures apprenticeship programme and began their Danske journey. The programme is aimed at high-potential school leavers, who complete a BSc Honours degree at Ulster University in Managing the Customer Contact, while working in key areas of the Bank.

Our first Achieve Your Ambition graduate programme concluded and those who successfully completed their two-year development programme have been placed in leadership roles across the business.

Four colleagues are in their second year of the programme and five new recruits joined the graduate programme in September 2019.



Winning on and off the pitch

Hannah Wilson is Pricing Manager within our Business Development team having joined the Bank in an HR Services role before successfully applying for our graduate programme. Following rotations in Strategy & Corporate Development, Channel Adoption, Bereavement Support and Business Development, Hannah graduated from the two-year programme in September and just a few months later successfully applied for a senior role within Business Development.

Hannah says the graduate programme gave her insights into many areas of banking and how we look after our customers.

*“I’ve been able to take the skills and knowledge from each rotation and apply them to the next and know that I’ll be able to take everything I have learned forward to the next stage of my career.”*

An active member of our Gender Diversity Network, Hannah spoke at our Women in Business ‘Winning on and off the pitch’ event while still on the graduate programme. As a keen hockey player all her life and now player, coach and Honorary Secretary at South Antrim Ladies’ Hockey Club, Hannah shared her personal tips for success in business and in sport.



## Leading the way on diversity

We made considerable advances in our ambition to create a more diverse and inclusive workplace where colleagues feel they can be their true selves and that they belong.

### Culture

We want to help create a more inclusive society and take a business-wide approach to diversity and inclusion that focuses on employees and customers.

All Danske employees complete annual training on equality, diversity and inclusion, and on unconscious bias.

Danske Families, our suite of family-friendly policies, supports colleagues from traditional and non-traditional families. Policies include Grandparents Leave, Adoption Leave and an extensive range of flexible working options, including reduced, compressed, term-time and part-time working.

Our extensive customer experience learning programme also helps employees better support customers from diverse backgrounds and in vulnerable circumstances.

Our employee networks play a key role in our People strategy and help colleagues to connect, support and develop each other. The networks have strong support from the bank's Board and are each sponsored by a member of the executive management team. We saw impressive, colleague-led growth in these networks in 2019 and in 2020 will build Danske Belong to bring together our core Equality Diversity and Inclusion agenda.



### Gender Diversity

We are signatories 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 2021.

By the end of 2019 we achieved our three year target of 50% female representation in senior management and we are on track to meet the remaining Charter targets.

We are also signatories of the Diversity Mark NI Charter Mark and are working towards achieving Silver level.

We rebranded and strengthened our Danske Gender Diversity network, adopting a more inclusive position and securing male advocacy.

More than 300 colleagues attended events organised by the network to inspire and to support professional development. A number of our colleagues are involved in Lean In networking circles and we also hosted a Lean In Belfast event open to all our colleagues, as well as members, on breaking through the bias.

Mentoring relationships have been set up across the business and through a mentoring partnership programme with Women in Business.

Throughout the year we contributed to the sharing of best practice at events with wider industry partners such as Diversity Mark NI, Women in Business, CIPD, local universities, Lean In, Allstate, local Enterprise Agencies and the SistersIn Leadership pilot programme.



Paralympic gold medal winner Kelly Gallagher MBE and Nisha Tandon OBE, founder and director of ArtsEkta, speaking at a Gender Diversity Network event hosted by Shaun McAnee, MD of Corporate & Business Banking, on International Women's Day.



### Danske Rainbow Network

The Danske Rainbow Network was formally established in 2019 and has significant support. Over 150 colleagues, friends and family took part in the annual Belfast Pride and Newry Pride festivals and membership of the network has grown to over 300.

We signed up to be a Stonewall Global Diversity Champion and joined FuSloN (Financial Services Inclusion Network). We are members of the local networking group, Working with Pride.

We submitted an application to Stonewall's Workplace Equality Index for the first time, giving us a measure of the progress made within the network and wider business. And we are committed to improving on those areas that have been highlighted within our application.

As part of Pride Month our CEO hosted a boardroom lunch for business leaders in NI, to share best practice, discuss challenges faced by employees and to think about how colleagues can be supported to be their true selves in work.

We marked National Coming Out Day with a breakfast event open to all colleagues. Four colleagues shared their unique and very personal coming out stories, both their own and their family members'. The feedback was so positive that the event was repeated in December.



Belfast Pride.





**Enable disability network**  
In March, we became the first company in Northern Ireland to sign up to The Valuable 500, making a public commitment to putting disability on the board agenda.

Every member of our executive management team has made a commitment to enhance disability inclusion in their area in 2020.

We signed up to the UK government's Disability Confident scheme and became members of the Business Disability Forum. We participated in Purple Tuesday, an international call of action focused on changing the customer experience for people with a disability. We marked the day by making a public pledge to raise awareness internally and externally of the different types of disabilities that may impact people, whether visible and hidden.

Following a series of employee focus groups, we launched Enable, our employee disability network. The network was formally launched on the UN International Day of Persons with Disabilities alongside a new online information hub for employees including employee videos and blogs, as well as signposting to information for employees and people leaders. In its first month 220 colleagues signed up to the network.

**Age at Work**  
With people choosing to work longer, there are now more people over the age of 50 than under 35 in the Northern Ireland workforce. The age agenda is more important than ever and we are proud to be involved in shaping the future on this by playing an integral role in Business in the Community's Age at Work committee.

We are working collectively with other businesses across a range of sectors to shape the agenda to recruit, retain and retrain people at work whatever age and stage of their career.

Our Danske Families policies include Grandparents Leave to enable colleagues who are grandparents to help their families. Our CEO and executive management team also recognise the long service of our colleagues at our annual Recognition Awards.

**Belfast Mela**  
The Belfast Mela, run by cultural charity ArtsEkta, is the largest celebration of cultural diversity on the island of Ireland attracting up to 30,000 people each year.

In 2019 we became a Friend of the Belfast Mela to support the event and to positively demonstrate our support for promoting cultural diversity across Northern Ireland.



Deputy CEO Stephen Matchett and Donna-Marie Gill, Chair of the Enable network.

# Supporting health and wellbeing

We are committed to helping our employees manage their physical and mental wellbeing in the workplace and at home, and recognise that there is a strong correlation between physical and mental health.

We can see that giving back to the community, being part of a diverse, inclusive workplace and having opportunities for personal and professional growth all have benefits for employee wellbeing and mental health.

Our Wellbeing Committee is made up of representatives from each area of the business, who champion wellbeing, lead on activities within their respective business units and collaborate on wider education and awareness initiatives.

**• Support and resources**  
All employees benefit from private healthcare through the Benenden Healthcare Scheme. In 2019 there were over 1,169 unique visitors to the Well Hub, a 25% increase on the previous year.

**• Supporting families**  
In addition to our Danske Families policies, we partnered with local charity Parenting NI to develop a series of ten monthly wellbeing seminars open to all employees and covering topics such as digital parenting, raising your child's self-esteem, sleep and work life balance.

**• Mental health**  
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.

Building on the Mindful Manager sessions delivered in 2018 by Action Mental Health, a Managing Resilience programme was designed and rolled out to leadership teams across the business in 2019.

In addition to fundraising activities, we used Mental Health Awareness Week to organise a range of activities such as lunchtime walks, step challenges and quizzes. We then used World Mental Health Day to raise awareness of the five steps to wellbeing and organised resilience workshops, mindfulness and yoga sessions.

Action Mental Health also delivered Healthy Me sessions for Danske employees, providing advice on looking after their children's mental health.

We also began collaborating with local startup, TakeTen, developing a new app that enables the recognition and management of the signs of stress. This new resource is being piloted by a group of 150 Danske employees, including our executive management team.

**• Physical wellbeing**  
All our employees are offered winter flu jabs free of charge and we encourage our employees to give blood. 15 employees signed up to a Stop Smoking programme delivered on-site by Cancer Focus.

**• Financial wellbeing**  
Talking openly about money is vitally important for our health, wealth and relationships. Building money conversations into our everyday lives also helps us build financial confidence and resilience to face whatever the future throws at us. Financial wellbeing means being in control of money day to day, not being anxious about finances, and being able to cope with the ups and downs of life whether it is planned or unexpected.

We used Talk Money Week to encourage colleagues who may have their own financial worries to speak to a trusted colleague in confidence, and signposted them to sources of advice and information.



Colleagues organised a Four Peak Challenge to raise money for Action Mental Health and improve wellbeing.



## *Responsible customer relationships*

We play a fundamental role in society by lending to people and businesses, in turn helping to drive economic growth. But, our social purpose as a bank goes far beyond this. It's about making banking accessible for everyone, helping to keep our customers safe from fraud and cyber crime, investing in improvements to customer services and supporting initiatives to help enable business growth.




# Accessible finance for everyone

At the heart of our business is a desire to delivering an exceptional customer experience to all our customers.

Widening financial inclusion and supporting customers in vulnerable circumstances has been a key focus for 2019, and will continue to be a priority for us.


All Danske employees take part in annual training in supporting customers in vulnerable circumstances. In 2019 we invested in more training and system improvements to make it easier to identify and support our vulnerable customers.

This included the creation of a network of 108 Vulnerability Champions based in our branches, contact centre and support functions.




**Every Customer Counts commitment**

In 2019 we became the first bank to sign up to The Equality Commission's Every Customer Counts initiative, publicly committing to making our services accessible to customers who have a disability.




**Dementia Friends**

With support from the Alzheimer's Society we have been a dementia-friendly organisation since 2018. In 2019 we invested in extending this training and today have 200 trained Dementia Friends in our branches, contact centre and support teams.




**JAM Card friendly**

We've been JAM Card friendly since 2018, helping the 24,000 JAM Card and app users with communication barriers to ask for 'just a minute' when they need it, in a discrete way.




**Purple Tuesday**

We took part in Purple Tuesday, an international call to action focused on changing the customer experience for disabled people. We made a public commitment to raising awareness internally and externally of the different types of visible and hidden disabilities that may impact people.




**Talk Money Week**

We took part in Talk Money Week to highlight the importance of financial wellbeing and to help break the taboo around talking about money. We used our social media channels to raise awareness of the support available, such as our dedicated Customer Support Team.



**Talking ATM**

All 198 of our cash machines have been adapted for visually impaired customers, meaning they can continue to carry out their banking independently, simply by using a pair of headphones at the ATM.



**Quiet Hour**

We are piloting a weekly Quiet Hour in two of our shopping centre branches as part of our efforts to become more autism-friendly.


# 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.

Consumers are changing how they want to bank with us, and we must invest and evolve to meet their needs. Digitisation is reshaping every industry, and banking is no exception. However, we also have a responsibility to help our customers manage this transition.

**2019 highlights:**

- Award-winning contact centre**  
We won the Contact Centre Network NI (CCNNI) Contact Centre of Year award for the second year in a row, as well as Support Team of the Year. The awards are a reflection of our focus on going the extra mile for our customers every day and a commitment to multi-skilling and career development.
- Business in the Community award**  
We were awarded the Responsible Digital Innovation award at the Business in the Community Responsible Business Awards 2019 in recognition of our focus on continuous development and digital integration, while maintaining a human touch in supporting our customers.
- Training**  
We delivered more than 5,700 hours in Customer Experience (CX) training, ensuring our people are equipped with the latest knowledge and skills to help deliver the best service to our customers.
- Branch transformation**  
Our branch refurbishment programme continued with the renovation of our Bloomfield Shopping Centre, Newry, Enniskillen and Foyle branches.
- New Danske Mobile Bank**  
We introduced a brand new mobile app which makes it simpler for customers to transfer money quickly and easy, allows customers to block or unblock their card in seconds and is safer, with the added security of facial or fingerprint logon. Customer feedback was used throughout the development of the app.
- Danske ID app**  
We launched a new and improved security app for our online banking, meaning customers can simply open it and swipe to approve online banking logons and transactions.
- New polymer notes**  
We introduced polymer £10 bank notes, a move welcomed by the Royal National Institute of Blind People in Northern Ireland as the notes are more easily identifiable for individuals that are blind or partially sighted.



**Dementia Champion of the Year**

In November, Annette Huston, branch manager at Danske Bank in Kennedy Centre, Belfast, was recognised as Dementia Champion of the Year at the annual Alzheimer's Society Dementia Friendly Awards.

Having rolled out the training to her own team, Annette was inspired by the difference this made to her colleagues' understanding of the needs and issues of some of our most vulnerable customers.

Annette then approached the Kennedy Centre Manager and the other businesses in the centre, to ask them to consider becoming Dementia Friends. She made the introduction to the Alzheimer's Society and helped them become a dementia-friendly shopping centre.

# Keeping our customers safe

We are all vulnerable to the risk of fraud or cyber crime, whether at home or in our business. We're working hard to help educate our customers on common scams and how to keep themselves and their families safe from fraud.

### Working together

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 affecting customers. We are active members of the Scamwise NI Partnership and we've signed up to 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](https://danskebank.co.uk/keepitsafe)

### Fraud & Cyber Crime team

In 2019 we launched a dedicated Fraud & Cyber Crime team in Northern Ireland to help educate and protect personal and business customers.



Fraud & Cyber crime team.

### Activities in 2019 included:

- Sending c250,000 copies of the Scamwise NI leaflet 'If you can spot a scam, you can stop a scam' leaflets to customers as a statement insert
- Sharing Take Five messaging on all 198 Danske Bank cash machines
- Conversations with over 2,500 personal and business customers following alerts generated from payments made through our on online channels
- Publishing a new fraud awareness leaflet, available in all Danske Bank branches
- Offering copies of the Scamwise NI's 'Little Book of Big Scams' booklet through every Danske Bank branch
- Delivering 15 face-to-face fraud awareness sessions with business and corporate customers
- Hosting a 'Fraud, Scams and Cyber Crime' event attended by over 90 Institute of Banking members and co- facilitated by a National Cyber Security Centre expert
- Supporting the Policing & Community Safety Partnership Cyber Breakfast event in Mid-Ulster along with the PSNI Cyber Crime team
- Issued reactive and proactive fraud awareness messages direct to our customers using both e-mail and text messages
- Published ongoing proactive social media posts with scam warnings and advice to customers
- Published 28 proactive social media posts with scam warnings across our Facebook, LinkedIn, Twitter and Instagram channels

# Fuelling business growth

Helping businesses to achieve their ambitions and supporting the growth of NI startups is a fundamental part of our role in society and helps drive economic growth.

It's not just about lending either; we want to help make it easier for businesses to deal with scalability challenges such as finding sources of finance, exporting and connecting with the right people.

As part of this we invest heavily in training our front line relationship managers to ensure that they continue to evolve their skillset and deliver leading levels of customer satisfaction.

We offer a range of support to businesses of all sizes and add value by sharing thought leadership, hosting events, through sponsorships and long-term industry relationships.

### The Hub community platform

We measure our contribution to the UN Sustainable Development Goal No. 8 'Decent Work and Economic Growth' by the number of jobs posted and visits to TheHub.io, a free online platform for connecting Northern Ireland startups with potential employees.

TheHub.io is a strategic partnership between Danske Bank, local not-for-profit organisation Catalyst, and Rainmaking, global co-operative of entrepreneurs. Following its launch in Northern Ireland in 2018, the website was revamped in 2019 to include a range of new features that make life even easier for scaling startups.

There were more than 74,000 unique users, 773 jobs advertised and over 2,600 job applications through TheHub.io.



### Catalyst Belfast Fintech Hub

In September we marked the first anniversary of the opening of the Catalyst Belfast Fintech Hub, 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 within Catalyst's innovation community.

Based at our flagship Belfast city centre branch, the space is run in partnership with Northern Ireland's startup and knowledge economy experts Catalyst.

Over 300 events were held in the space and by the end of last year 33 different companies were members. The space is only a success if its members grow and succeed. Bluesona, for example, secured a six-figure investment from Co-Fund NI, and we were delighted to see collaboration software provider Oroson grow to point where they needed bigger office space and it was time to move on.



### Simplifying the problem of distraction driving

Bluesona is an innovative tech solutions provider, specialising in products for the motor industry and with a mission to make roads safer and distraction-free.

CEO Mel Morrison has been involved in the fintech hub since it opened. The Downpatrick-based software company developed an app when Mel's daughter was learning to drive. Loop provides real-time data to insurance companies and warns users when they try to use their phone. Bluesona secured significant investment in 2019 and are completing commercial deals with a number of big insurers and brokers in the UK, Ireland and Europe.

"We have offices in Downpatrick and our development centre in Letterkenny, but having space at the Hub in a central location has been fantastic for us when these companies fly in to meet us," says Mel.

"I'd describe the hub as a mature startup company ecosystem. You are there to work and have proper discussions, and the networking is great, but it's not a youth club. We are building our team, but even as we grow I think we will always keep people on in the hub. They have really embraced what we are doing."



Thought leadership events

We continued our series of Danske Advantage events which bring together leading business experts and industry speakers to share and discuss their views on relevant topics, encouraging customers to think differently and dive deeper in to their respective businesses.

Topics included Corporate Governance, Innovation, Brexit and the economy.

We also hosted three Women of Influence boardroom lunches, bringing together female leaders from a range of sectors to discuss economic and business challenges and opportunities.

A monthly Danske Advantage e-zine containing information and thought leadership is sent to over 15,000 business customers.

Planning for Brexit

It was a year characterised by uncertainty over how and when the UK would leave the EU. We recognised our responsibility to help our customers prepare for different scenarios, and to engage with industry bodies and political representatives to help ensure the best deal for Northern Ireland’s economy.

Our CEO and Chief Economist have been two of the leading NI business voices in the media providing commentary on how Brexit may impact local business interests.

Senior management held a series of meetings with MPs, special advisers and Government officials to emphasise Danske’s key role in the economy and willingness to engage directly on Brexit-related issues.

We were the main sponsor of a trade delegation from the NI business community which travelled to Westminster in September to promote the local private sector. Our CEO addressed over 300 MPs, Lords, dignitaries and business people at the event.

We ran three Danske Advantage Planning for Brexit customer events, with experts from Grant Thornton speaking alongside our own experts. Our Head of Corporate, Chief Economist and Head of Markets met with many corporate customers during the year and spoke at a number of events, providing insights related to the Brexit process which kept businesses informed and up-to-date with what was a fluid and complex process.

Driving an export-led economy

Now in its sixth year, 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. Together we provided support to more than 150 businesses through five events including private dinners and exporter forums at Ryobi and Randox.

Supporting agrifood

We have been at the heart of local agribusiness for over 200 years, through the prosperous times and the more challenging times faced by the sector. Our team of specialist Agribusiness Managers across Northern Ireland, is committed to nurturing long term relationships and supporting an industry that is a cornerstone of our local communities.

Industry relationships and sponsorships are an important part of this support. We are proud to have been sole sponsor of the Royal Ulster Winter Fair since its inception 34 years ago and are a long-standing supporter of many of the local agriculture shows.

Through our long-standing sponsorship of the Young Farmers Clubs of Ulster we are helping to create a vibrant, sustainable industry for the future and to develop the skills required in an evolving industry. Our support includes the Ulster Young Farmer of the Year competition, the YFCU European Rally team and a series of regional Land Mobility information events.

We also support students at CAFRE through student bursaries, interview skills training and advice on farm finance.

For a third year, we sponsored the NI Food and Drink Association’s annual dinner, which this year had integrity and sustainability as its main theme.



Launch of the Royal Ulster Winter Fair 2019.

Social Housing

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 are 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 NI Federation of Housing Associations, we also support the development of the sector and contribute to knowledge-sharing and thought leadership.

Industry relationships

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

Digital leadership

For the second year we were a lead sponsor of Digital DNA, Northern Ireland’s biggest business and technology event, using the opportunity to host a private business breakfast for our customers, contribute expert speakers and panellists and showcase the Catalyst Belfast Fintech Hub and TheHub.io.



Digital DNA.




Dry cleaning business presses on with investment

We supported Banbridge-based dry cleaning company White Label Cleaners to acquire two new stores and relocate its Banbridge business to larger premises.

Gareth Hodgen, Managing Director at White Label Cleaners, said: “I moved our business banking to Danske Bank to support our growth and they have helped us purchase two of our competitors in Lisburn and Carrickfergus. Our business has grown rapidly and we decided we needed to move to larger premises to support our future ambitions. We’ve doubled our unit size to 11,000 sq. ft and my other business, Groom Formal Hire and Wedding Cars, has also relocated to the same premises. Since moving to our new facility, our sales are up 20%-30% with our automation processes greatly increasing our overall efficiency.”

*Pictured: Judith Armstrong, Business Banking Manager at Danske Bank; Gareth Hodgen, White Label Cleaners; Oonagh Murtagh, Head of South Business Centre, Danske Bank and Susan Hodgen, White Label Cleaners.*





*Wildflower gardens planted at  
our Killeaton House premises in  
Dunmurry by Danske volunteers  
and pupils from Seymour Hill PS.*

## *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

We retained our platinum level position in the 2019 Northern Ireland Environmental Benchmarking Survey, continuing to lead the way in the local financial services sector.

Challenging climate change

Climate change is a global challenge that affects us all and poses a major risk to societies, economies and the environment worldwide. It is imperative that global warming is limited to less than two degrees Celsius and as part of the Danske Bank Group we have endorsed this position in our commitment to the Paris Pledge for Action. The Group is also a signatory to the Carbon Disclosure Project (CDP) and the Montreal Carbon Pledge.

Managing our use of energy

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.

100% of the electricity we use is generated from wind turbines or Solar PV panels. To underline our commitment to sourcing renewable electricity, the Danske Bank Group has signed up to RE100, a global initiative.

We had set a target of achieving a 15% reduction in energy consumption by 2020, from our 2015 baseline. Through a range of actions we achieved this in 2018 and have revised our target to a 25% reduction by 2020.

The actions we have taken include:

- **LED lighting** – we have undertaken a retrofit programme, replacing existing lighting with low energy LED lighting in our two head office buildings and 18 branches, a saving of 200,000 kWh per annum.
- **Switching to natural gas** – by replacing old oil fired boilers in our head office with high efficiency natural gas boilers we have saved c146 tonnes of greenhouse gases. This work will continue in 2020.
- **Solar panel installations** – solar panels have been installed at 13 properties including our two largest buildings. There are 190 panels on the roof of our Belfast city centre head office, which are saving approximately 17 tonnes of greenhouse gases a year and have a predicted yield of 37,000 kWh (free) electricity per year.

Working towards zero waste to landfill

In 2019 we generated 315 tonnes of waste in total, down 42% on the previous year. Of this, 43 tonnes was sent to landfill, 77% less than the previous year.

Since changing supplier from 1 April 2019, all of the waste produced through our operations has been weighed at source and split into different waste streams. In the following nine months zero waste was sent to landfill as it was all either recycled or regenerated through refuse derived fuel (RDF).

Cutting back on single-use plastic

We recognise our responsibility to help reduce the use of single-use plastic in our operations, and that recycling on its own will not achieve this. Since 2018 we have been taking steps to do this by promoting positive behavioural change among our own employees, engaging with partner organisations and working with suppliers to identify suitable alternatives.

We have removed non-recyclable plastic-lined coffee cups from our canteens, removed the option to provide plastic bottled water at meetings, removed plastic cutlery from our canteens and introduced pricing incentives to encourage employees to use a reusable mug when buying hot drinks.

Education is a key to promoting behavioural change. In partnership with environmental officers from Belfast City Council, Lisburn and Castlereagh City Councils and Keep Northern Ireland Beautiful, we delivered two plastic education workshops for our staff in 2019 and supplied all employees with a reusable coffee cup and water bottle.

Biodiversity

We broadened our environmental strategy last year to include biodiversity protection as a key focus area.

We developed a biodiversity policy which outlines our commitment to positively impacting local ecosystems and the actions we are taking in this area. Actions included planting wildflower gardens, bird boxes and bug hotels at our Dunmurry offices, and incorporating a living wall during the refurbishment of our flagship city centre branch.

The gardens at our Dunmurry offices are thriving and are now home to a wide variety of different species. In January we invited pupils from neighbouring Oakwood Primary School to complete an RSPB Big Schools' Birdwatch survey in our grounds.

We also supplied all employees with a packet of wildflower seeds to encourage pollinators in their own gardens.

For the first time we applied for Business in the Community's Business and Biodiversity Charter, achieving platinum level.

Development work in this area will include looking at opportunities to enhance biodiversity in urban areas and creating a 'green corridor'.

Resource efficiency

We are committed to making our offices more sustainable and have an ongoing focus on reducing the amount of paper used in our operations. We are working towards this through initiatives such as the digitisation of processes and documents, promoting behavioural change and reducing the number of printers. The combination of initiatives has resulted in a reduction in the number of sheets of paper ordered by 36% since 2015, but we know we must reduce this further.

Volunteering

As part of our volunteering programme Danske employees also helped Northern Ireland's natural environment by volunteering in activities organised by organisations like Ulster Wildlife and Keep Northern Ireland Beautiful. We also took part in Business in the Community's action days such as Love Your Landscape Day, Get Diggin', Be A Saint Day and Volunteers' Week.



Pupils from Oakwood PS take part in the RSPB Big Bird Watch at our Killeaton offices.



Living wall in our Belfast City Centre branch.



Our Belfast city centre head office building lit up purple to mark World Mental Health Day





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