

Statutory statement of social responsibility 2012

under Section 135 of the Statutory Order on Accounting

This statement is the basis for the summary of the initiatives in the CSR area in Ringkjøbing Landbobank A/S's 2012 annual report, and covers the accounting period in the latter report, namely 1 January to 31 December 2012. The statement should be seen in the context of the bank's CSR policy, which is approved by the board of directors once a year.

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Customers

The bank continued its work on the on development of its advisory service to customers, which includes:

- Further development of the bank's concept within the provision of advice on pensions, where the bank's advisers give the customer a general overview of pension savings and cover in the event of invalidity and death. The bank now has a concept which, in a simple and easily understandable manner, gives the customer a solid insight into a highly complex area, where the customer is then in a position to make decisions which are particularly critical for the customer's financial situation. On the basis of this concept, the bank is systematically contacting those customers with a potential need for relevant advice.
- Implementation of the concept for total advice, where the bank, in cooperation with the customer, prepares a review of the customer's total financial situation, including loans, insurance, pension etc.
- Development of means of communication between the bank and the customers, including development of easy-to-understand items for the bank's website, which give the customer a solid insight into some of the bank's products.
- Strengthening of Private Banking advice, where the bank's advisers provide specialised advice to customers with a complex financial situation.

Employees

The bank initiated the following in 2012 in relation to employees:

- Signing a new collective agreement with the possibility of flexible arrangements
- Held employee development interviews with all employees.
- Certification of advisers in financial products to ensure their provision of competent advice
- Training of all advisers in advising on pensions
- In-service training for a large number of employees in provision of holistic advice
- Appointment of a total of 15 employees, including two new trainees. The bank held a career day to give secondary school students a basis for making a rational career choice.
- Implementation of new routines and systems to make the increase the efficiency of the bank's administrative processes. This also includes continuation of the campaign "Overview means profit", which ensures employees a better overview of their own duties. In the bank's experience, this ensures happier employees, less stress and better provision of advice to the bank's customers.
- Supported social activities in the bank, including financial support for the bank's staff association

Environment

As a bank and a workplace, the bank accepts shared responsibility for the environment. In 2012 this included:

- New loans of about DKK 400 million for wind turbine financing and major solar cell systems
- Development of a concept for financing solar cell systems for private homes
- Financing of energy-saving initiatives
- Established a partnership with interactive web portal to help the bank's customers to identify energy-saving initiatives in their homes.

As a workplace, the environmental initiatives included:

- Focus on conversion of procedures to electronic case handling. This will reduce the bank's environmental impact on an on-going basis.
- Replacement of air conditioning system in the bank's head office
- Holding of video meetings with Bankdata to the greatest possible extent to reduce driving to Fredericia.
- Planning of training and meeting activities and coordination to reduce the associated travel as much as possible.

In 2013, we will focus on further reductions via continuing attention to the following areas:

- Paper consumption generally, but specifically via copying on both sides as far as possible
- Electricity consumption generally, and specifically via a "turn off campaign" with the goal of switching off as many electric items as possible at the end of the work day
- Implementation of a new working environment organisation focusing on increased expertise for the benefit of the employees and the organisation.
- Electronic case handling and filing will be further developed.

Local community

Given its position in the local area, the bank has a natural wish to support the area's development. Activities in 2012 included the following:

- Total payment of DKK 151 million in corporation tax and wages, of which DKK 138 million was corporation tax. Allocation of a total of about DKK 1 million from the following funds:
 - Sdr. Lem Andelskasses Fond
 - Tarm Banks Jubilæumsfond
 - Bankens Resultatfond
- Sponsorship agreements with more than 700 clubs and associations in the bank's local area. This includes subsidies for cultural activities, general and elite sports in order to support the goal of putting the local community on the map. Specific major activities during the year included support for:
 - Cinema Partner – Ringkjøbing Cinema
 - Artificial grass pitch for Skjern GF Fodbold (Football)
 - Contribution to Generator – music venue in Ringkjøbing
 - New swimming facility in Ringkjøbing
 - and many more.