

# CSR report 2016





# CSR report 2016 for Arbejdernes Landsbank

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# Arbejdernes Landsbank

– Building on sound values

*At Arbejdernes Landsbank, we have built our business on sound values such as accountability, credibility and sustainable growth. Stable and sound banking is the very essence of our operations. We have a profound respect for our customers' time and money, as well as the wellbeing of our employees.*

Arbejdernes Landsbank has a long history of social responsibility, dating back to the founding of the Bank in 1919. At its establishment, the object of the Bank was to secure independence for the trade-union movement from capitalist banks in a conflict situation; to endeavour to safeguard members of the trade-union movement in a conflict situation; and to offer better and cheaper loans as alternatives to mortgage borrowers.

Today, responsibility continues to be the foundation of our banking philosophy. Our fundamental values and the Bank's approach to customers, employees, cooperation partners and investments are built on respect for people and an objective to leave the most positive impression possible on the world. This is one of the reasons why we have developed a code of conduct describing the behaviour employees should strive for every day.

The code of conduct is based on the following three values: accountable, attentive and straightforward. With this code of conduct, we want to ensure the best possible customer experience for customers, to ensure the best possible workplace for fellow employees, and to ensure the best possible conditions for society and the environment.

#### Four focus areas within CSR

We have a number of policies and objectives within CSR, seeking to ensure and promote financial security for our customers, wellbeing for our employees, and our involvement in society and our environment. We are striving to live up to our social and economic responsibilities in the following four focus areas:

- Customers and products
- Employees
- Society
- Climate and the environment



# Customers and products

Arbejdernes Landsbank is a bank for

- Private individuals
- Small and medium-sized enterprises
- Trade unions and associations

All the Bank's business activities emanate from the needs of our customers, and as financial and economic advisors, we undertake to provide our customers with the best terms and conditions possible. We do this to enable businesses to expand their activities and to ensure that private customers are able to live life to the full within their financial means.

## Our policy is to:

- Treat all customers professionally, with respect and concern for their individual needs.
- Ensure that our customers understand their financial situation and the products we offer.
- Ensure in particular that no customer leaves a meeting without having understood our advice.
- Offer all our customers personal consultancy, which is adapted to their individual needs.
- Ensure that our advisory services always create value for our customers, and that our level of service is one of highest in Denmark.
- Train our advisors so that their competencies live up to legitimate expectations of a full-service bank.
- Offer our customers ethically screened investments.
- Offer all our customers the same prices for the same type of business.

## Initiatives

### Responsible advisory and loans policy

At Arbejdernes Landsbank, we focus on business activities aimed at ensuring safe frameworks for customers when things are good and when the climate is less favourable. This means that we have held back on business transactions which might risk seriously affecting the finances of private customers, for instance, on account of unfavourable trends on the capital markets.

### Transparent prices

Customers must be able to see how much they pay for the services they receive from the Bank. Therefore, the Bank has no hidden fees or subscription schemes, our prices are transparent and fair, and they are available at the Bank's website: [www.al-bank.dk/priser](http://www.al-bank.dk/priser).

### Dialogue and availability

Entering into close dialogue with our customers is an important prerequisite for ensuring that they are treated professionally and with respect for their individual needs. The Bank attaches great importance to long-term customer relations, and one way of ensuring this is to offer Values Interviews, carried out every three years with a large number of customers to ensure that dialogue, advisory services and solutions are based on and adapted to customers' values, wishes and needs. Our focus on availability is reflected in our customers having the opportunity to call the Bank from Monday to Friday between 8 a.m. and 8 p.m. Furthermore, customers can book a meeting from Monday to Thursday from 8 a.m. to 6 p.m. and on Fridays between 8 a.m. and 4 p.m.

### Customer satisfaction surveys

We regularly participate in various customer satisfaction surveys, analyses and price-comparison surveys carried out by independent suppliers. For the eighth consecutive year, the Bank was chosen by Danes as "Denmark's best bank" in one of Denmark's most comprehensive bank surveys, carried out by Voxmeter. Results of these surveys are published in traditional and social media and on our website in order to create openness and transparency in the Danish bank market – to the benefit of customers and the Bank alike.

### Bonus schemes and emoluments of the Executive Management

No managers or employees at the Bank receive a bonus solely on account of individual performance such as personal sales activities. Our bonus schemes are paid on the basis of performance by the Bank, branch/department and the individual employee, as well as the employee's adherence to our values. Emoluments of the Executive

Management, which solely comprise a fixed salary, pension and company car are published in the Bank's annual report.

### Ethical investments

Since 2003, the Bank has offered its portfolio customers an ethically screened global share portfolio through the Bank's own investment association "AL Invest Udenlandske Aktier Etisk". The opinions of our customers on ethics and socially responsible investments are the primary mover for the investments.

If the customer has granted us authority, we attach great importance to socially responsible investment alternatives. This applies when we make investments on behalf of our customers, e.g. through pooled schemes and products requiring power of attorney.

We do not wish to invest in shares and bonds issued by enterprises, which deliberately and repeatedly break the UN's principles and intentions. We also take account of standards set by national authorities in markets where enterprises are active, and standards set by international organisations supported by Denmark.

We do not currently work with a formalised screening process for single issuers, but if we are informed about possible conflicts, we take initiative to dispose of a given position. We also work to ensure that the Bank's cooperation partners invest responsibly. Therefore, when assessing specific investment assets, a responsible investment process will have a positive weighting in our choice of cooperation partners.

### Green loans

As part of our full product package, we offer *AL-Energilån* (energy loans) at favourable interest rates as well as a number of after-work information meetings providing our customers with inspiration on how to save money on their heating bills. Green loans provide customers, and particularly homeowners, with the opportunity to borrow up to DKK 200,000 for eco-friendly home improvements. The loans may be spent on installing energy-efficient windows, solar panels, geothermal heating pumps and similar.

### AL-ProvinsKlar

In 2016, we launched the *AL-ProvinsKlar* home loan, which makes it possible to finance a home purchase, no matter where in Denmark a dream home is located. *AL-ProvinsKlar* is an alternative home loan designed for purchases in areas of Denmark where mortgage-credit loans are not always an option. As a responsible bank, we would like to help people realise their purchase and buy their dream home in such areas too.

## Results

### Monitoring investment associations

Our objective for 2016 was to ensure that the Bank's investment-association providers continue to screen their investment portfolios on the basis of ethical criteria, and to ensure that ethical screening of investments is a parameter to assess potential cooperation partners. We have fulfilled this objective; at the end of 2016, we could ascertain that all the investment associations with which we collaborate are screening their investment portfolios on the basis of a number of ethical criteria.

## Objectives for customers and products 2017

### Monitoring investment associations

*Objective:* We will ensure that the Bank's providers of investment associations continue to screen their investment portfolios on the basis of ethical criteria.

*Responsibility practice<sup>1</sup>:* We will meet this objective by continuing to confer with the Bank's providers of investment associations about their policy on ethical screening of their investment portfolios.

*Organisational adaptation<sup>2</sup>:* This task is to be integrated into the daily work of employees responsible for projects.

*Measurement<sup>3</sup>:* Measurements are carried out of the Bank's providers of investment associations to determine the extent of ethical screening of their investment portfolio.

<sup>1</sup> Responsibility practice describes the practice which leads to compliance with the objectives.

<sup>2</sup> Organisational adaptation describes how we adapt the organisation to complete the task.

<sup>3</sup> Measurement describes how we measure whether the activity has successfully met the objective.



# Employees

As an employer, we consider it our responsibility to create the framework for a healthy, safe and motivational working environment.

### Our policy is to:

- Provide working conditions which motivate and inspire our employees in their daily work.
- Offer flexible working hours which allow individual employees to create a better balance between their private life and life at work.
- Create career and development opportunities for employees at all levels in the Bank.
- Ensure a healthy physical and psychological working climate.
- Care for employees who suffer from stress or sickness.

### Human rights and anti-corruption

At Arbejdernes Landsbank, we respect human rights by complying with Danish legislation, collective agreements and labour-market practice which incorporate and specify protection of most of the basic rights. Furthermore, we strongly condemn any type of corruption, and we regularly assess the Bank's policies and procedures in relation to the corporate governance recommendations.

### Policy on the under-represented gender in management positions

In 2013, the Bank's board of directors adopted a policy on the under-represented gender in order to promote equal opportunities between genders in management positions.

The policy sets the following general objectives:

- To create appropriate distribution between men and women in the Bank's management.
- To follow up on developments in the gender composition of management.
- To provide opportunity to assess and adjust goals and means.
- To ensure progress and results.

Specifically, the objective is:

- To increase the percentage of the under-represented gender with a view to meeting the 40/60 ratio of genders laid down in legislation by 2017.
- To ensure that the Bank's employees know that they have equal opportunities to make a career and fill management positions.

The gender distribution in management positions in the Bank has not changed significantly since the policy was adopted on 27 March 2013. At the end of 2016, the distribution was 30/70. Recruitment and promotion take place as laid down by the policy, according to which the best candidate must be hired for the job. If there are two end-candidates with similar professional and personal qualifications, the candidate from the under-represented gender will be chosen.

To increase the share of the under-represented gender, through career interviews and management development courses, the Bank will continue its sharp focus on development of future and current managers.

### Policy on absenteeism due to sickness

We have clear guidelines for managers and employees to follow in the event of sickness. For instance, we hold care and sickness interviews and, if possible, we offer a lighter job at the Bank to employees who are no longer able to take on a full-time job.

### Policy on stress

Stress may be part of everyday life, but we believe that engaging in an open and honest dialogue on the subject ultimately helps prevent stress. Accordingly, we have drawn up a policy on stress, which describes how we prevent and manage stress.

## Initiatives

### Health and wellbeing

We consider our employees to be our most important resource and therefore we have launched a number of initiatives focusing particularly on promoting their general health and wellbeing:

- All the Group's employees are covered by joint health insurance with LifelinePlus Skandia.
- All employees can have eight annual preventive treatments from Falck Healthcare.
- We offer employees the possibility to improve their physical fitness and social relations through various sports activities in the Bank's own fitness association, ALI.
- Funds have been allocated for all branches and departments to hold social events to encourage a sense of community and a good working environment.
- Guidelines have been drawn up on preparing healthy and low-fat food in our canteens.
- To maintain a good social and psychological working environment, we measure employee satisfaction, and measurements of the extent of absenteeism due to sickness are carried out quarterly.
- The Bank ensures follow-up on the physical working environment by conducting workplace-assessment dialogues (*ArbejdsPladsVurdering – APV*) every three years, with subsequent action plans.

### Flexitime scheme

We want to give employees as much flexibility as possible, in order to make it easier for employees to harmonise family and working life. Therefore, we have established a flexitime scheme for all employees.

### Career and development plans

In order to realise the Bank's objective of being an attractive workplace, we work systematically with competence development. Each year, mandatory personal and professional development plans are prepared for all employees. Annual staff-development interviews (PU) are carried out, focusing on future career wishes and development opportunities. Every six months, the staff-development interview is followed up with a development plan and a job target for the individual employee.

### Wellbeing and management surveys

Every other year, a wellbeing and management survey is made to ensure cohesion between the expectations of

the Bank, managers and employees. The results of the survey provide a snapshot of employee wellbeing and the management, and they indicate the areas requiring special attention to create an even better workplace.

All managers with staff responsibilities are responsible for preparing an action plan with specific initiatives to improve wellbeing.

### Senior-policy scheme

We offer all employees over the age of 60 a reduction in working hours if they so wish (80%, 70% or 60% depending on age). As part of the senior-policy scheme we have developed a senior-policy portal aimed at providing employees of the Bank over 55 years of age with an overview of the different possibilities offered, for instance, interviews for seniors and days especially arranged for this age group.

## Results

### Health at the Bank

One of our objectives for 2016 was to generate increased focus on the physical and psychological working environment at the Bank, for instance by conducting dialogue-based workplace assessments (APV). A specific objective was to conduct dialogue-based APV meetings at approx. 30 branches and departments. This objective has been met, and approx. 60 out of 90 APV dialogue meetings have been held at the Bank. This has led to increased focus on a good physical and psychological working environment. Through the dialogue meetings, many challenges were addressed at once, and this has resulted in a decline in the number of action plans by approx. 20%.

### Releasing the potential of all employees

Another objective for 2016 was to create opportunities for all employees to identify and develop their potential. We have met our objective to offer all employees the opportunity of a dialogue about their potential as part of their annual performance and development interview. 12 employees have participated in a structured process to develop their potential, focusing on clarifying the employees' strengths and development areas so that they can target their efforts to achieve their career goals.

Our objective to launch a new talent-development programme in 2016 has been postponed to the first half of 2017.



## Objectives for employees 2017

### Focus on the whole person

*Objective:* To create increased focus on the whole person – physically as well as mentally – through a number of initiatives in areas such as ergonomics, diet, sleep and exercise.

*Responsibility practice:* Initiatives are implemented through thematic focus weeks, information on the intranet, and through visits from the Health and Safety Consultant to all branches and departments of the Bank.

*Organisational adaptation:* The Bank's Health and Safety Consultant is responsible for planning and launching the initiatives.

*Measurement:* We expect that the initiatives will have a preventive effect and will contribute to reducing absenteeism due to sickness.

### Ensuring employee wellbeing and good management

*Objective:* Conducting a combined wellbeing and management survey, aimed at increasing focus on matters affecting our wellbeing and our ability to perform our best. The objective is a response rate of at least 90%. For the parameters "High job satisfaction" and "High loyalty", the goal is to achieve scores of 75% and 83%, respectively.

*Responsibility practice:* A wellbeing and management survey is carried out among all managers and employees at the Bank.

*Organisational adaptation:* The Bank's HR Department is responsible for planning and carrying out the survey in collaboration with an external partner. Furthermore, HR is responsible for ensuring follow-up on the results of the survey, both locally and at group level. HR will assess the activities to be launched.

*Measurement:* All managers with staff responsibilities are responsible for preparing an action plan with specific initiatives to improve wellbeing and strengthen leadership.



We at Arbejdernes Landsbank want to support and get involved in good causes locally, nationally and internationally.

#### Our policy is to:

- Support information campaigns through recognised organisations.
- Establish sponsorship collaboration with sports clubs and non-profit organisations.
- Get involved in the local community and contribute to developing cultural and recreational activities.
- Support humanitarian work through Danish and international relief organisations.

## Initiatives

### Humanitarian aid for children

Each year, we contribute to relief work for children. We have chosen to support *Dansk Folkehjælp* (Danish People's Aid), for whom CEO Gert Jonassen is an ambassador. Since 2012, Arbejdernes Landsbank has supported the association *Børn, Unge & Sorg* which helps children and young persons who witness their parents or siblings falling seriously ill or dying. Furthermore, in 2016 we supported MOT, an organisation working with young people in the 7th to 9th grades, helping them become more independent, take care of each other and show courage.

### Other humanitarian aid

In addition to humanitarian aid for children, in 2016 we also supported the Danish Cancer Society, the Danish Refugee Council and the nationwide charity collection: *Danmarks indsamling*.

### Arbejdernes Landsbanks Fond

Arbejdernes Landsbanks Fond aims at strengthening Danish society through education and knowledge. The fund was established in 1957 and is operated as an independent institution. Information about dates for applications etc. are provided on the Bank's website [www.al-bank.dk/fond](http://www.al-bank.dk/fond).

### +Camp

Since 2009, we have sponsored the +Camp project which, based on learning styles, various motivation techniques

and with scheduled fitness exercises, aims at eliminating social isolation, preventing children from becoming overweight and encouraging learning.

### Voluntary debt counselling

The Danish Ministry of Social Affairs, Children and Integration allocated pooled funds to help a number of relief organisations set up debt counselling in major Danish towns. The aim is to help people with debt problems recover control of their financial situation. The counselling service is manned by volunteers working in the Danish banking sector. Arbejdernes Landsbank is supporting the initiative by reimbursing part of the hours spent by our employees when they work as voluntary debt advisors.

### Teaching young people about finance

We want to help young people gain a better understanding of their personal finances, and consequently, we have entered into collaboration with various educational institutions, where we teach finance.

- **Money Week:** Every year, FinanceDenmark (previously the Danish Bankers' Association) runs Denmark's official Money Week, where students at a range of Danish schools put focus on private finances through teaching, games and group work for an entire week. We want to support this initiative, and therefore, Gert Jonassen, our CEO, along with a number of our financial advisors, took part in the event as guest teachers in March 2016. In March 2017, our CEO and a number of our financial advisors will again participate as guest teachers in the event.
- **Teaching students in the TAMU programme:** In 2016, we established collaboration with TAMU, a training programme with a practical focus, targeted at young people with no real attachment to the labour market. The purpose of this collaboration is to provide students in the programme with a better financial understanding, and in this way enhance their chances of getting a job. The collaboration will continue in 2017.

- **Collaboration with HK Ungdom:** In collaboration with *HK Ungdom* (youth section of the HK trade union), we will offer courses on private finances to business college students in 2017. So far, two courses have been planned in February. At these courses, a financial advisor from the Bank will teach students about budgeting, raising loans and debt – including APR.

### Give Hope

In 2012, Arbejdernes Landsbank started working with the *Børn, Unge & Sorg* association, which helps children and young persons who witness their parents or siblings falling seriously ill or dying. In 2016, the Bank has supported *Børn, Unge & Sorg*, and moreover, the Bank was the main sponsor for the “Give Hope” cycling team, which in the summer holiday cycled around Denmark collecting funds for the association.

### Collaboration with *Rugvængets Skole* (elementary school)

Since 2012, we have worked closely with a class at *Rugvængets Skole* in Ballerup. On 1 August 2015, we adopted class 7.E, which became 8.E in 2016. The purpose of the adoption is to prepare the children for the financial aspects of life after school and help them enter into a better future. We will continue teaching the children about economics and budgeting, tutor them about personal competences, discuss topics such as motivation and bullying and we will give them a perspective of everyday life in the business community by e.g. inviting them to the Bank.

## Results

### Lectures

During 2016, we gave eight lectures with total attendance of more than 1,600 people.

One of the lectures was given by the well-known Danish entertainer, Peter Mygind, and dealt with bullying and social responsibility, and five lectures were given by a coach, Arne Nielsson, addressing the issue of identifying factors which are motivating, and can help you motivate others. Furthermore, there was a lecture by Nicolai Moltke Leth, an ex-soldier, who talked about what parents can do to strengthen their children's social skills, and finally, Kristoffer Schou, a dietician, gave a lecture about children and eating habits.

### Understanding private finances

Our objective to help our customers and others (the old as well as the young) to gain a better understanding of their private finances was realised in the course of the year through a number of lectures for young and old people at educational institutions and at events at our branches.

## Objectives for society 2017

### Lectures

*Objective:* To disseminate messages which can help create a richer life – by focusing particularly on topics related to children, young people and parenthood. We expect to hold at least ten lecture evenings with total attendance by more than 1,000 people.

The lectures will focus on the following themes:

- How to strengthen community and personal self-esteem.
- How to make the most of one's own potential and that of others.
- How to teach our children healthier eating habits.

*Responsibility practice:* The objective will be realised by the Bank holding a number of lecture evenings with knowledgeable lecturers selected by our Marketing Department.

*Organisational adaptation:* A person responsible for marketing as well as a local person responsible for sales have been appointed in connection with each lecture.

*Measurement:* Reports will be made to the Marketing Department on how many people have participated in the individual lectures.

### Understanding private finances

*Objective:* To help our customers and others - young persons as well as the elderly – gain a better understanding of their private financial situation.

*Responsibility practice:* As in 2016, we will again this year host a number of courses and lectures on private finances for our customers of all age groups.

*Organisational adaptation:* A person from the Marketing Department has been appointed to manage this task.

*Measurement:* Our success will be measured on the basis of demand for our materials and our lectures and courses, as well as any subsequent feedback from participants.

#### **Trainee schemes and employment of financial trainees**

*Objective:* To employ five new financial students and 15 financial trainees by 1 August 2017.

*Responsibility practice:* Trainees will be recruited through a targeted campaign on Facebook and other social media.

*Organisational adaptation:* A person from the Bank's HR Department and the Bank's Marketing Department will be appointed as responsible for the project.

*Measurement:* Objective to be met by 1 August 2017.



# Climate and the environment

Our objective is that Arbejdernes Landsbank is recognised as a climate-conscious and environmentally responsible enterprise. We are conscious of our responsibility for the environment and strive hard to reduce our energy consumption and achieve efficient and sustainable utilisation of our common resources.

## Our policy is to:

- Reduce our CO<sub>2</sub> emissions by purchasing climate-friendly electricity and heating, and through energy optimisation of electricity, water and heating installations in our buildings and rental properties.
- Make environmentally responsible purchases from our suppliers whenever possible.
- Perform source separation and recycling of our waste.
- Create an optimal physical framework for our customers and employees.

## Initiatives and objectives

### Reduction of paper consumption

At Arbejdernes Landsbank we strive to develop electronic solutions that can help reduce paper consumption. For instance, the Bank has developed a digital “signature room”, in which it is possible for customers to sign a wide range of loan documents and agreements. Furthermore, our objective is to send mail to customers electronically as a standard procedure, e.g. in *e-Boks* and *AL-NetBank*. We expect this initiative to reduce annual environmental impacts to an extent corresponding to production and consumption of about 4-5 million sheets of paper.

### Reduction in energy consumption

We develop building projects using energy-labelled products which impact the environment as little as possible. In connection with new construction and total renovation of branches, we take extensive environmental consideration, e.g. by using low-consumption technologies. For instance, a requirement will be imposed to use energy-saving light bulbs, LED lighting, low-energy windows and heat management. To further reduce our energy consumption, our future goal

is to use electricity produced by offshore wind turbines, and, at the same time, we will use bio-natural gas and eco-friendly district heating. Our objective is to reduce CO<sub>2</sub> emissions by 30% by the end of 2019.

### Environmental requirements for fixtures and equipment as well as products

In close dialogue with our co-operation partners and suppliers, we ensure that all materials, products, fixtures and equipment purchased by the Bank are produced and used so as to impact the environment as little as possible. For example, we purchase cleaning agents carrying the Nordic Ecolabel, as well as ecolabelled stationery, furniture, fixtures and equipment. Furthermore, we emphasise the importance of collaborating with suppliers who use recycled materials in their production, according to the cradle-to-cradle principle. Our objective is that ecolabelled products are to constitute 50% of total purchases for our day-to-day operations by 2019.

### Healthy food and respect for nature

Our canteens serve nutritious and healthy meals, prepared with consideration for ecology and animal welfare whenever possible. Our ambition for 2017 is to be awarded the bronze version of the ecolabel “*Det Økologiske Spisemærke*” (30-60% organic).

## Results

### Digital signature room

In the course of the year, we have extended our customers’ possibilities to sign documents electronically, because almost all types of loan documents and agreements are now available in digital form. In particular, digital approval of documents from Totalkredit saves a lot of paper, benefitting both the customer and the environment, while at the same time making the procedure simpler and more flexible for customers. Moreover, we are one of the few banks in the sector to have helped develop and launch the possibility for customers to approve digital agreements directly from their mobile phones. This improves customers’ possibilities to approve agreements on the go, and such options are increasingly in demand.

### **Ensure a healthy working climate**

To improve our indoor climate and reduce energy consumption, in 2016 we invested in new building envelopes in several of our properties, for instance the Bank's headquarters in the Panoptikon building in Vesterbrogade, Copenhagen.

In 2016, we registered all our physical facilities in a central energy management and maintenance system. This has provided us with all the relevant data required for a targeted effort to reduce energy consumption going forward. We are thereby even better equipped to improve our indoor climate and maintain our buildings in the most appropriate and environmentally responsible way.

Last but not least, in 2016 we launched several pilot projects aimed at improving the working environment and customer experience in our branch network and departments. Focus in these pilot projects is on improving the physical layout, eco-friendly products and new principles for minimising energy consumption. Ongoing pilot projects will form the basis for future projects in our branch network and staff functions.

One of our goals for 2017 is to ensure a continued healthy working environment and indoor climate. One way of achieving this goal is to implement new guidelines for the physical layout of our premises. This will help create a better working environment and indoor climate for our employees and customers alike. Furthermore, in 2017 we will continuously review and follow-up on our action plans related to APVs (workplace assessments), and thereby ensure that all issues registered during the APV dialogue meetings concerning the physical working climate are addressed.

### **Purchase of eco-friendly products**

In order to contribute actively to a stronger focus on purchasing eco-friendly products in society as a whole, we joined the "*Netværk for Miljømærket indkøb*" in 2016. This network is dedicated to influence our suppliers to supply more ecolabelled products and services.

AKTIESELSKABET

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