

## GRI table for the PFA CSR Report on Corporate Responsibility and Ethics at PFA 2011

References in the table include the PFA CSR Report on Corporate Responsibility and Ethics at PFA 2011 and the Annual Report for PFA Holding for 2011.

### 1. ORGANISATION & STRATEGY

GRI		UNGC	reference
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#### Profile

1.1	Statement from management (CEO)		p.4
1.2	Descriptions of key impacts, risks and opportunities		pp. 4,5,8,10

#### Organisational profile

2.1	Name of reporting organisation		p. 1,6
2.2	Primary products and services		p. 14-18
2.3	Operational structure of the organisation		Annual Report p. 3
2.4	Location of the organisation's headquarters		Annual Report back page
2.5	Geographical areas in which the company operates		Annual Report p. 6
2.6	Ownership and legal form		Annual Report p. 3
2.7	Description of markets in which the company operates		pp. 14-16, Annual Report p. 6
2.8	Scale of the reporting organisation		pp. 5-6
2.9	Significant changes during the reporting period		No significant changes
2.10	Awards received by the organisation in the reporting period		Annual Report

#### Reporting parameters

3.1	Reporting period		p. 6
3.2	Date of most recent previous report		p. 6
3.3	Reporting cycle		p. 6
3.4	Process for defining report content		pp. 5-6
3.5	Contact persons for questions regarding the report or its contents		p. 6
3.6	Boundary of the report		p. 6
3.7	Any specific limitation on the scope or boundary of the report		
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period		p. 6, Annual Report p. 3
3.10	Explanation of the effect of any re-statements of information provided in earlier reports		No changes
3.11	Significant changes from previous reports in the scope, boundary or measurement methods		No significant changes
3.12	GRI index		Annexed to the report

#### Governance, Commitments and Engagements

4.1	Governance structure of the organisation	1-10	Annual Report p. 3
4.2	Description of whether the Chairman of the Supervisory Board is also a member of the Management	1-10	Annual Report chapter on Management and organisation
4.3	The number of independent members of the Supervisory Board	1-10	Annual Report chapter on Management and organisation
4.4	Mechanisms for shareholders and employees to provide recommendations or directions to the Supervisory Board	1-10	Annual Report chapter on Management and organisation
4.8	Internally developed policies, codes of conduct, and	1-10	pp. 8, 10, 17, Appendix

	principles relevant to economic, environmental, and social performance		on Active Ownership
4.12	External principles or initiatives to which the organisation subscribes or endorses	1-10	pp. 5,17
4.13	Memberships in industry associations and advocacy organisations		p. 17 and PFA CSR website
4.14	List of the company's stakeholder groups		
4.15	Basis for identification and selection of stakeholders with whom the company engages		pp. 17, 18, 21-24
4.17	Key topics that have been raised through stakeholder engagement and the company's response		pp. 21, 17-19

## 2. FINANSIAL SERVICES SECTOR SUPPLEMENT – FSSS

GRI		UNGC	Reference
FS1	Policies with specific environmental and social components applied to business lines.		pp. 17,19
FS2	Procedures for assessing and screening environmental and social risks in business lines.		pp. 17,19, Appendix Active Ownership
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.		p. 17, Appendix Active Ownership
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.		p. 17, Appendix Active Ownership
FS11	Percentage of assets subject to positive and negative environmental or social screening.		p. 17
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.		p. 17

## 3. ECONOMIC

GRI		UNGC	Reference
<b>Economic</b>			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee remuneration, donations and other community investments, retained earnings, and payments to capital providers and the government.		Annual Report
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	7	pp. 8, 14, 17, 19
EC3	Coverage of the organisation's defined benefit plan obligations.		p. 12

### Indirect Economic Impacts

EC9	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.		p. 17
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#### 4. ENVIRONMENT

GRI		UNGC	Reference	Comments
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##### Materials

EN1	Materials used by weight or volume.	8	Appendix Environmental Reporting	
EN2	Percentage of materials used that are recycled input materials.	8,9	Appendix Environmental Reporting	

##### Energy

EN3	Direct energy consumption by primary energy source.	8	Appendix Environmental Reporting	
EN4	Indirect energy consumption by primary source.	8,9	Appendix Environmental Reporting	
EN5	Energy saved due to conservation and efficiency improvements.	8,9	p. 19	
EN6	Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy requirements as a result of these initiatives.	8,9	p. 19	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	8,9	p. 19	

##### Water

EN8	Total water withdrawal by source.	8	PFA monitors the headquarters' water consumption from the municipality water supply.	
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##### Emissions, effluents and waste

EN16	Total direct and indirect greenhouse gas emissions by weight.	8	Appendix Environmental Reporting	
EN17	Other relevant indirect greenhouse gas emissions by weight.	8	Appendix Environmental Reporting	
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	8-9	Appendix Environmental Reporting	
EN19	Emissions of ozone-depleting substances by weight.	8	Appendix Environmental Reporting	
EN20	NOx, SOx, and other significant air emissions by type and weight.	8		PFA determines emissions in CO2.
EN21	Total water discharge by quality and destination.	8		
EN23	Total number and volume of significant spills.	8		No spills
EN24	Weight of transported, imported, exported, or	8		PFA does not

	treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped.			use any chemicals that could be considered dangerous.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff.	8		PFA has no influence on local biodiversity.

#### Products and services

EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	7,9	Appendix Environmental Reporting	
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	8,9		PFA only supplies non-physical service products.

#### Transport and overall

EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	8		PFA has not received any fines, significant or insignificant.
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce.	8	p. 19, Appendix Environmental Reporting	

### 5. PRODUCT RESPONSIBILITY

GRI		UNGC	reference
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#### Customer health and safety

PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	1	pp. 21, 22, 23
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#### Product and service labelling

PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.		pp. 22, 23
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### 6. LABOUR RELATIONS

GRI		UNGC	Reference	Comments
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#### Employment

LA1	Total workforce by employment type, employment contract, and region.		p. 12, Appendix Employment Reporting	PFA's employees are covered by collective agreements with FA and DFL. Furthermore, PFA has entered into local agreements with two internal associations. An additional 25 % of the employees are employed on an individual basis.
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LA2	Total number and rate of employee turnover by age group, gender, and region.	6	p. 12, Appendix Employment Reporting	PFA does not determine employees according to age or gender.
LA3	Benefits only provided to full-time employees.		p. 12, Appendix Employment Reporting	Benefits are provided to all employees employed on a permanent basis.

#### Labour/management relations

LA4	Benefits only provided to full-time employees.			75 % of all employees are covered by a collective agreement or a local agreement.
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.			Any increase in working hours is made by three months' notice. If PFA wants to change the office working hours, this must be done at four weeks' notice. Employees covered under a collective agreement and other employees employed on a permanent basis have a period of notice ranging from 3-9 months.

#### Occupational health and safety

LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	1	Annual Report chapter on Management and organisation	The efforts to ensure a sound occupational health and safety environment and any issues in connection with occupational health and safety as well as occupational injuries are handled by PFA's occupational health and safety committee. All employees are represented via the occupational health and safety committee.
LA7	Rates of injury, occupational diseases, lost days and absenteeism, and total number of work-related fatalities by region.	1	Appendix Employment Reporting	
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	1	p. 12	The immediate supervisor takes care of the employees who fall seriously ill. The supervisor obtains support from the Human Resources department. If it is necessary to carry through changes related to the employee's job, this will be done, and the changes will be carried through in cooperation with the employee. All employees are covered by a critical illness insurance plan, PFA Preventive Care, a group term life insurance plan and a health insurance plan. The employee's children between the age of 1 and 18 are automatically covered by the health insurance plan.
LA9	Health and safety topics covered in formal agreements	1		Occupational health and safety topics are subject to Danish

	with trade unions.			legislation. Furthermore, PFA cooperates with FA/DFL to ensure a sound occupational health and safety environment. Psychological occupational health and safety environment as well as well-being are covered by a framework agreement between PFA and FA/DFL.
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#### Training and education

LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.		p. 12, Annual Report chapter on Management and organisation	
LA12	Percentage of employees receiving regular performance and career development reviews.			PFA employee are part of an annual performance review and PFA have a special performance review new managers to support them in their new role.

#### Diversity and equal opportunity

LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	1,6		Danish legislation prevents minority group registrations.
LA14	Ratio of basic salary of men to women by employee category.	1,6		The Act on equal salary determines the principles on equal work and requires that equal salary statistical data is prepared. At PFA, every year equal salary statistical data is prepared and subject to discussion at the workplace committee.

### 7. HUMAN RIGHTS

GRI		UNGC	Reference	Comments
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#### Investment and procurement practices

HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	1-6	p. 17, Appendix Active Ownership	
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	1-6	pp. 17, 19	A list of demands to comply with PFA's CSR policy is incorporated into PFA's supplier contracts. The objective is to promote UNGC's principles.

#### Non-discrimination

HR4	Total number of incidents of discrimination and actions taken.	1,2,6		PFA has not recorded any incidents of discrimination.
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#### Freedom of association and collective bargaining

HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	1,2,3		PFA cooperates with PFAP, a division of DFL, on a daily basis. Employees are covered under the collective bargaining agreements within FASOR and FOROM respectively. Employees employed on an individual basis are not covered by a collective agreement, but they negotiate their own contracts.
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#### Child labour

HR6	Operations identified as having significant risk of incidents of child labour, and measures taken to contribute to the elimination of child labour.	1,2,5	p. 17	PFA complies with the Danish Health and Safety at Work Act in which the guidelines regarding employment of children and young people are described. This means that PFA does not employ children. PFA wish to have an impact and promote the abolition of child Labour, therefore this element is included in our responsible investments guidelines.
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#### Forced and compulsory labour

HR7	Operations identified as having significant risk of incidents of forced or compulsory labour, and measures taken to contribute to the elimination of forced or compulsory labour.	1,2,4	p. 17	PFA has no activities with elements of forced or compulsory labour or any risks related to this. As PFA wishes to have an impact and promote the abolition of forced or compulsory labour, this element is included in our responsible investments guidelines.
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### 8. SOCIETY

GRI	Beskrivelse	UNGC	Henvvisning
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#### Corruption

SO4	Actions taken in response to incidents of corruption.	10	pp. 8, 10
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#### Public policy

SO5	Public policy positions and participation in public policy development and lobbying.		pp.14, 15, 21
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#### Anti-competitive behaviour

SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.		No fines.
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For more information contact CSR Manager Mette Vadstrup, mev@pfa.dk.