



**Social ethic account
Middelfart Sparekasse**

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Ethic account since 1993
Social reporting since 2002



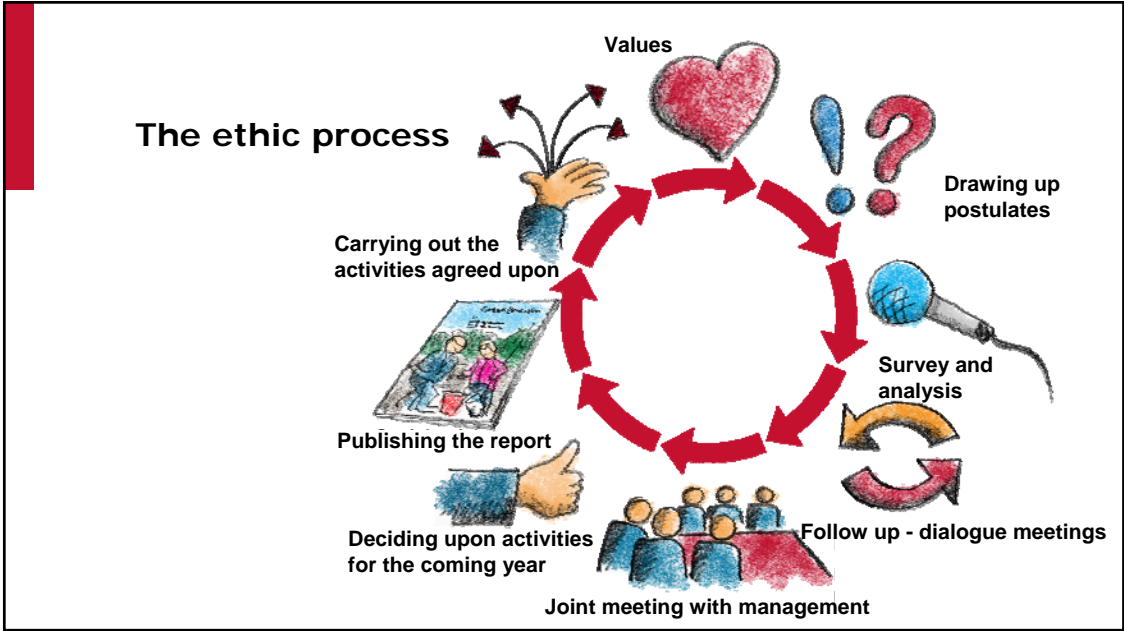
For whom?

Customers

Employees

Local citizens






Values

Customers

- Confidence
- Quality
- Honesty
- Accountability
- Information



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Values

Customers

- Confidence
- Quality
- Honesty
- Accountability
- Information

Employees

- Personal development
- Security
- Cooperation
- Openness
- Individual and professional respect
- Accountability



Values

Customers

- Confidence
- Quality
- Honesty
- Accountability
- Information

Employees

- Personal development
- Security
- Cooperation
- Openness
- Individual and professional respect
- Accountability

Local citizens

- Local involvement
- Openness
- Deeply rooted
- Accountability
- Humanity



Results - customers

- Improved customer dialogue
- New dialogue tools
- Focus on advisor and customer relation
- Improved product range – more customer offerings
- Better targeting of specific customer groups or needs (e.g. youth)



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Results - employees

- Flexible working hours
- Better methods for conflict solving
- Improved training – personal development
- New information tools
- Improved information from management
- New value-oriented organization



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Results – local citizens



- Accommodations exclusively for students in Aarhus and Copenhagen
- Senior housing project in Middelfart
- Engaged in local cultural activities
- Support to the local business
- Emphasis on sponsorship rather than advertising

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For more information:
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