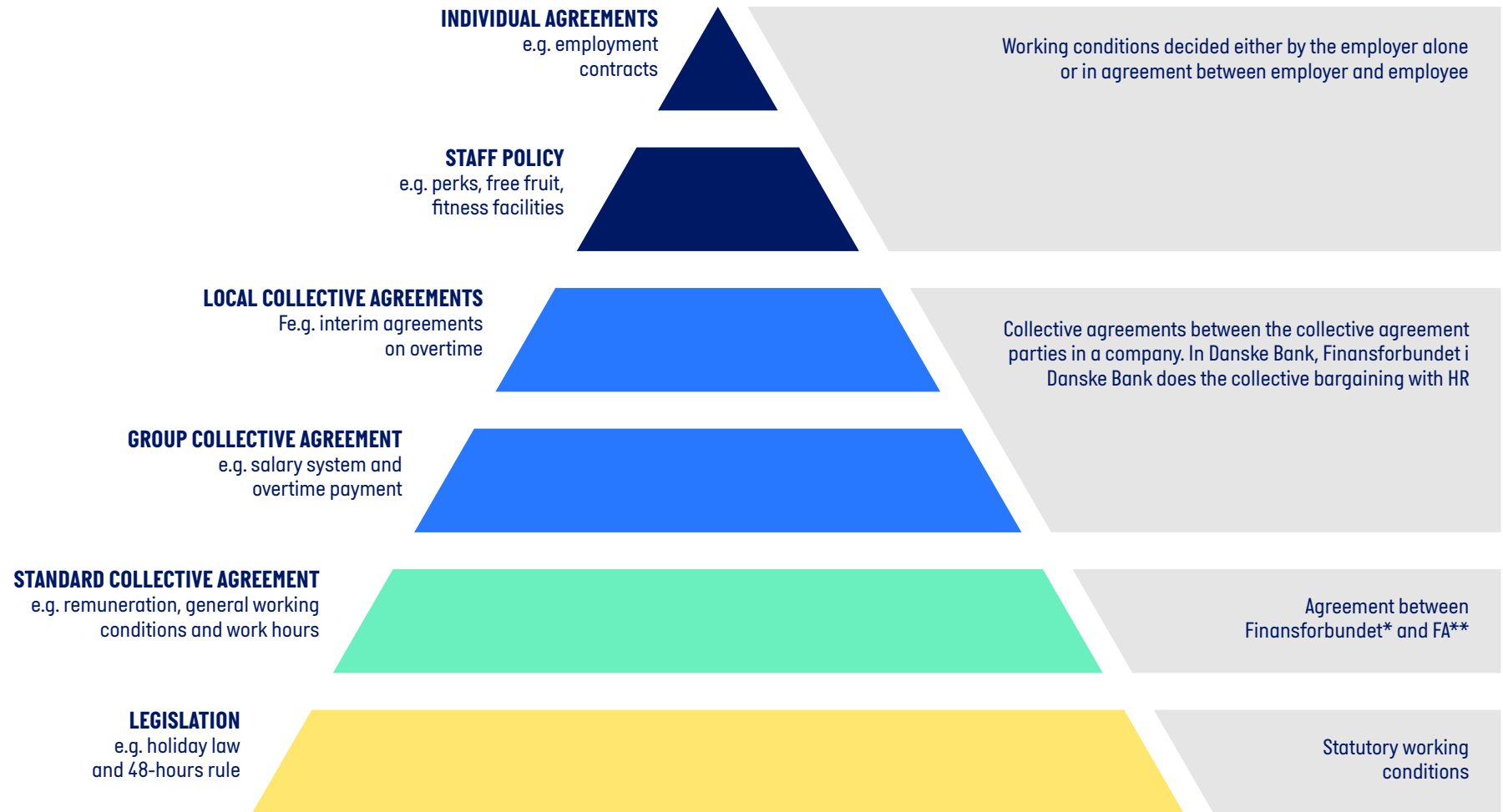


THE COMPOSITION OF YOUR WORKING CONDITIONS



* Financial Services Union Denmark

** Danish Employers' Association for the Financial Sector