

Danske Bank

We share our customers' ambitions

*“We help customers be financially
confident and achieve their ambitions by
making daily banking and important
financial decisions easy”*

Our business is built on four pillars

Vision

To be recognised as
the most trusted financial partner

Strategic core

We are a modern bank for people
and businesses across the Nordics
with deep financial competence and
leading, innovative solutions

*The Essence
of
Danske Bank*

Customer promise

We help customers be financially
confident and achieve their ambitions
by making daily banking and
important financial decisions easy

Core values

Expertise
Integrity
Value creation
Agility
Collaboration

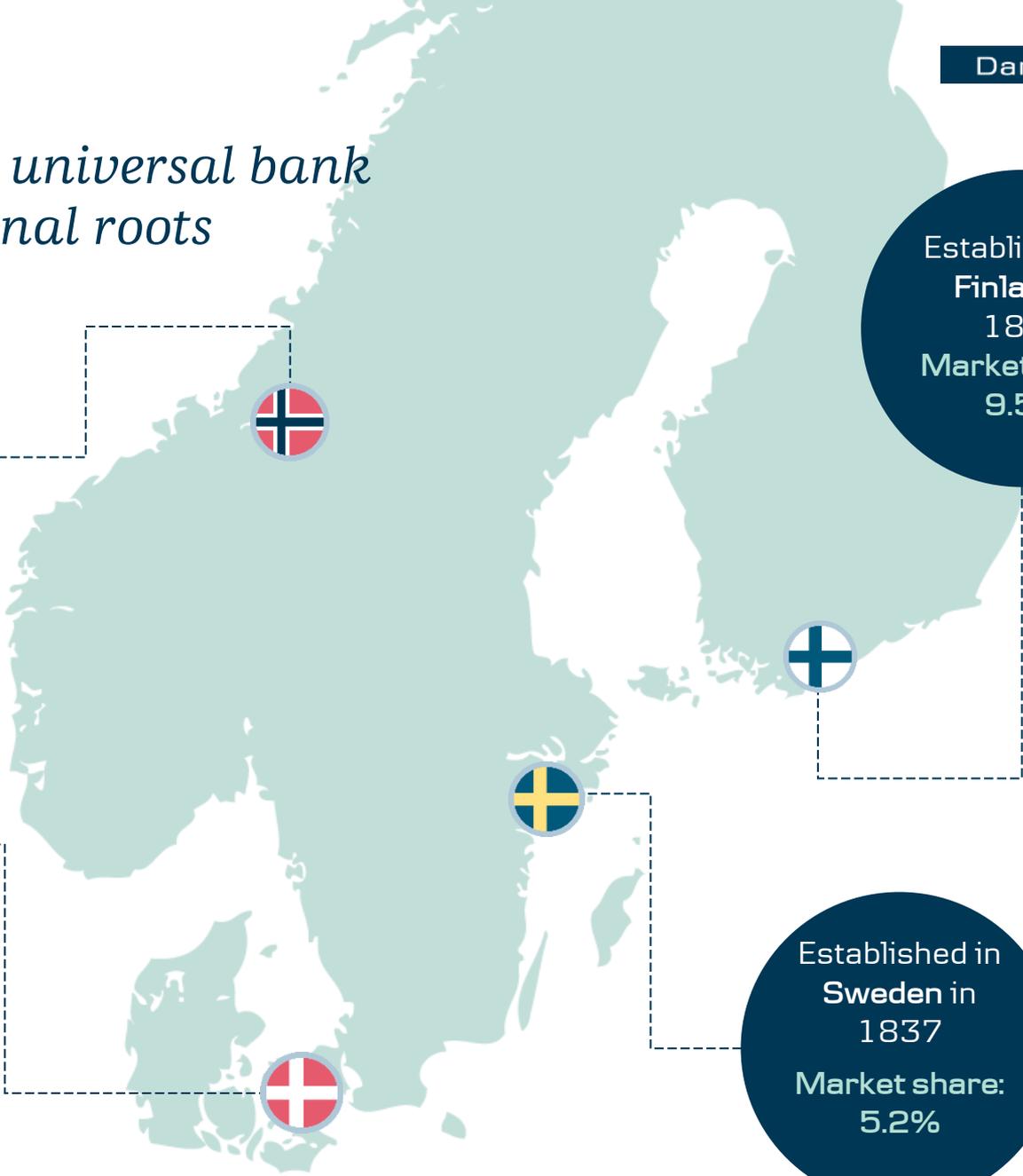
*We are a Nordic universal bank
with strong regional roots*

Established in
Norway in
1859
Market share:
5.9%

Established in
Denmark in
1871
Market share:
26.6%

Established in
Finland in
1887
Market share:
9.5%

Established in
Sweden in
1837
Market share:
5.2%



Danske Bank in a snapshot

Personal Banking

4,623 employees
Lending of DKK 742 billion



Serves
2.7 million
personal customers

Business Banking

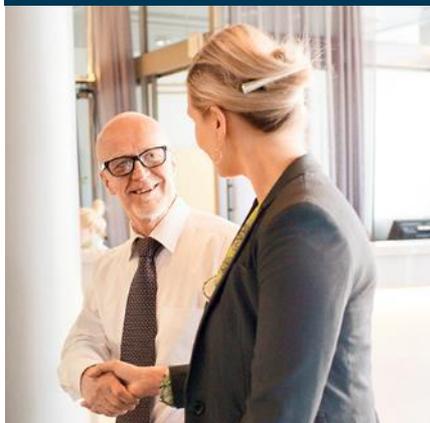
2,662 employees
Lending of DKK 662 billion



Serves
238,000
small and medium-sized businesses

Corporates & Institutions

1,796 employees
Lending of DKK 197 billion



Serves
1,700
corporate and institutional clients

Wealth Management

1,948 employees
DKK 1,420 billion in assets under management

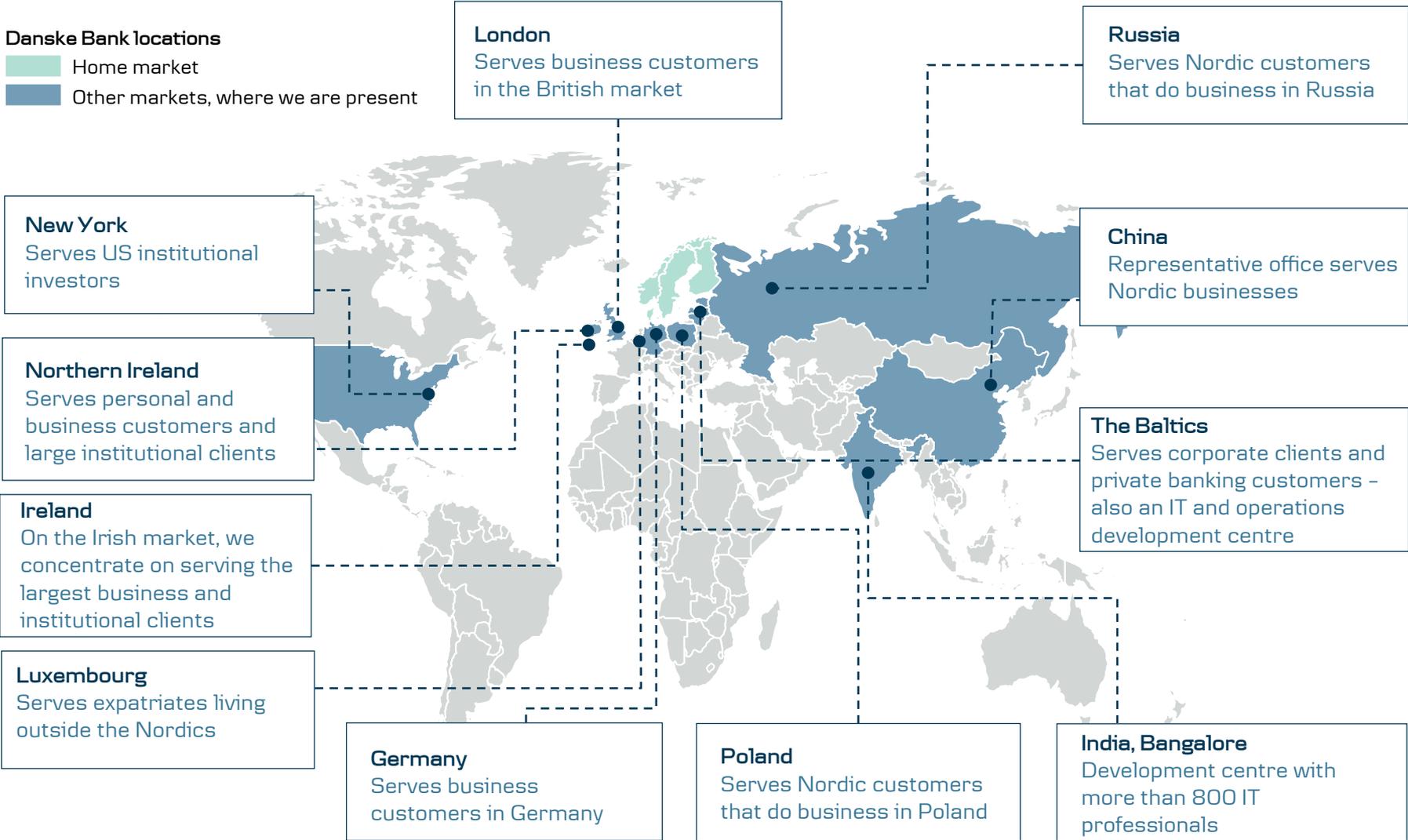


Provides pension savings, private banking and asset management services to the entire Group

19,303

full-time employees in 16 countries

Present in 16 countries around the world



We have made banking easier for more than 145 years

1871

In Denmark, we offer overdraft facilities for the first time



1902

We introduce the children's money box on the Danish market

1958

As the first company in Finland, we start using one of the earliest IBM computers for our banking transactions



1978

We are the first bank in Norway to introduce a completely new bank account system



1881

As the first bank in Europe, we introduce safe deposit boxes at our offices in Copenhagen

1939

The postal giro payment system is introduced - it is the first modern banking system in Finland



1967

We are the first to launch a savings account concept for children in Denmark. Within six months, 300,000 children own a Pondus money box

1997

We launch the first eBanking solution for personal customers in Norway, allowing people to do their banking at home

... and continue to do so

2010

As the first bank in Denmark and Finland, we launch mobile banking apps for smartphones



2015

We launch Sunday.dk, a new online home purchase platform

sunday

2015

We launch online platform for growth companies in Denmark, Norway and Sweden

hub

2016

WeShare app launched in Denmark, Norway, Finland and Sweden



2013

We launch MobilePay in Denmark and Finland. It is the first app on both markets to offer mobile payments

2015

We offer digital signing in our online channels

2016

We offer customer and advisory services via chat

JUNE

2016

Online investment solution aimed at making investments far more transparent and accessible



*Our approach to
corporate responsibility*

Our role in society

We play an important role in maintaining financial stability and contributing to economic growth



DKK 1,689 billion

Loans issued for banking customers in 2016



DKK 8.9 billion

Dividends paid to our 266,000 shareholders for 2016



DKK 5.5 billion

Tax on the profit for 2016

Corporate responsibility is integrated in our core business



We integrate environmental, social and governance considerations in our investment, lending and procurement practices



100%

of our business operations in core markets are powered by renewable electricity



We are committed to the 10 principles of the UN Global Compact

Launching a new fund

In 2016, we launched a new sustainable investment fund



We use our expertise to foster financial confidence and provide access to financial services

Financial confidence



+7,000,000

Moneyville users since its launch in 2008

hub

We have created one of the largest start-up platforms in Denmark

80,000

monthly visits in the Nordic countries

Accessibility



Making banking easy for everyone



Providing solutions for homeless people

Meet some of our more than 3.4 million customers



“Having good health and sound finances is the most important thing for me”

Heidi Gjolme Bue,
pre-school teacher

“The foundation is to exist for the next 100 years and deliver high returns each year, so that we can continue to give grants for good causes”

Mikael Laage-Petersen,
A/S Holger Petersen Holding



“Owning things is not that important to us, we would rather spend our money on experiences”

Robert Nuortava & Tiia Kukkonen

“Our ambition is to become the technological frontrunner in Norway and thus be able to create global growth for our business”

Per Olaf Stampe,
Kongsberg Gruppen



“One of the best things in my life is enjoying the peace and quiet at our farm with my family”

Jens Naas Bibow,
Partner Lawyer at Thommesen





"I need an adviser who knows me and my dreams and knows when my family enters a new phase of our life. During significant changes, I need an adviser whom I trust to reach out to me when my focus is elsewhere."

Jan Knudsen

Customer of Danske Bank for 16 years
Director, Dansk Firmaidrætsforbund
Married - five children aged 10 to 25

Our advice is proactive and based on important life events



You start to study



You are moving out



You are buying a home



You just got your first job



You are starting your own business



You lost your job



You are retiring



You have taken a serious fall



You want to give your kids an advance



You are having a baby



You are moving in together



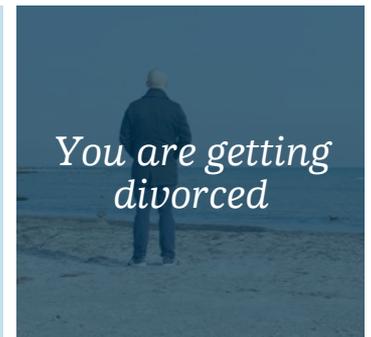
You are getting married



You are handing your business over to the next generation

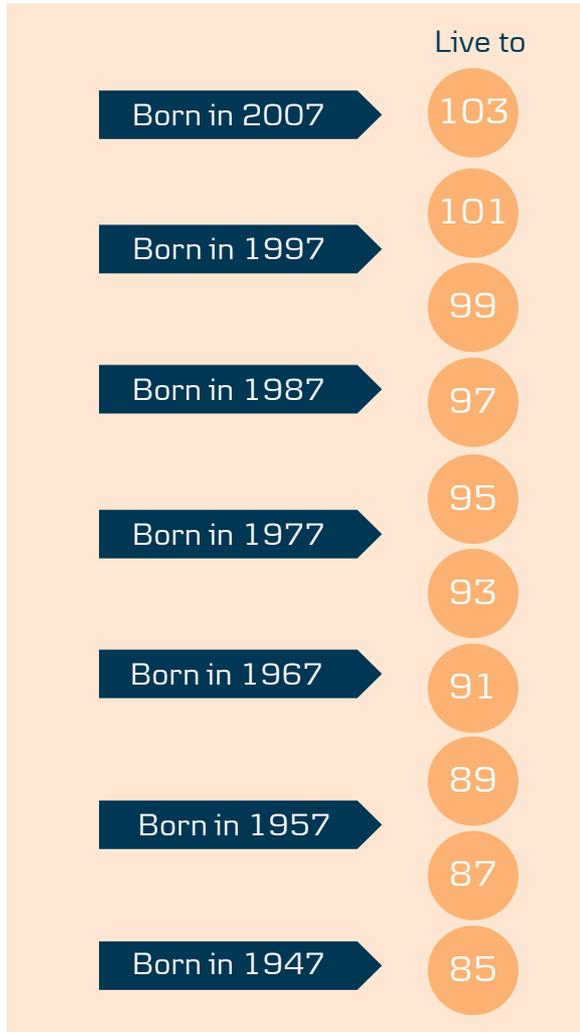


You are moving abroad



You are getting divorced

We need to rethink how we plan our life, as we are getting older and older



We are getting older and older... **half of all babies** born in the Western world today are likely to live to be **100 years** old

Since we live longer, we need to plan accordingly and **set aside more money**

Today, most peoples' lives can be divided into three stages - education, work, retirement. In the **future**, we will live a **multi-stage life**.

*Full-service
wholesale bank
across the
Nordics*



We deliver strategic and proactive advice based on our business customers' needs and situation



International expansion

High growth



Starting up a company



Seeking investment opportunities

Taking your company public

Succession



Financing



Day-to-day banking

Hedging risk



Raising new debt



Buying or selling a company



New subsidiary



International trade



New production facility

Insights on financial markets and economic trends

All our customers meet a team of specialists – from start-ups to institutional clients





*It's all about
the customers*