

*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

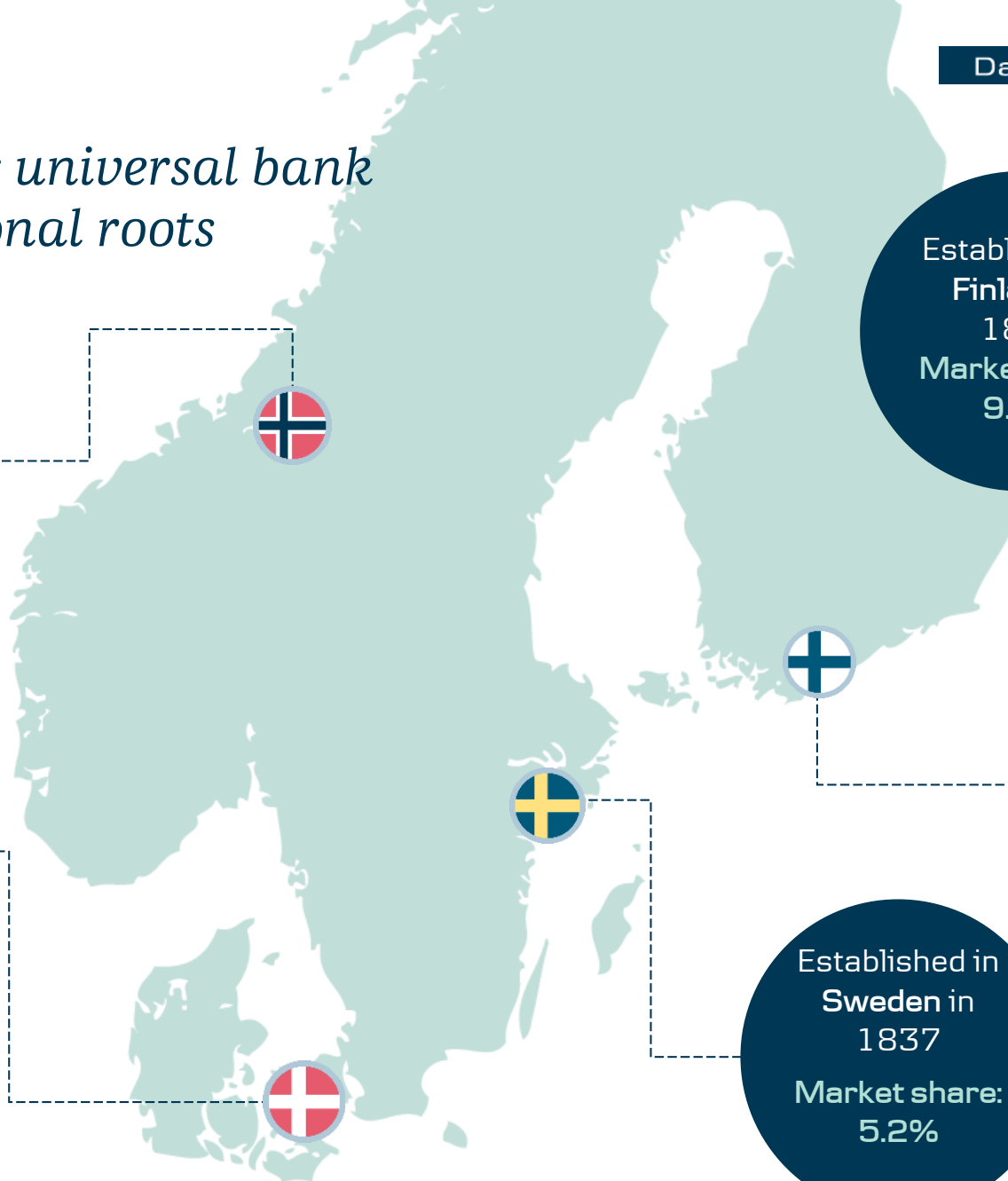
*We are a Nordic universal bank  
with strong regional roots*

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

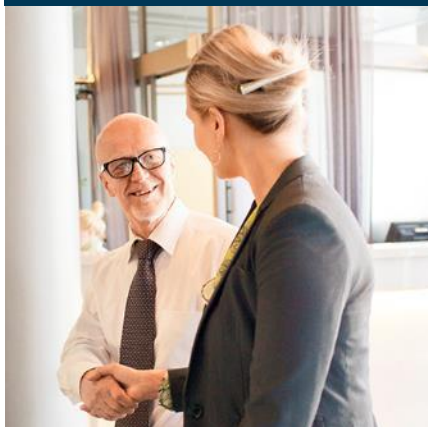
2,662 employees  
Lending of DKK 662 billion



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

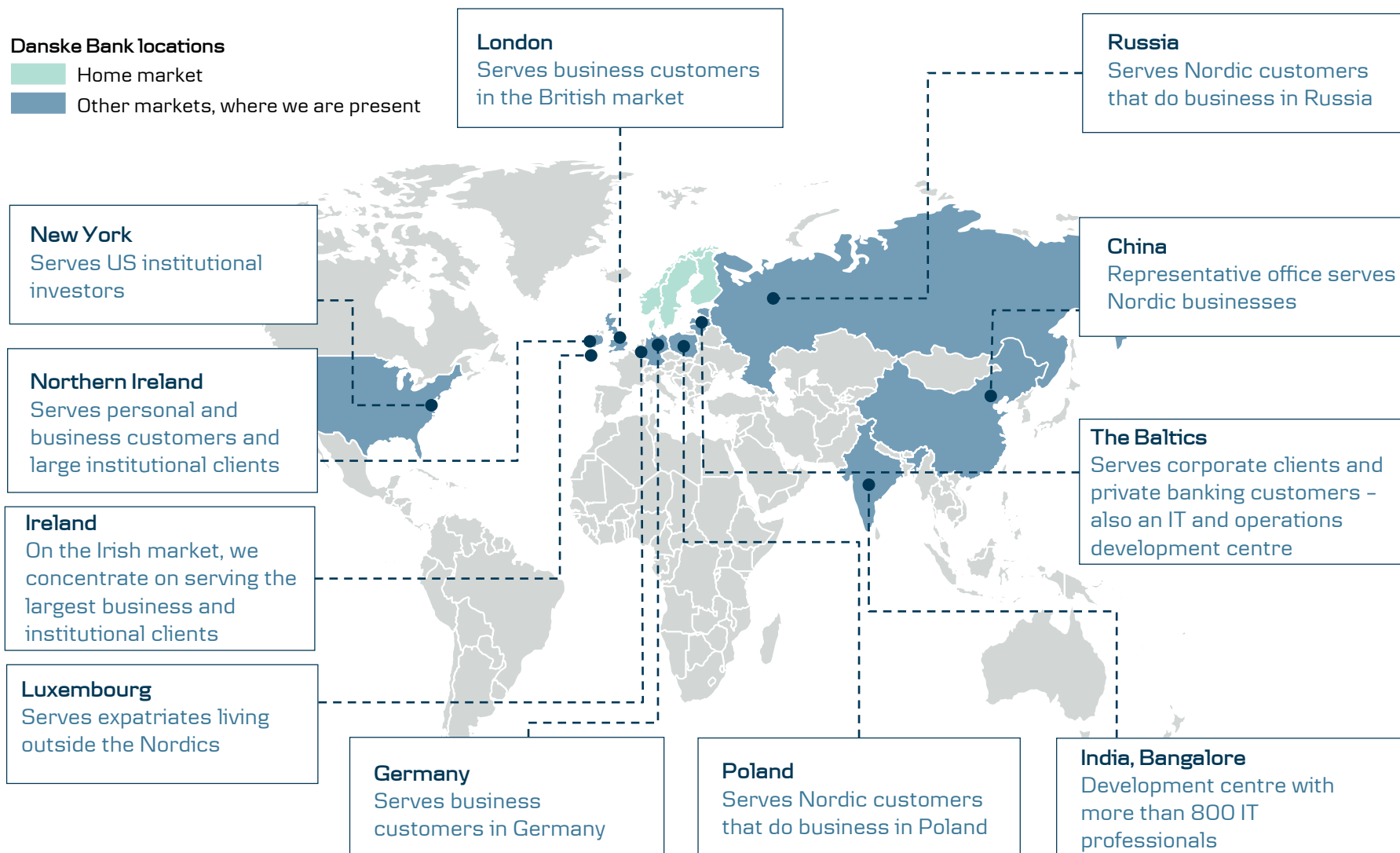


Provides pension savings, private banking and asset management services to the entire Group

**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

A person wearing a helmet is riding a dark-colored quad bike through a field of golden hay bales. The scene is set at sunset, with a warm orange glow in the sky and a line of dark evergreen trees in the background. The text "Our approach to corporate responsibility" is overlaid in a large, white, serif font on the lower left side of the image.

*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%**

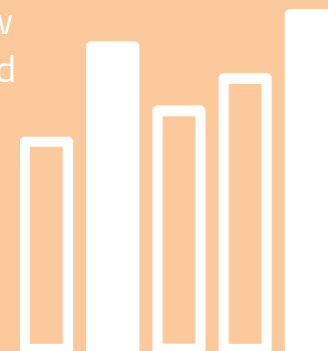
of our business operations in core markets are powered by renewable electricity



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 Gjølme 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*

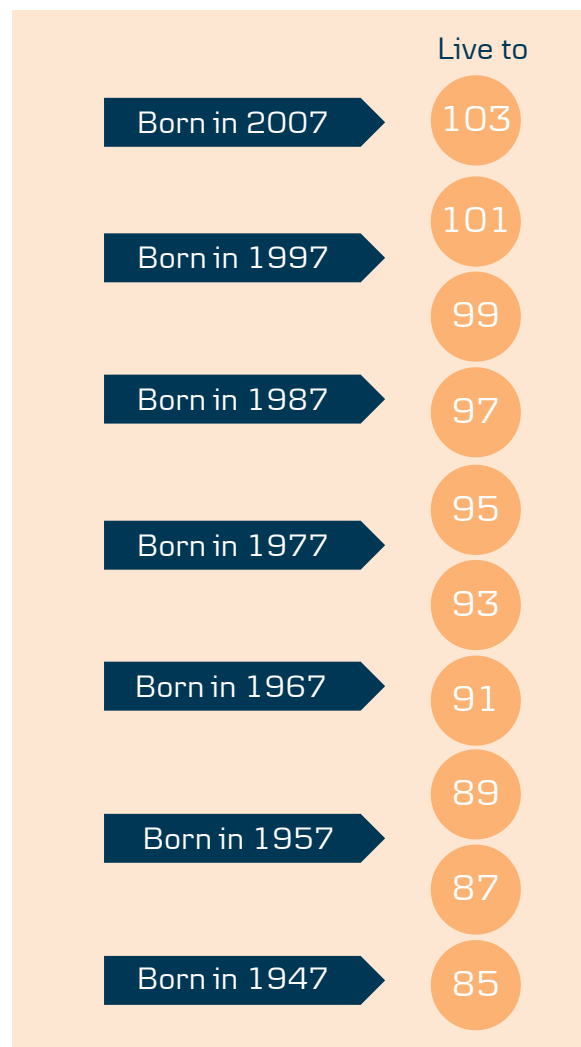
*You are handing your business over to the next generation*



*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*

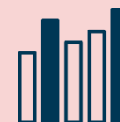


*International expansion*

*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*



A group of people are walking on a city street during sunset. In the foreground, a woman wearing a beige coat, sunglasses, and a purple scarf is walking towards the camera, carrying a black bag. To her left, a man in a dark jacket and a woman with a backpack are walking away from the camera. In the background, other pedestrians are visible, and the city skyline is illuminated by the warm light of the setting sun. A metal railing runs along the right side of the sidewalk.

*It's all about  
the customers*