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Comment on the DFSA's statement on inspection of home loans

"We take note of the order issued by the Danish Financial Supervisory Authority. It is important to us that our credit assessments are thorough and well documented when we help our customers finance their homes. In the areas where the Danish FSA has identified shortcomings, we need to do better.

The Danish FSA's inspection covers 58 lending decisions involving customers with a higher-than-average risk profile and is therefore not representative of our overall housing lending. This does not change the fact that we take the criticism seriously. Among other things, the Danish FSA assesses that four of the cases reviewed should not have been approved on the basis available at the time. We have already launched a number of initiatives to strengthen our credit processes, including mandatory credit certification for our advisors, which goes beyond what is legally required, and that work continues. We will, of course, ensure full compliance with the order," says Mark Wraa-Hansen, Head of Personal Customers in Denmark at Danske Bank.

The FSA's statement is available at danskebank.com/investor-relations/regulation/the-danish-fsa.

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