

(Translation of the Finnish Original)

## **Independent auditor's report on the ESEF financial statements of Danske Mortgage Bank Plc**

To the Board of Directors of Danske Mortgage Bank Plc

We have performed a reasonable assurance engagement on the financial statement (7437003G88EHT2TMK409-2024-12-31-fi.xhtml) of Danske Mortgage Bank Plc (2825892-7) prepared in accordance with the ESEF Regulatory Technical Standards (RTS) requirements adopted by the European Commission for the financial year 1.1. – 31.12.2024.

### **Responsibilities of the board of directors and the Chief Executive Officer**

The Board of Directors and the CEO are responsible for the preparation of the report of the Board of Directors and financial statements (ESEF financial statements) that comply with the requirements of ESEF RTS adopted by European Commission. This responsibility includes:

- preparation of ESEF financial statements in XHTML format in accordance with Article 3 of ESEF RTS; and
- ensuring consistency between ESEF financial statements and audited financial statements.

The Board of Directors and the CEO are also responsible for such internal control as they determine is necessary to enable the preparation of ESEF financial statements in accordance with the requirements of ESEF RTS.

### **Auditor's independence and quality control**

We are independent of the company in accordance with the ethical requirements that are applicable in Finland and are relevant to the engagement we have performed, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

The auditor applies International Standard on Quality Management 1 and, accordingly, an audit firm shall design, implement, and maintain a system of quality control including policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

## Auditor's responsibilities

Pursuant to Section 8 of Chapter 7 of the Securities Market act, our responsibility is to provide assurance to financial statements prepared in accordance with the ESEF regulatory technical standards requirements adopted by the European Commission. We express an opinion on whether the financial statements in the ESEF financial statements have been prepared in all material respects in accordance with the requirements of Article 3 of ESEF RTS.

Our responsibility is to disclose the extent of the assurance in our opinion. We conducted a reasonable assurance engagement in accordance with International Standard on Assurance Engagements ISAE 3000.

The engagement includes procedures to obtain evidence on:

- whether the ESEF financial statements has been prepared in XHTML format in accordance with the requirements of Article 3 of ESEF RTS
- whether the ESEF financial statements are consistent with the audited financial statements.

The nature timing and extent of the procedures selected depend on the auditor's judgment. This includes the assessment of risk of material departures from the requirements set out in ESEF RTS, whether due to fraud or error.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Opinion

Pursuant to Section 8 of Chapter 7 of the Securities Market act, in our opinion the financial statements in the Danske Mortgage Bank Plc's ESEF financial statements (7437003G88EHT2TMK409-2024-12-31-fi.xhtml) for the financial year 1.1. -31.12.2024 has been prepared in all material respects in accordance with the article 3 of ESEF Regulatory Technical Standards requirements adopted by the European Commission.

Our audit opinion on the financial statements of Danske Mortgage Bank Plc for the financial year 1.1.-31.12.2024 has been expressed in our auditor's report dated 7.2.2025. In this report, we do not express an audit opinion or any other assurance conclusion on the financial statements.

Helsinki, 7 February 2025

**Deloitte Oy**  
Audit Firm

Sonja Suosalo  
APA