

Press conference



Peter Straarup,
Chairman of the Executive Board



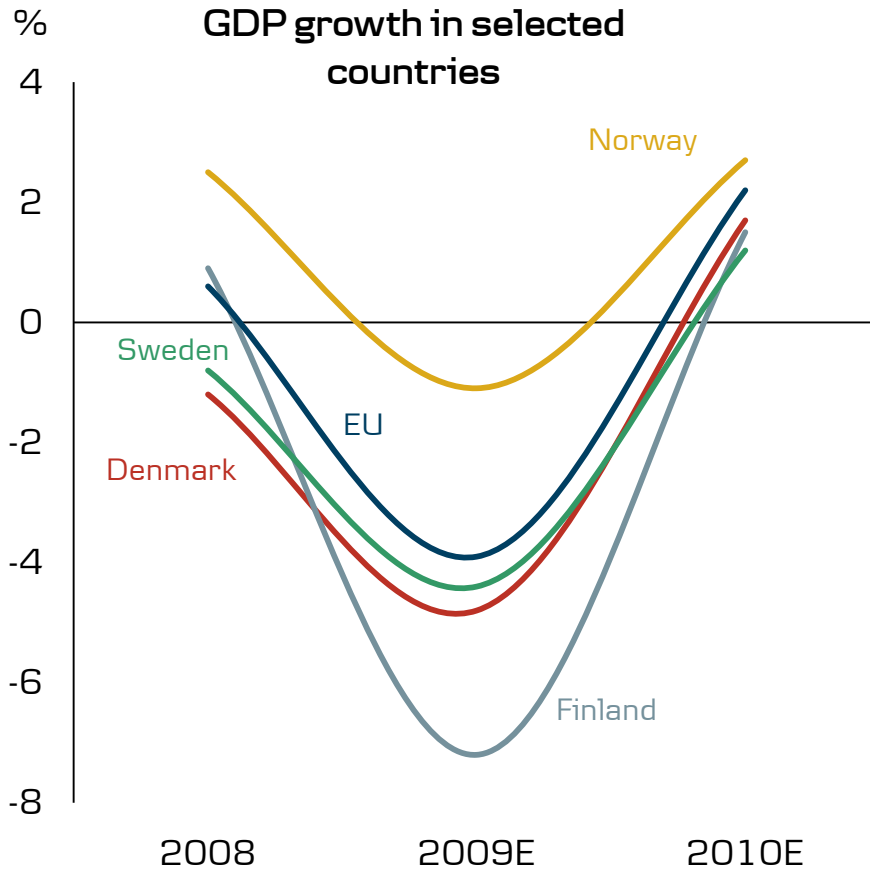
Tonny Thierry Andersen,
CFO & member of the Executive Board

February 4, 2010

Financial results for 2009: Net profit despite the worst economic downturn in recent times

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In 2009, GDP hit a historical low, and it will only improve slowly in 2010

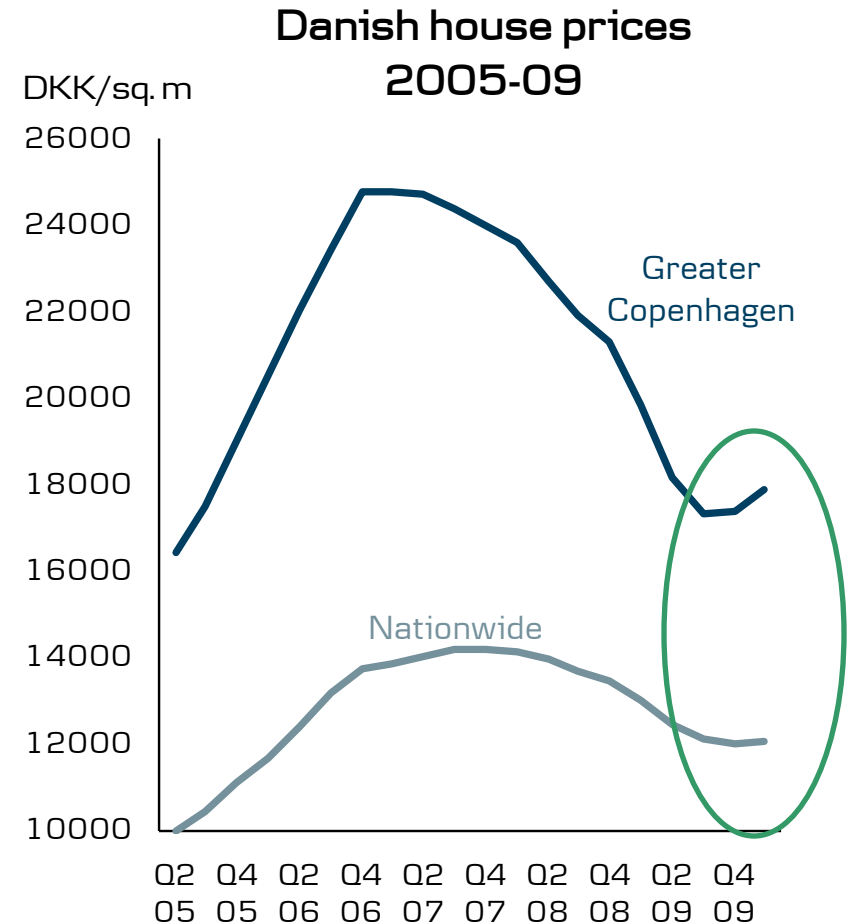
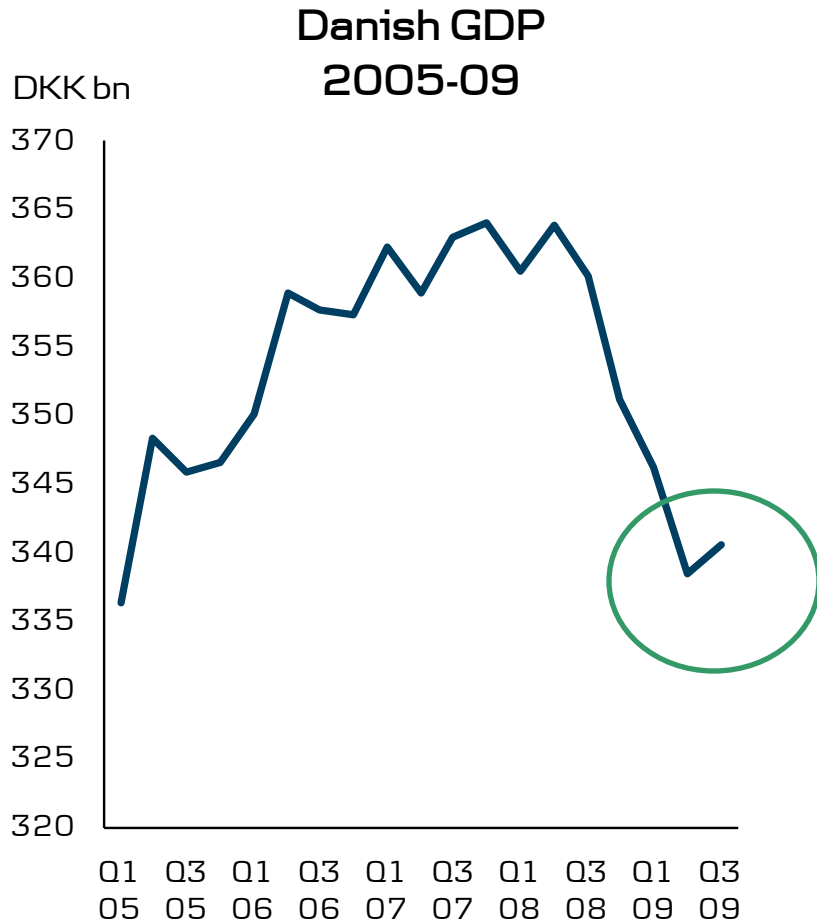


Source: Danske Markets

What we pay for the bank packages

BILL	
Guarantee fee - 2 yrs	5.0
Interest on hybrid loan (net) - 5 yrs	6.0
Financial stability	1.9-6.7
Total	<u>DKK 13-18 bn</u>

Improvements in H2 2009: GDP rose and house prices stabilised, especially in Greater Copenhagen



Source: Danske Markets

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Stronger focus on customer satisfaction

Hjem > Privat Danske Bank

Bedre bank

Ansvarlighed Nærvær Gennemsigtighed Handlinger Om Bedre bank Om kommentarer og svar

Bedre bank



Så langt er Bedre bank

"Vi har lanceret 23 handlinger, som alle skal forbedre kundernes oplevelse af os. Det er blevet tid til at gøre status og vise, hvordan det går. For løfter forpligter."
Henrik Normann, direktør og chef for Danske Bank

[▶ Afspil video](#)

Opfølgning:

Opfølgning på handling # 14
Vi tager telefonen inden for 30 sekunder - hele døgnet:

Opkald besvaret inden 30 sek

Uge	52	53	1	2
Procent	96%	92%	96%	96%

[→ Læs mere her](#)

Senest opdaterede handlinger:

Handling #20 Vi gennemgår din økonomi en ekstra gang **80 %**

Handling #15 Vi introducerer en servicevært **80 %**

[→ Få overblik her](#)

[Se tv-reklamen](#) [Få opdateringer via Mail](#) [Få opdateringer via Twitter](#) [Hent brochure med alle handlinger \(PDF\)](#)

Handlinger

Danske Bank vil være en bedre bank. Derfor lancerer vi en række forbedringer, inspireret af vores kunder.

Ansvarlighed



Vi vil opleves som en moderne bank, hvor du får kompetent rådgivning med afsæt i dine udfordringer og

Nærvær



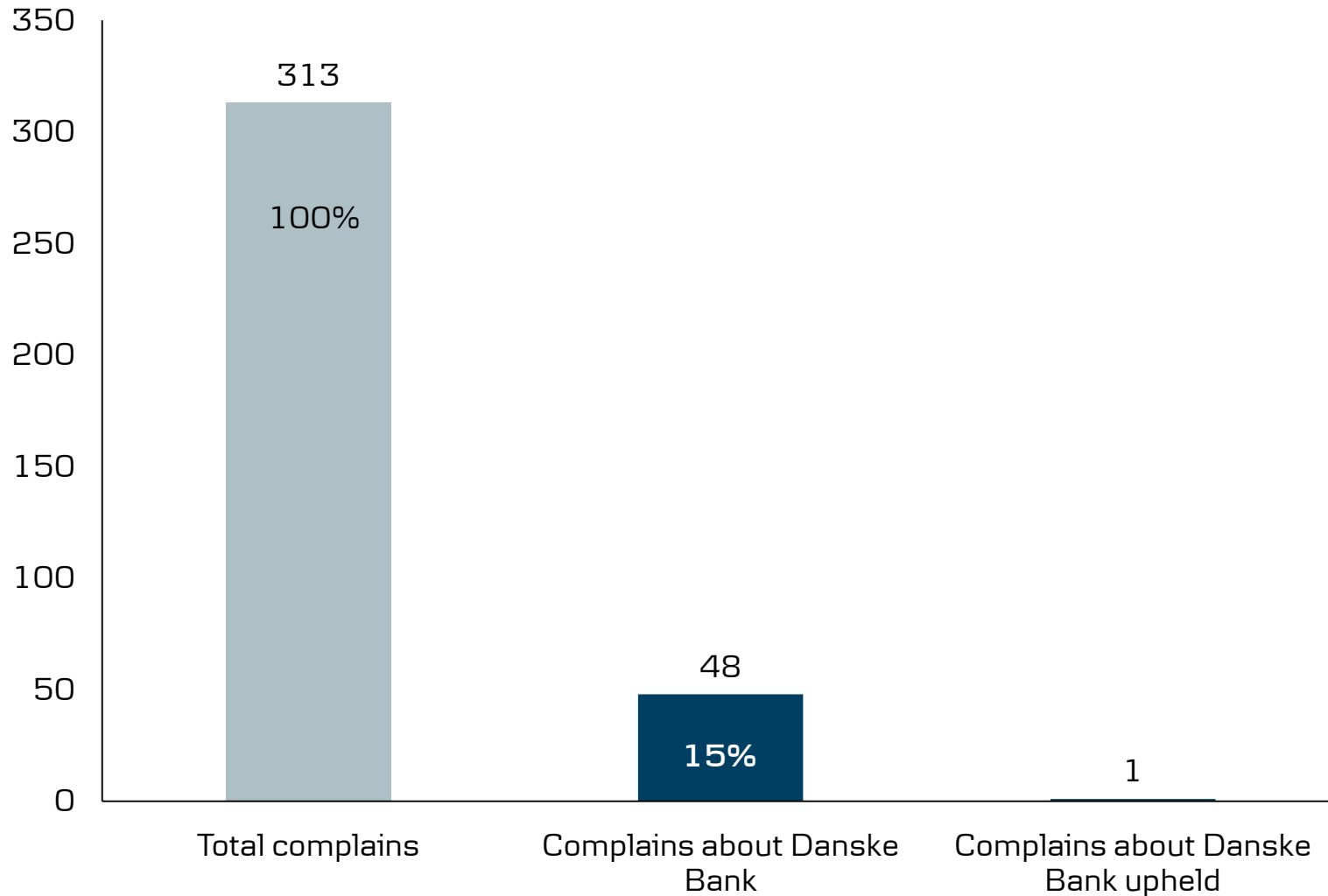
Du skal altid opleve, at vi er imødekommende og at du føler dig genkendt og respekteret.

Gennemsigtighed



Du skal let kunne se vilkårene for vores produkter og ydelser og på den baggrund vælge, hvordan du vil

Very low share of complaints in 2009



One of Denmark's least expensive banks

Pengepriser.dk
Finansrådet & Forbrugerrådet

KONTAKT PENGEPRISER.DK
OM PENGEPRISER.DK
HVEM DELTAGER IKKE
ORDLISTE



FORSIDE > MODELHUSSTANDE > SAMMENLIGN

DE BILLIGSTE FOR DEN VALGTE HUSSTAND - FAMILIE 4, EJER, 700.000 - 900.000 KR.

Her kan du sammenligne de 25 pengeinstitutter, der vil være billigst afhængigt af udgangspunkt vises de 25 billigste pengeinstitutter, men øverst i skemaet kan pengeinstitutter" udvælge de pengeinstitutter, du ønsker at sammenligne. Du kan postnumre" vælge kun at sammenligne pengeinstitutter i bestemte postnumre. I stedet for at se sortere efter institutternes gennemsnitspriser, der er et gennemsnit institutternes laveste og højeste priser, kan du vælge at sortere efter laveste

Pengepriser.dk
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DE BILLIGSTE FOR DEN VALGTE HUSSTAND - FAMILIE 2, LEJE, 300.000 - 450.000 KR.

Her kan du sammenligne de 25 pengeinstitutter, der vil være billigst afhængigt af dine valg. Som udgangspunkt vises de 25 billigste pengeinstitutter, men øverst i skemaet kan du med "Vælg pengeinstitutter" udvælge de pengeinstitutter, du ønsker at sammenligne. Du kan også med "Vælg postnumre" vælge kun at sammenligne pengeinstitutter i bestemte postnumre. I stedet for at se sortere efter institutternes gennemsnitspriser, der er et gennemsnit af institutternes laveste og højeste priser, kan du vælge at sortere efter laveste pris.

PRINT TIP EN VEN

VÆLG PENGEINSTITUTTER

Filter: Med int. kredittkort Særstatus: Vis ikke aktionær/garant/and

Sorter efter: Laveste gennemsnitspris | Laveste pris

Pengeinstitutter	Pris (kr.) Gennemsnit	2.000 kr.	7.000 kr.
Lægernes Pensionsbank	3.379		
Sparekassen Sjælland	4.423		
Nordas Bank Danmark	4.683		
Danske Bank	5.130		
Salling Bank	5.266		
Eik Bank	5.444		
Alm. Brand Bank	5.496		
Sparekassen Limfjorden	5.648		
Handelsbanken	6.174		

VÆLG PENGEINSTITUTTER

Filter: Med int. kredittkort Særstatus: Vis ikke aktionær/garant/andelshaver VIS

Sorter efter: Laveste gennemsnitspris | Laveste pris

Side: 1 2 3 | alle

Pengeinstitutter	Pris (kr.) Gennemsnit	2.000 kr.	5.000 kr.	8.000 kr.	Link
Danske Bank	4.064				www
Lægernes Pensionsbank	4.193				www
PenSam Bank	4.454				www
Nykredit Bank	4.472				www
Frøs Herreds Sparekasse	4.563				www
Salling Bank	4.625				www
Eik Bank	4.753				www
Sparekassen Thy	4.826				www
Arbejdernes Landsbank	4.871				www

HØJESTE OG LAVESTE PRIS

Prisen hos det enkelte pengeinstitut svinger afhængigt af forskellige forhold. Bl.a. af hvilken sikkerhed du stiller, og hvilke serviceydelser du benytter. Forskellen på et pengeinstituts laveste og højeste pris vises med en prisbjælke.

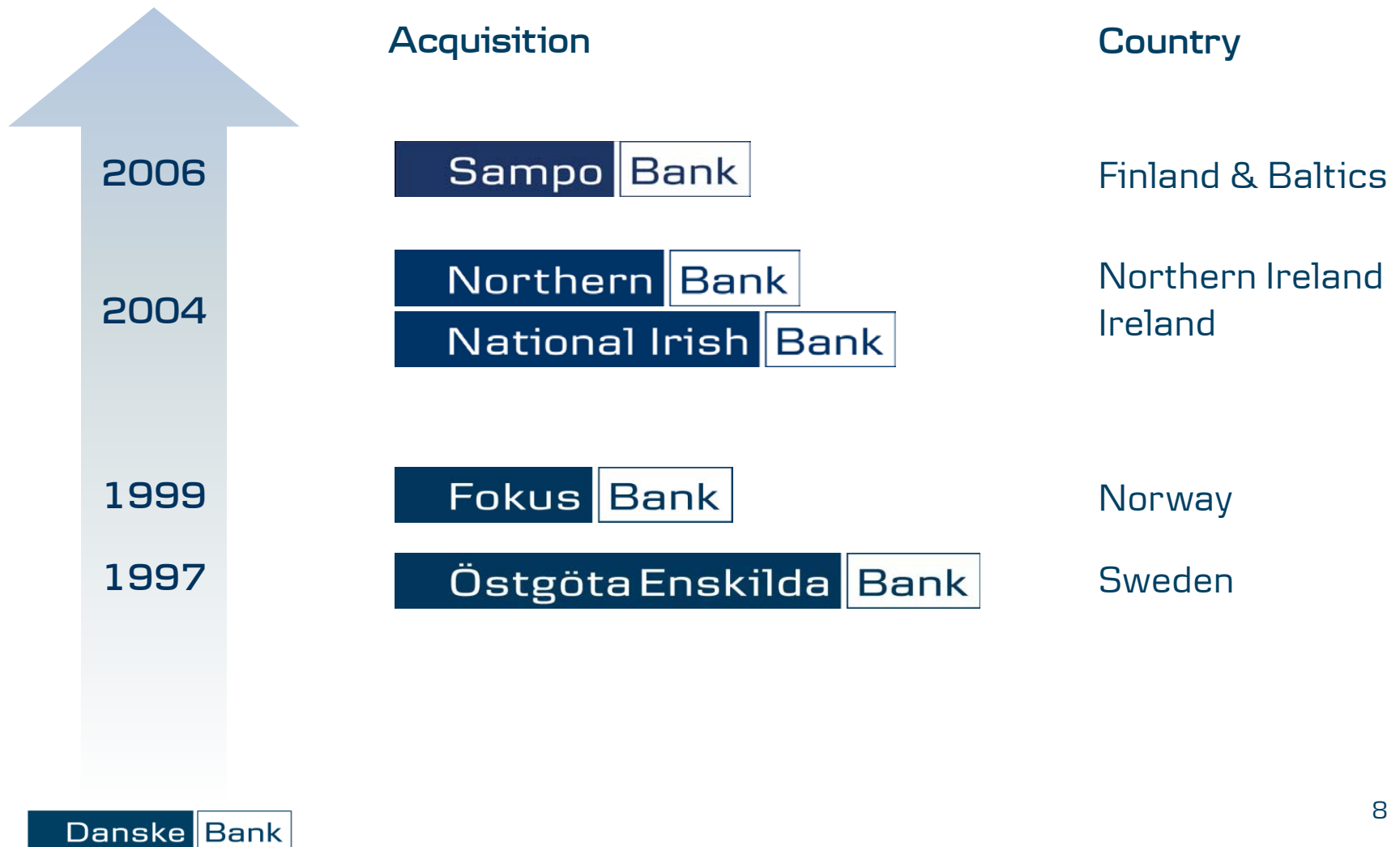
MERE INFO

For at læse mere om pengeinstituttets priser, kan du klikke på pengeinstituttets navn.

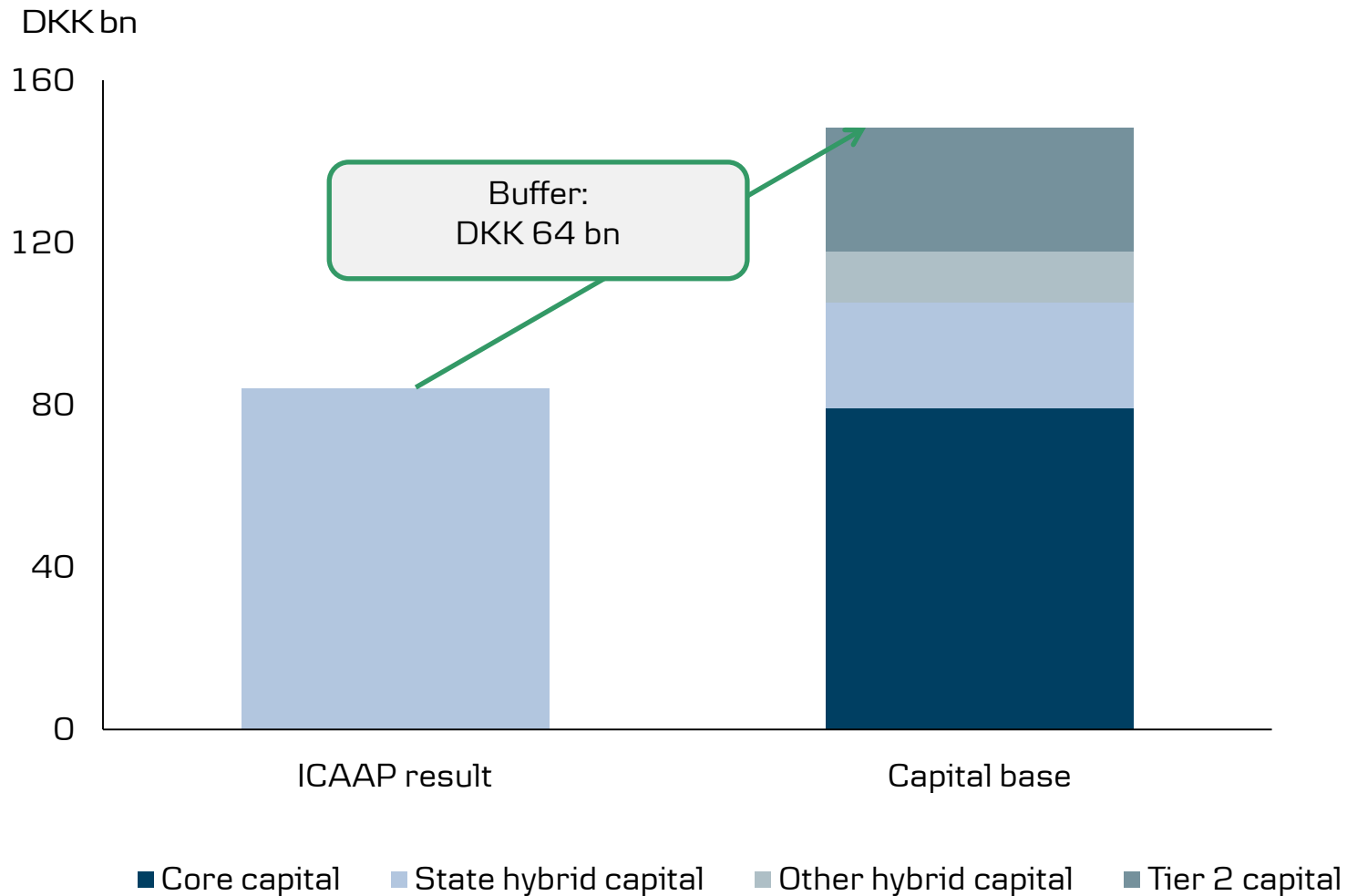
ORDLISTE

Hvis du støder på ord, du ikke helt forstår, kan du hente hjælp i ordlisten, som forklarer forskellige begreber og fagudtryk. [Se ordliste.](#)

International expansion: Good, profitable units in Nordic region, challenges in Ireland and the Baltics



The Group's capital base is much larger than the ICAAP result, giving a capital buffer of DKK 64bn

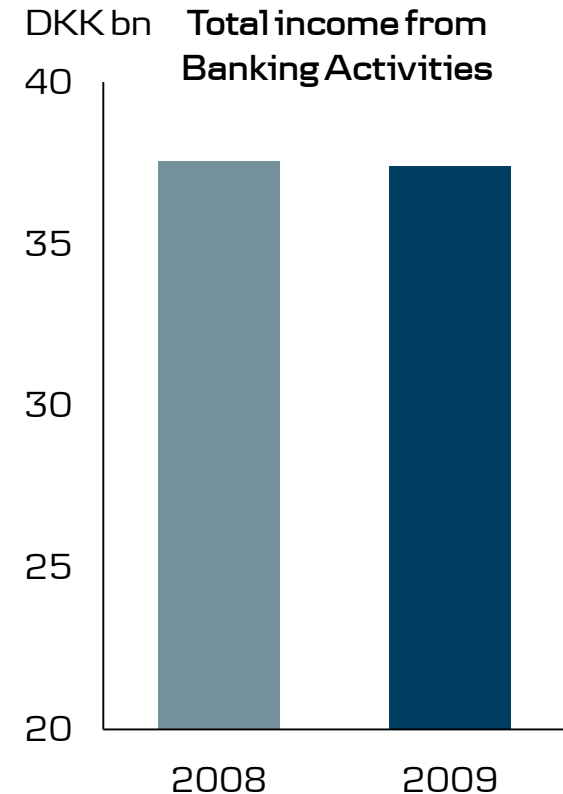


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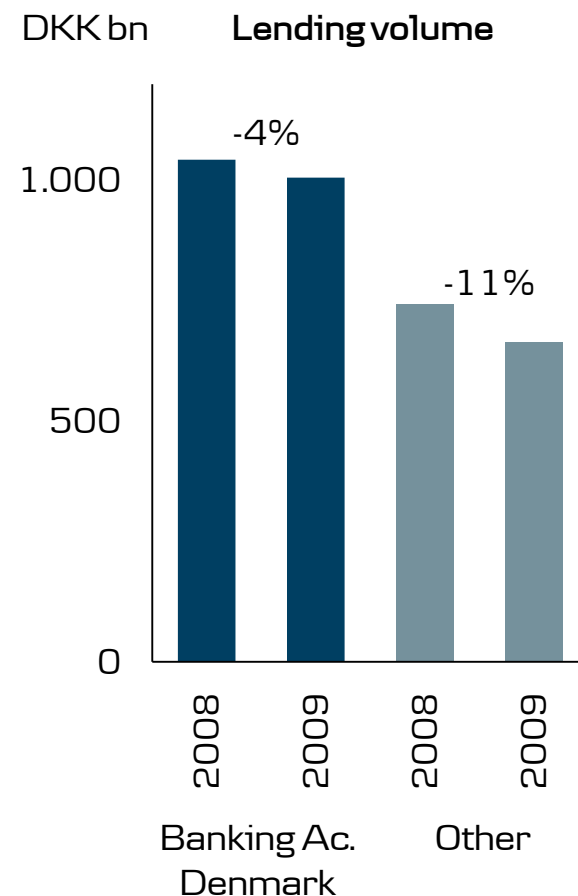
Income from Banking Activities has been robust throughout the crisis

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Lending declined moderately, especially abroad, as is normal during a recession because investment falls

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Trading income tripled in 2009: It was not an accident but a result of the crisis

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Danica: Income from insurance business improved greatly because of high investment returns

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Increase in income of DKK 4.5bn

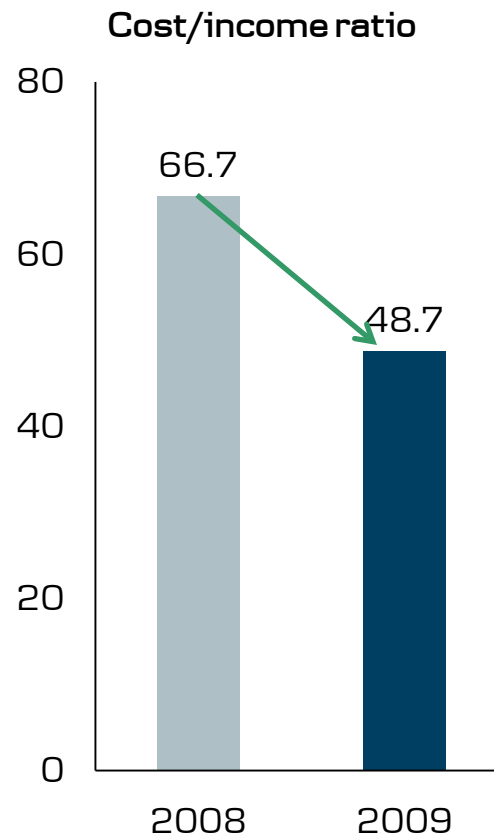
Premiums from abroad rose 29%

Investment returns:
Traditional: 7.1%
Balance & Link: 24%

Improved cost efficiency

Expenses held in check; moderate performance-based compensation in accordance with int'l recommendations

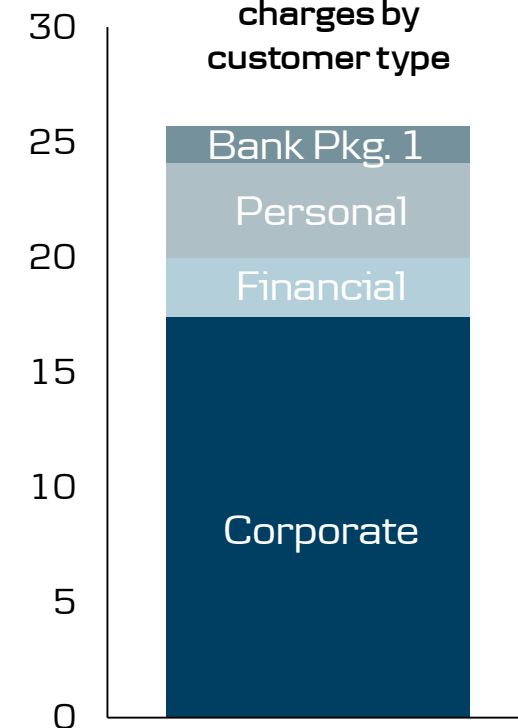
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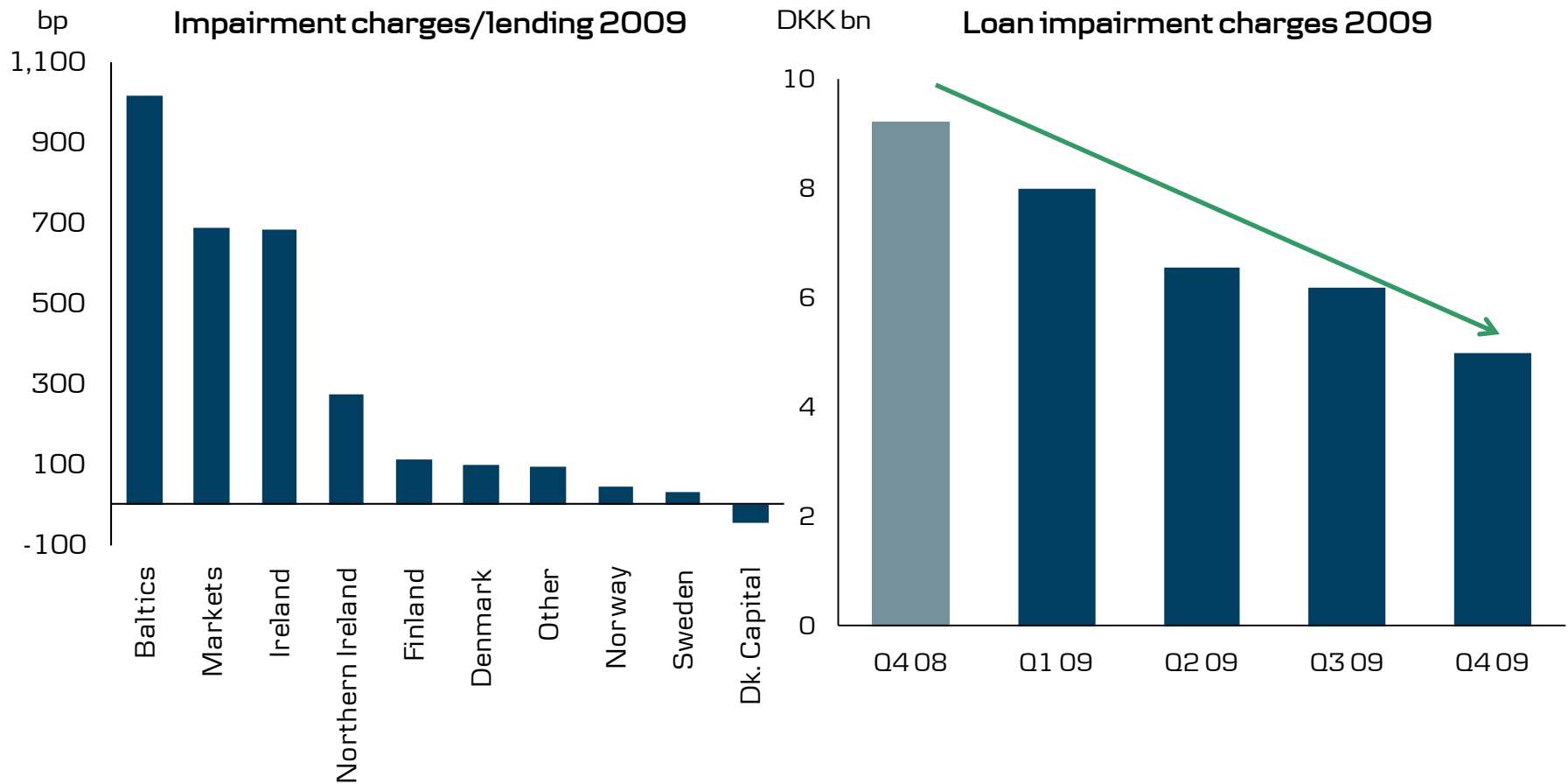
Loan impairment charges: Dominated by business customers; personal customers manage relatively well

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DKK bn Loan impairment charges by customer type



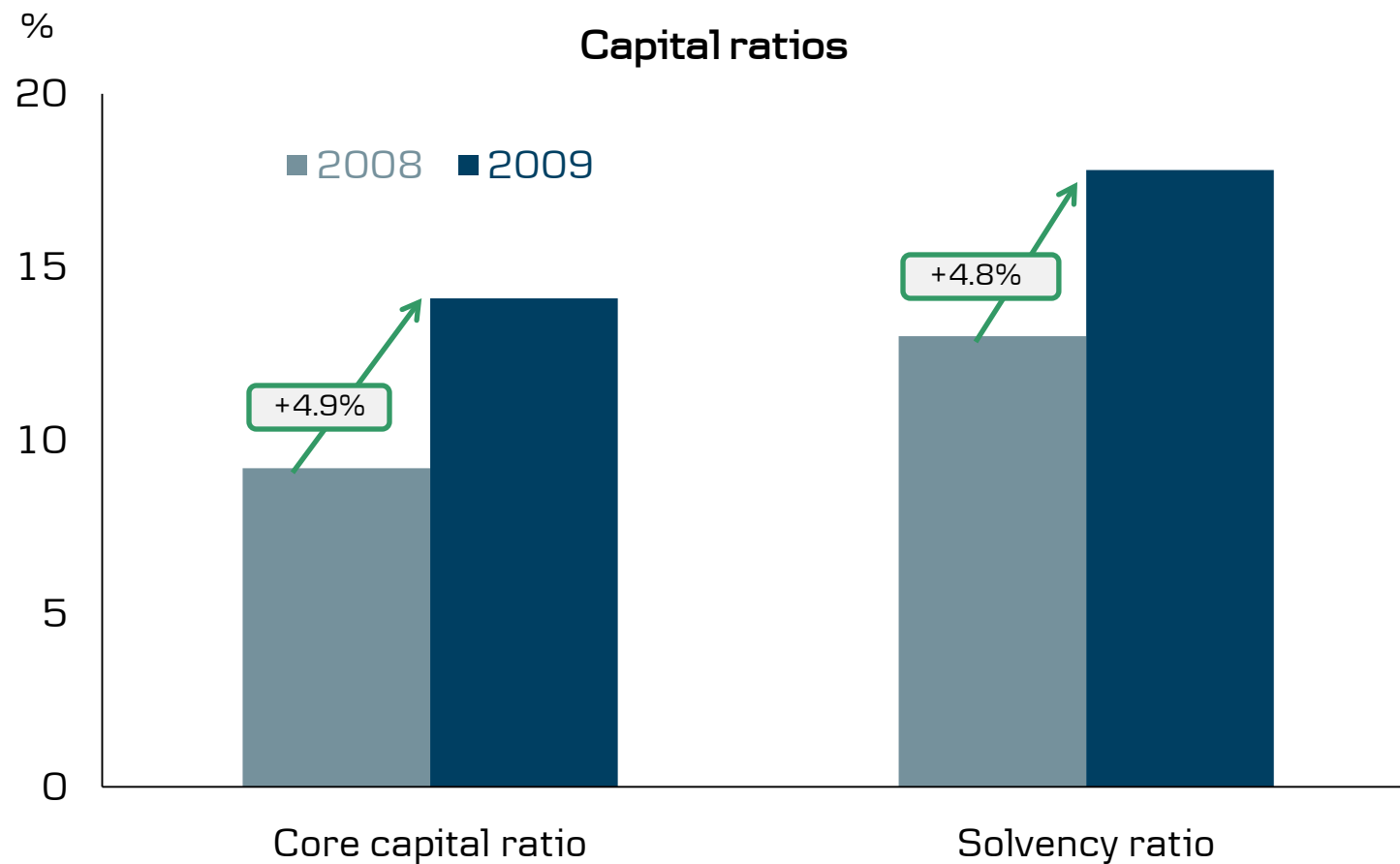
Impairment charges highest in Denmark, Ireland and Baltics; declined steadily quarter to quarter



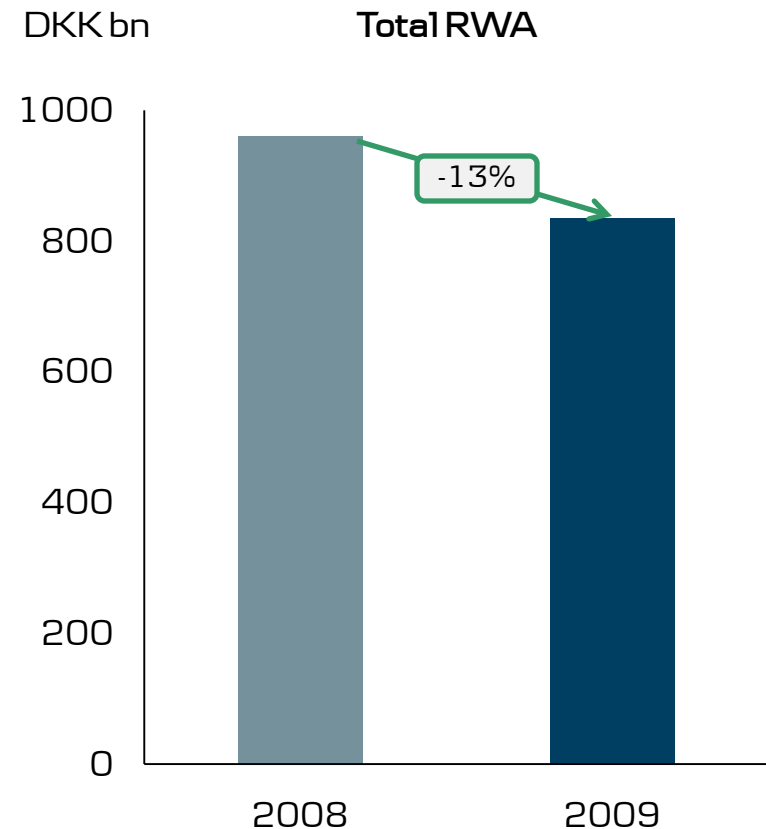
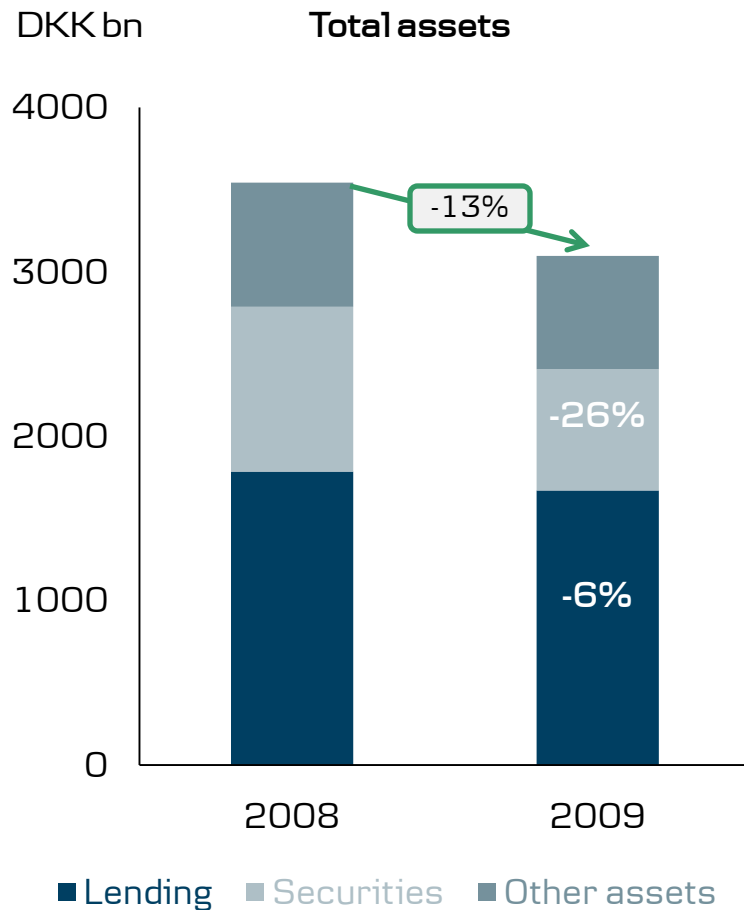
Results from primary markets show net profit in three countries



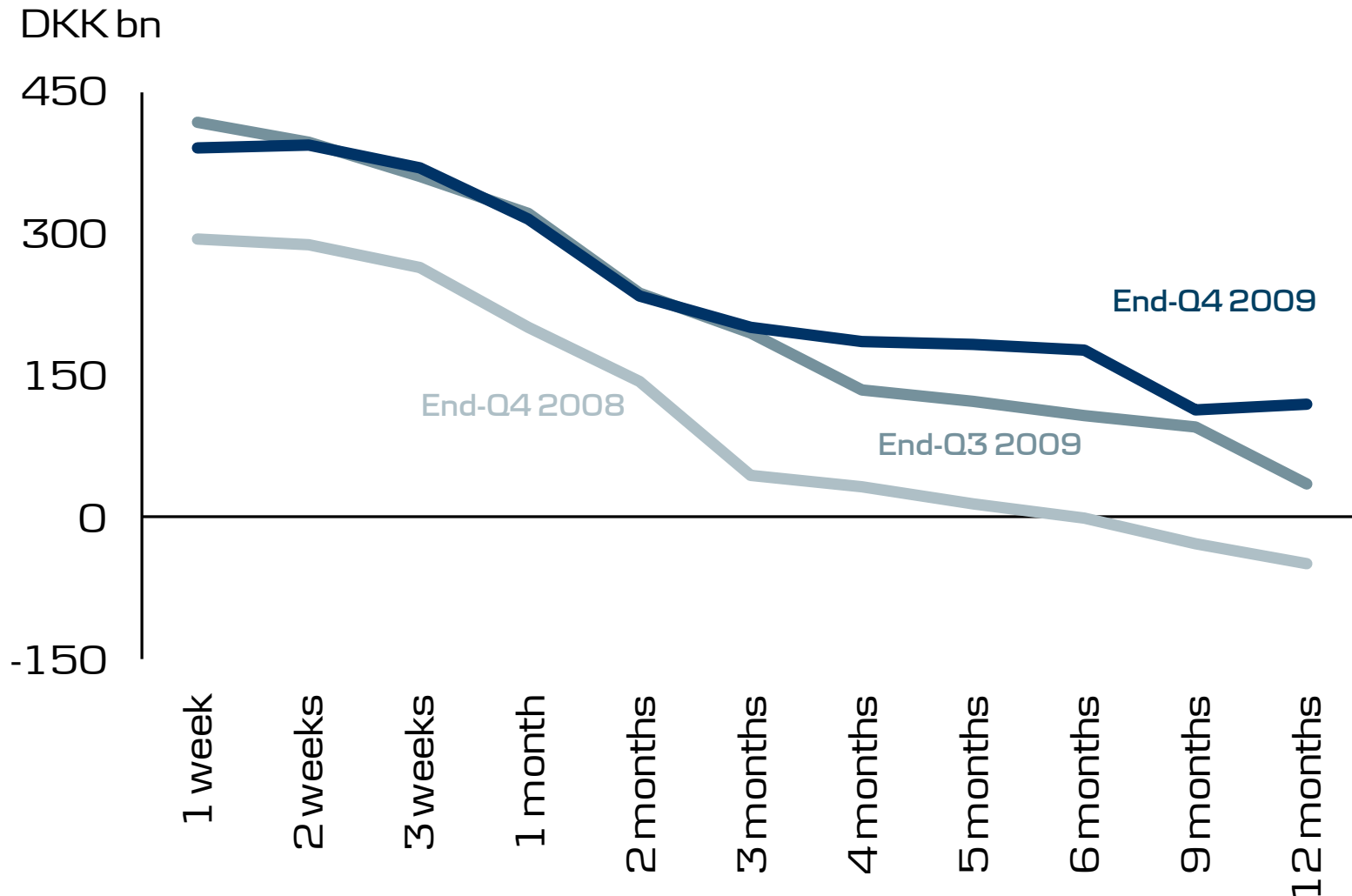
Core capital and solvency ratios much higher in 2009



Leverage figures improved in 2009 on a reduction of the balance sheet and drop in risk-weighted assets



Liquidity: Substantial improvement in 2009, especially from new loans with maturities of up to 10 years



Outlook: Moderate economic trend, but 2010 will also be a challenging year

Moderately positive economic growth
But the Irish and Baltic economies will contract further

Further increase in unemployment

Robust income from Banking Activities

Lower income from Danske Markets and Danica

Expenses lower than in 2009
Increased focus on customer service and continued focus on costs

Lower loan impairment charges than in 2009, but will remain high



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