

## Materiality assessment

CORPORATE RESPONSIBILITY DANSKE BANK

We assess and report on material issues in order to give a balanced overview of corporate responsibility matters that are important to our business and stakeholders. We determine materiality by looking at issues that either represent a significant risk or opportunity for us in our business operations or could possibly affect stakeholders' decisions about and opinions of Danske Bank Group. We have identified these issues in our periodic materiality assessment. The assessment is based on a rigorous process developed by an external consultancy to identify the material issues that should inform our corporate responsibility work. The issues are analysed on the basis of a comprehensive list of matters that may affect our business or be of concern to stakeholders. Further input to the assessment are customer and employee surveys and interviews conducted across our markets as part of our CR strategy development process. The issues are plotted in a matrix consisting of the "Importance to stakeholders" and "Importance to business", resulting in four quadrants. Our Corporate Responsibility Report 2016 focuses on issues indicated in the top right quadrant of the matrix.

Material issues change over time, as does knowledge about them, and new issues may arise. This chart offers a snapshot of the most important corporate responsibility issues identified in 2016.

