

Questionnaire on Anti-Money Laundering Measures and the Prevention of Terrorist Financing

Please complete all the questions and return your responses to

Please note that in the questionnaire anti-money laundering measures and the prevention of terrorist financing are collectively referred to as "AML".

If you prefer to use the electronic copy of the questionnaire, you can find it at our Web site <http://www.danskebank.com/kycinfo>. After completing the questionnaire, please print it out and return it duly signed.

Please complete and return this signed questionnaire no later than

1.	Your institution's name	Danske Bank A/S
2.	Address:	
2.1	Registered office	Holmens Kanal 2-12 DK-1092 Copenhagen K, Denmark
2.2	Principal place of business	Holmens Kanal 2-12 DK-1092 Copenhagen K, Denmark
2.3	Location of head office	Holmens Kanal 2-12 DK-1092 Copenhagen K, Denmark
3.	Your Web address	www.danskebank.com
4.	AML contact:	
4.1	Name	
4.2	Telephone	
4.3	E-mail address	
5.	Name of the banking supervisory authority in your country	Danish Financial Supervisory Authority (<i>Finanstilsynet</i>) Gl. Kongevej 74A DK-1850 Frederiksberg C, Denmark www.dfsa.dk
6.	Registration/Licence:	
6.1	Licence No.	CVR-no. 61 12 62 28
6.2	Name of the authority in your country which issues banking licences	Danish Financial Supervisory Authority (<i>Finanstilsynet</i>) Gl. Kongevej 74A DK-1850 Frederiksberg C, Denmark www.dfsa.dk
7.	Legislation:	
7.1	Official name of the law which regulates AML procedures in your country	Act no. 117 dated 27. February 2006, on Measures to Prevent Money Laundering and Financing of Terrorism (Money Laundering Act).

Questionnaire on Anti-Money Laundering Measures and the Prevention of Terrorist Financing

7.2	The date on which this law and subsequent amendments, if any, were passed	The Act was passed on 21 February 2006, and entered into force 1 March 2006.
8.	Name of the official authority to which you must report in case of a suspicion of money laundering or terrorist financing	<p>The Public Prosecutor for serious economic crime</p> <p>Bryggervangen 55, 3rd floor</p> <p>DK- 2100 Copenhagen Ø, Denmark</p> <p>www.jm.dk</p>
9.	Name of persons or any legal or organisational entity who owns or controls more than 10% of the shares in your company with percentages indicated for each shareholder	<p>According to the Danish Securities Trading Act, shareholders must notify a company if their shareholding exceeds 5% of the company's share capital or votes or if they exceed higher percentages divisible by 5 or fall below previous levels.</p> <p>The following two shareholder groups have notified Danske Bank that they hold more than 5% of Danske Bank's share capital:</p> <p>A.P. Møller og Hustru Chastine Mc-Kinney Møllers Fond til almene Formaal and companies in A.P. Møller-Mærsk Group hold more than 20% of the share capital.</p> <p>Foreningen RealDanmark, Copenhagen, holds more than 10% of the share capital and the votes.</p>
10.	Name of your external auditors	<p>Grant Thornton -</p> <p>Statsautoriseret Revisionsaktieselskab</p> <p>KPMG C. Jespersen -</p> <p>Statsautoriseret Revisionsinteressentskab</p>

Questionnaire on Anti-Money Laundering Measures and the Prevention of Terrorist Financing

11. Does your institution have written policies and procedures about KYC and AML for all your subsidiaries and branches - domestic as well as for all foreign? Yes No
 If "No", please provide us with information about business units excluded, including name and location.
12. Does your institution provide banking services to banks that are not physically present in any country (shell banks)? Yes No
13. Do you have clearly defined roles and responsibilities related to AML compliance? Yes No
14. Do you have an AML function responsible for co-ordinating and monitoring compliance? Yes No
15. If you have an AML function, is this function independent of the business organisation? Yes No
16. Do you verify the identity of all customers at the inception of any business relationship? Yes No
17. Does your institution have a monitoring system for all payments to enable you to detect suspicious payments or transactions? Yes No
Danske Bank has electronic IT systems in place whereby the Bank on an ongoing basis controls all persons, firms and organisations mentioned on EU terrorism lists. The Bank conducts ongoing due diligence on all business relationships on a risk sensitive basis. A new electronic monitoring system is being implemented.
18. Within the past year, has your institution reported any attempts at money laundering or financing of terrorism to the authorities? Yes No
19. In the past five years, has any action been brought against your institution resulting from violations of laws or regulations concerning money laundering or terrorist financing? Yes No
 If "Yes", please provide us with information concerning this action and the result of this action.
20. Do you have a policy and procedures for independent auditing or testing of your AML compliance? Yes No

Questionnaire on Anti-Money Laundering Measures and the Prevention of Terrorist Financing

21. Does your staff have the necessary training and knowledge so that rules and procedures applying to AML are observed? Yes No
22. Does your institution have a policy of protecting employees if they, in good faith, report any suspicious activity? Yes No
23. Do you request financial institutions – domestic as well as foreign – to complete AML questionnaires similar to this one? Yes No

If “No”, please describe the procedures your institution follows in order to avoid business relationships with financial institutions that do not have sufficient AML procedures in place.

Please send us a copy of your latest Annual Report together with a duly signed copy of this completed questionnaire.

We confirm that we are authorised to complete this document and that, to the best of our knowledge, the information above is current and accurately reflects our institution’s AML policies.

Date:

Name:
Title:
Authorised signature:

Name:
Title:
Authorised signature: