

# Setting up in Denmark

## 8. Danske Bank in brief

Measured by total assets, the Danske Bank Group is the largest financial enterprise in Denmark and one of the largest in the Nordic region. The Group offers Danish and international customers a wide range of services in the fields of banking, mortgage finance, insurance, leasing, real-estate brokerage and asset management.

### 8.1 Banking, insurance, mortgage finance and asset management

The Group serves personal and business customers through banks with nationwide branch networks in Denmark, Sweden, Norway, Northern Ireland, the Republic of Ireland, Finland and the Baltic states. In addition, customers in Denmark are served by head office departments, finance centres and subsidiary companies. Customers in Sweden are also served by a large corporate client department and several head office departments.

The Group also has branches in London, Hamburg, and Warsaw. A subsidiary in Luxembourg specialises in private banking services, and one in St. Petersburg serves the Bank's corporate customers. In addition, the Group is represented in the leading international financial centres and in Denmark's most important export markets.

The Group's insurance activities are handled by the Danica Pension insurance group, which offers life and pension products under its own brand name. Mortgage finance activities are provided by Realkredit Danmark. Apart from banking, insurance and mortgage finance services for personal and business customers, the Group provides asset management services to institutional clients and life insurance providers.

### 8.2 Customer base

In total, the Group serves 4.9 million retail customers and a significant number of public sector and institutional organisations. Some 2.4 million customers use the Bank's online services.

### 8.3 Staff

A well-qualified and professional staff provide an individual service tailored to the wishes and needs of customers. The Danske Bank Group employs about 24,000 staff.

## 8.4 Growth and development

The Group continues to expand its activities to take advantage of promising business opportunities that also offer a satisfactory return. Our considerable capital strength enables us to both expand our business universe and adapt existing activities in a competitive market environment.

You can find us here:

<b>Denmark</b> Danske Bank <a href="http://www.danskebank.dk">www.danskebank.dk</a>	<b>Lithuania</b> Danske Bankas <a href="http://www.danskebankas.lt">www.danskebankas.lt</a>
<b>Estonia</b> Sampo Pank <a href="http://www.sampopank.ee">www.sampopank.ee</a>	<b>Northern Ireland</b> Northern Bank <a href="http://www.northernbank.co.uk">www.northernbank.co.uk</a>
<b>Finland</b> Sampo Pankki <a href="http://www.sampopankki.fi">www.sampopankki.fi</a>	<b>Norway</b> Fokus Bank <a href="http://www.fokus.no">www.fokus.no</a>
<b>Germany</b> Danske Bank <a href="http://www.danskebank.com/de">www.danskebank.com/de</a>	<b>Poland</b> Danske Bank <a href="http://www.danskebank.com/pl">www.danskebank.com/pl</a>
<b>Ireland</b> National Irish Bank <a href="http://www.nationalirishbank.ie">www.nationalirishbank.ie</a>	<b>Russia</b> ZAO Danske Bank <a href="http://www.danskebank.com/ru">www.danskebank.com/ru</a>
<b>Latvia</b> Danske Banka <a href="http://www.danskebanka.lv">www.danskebanka.lv</a>	<b>Sweden</b> Danske Bank <a href="http://www.danskebank.se">www.danskebank.se</a>