

TOP EUROPEAN BANKS

Danske

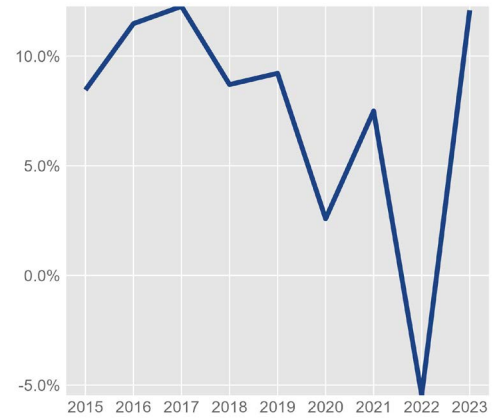
EUR m	2022	2023	Variance 2022/23
Total assets	504,904	505,975	0%
Equity	21,511	23,580	10%
Operating income	5,967	7,568	27%
Operating expenses	-4,193	-3,879	-7%
Operating result	1,774	3,690	108%
Loan loss provision	-202	-35	-83%
Net income	-680	2,853	n/a
Total comprehensive income (TCI)	-1,176	2,851	n/a

Number of employees	2022	2023	Variance
	21,022	20,021	-5%

Ratios	2022	2023
CET 1 Ratio	17.8%	18.8%
Cost/Income Ratio	70.3%	51.2%
Stage 3 Coverage	25.9%	25.4%
Ø Staff cost (EUR)	102,244	105,412
R o E TCI / Equity	-5.5%	12.1%

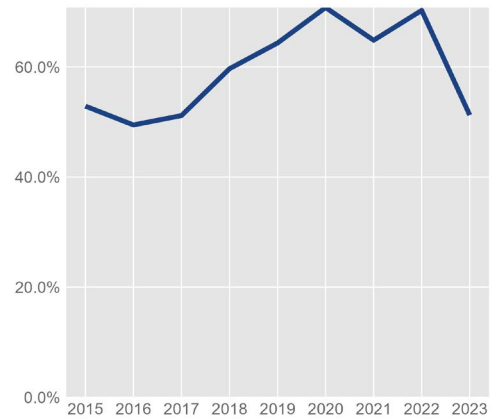
Return on Equity

Total Comprehensive Income / Equity



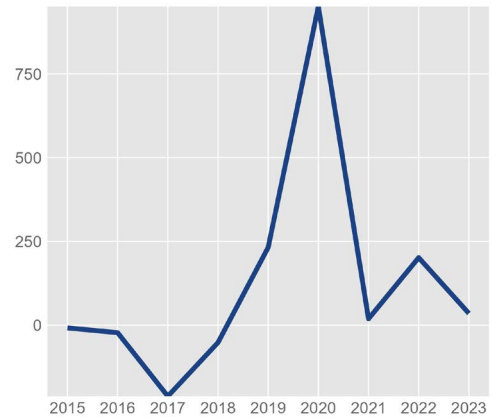
Cost/Income Ratio

Operating Expenses / Operating Income



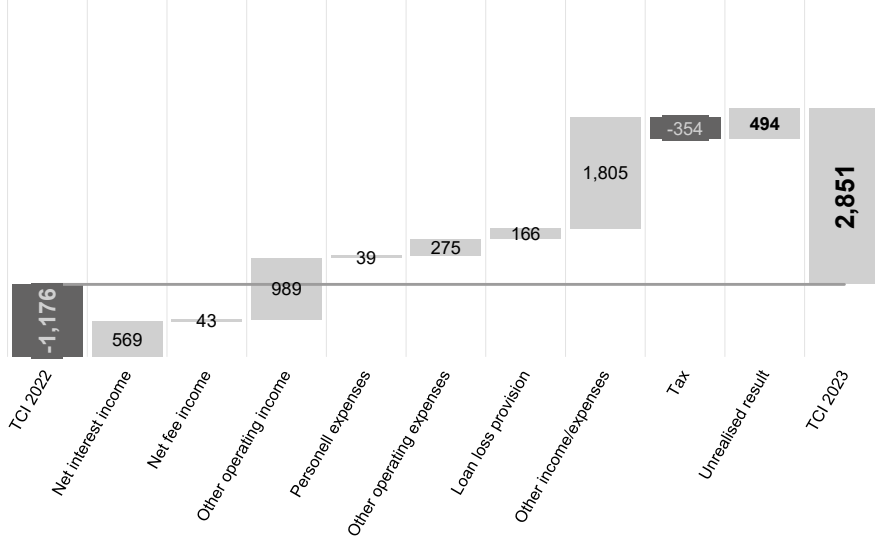
Loan loss provision

(million EUR)



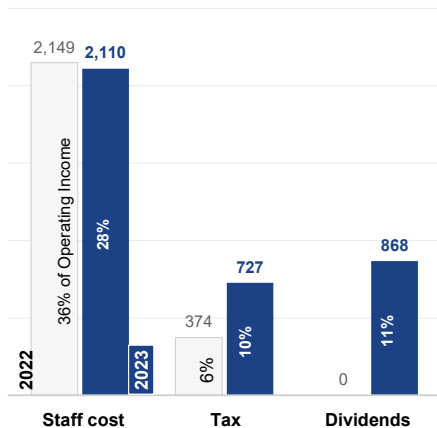
Total Comprehensive Income (TCI)

Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)

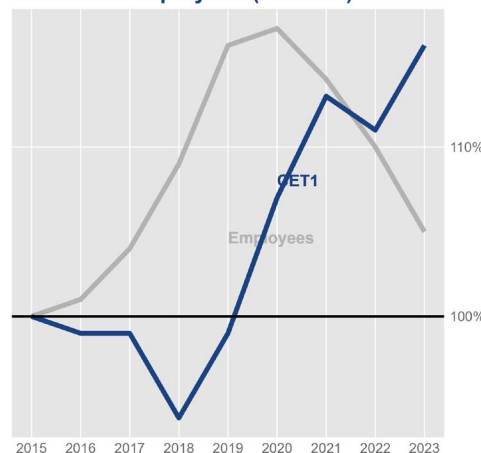


Distribution to stakeholders

EUR m



CET1 and Employees (indexed)



Shareholder return (indexed)

Compared to other listed TOP European Banks

