

## Factsheet – the position of Danske Bank Estonia Branch as at 31.12.2018

### Assets

Market share	4.56%
Value of assets	€1.2 billion

### Deposits

Market share	0.54%
Value of deposits	€95.6 million, of which: <ul style="list-style-type: none"> <li>• €88.6 million or 92.6% in demand deposits</li> <li>• €7 million or 7.4% in term deposits</li> </ul>
Deposits of Estonian residents	€87 million or 91.1%
Non-resident deposits	€8.6 million or 8.9%
Private deposits	€12.6 million or 13.2% of deposits, of which: <ul style="list-style-type: none"> <li>• €10.1 million or 82% held by residents</li> <li>• €2.5 million or 18% held by non-residents</li> </ul>
Deposits of legal entities	€83 million or 86.8% of deposits, of which: <ul style="list-style-type: none"> <li>• €76.9 million or 92.7% held by residents</li> <li>• €6 million or 7.3% held by non-residents</li> <li>• €1.9 million or 2.03% in deposits of local governments</li> <li>• €0.2 million or 0.2% in deposits of the central government</li> <li>• €0.6 million or 0.6% in loans by local government or state-owned non-financial companies</li> </ul>

### Loans

Market share	5.45%
Value of the loan portfolio	€1.06 billion
Private loans	€501 million or 47% of the loan portfolio
Loans to legal entities	€549 million or 53% of the loan portfolio, of which: <ul style="list-style-type: none"> <li>• €147 million or 13.9% in loans to local governments</li> <li>• €18.7 million or 1.8% in loans to the central government</li> <li>• €15.5 million or 1.5% in loans to local government or state-owned non-financial companies</li> </ul>
Private loans	€487 million or 97% in housing loans €0.79 million or 0.16% in consumption loans 2% in other secured loans
Total loans overdue	5.97% of the loan portfolio, the majority of which is loans overdue 10-30 days
Long-term overdue loans, overdue 90 days or more	€6 million or 0.6% of the portfolio

### Liquidity

Total liquid assets	€127.2 million, of which: <ul style="list-style-type: none"> <li>• €1.2 million in funds at the central bank</li> <li>• €96.8 million at other credit institutions</li> </ul>
---------------------	---

	• €29.2 million in bonds
Coverage of deposits by liquid assets	133%

#### Other figures

Number of employees at the branch	238
Profit	€4.99 million
Number of clients	<b>15,000</b>

#### Figures for the Danske Bank Group as at 31.12.2018

Value of assets	€479 billion (of which Estonia Branch 0.25%)
Loan portfolio	€237 billion (of which Estonia Branch 0.45%)
Deposits	€120 billion (of which Estonia Branch 0.08%)
Profit	€2 billion (of which Estonia Branch 0.25%)
Capital adequacy	21.3%, CET 17%