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Dataudtræk vedr. Danske Bank og Nordea

Analyse af finansieringsomkostninger

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**Analyse til Journalist Lars Løcke
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Sådan har jeg gjort

- Prisen for fremmedkapital er opgjort som:

*Renteudgifter/(den gennemsnitlige balancesum)-
(gennemsnitlig egenkapital)+(gennemsnitlig
garantkapital)-(gennemsnitlig puljeaktiver)*

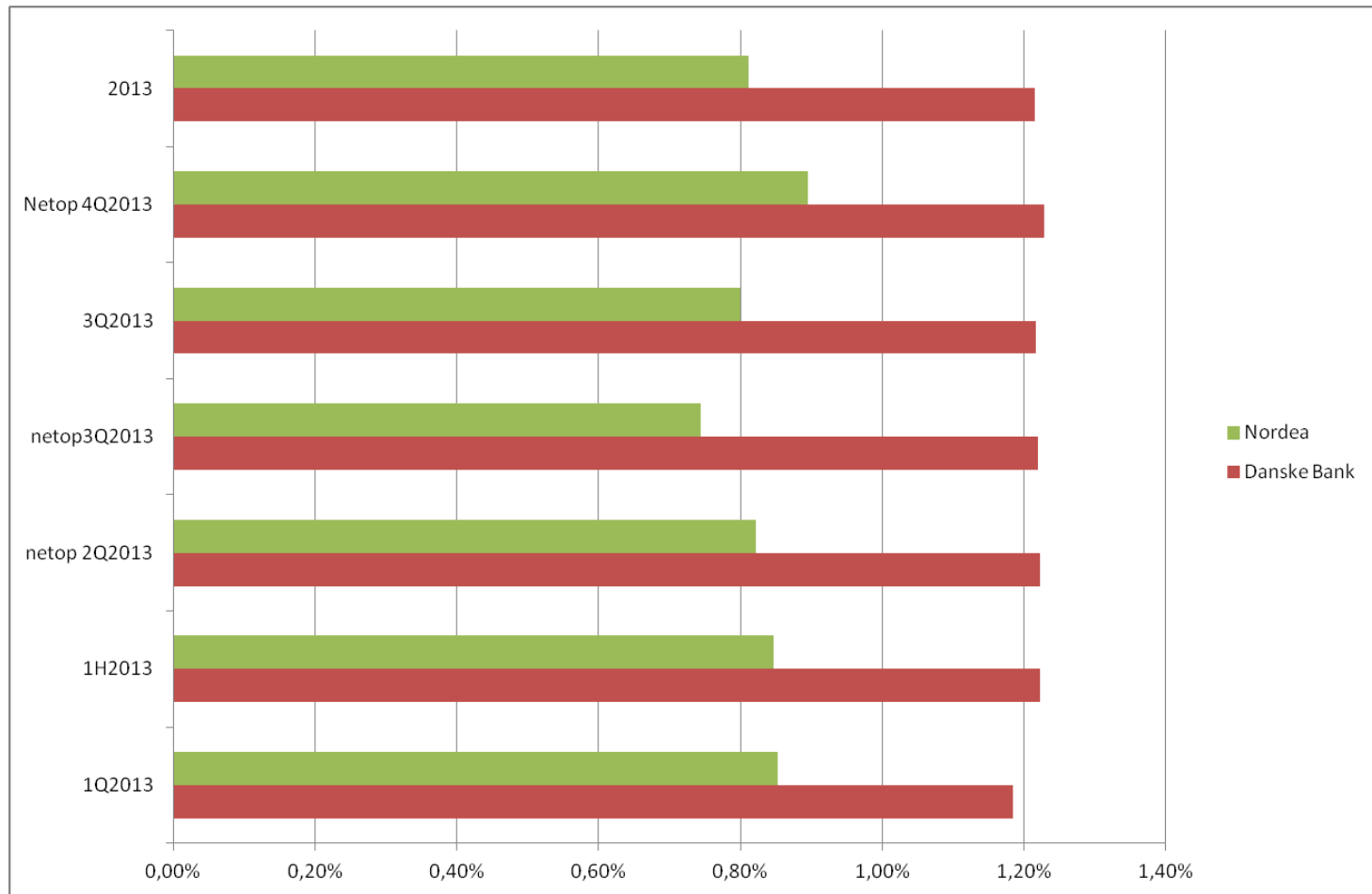
Alle tal kommer fra virksomhedernes officielle kvartals-
/årsrapporter

Sådan har jeg gjort II

- Denne fremgangsmåde er selvfølgelig noget forsimplet, idet nogle poster udelades – Dette betyder generelt at kapitalomkostningen i % undervurderes en smule.

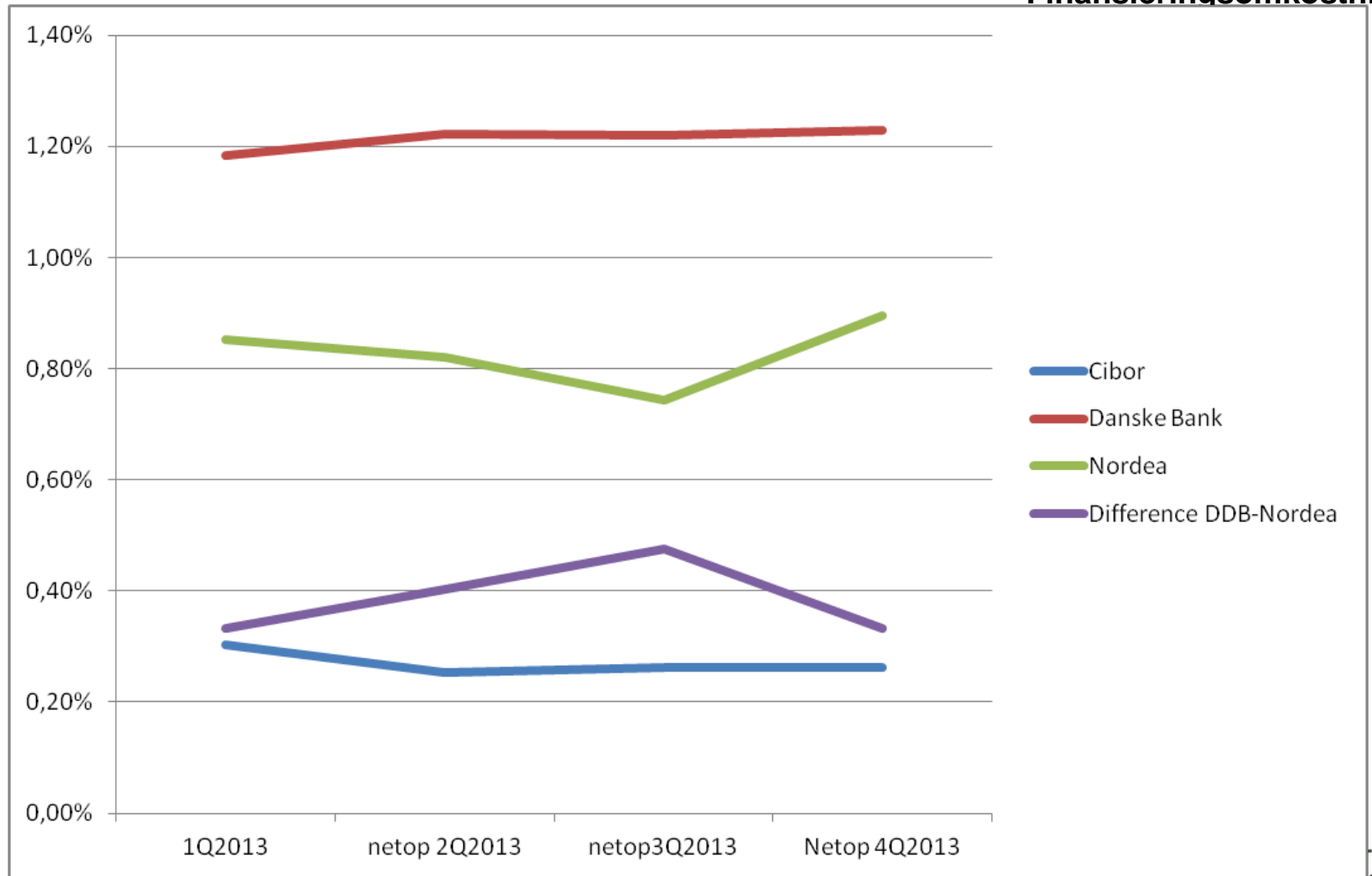
Danske Bank & Nordea

Finansieringsomkostninger



Danske Bank & Nordea

Finansieringsomkostninger



Danske Bank & Nordea

| | 1Q2013 ▾ | 1H2013 ▾ | netop 2Q2013 ▾ | netop3Q2013 ▾ | 3Q2013 ▾ | Netop 4Q2013 ▾ | 2013 ▾ |
|-----------------------|----------|----------|----------------|---------------|----------|----------------|--------|
| Cibor | 0,30% | 0,28% | 0,25% | 0,26% | 0,27% | 0,26% | 0,27% |
| Danske Bank | 1,18% | 1,22% | 1,22% | 1,22% | 1,22% | 1,23% | 1,22% |
| Nordea | 0,85% | 0,85% | 0,82% | 0,74% | 0,80% | 0,90% | 0,81% |
| Difference DDB-Nordea | 0,33% | 0,38% | 0,40% | 0,48% | 0,42% | 0,33% | 0,40% |

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