

The background is a soft, teal-colored gradient. In the foreground, there are several dandelion seed heads, some in sharp focus and others blurred, creating a sense of depth. The text is centered over the image.

Jyske Bank
2018 Corporate Social
Responsibility Report

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About this report

In this report, you will find our policies, priorities and objectives relating to CSR. Also, we explain our due diligence processes and risk assessments, the KPIs applied and the results achieved.

The report forms part of the statutory management's review for 2018. In addition, we are also publishing a series of separate accounts relating to the annual report which concern corporate governance.

The Jyske Bank Group acceded to the United Nations Global Compact in December 2016, and the report forms the basis of our COP (Communication on Progress) reporting to the UN Global Compact. CEO Anders Dam reconfirms the membership of Global Compact 2019.

The report also comprises the Jyske Bank Group's reporting on its Principles for Responsible Investment (PRI) and the UN Sustainable Development Goals.

We are always pleased to receive feedback on our CSR initiatives. Please send any questions or comments to: csr@jyskebank.dk

Our business model and foundation for responsibility

The Group's business area comprises the provision of financial products as well as other related products and services. The Group supports the need of private individuals, companies and institutions – and consequently also society – for financial services that are simple, foresighted and responsible. Jyske Bank

has 3,724 full-time employees and a nationwide network of 97 branches, making it the second-largest financial undertaking in Denmark.

The Jyske Bank Group's shareholders, clients and employees are the bank's most important stakeholders, and mutual balance must be struck whereby:

- shareholders receive an attractive, risk-adjusted long-term return;
- clients receive advice, products, services and prices that are among the best on the market; and
- employees have an attractive workplace with opportunities for development.

The Group's values are the most immutable part of our business. They help ensure that we respect people and the environment and that we exhibit responsible conduct in our daily work. A number of guiding principles bind us together and guide our actions. We aim to ensure that our stakeholders perceive our values in practice when they encounter us in different contexts.

The Group's values:

- Holistic approach and common sense: We act on the basis of a holistic view
- Open and honest: We are open and honest in word and action
- Different and unpretentious: We think and act differently and are generally unpretentious
- Equal respect and commitment: We are understanding and empathetic and demonstrate commitment
- Efficient and persevering: We strive to make progress and we complete what we resolve to do.

CSR reporting principles

We observe the following reporting principles:

- Statutory requirements (2016) of the Danish Business Authority:
Environment, climate, social relationships and staff conditions, respect for human rights, anti-corruption and anti-bribery
- Ten principles of the UN Global Compact
- Selected UN Sustainable Development Goals (SDGs)
- Signed the United Nations Principles for Responsible Investment (PRI)

Responsible advisory services

The Jyske Bank Group wishes to operate responsible banking activities according to high ethical standards. Our basic values are founded on transparency and integrity, and the Group's business integrity builds on national and international regulations and guidelines. Our business integrity also extends beyond ourselves in cooperating with our suppliers and other stakeholders. We are continuously updating our policies for anti-corruption, anti-bribery, tax, money laundering and whistleblowing as well as updating the Group's IT security policy as described below. To comply with the legislation to which Jyske Bank is subject, all Group employees must complete a series of mandatory training programmes on an e-learning platform, such as a course in money laundering provided by Finanssektorens Uddannelsescenter.

Anti-corruption policy

Denmark is one of the least corrupt countries in the world according to Transparency International's Corruption Perceptions Index. Although no universal definition of 'corruption' exists, Transparency International defines it as 'the abuse of entrusted power for private gain'. This definition is in keeping with how corruption as a concept is defined in the Danish Criminal Code and in the international anti-corruption conventions. Corruption includes bribery, fraud, embezzlement and extortion. But corruption does not necessarily involve the transaction of money. Corruption can also comprise the performance of services to gain benefits, such as preferential treatment and shorter processing times. Similarly, as applies to the rest of the financial sector, there is a risk that the Jyske Bank Group can be exposed to corruption

and our employees can also make use of corruption. This is why the Group has adopted an anti-corruption policy which comprises our employees, our clients and our investments. The anti-corruption policy meets our obligations in relation to the UN Global Compact and means that Jyske Bank will continuously seek to counteract all types of corruption in all of the Group's business matters.



Tax policy

The objective of the Jyske Bank Group's tax policy is to live up to its corporate social responsibility and meet legitimate expectations for proper, honest business conduct which reflects the Group's values.

The Jyske Bank Group complies with the tax legislation in the countries in which the bank operates. In Denmark, this means, among other things, that we comply with the rules on reporting of clients' affairs to the Danish Tax Agency, the rules in the Executive Order on Best Practice for Financial Institutions for, for example, tax advisory services, the Ministry of Taxation's recommendations for cross-border tax advisory services and the notification requirements in the Danish Act on Measures to Prevent Money Laundering (*Hvidvaskloven*) in case of suspected tax evasion. Outside Denmark, we comply with the respective tax laws, and to ensure tax transparency, Jyske Bank only collaborates with clients where the bank either receives documentation of the client's tax reporting or the bank handles the tax reporting.

The Jyske Bank Group conducts a values-based tax policy, which ensures that we provide adequate client-related tax advice related to our products and services, which we are under an obligation to provide pursuant to current legislation. We also provide more extensive tax advice in areas such as succession and the Danish business tax scheme, but this is of a general nature without specific recommendations. If our clients want tax advice of a more specific nature, we refer to external consultants. Our values-based tax policy also means that we do not provide aggressive tax advice, but solely advice which is in harmony with legislators' intentions in tax legislation.

Money-laundering policy

The Jyske Bank Group is aware of its corporate social responsibility and actively shoulders responsibility to ensure an effective safeguard against money laundering and financing of terrorism. Accordingly, efforts to combat money laundering and financing of terrorism are high on the agenda of the Jyske Bank Group. It is important for Jyske Bank to definitively state that it must not be possible in any way to misuse the bank for money laundering or to finance terrorism, which is why we are continuously working to mitigate the risks of this.

Due to the size and scope of business of the Jyske Bank Group, there is by definition a high inherent risk of being misused for money laundering or to finance terrorism. On this basis, we analyse the risks throughout the money-laundering area on an ongoing basis. Based on improved data quality, the bank is focused on mitigating risks by improving the quality of client data – both in the form of ongoing updates of existing clients and during the registration of new clients. The tasks relating to the registration of new clients have been centralised, thereby ensuring uniform data validation. Correct data is a crucial prerequisite for being able to carry out reliable monitoring of our clients and their transactions. In 2018, the monitoring of our clients and their transactions triggered 39,405 alarms, which were processed by the bank's staff. Out of all these alarms, the Money Laundering Secretariat was notified in 2,976 instances. The total number of notifications from banks is unknown at present, but it can be stated that we made more notifications for 2017 than our market share would suggest.

To counteract the high inherent risk of the bank being misused for criminal purposes, the bank has taken a new initiative to fight money laundering by stopping the disbursement of DKK 1,000 notes and stopping the disbursement of EUR 500 and EUR 200 notes. Other initiatives include that the bank requires new business clients to use an authorised accountant. If the client is unable to state which accountant the client partners with, it will usually not be able to establish a relationship with this client.

Furthermore, it is exceedingly important that the bank's employees are aware of the risks of money laundering relating to all interactions with clients. To ensure that the bank's employees are qualified to identify and act on potentially suspicious transactions as well as suspicious client behaviour, training courses for employees are held at suitable intervals, and new employees promptly go through an e-learning programme in the area of money laundering. The training programmes are tailored to the individual employee's function, so that the contents are adapted to the risks relating to the work area of the employee concerned. This ensures that all bank employees are familiar with the specific procedures that must be followed whenever suspicious transactions are observed.

In November 2018, the bank received the Danish Financial Supervisory Authority's (FSA) report on its money-laundering inspection of the bank. The FSA notes that the bank has implemented significant initiatives in the area, and that the bank has given higher priority to combating money laundering and the financing of terrorism.

The report contains six improvement orders focused on strengthening the processes in and the management of the money-laundering area. No specific

instances of the bank being misused for money laundering were discovered. Based on the report, a number of activities have been initiated, so that we expect to have met all improvement orders by the end of Q3 2019.

Whistleblower policy

As part of the bank's whistleblower scheme, the Jyske Bank Group has set up an online whistleblower portal where employees can anonymously report instances of ethical, commercial or statutory violations. This means that it is possible to report the following circumstances or suspicions of this (not exhaustive):

- Financial crime, including bribery, fraud, forgery, corruption or the like
- Irregularities in the areas of accounting, internal accounting control and auditing
- Serious circumstances involving an employee, such as threats or violence.

In 2018, the whistleblower scheme did not lead to any report, which should be seen in light of the fact that Jyske Bank has 'JB United' as part of the bank's intranet. Employees can express themselves on this and that on this platform, and as the culture of this medium is characterised by openness and enthusiasm, this information channel provides a valuable supplement to the formal whistleblower scheme.

IT security policy

The Jyske Bank Group complies with the legislative requirements dealing with IT risk management in the financial sector. We are keenly focused on dealing

with the risk of crimes punctually and sufficiently due to the vast consequences relating to crimes in the financial sector. This means that we have efficient types of corporate management, including reassuring control and security measures in the field of IT, and IT security is also given high priority in relation to proportionality and the use of this, and IT security risks are managed. We establish guidelines and requirements for how our suppliers meet the requirements for the activity areas we outsource, and we monitor whether they sufficiently meet and observe these. Legislation in this area establishes that we cannot abdicate responsibility for activities just because we have outsourced them to a different undertaking, which means that regardless of which activity we outsource, we are responsible for complying with relevant legislation and for ensuring that the activity is carried out to a sufficient extent. We ensure this through cooperating with, reporting on and managing our suppliers.

We also comply with the legislation on the protection of natural persons relating to the processing of personal data, and we securely process and protect client data in terms of confidentiality, integrity and accessibility. Thus, we comply with the legislative requirements in the area of IT security, and we are aware of and informed of legislative amendments and upcoming new laws. At the same time, this means that we are adaptable in terms of implementing them into the framework for IT security control, which describes how the foundation underpins the group strategy, our mission and ambition. By following the framework, we achieve our ambitions to take 'IT security to the next level' which is implemented in a target of being represented by a security level which is among some of the best banks in the Nordic countries.

Credit policy

Financial enterprises constitute an important part of the Danish economy. Accordingly, the Group takes on responsibility when granting credit. We are in the money lending business, but we also need to have the money repaid. In other words, our interests converge with our clients' interests. Before making products available to our clients, we go in and identify the clients' needs so they get the products and solutions that apply to them. If this involves a loan, we conduct a credit rating of the client's financial situation to ensure that the client can repay the loan. We base our assessments on our credit policy, which specifies principles for how to ensure that credit decisions are adequately based on the soundness of the client's future earnings and liquidity. This means that we do not simply wish to sell the largest possible loan. It must be granted within a realistic framework, whereby the clients can repay the loan, but also have a disposable amount which is enough to live on. The above principle is not just good business ethics, but also responsible credit granting. This imposes demands on our advisors and on our credit granting – both must go hand in hand. It can therefore be good and responsible advising to decline to grant a credit request. The decision to decline can be based on a correct societal attitude.

Employee conditions

In the Jyske Bank Group, we want to be a workplace that creates lasting relationships in a productive, trusting and informal work environment characterised by well-being and positive energy. It is an important principle for us to show corporate social responsibility within the limits set by the market economy under which we operate.

In a cooperation between management and employees, we continuously develop new initiatives to ensure a rewarding, healthy workplace. We want to give our employees the opportunity to develop professionally, personally and in terms of leadership, making them attractive and valuable in the job market. We are aware that our corporate social responsibility is largely about providing access to jobs and training, including for young people.

We believe that diversity in the workforce creates results and development. To a great extent, we reflect the surrounding society and our employees represent a multitude of educational backgrounds, ages, genders, personalities, cultures and experience.

We cooperate with and involve the employees' collective representatives in important employee matters, both ad hoc and via the formal cooperation bodies, and we fully respect employees' right to organise.



Diversity policy

For the management levels below the Group Executive Management and Supervisory Board, the aim of the diversity policy is to ensure that the Group has the best possible managers and employees, with good personal qualities and professional skill-sets. The policy focuses on giving all employees access to development and career opportunities, which includes seeking to increase the proportion of women managers.

Diversity is incorporated into the policy as a visible theme in all relevant activities, including:

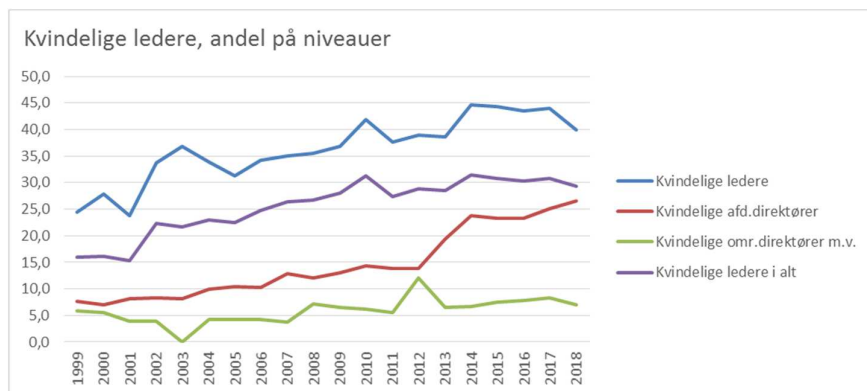
- The Group seeks to be a source of inspiration for enhanced diversity in internal communications and outwardly to prospective employees.
- Managers, HR partners and others with developmental responsibility urge anyone with leadership talent to apply for management training and manager positions.
- Diversity is an area of focus in strategic development, financial ratio dialogues and other development activities.
- When filling positions, applicants are ambitiously assessed in terms of diversity, and alternative candidates are considered if the field of applicants is overly homogenous.
- Before starting a management-development process, participants are ambitiously assessed in terms of diversity, and alternative participants are considered if the group of participants is overly homogenous.

As part of other specific initiatives, there are plans to relaunch the Group's mentoring scheme in 2019, which is open to all new managers, and the scheme is expected to help enhance diversity.

Gender and management

The lines in the diagram show the long-term development over the past 20 years, and the trend is headed towards a higher percentage of women managers. Last year, there was an additional increase in the percentage of women branch managers (red line), so that now one quarter of all branch managers are women. The percentage of women branch managers has been on the rise since 2013, so the percentage in 2018 is at 26.6% (compared to 19.4% in 2013).

Otherwise, women's representativeness declined in 2018. The purple line shows the total number of women managers at all levels and it remains at around 30%, where it has been since 2009. There are still very few women (6.9%, compared to 8.3% in 2017) at executive management levels (green line). Despite a slight decline to 40%, the percentage at management level (blue line) is close to parity and within the 40-60% range which equates to equal representation, according to the guideline of the Danish Business Authority.



For 2019 onwards, one of the purposes of the specified diversity policy is to create better conditions for greater diversity among the Group management, where new initiatives are expected to increase the proportion of women in management positions. This expectation is supported by the fact that there is a constant stream of women taking part in the Group’s management training programmes. Over the past few years, the proportion of women in training programmes has been relatively stable at just under 50%.

The Group’s salary conditions have been reviewed each year since 2008, in accordance with the Danish Equal Pay Act (*Ligelønsloven*), to investigate the differences in women’s and men’s remuneration. Every year, investigation of the differences in salary in both men’s and women’s favour has found sound reasons for these, not determined by gender. The difference between the overall average salary for men and women is primarily due to differences in the gender distribution in various jobs, including management positions.

For 2018, an agreement was made with employee representatives in Jyske Bank Kreds (Network) to replace these surveys with an analysis of the differences in men’s and women’s career paths. The purpose of the analysis is to gain a deeper insight into the mechanisms underlying the different career pathways of men and women. Once the results are available in 2019, the initiatives arising from these results will be decided upon.

Developments in this area and in terms of pay levels will be followed closely, both in order to boost the number of women managers and to ensure compliance with the principle of equal pay for work of equal value. For the largest job categories – bank advisors and client assistants – it was verified in 2018 that only small deviations exist between women’s and men’s pay levels.


Age and management

The average manager is a little older (48.6 years) than the general average for all employees (46.1 years). The managers’ average seniority, at 17.8 years, is also higher than the average across all employees (14.3 years).

New managers, and managers in new higher-level positions, had an average age of 44.5 years in 2018, slightly below the employee average. The average seniority among new managers was 11.4 years. The youngest new managers were a woman and a man, both aged 32, and the oldest was a man aged 57.

Results


Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Employee Survey	<p>In 2018, we carried out our second group-wide Employee Survey. This time, we made a targeted effort to integrate the statutory workplace assessment (WPA) into the survey to maximise the synergies between job dedication and working environment.</p>	<p>The response rate (95%) was higher than previous surveys and very pleasing. Despite the high level of staff dedication in previous years, this has increased even further. The results of the new employee survey, which is integrated into the statutory workplace assessments (WPA), showed progress compared to our first employee survey from 2016 and its follow-up in 2017.</p> <p>We have given specific form to the Group's equal opportunity policy which is now called the 'Diversity Policy' and, as previously, the policy applies to the under-represented gender, and our percentage of women managers has stabilised at around 30%.</p>	 <p>5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.</p>

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals												
Working environment	<p>To ensure a good working environment, the Group has had a dedicated OHS organisation with professional OHS consultants and representatives, who work full-time on OHS issues, since 2012. They are centrally positioned in the organisation and are also part of the support of the Employee Survey, when the individual departments have to process the results dealing with OHS. They provide assistance and advice to local OHS groups.</p>		 <p>8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.</p>												
Staff turnover	<p>Our staff turnover is somewhat lower than the rest of the financial sector.</p>	<table border="1"> <thead> <tr> <th></th> <th>2016</th> <th>2017</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>No. of employees, year end</td> <td>4,097</td> <td>4,087</td> <td>3,835</td> </tr> <tr> <td>Turnover</td> <td>9.4</td> <td>9.5</td> <td>10.3</td> </tr> </tbody> </table>		2016	2017	2018	No. of employees, year end	4,097	4,087	3,835	Turnover	9.4	9.5	10.3	
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Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Sickness-related absence	The tools and workflows included in the Group's prevention and handling of particularly long-term sickness-related absence were consolidated in 2018.	Total sickness-related absence in 2018 was at the same low level as the previous year, comprising 2.1% of total fixed working hours.	
Flexi-jobs programme	The Group strives, as far as possible, to retain employees following illness or accident. It is realistic to maintain the number of flexi-jobs at the current level.	The Jyske Bank Group has 19 employees hired under the flexi-jobs programme, equivalent to 8.8 full-time employees. This group is primarily made up of our own staff who have experienced an impairment of their working capacity.	

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals												
Training programmes and internships	<p>A key part of social responsibility for a company is to help provide access to jobs and training for young people. We also want to give employees opportunities for training and development that make them attractive and valuable in the labour market. At the same time, there must also be a positive outlook for future, permanent employment. The appointment of newly qualified employees still accounts for a significant part of the Group's recruitment, although we have seen a decrease in line with the generally lower employment in the financial sector.</p> <table border="1" data-bbox="434 842 1035 1187"> <thead> <tr> <th></th> <th>2018</th> <th>2019 (PRELIMINARY FIGURES)</th> </tr> </thead> <tbody> <tr> <td>Financial economists and bachelor-level graduates</td> <td>26</td> <td>15</td> </tr> <tr> <td>Graduates</td> <td></td> <td>17</td> </tr> <tr> <td>Total</td> <td>26</td> <td>32</td> </tr> </tbody> </table>		2018	2019 (PRELIMINARY FIGURES)	Financial economists and bachelor-level graduates	26	15	Graduates		17	Total	26	32	<p>To stimulate interest in skills development and ensure cohesion between public and private study programmes, the Group has been awarding ECTS credits for in-house training courses since 2010.</p> <p>In addition to this, the bank makes internships available to students enrolled in bachelor programmes in finance where internships are part of the study programme (unpaid, 15 in 2018 and 12 in 2019). To supplement this, the Legal department, Capital Markets and Finance & Risk Management, etc., can continue to hire new graduates as required, who take part in more individualised employment processes.</p>	
	2018	2019 (PRELIMINARY FIGURES)													
Financial economists and bachelor-level graduates	26	15													
Graduates		17													
Total	26	32													

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Voluntary work	<p>The Jyske Bank Group looks very positively on employees' social and voluntary commitment in their local communities.</p> <p>Jyske Bank supports the work on voluntary debt counselling instigated by the Danish Ministry for Immigration and Integration and a number of organisations, by offering advisors time off with pay covering 50% of the time they spend on this voluntary work. In 2019, new advisors will be recruited under the scheme to lay the groundwork to take part at all times with a suitable number of advisors. The aim is for a number of advisors from Jyske Bank, corresponding to the bank's market share, to take part in the programme.</p> <p>When special requirements arise, Jyske Bank's General Foundation can provide support to existing and previous employees in the Group.</p>	<p>In this context, the staff policy has made it possible for employees to use the bank's resources to a reasonable extent to support voluntary activities, e.g. printing, email, telephones, conference rooms, etc.</p>	

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Health	The Jyske Bank Group has a general focus on employee health in the workplace.	Initiatives include healthy food in the canteens and a fruit scheme, and all employees have access to short exercise programmes via the intranet that may help reduce and prevent physical strain and pain. Ideas have also been launched for how employees can be more physically active at work, such as by conducting meetings standing up.	 <p>3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.</p>

Goal

Theme	KPIs, 2019
Sickness-related absence	We will continue our efforts to develop and implement relevant initiatives, including by intensifying focus on job satisfaction and well-being (psychological working environment), which are intended to ensure systematic, close dialogue between the sick employee and the supervisor with a view to clarification, return to work and job retention.
Diversity	We will intensify our activities relating to diversity with a view to keener focus on themes such as gender and age. Specifically, as a minimum requirement, we wish to retain a percentage of women managers which is equivalent to the rest of the financial sector.
Health	We will launch an offer to employees of group-paid advice on how to stop smoking.
Flexi-jobs programme	We will uphold the number of flexi-jobs in the Group.
Training programmes and internships	We have given priority to hiring a large number of employees in a formalised development programme for graduates of university-level study programmes. For a basic financial training programme, financial economists and bachelor-level graduates will be hired in both the branch network and special departments.

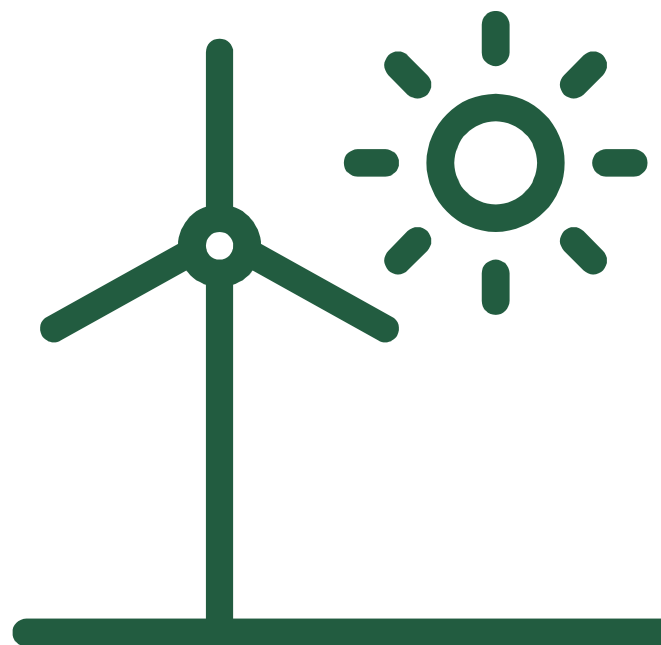
Climate and the environment

In the Jyske Bank Group, we know that our business and activities impact the climate and the environment, and that, to a great extent, we can actively decide whether our environmental footprint is positive or negative. Therefore, we aim to actively seek to heighten our awareness of the climate and the environment in all our procedures – both internally and externally.




One of the most obvious areas of our climate and environmental impact is the way in which we invest on behalf of our clients. As a co-signatory of the UN PRI, we will continue to incorporate ESG issues into our investment deliberations and




decisions, including when we find profitable investments that also support sustainable initiatives. In other words, we will continue our keen focus on ESG factors.



But we focus on the climate and the environment not only via our investments and business. We will contribute to the overarching climate and environmental agenda by stimulating our employees and business partners to increase their awareness of these issues and help reduce carbon emissions.



Results

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Printing and paper	We have purchased new printers and reduced our use of printing.	We have decided on HP as the supplier of printers for the entire Group, due to their strengths in many parameters, including environmental ones. In addition, the decision has been made to standardise our A4 paper to 90 grams (from 80 grams in Lyngby and 100 grams in the rest of the Group). We have reduced our printing/use of paper by 29%, from 22.8 million sheets (2017) to 16.1 million sheets (2018). This is almost triple our target of a 10% reduction. Most of our paper comes from sources certified to FSC, Nordic Swan, EU Ecolabel and/or TCF.	 <p>12.2 Sustainable management and use of natural resources</p>
Food waste	We have enlarged our food waste scheme so that it now encompasses all the large canteen kitchens in Silkeborg and Copenhagen.	This means that food waste sent to be processed into biofuel has risen from 56 tonnes (22 tonnes of CO ₂) in 2017 to 77.5 tonnes in 2018. 77.5 tonnes equates to a reduction of 30 tonnes of carbon emissions.	 <p>12.2 Sustainable management and use of natural resources</p> <p>12.5 Substantially reduce waste generation</p>
Recycling of IT equipment and furnishings.	We take a circular approach when we need to discard our IT equipment and furniture. We prepare and re-sell as much IT equipment as possible. In addition, we donate used computers and furniture to non-profit purposes.	In 2018, we delivered 8.5 tonnes of IT equipment (computers, monitors, printers, telephones, etc.). Out of this, 1.5 tonnes of defective units were properly destroyed, and approximately 7 tonnes (81%) were recycled. 25 laptops and 21 desktop computers were donated to other organisations. This is less than the expected 150 computers, due to a decline in demand. 75 m ³ of furniture were donated to other organisations.	 <p>12.2 Sustainable management and use of natural resources</p> <p>12.5 Substantially reduce waste generation</p>

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Furnishings	We have switched to using carpets made of a product of which 90% is recycled. At the same time, we clean our carpets using an eco-friendly carbonic-acid cleaning method.	The carpets in our Hjemstedet and Nykøbing Mors branches were replaced in 2018. From now on, we will only be using this sustainable carpet-tile product. The cleaning method benefits the environment and indoor climate by using high temperatures and natural ingredients rather than detergents and hazardous chemicals.	 <p>12.2 Sustainable management and use of natural resources</p>
Consumption of heat and electricity	We have installed energy-monitoring equipment which, from 2019, will make it possible to document and modernise the consumption of heat and electricity for the purpose of minimising consumption.	Energy-monitoring equipment has been set up in all 103 branches of the Jyske Bank Group.	 <p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>
Lighting	We continue to focus on transitioning to LED lighting, including all outdoor lamps, at Hjemstedet.	The bulbs in 600 lamps have been changed to LED. This equates to a reduction of 27,000 kWh and 10.5 tonnes of carbon emissions.	 <p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Electrical charging	We have made it possible to charge plug-in hybrids and electric cars at our Lyngby office.	We have set up four electrical charging stations.	 <p data-bbox="1535 505 1934 558">11.6 Reduce the environmental impact of cities</p> <p data-bbox="1535 602 1934 683">13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>
Transport	We have made an overall specification of the modes of transport and consumption which will subsequently serve as a baseline. The use of taxis is not included, however.	<p data-bbox="865 704 1507 790">The Group has 101 vehicles at its disposal. Altogether, they drove 2,727,000 km in 2018, equating to the emission of 368 tonnes of CO₂.¹</p> <p data-bbox="865 834 1507 920">Jyske Bank's employees have driven a total of 5,335,381 work-related kilometres in their own vehicles. This equates to 720 tonnes of CO₂.</p> <p data-bbox="865 964 1507 1050">Employees have travelled by train for the total sum of DKK 2,154,824 in 2018. This equates to 1,197,124 kilometres and 48 tonnes of CO₂.</p> <p data-bbox="865 1094 1507 1148">In 2018, air travel amounted to 2,848,074 kilometres, equating to 375 tonnes of CO₂.</p> <p data-bbox="865 1192 1507 1239">In addition, the Group owns three electric bicycles which employees may use as a healthy, green alternative.</p>	 <p data-bbox="1535 813 1934 898">12.6 Encourage companies to adopt sustainable practices and sustainability reporting</p>

¹ The figures are based on an estimated 27,000 km per vehicle and the emission of 135 g of CO₂ per kilometre driven.




Risk




- Physical: The risk that technical structural solutions such as drains can cope with higher volumes of water relating to climate change. Precipitation which cannot be categorised as a torrential rain storm is not covered by buildings insurance.
- Indoor climate: When outdoor temperatures are higher in summer, this substantially increases our consumption of electricity. This is true regardless of whether existing technical installations are retained or rebuilt/modernised to enable the systems to cool the outdoor air to an acceptable indoor temperature.
- A potential variable price, according to Renewable Energy Certificates (RECs) and heat, independent of demand and by the extent to which the price of energy in the future will reflect the actual price, including environmental costs.
- Reputation: Clients and other stakeholders will take their business elsewhere if we do not live up to their expectations on how one operates as a company in terms of green conversion, in terms of both our own buildings and for the purchase of products and services from external suppliers.


Potential for positive impact

- We can help ensure a more sustainable world through our own operations and purchases, etc.
- We can retain and attract employees by actively participating in a green conversion process.
- We can take a positive approach to our reputation if we communicate about our journey and our aims – and if we achieve them.
- By being proactive, we can ensure that we comply with current legislation and stay abreast of upcoming legislation in the field.
- We can achieve long-term, educational and sustainable partnerships.

Goal

Theme	Activities planned for 2019	KPIs, 2019	Sustainable Development Goals
Printing and paper	We wish to further reduce our consumption of paper.	Consumption must be reduced further by 10% from 16.1 million sheets to 14,490,000 sheets.	 12.2 Sustainable management and use of natural resources
Recycling of waste	Recycling processes at Lyngby, Kastaniehøjvej, Vesterbrogade and Hjemstedet must be standardised, and the persons responsible for waste management must be trained. In 2019, the food-waste scheme in all the big canteens in Silkeborg and Copenhagen will be enlarged to also include the food wasted by canteen patrons. Once we know the baseline for the total food waste, we will set reduction targets for 2020.	Paper, cardboard, plastic, metal, glass, wood, batteries, bio-waste/food waste, including coffee grounds, will be sorted, and we will document the recycling ratio. Similarly, we will continue to specify the recycling ratio of our IT equipment.	 12.5 Substantially reduce waste generation
Procurement	We want to become even better at striking a balance between price, quality and sustainability in our purchases.	in 2018, we established a procurement group comprising directors of the relevant areas which focus on sustainability etc. In addition, an employee in 'Properties' will begin a training programme to become a 'Certified advisor in sustainability'. This knowledge will primarily be used in future choices, designs and use of sustainable furnishings and building materials.	 12.2 Sustainable management and use of natural resources

Theme	Activities planned for 2019	KPIs, 2019	Sustainable Development Goals
Renewable energy	We will solely purchase energy for electricity and cooling from renewable sources of energy.	RECS certificates will be purchased for the 14 million kWh which constitute the annual consumption for the whole group.	 <p>7.2 Increase global percentage of renewable energy</p> <p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>
Energy measurement and optimisation	Based on installed energy-monitoring equipment, we can measure the consumption of electricity and heat in 2019, which will become the baseline for any improvements.	Documentation and, on the basis of this, ongoing optimisation of lighting, cooling and heating throughout the Group. We continue to convert outdated light fittings to energy-efficient light fittings. This activity is ongoing throughout the branch network.	 <p>11.6 Reduce the environmental impact of cities</p> <p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>
Staff involvement in energy optimisation	We will commence efforts to highlight the use of electricity and heat to employees.	Employees will be involved at the branches where a joint effort can make a difference.	 <p>13.3 Build knowledge and capacity to meet climate change</p>

Theme	Activities planned for 2019	KPIs, 2019	Sustainable Development Goals
Electrical charging	We will establish electric charging in Hjemstedet in Silkeborg.	If the results from the electrical charging stations in Lyngby are positive, we will also set up electrical charging stations at Hjemstedet during 2019.	 <p data-bbox="1530 505 1923 557">11.6 Reduce the environmental impact of cities</p> <p data-bbox="1530 602 1923 683">13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p>
Transport	In 2019, we will focus on staff travelling activities.	We will start by specifying our employees use of taxis. Based on the overall specification of travel for 2018, we will examine if there are any areas where it would be expedient to try to reduce our use and to possibly optimise travel by using less carbon-heavy modes of transport.	 <p data-bbox="1530 846 1923 894">11.2 Affordable and sustainable transport systems</p>
New climate and environmental policy	We will update our climate and environmental policy	Our activities and targets in the area of climate and the environment have surpassed our policy, which must therefore reflect our higher ambitions going forward.	

Investment

Responsible investments comprise the environment, social conditions and corporate governance. All three of these factors are considered in Jyske Bank's investment decisions.

We cooperate with a number of partners in this field, and we are engaged in ongoing dialogue with our stakeholders. Our approach is dialogue and commitment. This means that if some of the companies in which we invest do not comply with international conventions and standards relating to the environment, human rights and ethical business practices, we will seek to exert our influence on them to change their practices. We only resort to excluding companies if they fail to improve their circumstances. Since 2010, these efforts have revolved around PRIs, OECD guidelines and the UN Global Compact.

Politics


At Jyske Bank, we take responsibility for our investments. This entails that considerations in relation to the environment, social issues and corporate governance (ESG) are included in the investment decisions.


Selecting investments based on a principle of responsibility is a complicated matter. There is little agreement on how to define responsible investments. Investors, authorities, media, politicians as well as special interest

organisations and industry associations have different perceptions. For this reason, Jyske Bank wants to make its own assessment of which companies and industries are socially responsible investment objects.



Results

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Active ownership	<p>Via our active ownership with other investors in the GES Engagement Forum, we have influenced companies to change their behaviour and to live up to international conventions and standards. GES screens the companies – which includes the entire Jyske Bank portfolio – based on their compliance with OECD guidelines and the UN Global Compact.</p>	<p>During 2018, Jyske Bank participated with other investors in the GES Engagement Forum in 156 involvement cases with companies concerning violations of international conventions and standards.</p> <p>68 of these involvement cases concern companies in Jyske Bank’s portfolios. 43 of these cases concern human rights and labour rights, 14 concern environmental issues and 11 concern corruption.</p> <p>During 2018, 18 cases in Jyske Bank’s portfolios were resolved and, hence, closed. In the remaining ongoing cases, very positive results can be ascertained in the involvement as a progression of the specific cases and a willingness to enter into a dialogue by the companies responsible in 17 of the cases. Somewhat positive results have been achieved in 27 of the involvement cases, while there have been poor or no results in 6.</p>	 <p>Potentially, we can bring all the SDGs into play through our investments, which comprise most sectors all over the world.</p>

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Socially Responsible Investment foundations	<p>We offer our clients a series of investment solutions specifically focused on responsibility. Jyske Bank is a consultant for three specific foundations (Socially Responsible Investments (SRI) foundations) particularly focused on social responsibility and ethical screening. These foundations invest in shares and corporate bonds, respectively, but not in companies where it can be documented that they conduct their business in a manner that violates recognised international conventions and standards, which also applies to the rest of our portfolio.</p> <p>In this context, the difference between ordinary investment foundations and the three SRI foundations is that we seek to influence companies' conduct in the ordinary foundations, whereas, in the SRI foundations, we sell the investments if they do not meet the above conditions. In addition, the SRI foundations do not invest in shares in companies which manufacture or distribute weapons, alcohol, tobacco, games or adult entertainment. In 2016, the ethical screening was widened to also filter out companies which extract, develop or refine fossil fuels (coal, oil and gas).</p>	<p>The total assets of these three SRI departments amounted to DKK 1,689m at the end of 2018.</p>	 <p>Potentially, we can bring all the SDGs into play through our investments, which comprise most sectors all over the world.</p>

Risk

- Business: Clients can choose not to use us if we are not responsible in our investments and do not provide solutions in line with client preferences and needs.
- Reputation: We risk negative reporting and criticism from various stakeholders and society in general if we do not take a responsible approach to our investment efforts.
- Poor returns: We risk poor and negative returns if we invest in companies whose value declines due to a lack of responsibility or failure to adapt to new societal requirements.

Potential for positive impact

- Through our investments, we can make a positive impact on the fulfilment of the 17 UN Sustainable Development Goals.
- We expect the focus to intensify on actual impact investments in the years ahead.
- In continuation of this, we expect that existing and prospective investors will find our initiatives attractive.

Goal

Theme	Activities planned for 2019	KPIs, 2019	Sustainable Development Goals
<p>Implementation of the EU's Action Plan on Financing Sustainable Growth</p>	<p>In March 2018, the European Commission published an Action Plan on Financing sustainable growth to lay the framework for the financial sector in its efforts to achieve the targets of the Paris climate agreement and the UN Sustainable Development Goals. The first action area comprises the 'E' in ESG. The implementation of the action plan is on the agenda at Jyske Bank. We consider the joint efforts at EU level as an opportunity to secure coordination and achieve the necessary results. We expect heightened interest among investors in responsible and sustainable solutions and investments.</p>	<p>Efforts involving the EU action plan for sustainability are integrated into our advisory tools.</p>	<p>Potentially, we can bring all the SDGs into play through our investments, which comprise most sectors all over the world.</p>
	<p>We will intensify our focus on responsibility and sustainability in the advice we provide to our clients.</p>		

Results

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Further integration of ESG factors	We will increase the integration of ESG factors into investment processes and products.	Agreements will be entered into with external partners concerning the provision of ESG data which is to be structurally incorporated into our investment products.	 <p>Potentially, we can bring all the SDGs into play through our investments, which comprise most sectors all over the world.</p>

Responsible initiatives/principles

PRI

Jyske Bank has acceded to the Principles for Responsible Investment (PRI). PRI is a global initiative aimed at promoting responsible investments, established by a number of the world's largest investors in cooperation with the UN. PRI is based on a joint declaration about taking social responsibility in connection with investments and complying with six key principles for responsible investments: These six principles concerning active ownership and transparency about this in internal decisions and in cooperation with the companies in which we invest and with the investment sector in general constitute the basis for our KPIs.

Jyske Bank conducts an annual 'Reporting and Assessment Process' in accordance with the PRI guidelines. Parts of the report are published on the [PRI website](#).

Responsible investment in government bonds

In December 2013, CSRGov, the Danish Council for Corporate Social Responsibility (*Rådet for Samfundsansvar*), issued 'Guidelines on Responsible Investments in Government Bonds'. The guidelines urge compliance with two principles:

1. International sanctions and prohibitions from the UN and the EU must be observed at all times.

- The Group complies with this principle.

2. Investors must, wherever possible, directly investigate the conditions in countries in which there may be a significant risk of human rights infringements.

- Jyske Bank observes this principle, and we demand that our suppliers report on their approach to this principle.

Danish Social Investment Forum (DANSIF)

Jyske Bank is a member of Danish Social Investment Forum (DANSIF), which is a networking forum for professional investors, consulting firms and other parties involved with socially responsible investments. DANSIF acts as a forum in which to share experiences relating to ESG investments, and we participate in its annual survey in this field.

Report on active ownership in 2018

Jyske Bank has decided to comment on the recommendations for active ownership (Stewardship Code) issued by the Committee on Corporate Governance in 2016. The recommendations are aimed at institutional investors in Denmark with equity investments in companies listed in Denmark. The recommendations for active ownership build on a principle of voluntary participation and the 'comply or explain' principle. The recommendations for active ownership deal with policies, monitoring of and dialogue with companies, cooperation with other investors, voting policy, conflicts of interest, reporting, etc.

This is Jyske Bank's report on active ownership in 2018 in relation to the seven recommendations from the Committee on Corporate Governance.

1. It is recommended that institutional investors should publicly disclose an engagement policy with respect to investments in shares in companies that are publicly listed in Denmark.
 - Position: Jyske Bank complies with the recommendation
 - Comments: The policy of active ownership is included in the overarching 'Responsible Investment' policy.
2. It is recommended that institutional investors monitor and engage in a dialogue with the companies in which they invest, taking due account of the investment strategy and the principle of proportionality.
 - Position: Jyske Bank complies with the recommendation
 - Comments: Based on an assessment of the given investment, monitoring and dialogue can take place alone or in cooperation with other investors. The approach is adapted to the investment strategy and the principle of proportionality.
3. It is recommended that institutional investors as part of the engagement policy determine how they may escalate their stewardship activities beyond regular monitoring and dialogue.
 - Position: Jyske Bank complies with the recommendation
 - Comments: Opportunities for escalation depend on developments with the given investment – and ultimately encompass the possibility of selling and the exclusion of specific investments. The approach is adapted to various investment strategies in the various investment solutions.
4. It is recommended that institutional investors as part of the engagement policy should describe how they will act collectively with other investors in order to achieve greater effect and impact.
 - Position: Jyske Bank complies with the recommendation
 - Comments: The cooperation takes place, in part, through membership of PRI and DANSIF, and via involvement activities with other investors through an external service provider.
5. It is recommended that institutional investors as part of their engagement policy adopt a voting policy and are willing to publicly disclose whether and how they have voted.
 - Position: Jyske Bank partially complies with the recommendation.
 - Comments: The adopted voting policy is part of the combined Responsible Investment Policy and is adapted to the principle of proportionality. Whether and how voting is reported depends on the specific investment. Information about whether and how the vote was cast will generally not be disclosed, as any publication could have an impact on our active ownership.
6. It is recommended that the engagement policy contains a description of how conflicts of interest in relation to stewardship are identified and managed.
 - Position: Jyske Bank complies with the recommendation
 - Comments: Identifying and handling conflicts of interest is part of the policy on 'Exercising of voting rights'.

7. It is recommended that institutional investors at least annually report on their stewardship activities, including voting activity.
- Position: Jyske Bank partially complies with the recommendation.
 - Comments: The report is included in this annual report as part of the reporting on corporate social responsibility. Whether and how voting is reported depends on the specific investment. Information about whether and how the vote was cast will generally not be disclosed, as any publication could have an impact on our active ownership.

entertainment and fossil fuels:

1. Through the investment fund Jyske Invest, Jyske Bank is a consultant for a global share department
2. Jyske Invest is also a consultant for a global bond department focused on high-yield corporate bonds (bonds with low credit quality)
3. Through the Jyske SICAV investment fund (registered in Luxembourg), Jyske Bank is a consultant for a department focused on investment grade corporate bonds (bonds with higher credit quality).

Responsible initiatives, screening of and engaging in dialogue with companies promote responsibility.

Global Engagement Service (GES)

Jyske Bank has entered into an agreement with an external advisor, Global Engagement Service (GES), which regularly reports on trends concerning companies which commit serious violations of international standards or conventions. If these are violated, the Group engages with other investors (via GES) in dialogue with the companies aimed at resolving the problems. If this is not possible, the companies are excluded.

We provide our clients with investment solutions focused on Socially Responsible Investments (SRI)

Jyske Bank is currently an advisor for three investment funds that screen investments in companies related to weapons, tobacco, alcohol, games, adult

Human rights

International human rights – which are firmly established in Denmark’s labour-market model and laid down in international conventions, standards and values – constitute a natural foundation for the Group’s activities and endeavours.

In specific terms, this means that we observe human rights internally in the Group, because they form the basis on which a safe, just and fair society rests,

where the values of equal rights, inclusion, labour rights, safety and health are embedded in our policy.

Externally, we observe human rights via our screening of investments for our clients, based on ESG principles, and through our supplier management, in which compliance with human rights is a key marker. We thus assume co-responsibility for strengthening human rights worldwide, as we believe that market forces can help stimulate a positive trend.



The collective agreement covers employees' basic rights

92% of the employees of Jyske Bank in Denmark are covered by the collective agreement which describes employees' basic rights and deals with issues such as working hours, salary compensation, holiday leave, illness, etc. The last 8% are practical staff or indirectly covered by the collective agreement through a reference to it in the employees' individual contracts. The collective agreement is found [here](#).

Human rights are closely interwoven with the Group's employee conditions and social initiatives.

- The section on 'Employee conditions' in the CSR annual report describes the Group's ongoing efforts to provide supplementary training to employees, inclusion, working environment, health and illness.
- The section on 'Diversity' describes efforts and targets concerning equal rights and diversity.
- Our description of efforts concerning 'Responsible advisory services' specifies how we process personal data relating to the implementation of the GDPR.
- Social initiatives are also an important area relating to human rights. Through them, we collaborate with other private-sector and public-sector players on projects for the benefit of the individual and the local community. This includes getting young people enrolled in vocational training programmes under 'Skilled Hands' (*Kloge Hænder*); ensuring apprenticeships under 'Mural' (*MurMal*); giving young people a basic economic understanding in 'Money Week' (*Pengeugen*); [ensuring](#)

sustainable communities and local environments in 'Neighbourhood' (*NaboRum*); providing meals to the socially vulnerable through our partnership with 'FoodBank' (*FødevareBanken*); combating loneliness in Folkebevægelsen mod Ensomhed (the People's Movement Against Loneliness) and Danmark Spiser Sammen (Denmark Eats Together); and inclusion in 'Mind Your Own Business'.

Social initiatives


'The home and the built environment' (*HUSET og det bebyggede område*) is the focal point of our social initiatives. In practice, we want to help establish better urban spaces and local environments and thus hopefully create improvements for individual residents as well. This is the best way we can help give these areas a boost, in partnership with residents and other players. Overall, our social initiatives have three dimensions: A social dimension, a partnership dimension and an urban renewal dimension.





We select areas to focus our efforts based on the following principles:

- We contribute the resources available in our company, and we enter into processes that can help create improvements for individuals, local communities and society in general.
- Our commitment must make a significant difference to the projects we decide to get involved in.
- We cooperate with our clients and stakeholders in areas where we already operate professionally.
- We enter into unconventional partnerships with other companies, the public sector and players from civil society.

Results



Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Mural	<p>'The Twins' (<i>Tvillingerne</i>) is the 8th mural Jyske Bank is initiating and the biggest in Europe. The motif is new, but the concept is old and thoroughly tested – and it is an excellent example of the potential of interdisciplinary partnerships at their best. In cooperation with Plus Bolig (social housing association), Flügger, TECHCOLLEGE and Stjerne Stilladser, we succeeded in achieving an important social dimension, to get apprenticeships set up for the town's future builders and combine this with urban renewal of the former fibre-concrete site in Aalborg.</p> <p>We were unfortunately compelled to withdraw from the Mural Project in Greenland due to disagreements with the project management.</p>	<ul style="list-style-type: none"> • 57 students from 14 lines of study from TECHCOLLEGE in Aalborg took part in the project. This means that we achieved the goal of involving 50 students, in spite of the fact that the Greenland project was cancelled. • 19 TECHCOLLEGE students from Aalborg received an apprenticeship. This is fewer than the goal of 20 apprenticeships, but included both the Aalborg and Greenland Mural projects. • Engaging local process • Beautifying a facility using art referring to both past and future is a way to enhance an area. • Using 1,600 litres of paint donated by Flügger. 	 <p>4.3 Equal access to affordable technical, vocational and higher education.</p> <p>11.3 Inclusive and sustainable urbanisation</p>


Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Project Neighbourhood	<p>The focal point of Project Neighbourhood is to create a sense of community through user involvement. The concept started in Aarhus in 2016, and moved on to the island of Lolland in 2018. This is where three local projects won Jyske Bank's competition on creating Project Neighbourhood, which makes a difference for the environment and the community, thereby helping to support positive developments on the island.</p>	<ul style="list-style-type: none"> • Horslunde Energy Village is working full steam ahead to plant fruit trees to make it possible to create a communal effort around fruit presses and a healthy way of life. • Frederiksdal Enchanting Woods is in the process of getting a roof over its head so the woods and sensory trail can be enjoyed by everyone, from children, to the elderly and the disabled. • Spring flowers are being planted and nesting boxes made by local children are being set up along the Railway Path (<i>Jernbanestien</i>) between Maribo and Rødbyhavn. The aim is to establish a 15-km cycling and hiking path that is a total sensory experience. 	 <p>11.3 Inclusive and sustainable urbanisation</p> <p>11.7 Provide access to safe and inclusive green and public spaces</p>
		<p>The projects were not completed in 2018, but will be in 2019.</p>	

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Skills hands	<p>Primary and lower secondary school pupils must be given more opportunities to convert theory into practical work and create something with their hands. This way, we can ensure that more young people choose vocational upper secondary education for their own benefit in terms of getting an education and a long and rewarding working life as well as for the benefit of society, which is already seeing a lack of "skilled hands".</p>	<ul style="list-style-type: none"> • Twenty-two students in year 8. C at the Havdrup Skole school have completed the first of four pilot projects. This has required development resources from across the school, the local carpentry firm Egon Olsen & Søn, the Danish Construction Association (<i>Dansk Byggeri</i>), Youth Guidance Denmark (<i>UU Danmark</i>) and the EUC Sjælland vocational training centre. <p>And this has confirmed the assumption that a practical project makes excellent sense for all parties involved, not least the pupils. The remaining three projects have been commenced.</p>	<p>4.1 By 2030, ensure that all girls and boys complete free, equitable and high-quality primary and lower secondary education leading to relevant and effective learning outcomes.</p>
FoodBank	<p>Jyske Bank has been partnering with the FoodBank since 2013. The climate-related purpose is to combat food waste and to also bring focus to bear on this internally in Jyske Bank. Socially, the purpose is to reduce dietary poverty by delivering surplus foods to social drop-in centres.</p> <p>We actively participate in a sustainability agenda which is important for our clients at the same</p>	<ul style="list-style-type: none"> • Development of 'partnership packages'. • Internal campaign at the five biggest canteens in the bank with food-waste competitions and lunch visits for the employees of the FoodBank. • Visits to Jyske Bank branches in Hellerup and Silkeborg by volunteers in their cars from the FoodBank and on their routes from a warehouse to social drop-in centres. 	<div data-bbox="1497 930 1793 997" style="display: flex; justify-content: space-around; align-items: center;">  </div> <p>2.1 Universal access to safe and nutritious food</p> <p>2.4 Sustainable food production and resilient agricultural practices</p> <p>12.3 Halve global per capita food waste</p> <p>17.17 Encourage effective partnerships</p>

time that we help raise awareness of the FoodBank.

- Sponsored new work clothes for the FoodBank's volunteers.
- FoodBank lecture for retired employees in Lyngby
- The FoodBank's 247 volunteers have distributed 1,080 tonnes of food that would otherwise have been discarded. This equates to 2,700,000 meals and a CO₂ reduction of 1,452 tonnes.

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
Recycling of computers and furniture	Once computers and furniture reach the end of their service life for us in Jyske Bank, we donate used computers and furniture to social organisations.	<ul style="list-style-type: none"> • In 2018, 25 laptops and 21 desktop computers were given a new lease on life in social organisations that need them. This includes both sports clubs and drop-in centres. • 75 m³ of furniture have been donated to social purposes. 	 <p>12.2 Sustainable management and use of natural resources</p> <p>12.5 Substantially reduce waste generation</p>
Danmark Spiser Sammen (Denmark Eats Together)	In week 17, Danes will be dining together at the urging of Folkebevægelsen mod Ensomhed (the People's Movement Against Loneliness), which Jyske Bank helped establish in 2014. The	<ul style="list-style-type: none"> • Jyske Bank's branch in Esbjerg, the local Tobakken music venue and Hotel Britannia invited 40 socially disadvantaged young people from five 	 <p>3.4 Reduce mortality from non-communicable diseases and promote mental health</p>

	<p>purpose is to counteract loneliness through communities.</p>	<p>different social organisations to spend a festive evening with a three-course meal, entertainment and live music.</p> <ul style="list-style-type: none"> • The Nykøbing Mors branch invited 30 local residents to a communal dining event and get-together with the employees in the canteen. 	
Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
<p>Mind Your Own Business</p>	<p>The organisation gives boys aged 13-19 from disadvantaged housing areas the opportunity to engage in a focused start-up process with a mentoring business. The project focuses on opportunities rather than limitations and enhances the participants' technical skill sets, social relations and their association with the educational system, the labour market and Danish society.</p>	<ul style="list-style-type: none"> • From 2018, Mind Your Own Business has been added as a project in Jyske Bank's 'CSR toolbox' which the branches can choose to use. 	 <p>4.3 Equal access to affordable technical, vocational and higher education.</p> <p>4.4 Increase the number of people with relevant skills for financial success</p> <p>4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities,</p>

indigenous peoples and children in vulnerable situations.

8.6 Promote youth employment, education and training

10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.

11.3 Inclusive and sustainable urbanisation



Risk



- A lack of internal and external understanding of the project objectives due to the long-term perspective.
- Lengthy implementation horizon caused by having to coordinate efforts among many partners.
- Vulnerability arising from the partnership model deriving from 'no chain is stronger than its weakest link'.
- Underfunding by our partners.
- The risk for the various project participants or target groups of failing to implement a project is that the various challenges which the projects help resolve are not sufficiently addressed.

Potential for positive impact

- Documented, thoroughly tested partnerships for action (i.e. the 17 Sustainable Development Goals) which help make a real difference and thus pave the way for further development. For the individual and society in general.

Goal

Theme	Activities planned for 2019	KPIs, 2019	Sustainable Development Goals
Project Neighbourhood	The projects in Lolland must be followed through to completion and put into operation in cooperation with local activists and the local community.	Based on lessons learned and the evaluation of the Lolland project, we will consider carrying on the concept in another region of Denmark.	 <p>11.3 Inclusive and sustainable urbanisation</p> <p>12.7 Provide access to safe and inclusive green and public spaces</p>
Skilled Hands	The pilot segment of the Skilled Hands project is expected to be completed during 2019 and 2020 and will then be phased out and implemented as a permanent project in Denmark's municipal primary and lower secondary school.	<p>Three upcoming pilot projects:</p> <ul style="list-style-type: none"> • 'Monas House' (<i>Monas Hus</i>), a future cultural centre in Nykøbing Mors. Jyske Bank is a part of this in partnership with Morsø Municipality and the architectural firm Boris Brommann A/S and Mads Bjørn Hansen from Praksisarkitekterne. • Refurbishment of two selected public schools in Copenhagen in collaboration with the social contractor Enemærke & Petersen, as well as with the Danish Construction Association (<i>Dansk Byggeri</i>) and the City of Copenhagen. 	 <p>4.1 By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.</p>

Theme	Activities in 2018	Results in 2018	Sustainable Development Goals
FoodBank	The partnership is carried on and developed on an ongoing basis.	<ul style="list-style-type: none"> In 2019, focus will be brought to bear on internal and external communication of the partnership, as well as the involvement of the network. The purpose is to enhance value creation for both parties – and thus minimise food waste and provide more meals to socially disadvantaged persons. 	 <p>2.1 Universal access to safe and nutritious food</p> <p>2.4 Sustainable food production and resilient agricultural practices</p> <p>12.3 Halve global per capita food waste</p> <p>17.17 Encourage effective partnerships</p>
Recycling of computers and furniture	Generally speaking, the demand for used equipment has been declining.	<ul style="list-style-type: none"> We donate refurbished computers and used furniture to any organisations in need of this, which is why we try to satisfy all relevant enquiries. 	 <p>12.2 Sustainable management and efficient use of natural resources</p> <p>12.5 Substantially reduce waste generation</p>