



Green Finance Framework Report

Financial year 2019

Green Finance Reporting

This first reporting for Jyske Bank Green Finance Framework focuses on financing that already has been granted by Jyske Bank¹.

Renewable energy

Subcategory	Unit within Jyske Bank Group	Assets (DKKm)	Annual energy production (GWh)	Annual emissions avoided (tCO ₂ e) ²
Wind power	Jyske Bank	2,142	1,560	1,075,000
	Jyske Realkredit	636	486	335,000
Solar power	Jyske Bank	86	25	17,000
Production of equipment ³	Jyske Bank	231		
Total		2,915	2,071	1,427,000

Green Buildings

Subcategory	Unit within Jyske Bank Group	Assets (DKKm)	Annual energy reduction (GWh)	Annual emissions avoided (tCO ₂ e) ⁴
Buildings EPC A & B	Jyske Realkredit	61,520		
	Jyske Bank	2,623		
Energy renovation ⁵ (>30 % reduction)	Jyske Realkredit	656	4.4	457
Total		64,799	4.4	457

Clean Transportation

Subcategory	Unit within Jyske Bank Group	Assets (DKKm)	Annual emissions avoided (tCO ₂ e) ⁶
Low emission transportation and infrastructure	Jyske Bank / Jyske Finans	557	3,600
Total		557	3,600

¹ Unused credit facilities and lines are not included.

² The calculation of avoided CO₂e is based on the production of same GWh using fossil fuels. The consumption of fossil fuels (oil, gas, coal) in the Danish power production is based on the 2018 publication of Energy statistic from Danish Energy Agency.

³ Production, installation and maintenance of solar panels and wind turbines.

⁴ Avoided CO₂e is calculated using EPC scores.

⁵ Based on energy renovation of building in 2019.

⁶ Avoided CO₂e is calculated to alternative transportation based on fossil fuel.

Sustainable management of natural resources

Subcategory	Unit within Jyske Bank Group	Assets (DKKm)
Certified sustainable Agriculture ⁷	Jyske Bank	579
Certified sustainable fishery ⁸	Jyske Bank	1,269
Processing of certified products	Jyske Bank	245
Total		2,092

Recycling and sustainable production

Subcategory	Unit within Jyske Bank Group	Assets (DKKm)
Recycling / circular economy	Jyske Bank	163
Pollution prevention and control	Jyske Bank	52
Wasterworks and wastewater management and treatment	Jyske Bank	74
Total		289

⁷ Organic production according to Danish national standard or EU standard .

⁸ Fishing 100 % certified by [Marine Stewardship Council](#) or [Aquaculture Stewardship Council](#).