

Information on the integration of sustainability risks in investment

advice – Compliance with REGULATION (EU) 2019/2088 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 27 November 2019 on sustainability-related disclosures in the financial services sector (the disclosure regulation)

The information concerns advice with regard to financial products and comprises investment advice and investment concepts and investment products which Sydbank A/S makes available and for which it serves as an intermediary.

Sydbank wishes to help its customers make responsible investments. We aim to deliver a satisfactory risk-adjusted return and to comply with requirements as regards responsibility. However our investment advice does not take into account significant adverse impacts on sustainability factors. We are dependent on our business partners making investments in a responsible manner and taking sustainability risks into account. Consequently Sydbank makes requirements as to the following:

- Investment products that Sydbank manages and/or provides advice on – see the 'Responsible Investment and Active Ownership Policy'.
- The Bank's business partners in the investment area must have a sustainability policy.

We expect that our business partners in the investment area have a policy on social responsibility and responsible investment adopted at board level and that they comply with the sector recommendations in force from time to time as regards setting a minimum level of sustainability requirements.

The Bank specifically recommends that its business partners in the investment area have signed and comply with the UN's six Principles for Responsible Investment (UN PRI).

We will integrate significant adverse impacts on sustainability in the advice process by December 2022 at the latest.