



# Sustainability Insights

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

# Introduction

This document offers a comprehensive overview of the sustainability features and performance of this specific fund, focusing on its alignment with binding sustainability commitments.

It provides clear and factual information on key sustainability aspects, including the fund's performance in areas such as sustainable inclusion, active ownership and exclusion practices. The data included in this report is based on already reported data from the fund's most recently available SFDR annual report.

By presenting the fund's sustainability profile, the document reflects Danske Bank's commitment to transparency and responsible investing, supporting investors in making informed decisions that align with their financial goals and sustainability preferences.





# Sustainability features

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

## What are sustainability features?

This fund is guided by binding sustainability commitments, which are defined in its investment strategy and legal documentation. These commitments ensure that specific sustainability principles and criteria are consistently applied throughout the investment process. They may include obligations to include defined sustainability features, exclude certain types of investments, and engage in active ownership activities such as engagement and voting. By adhering to these binding commitments, the fund ensures accountability and transparency in its approach to sustainability.

|                                                                                                           |                                |                                 |                                            |                     |                                   |
|-----------------------------------------------------------------------------------------------------------|--------------------------------|---------------------------------|--------------------------------------------|---------------------|-----------------------------------|
|  Sustainable investments | Yes                            | No                              | >25%                                       |                     |                                   |
|  Inclusions              | Sound sustainability practices |                                 | Sound environmental stewardship            |                     |                                   |
|  Exclusions              | Sustainability risk            | Fossil fuel transition laggards | Controversial weapons                      | Pornography         | Enhanced sustainability standards |
|                                                                                                           | SPU                            | Thermal coal mining             | Tar sands                                  | Tobacco             | Peat-fired power generation       |
|                                                                                                           | Alcohol                        | CTB                             | Fossil fuels                               | Commercial gambling | Military equipment                |
|                                                                                                           | PAB                            | PAI                             | Extended enhanced sustainability standards |                     |                                   |
|                                                                                                           |                                |                                 |                                            |                     |                                   |
|  Active ownership      | Engagements                    |                                 | Voting                                     |                     |                                   |
|  SFDR Article          | Article 6                      | Article 8                       |                                            | Article 9           |                                   |
|                                                                                                           | Applied criteria               | Not applied criteria            |                                            |                     |                                   |



The figures are based on date 15-08-2026.



# Sustainable investments

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

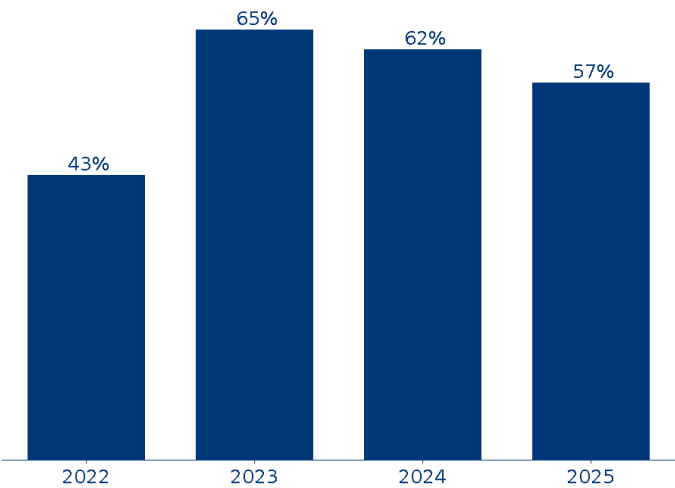
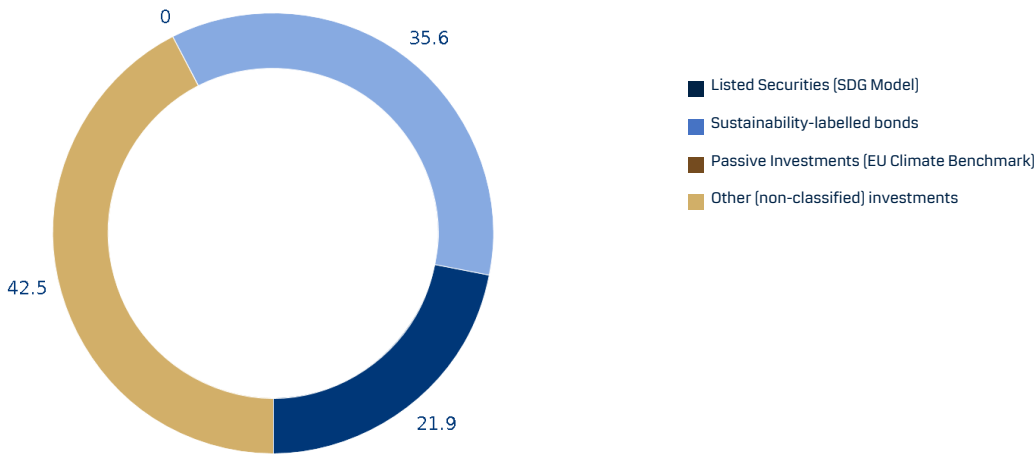
**What is a sustainable investment?**

A sustainable investment is an investment in an economic activity that contributes to an environmental or social objective, provided it does not significantly harm other environmental or social objectives and that the investee companies follow good governance practices. Exposure to sustainable investments can be achieved through various asset classes and investment approaches.

Sustainable investments  
% of portfolio

57%

**Sustainable investments development**



The figures are based on the 2025 SFDR report.

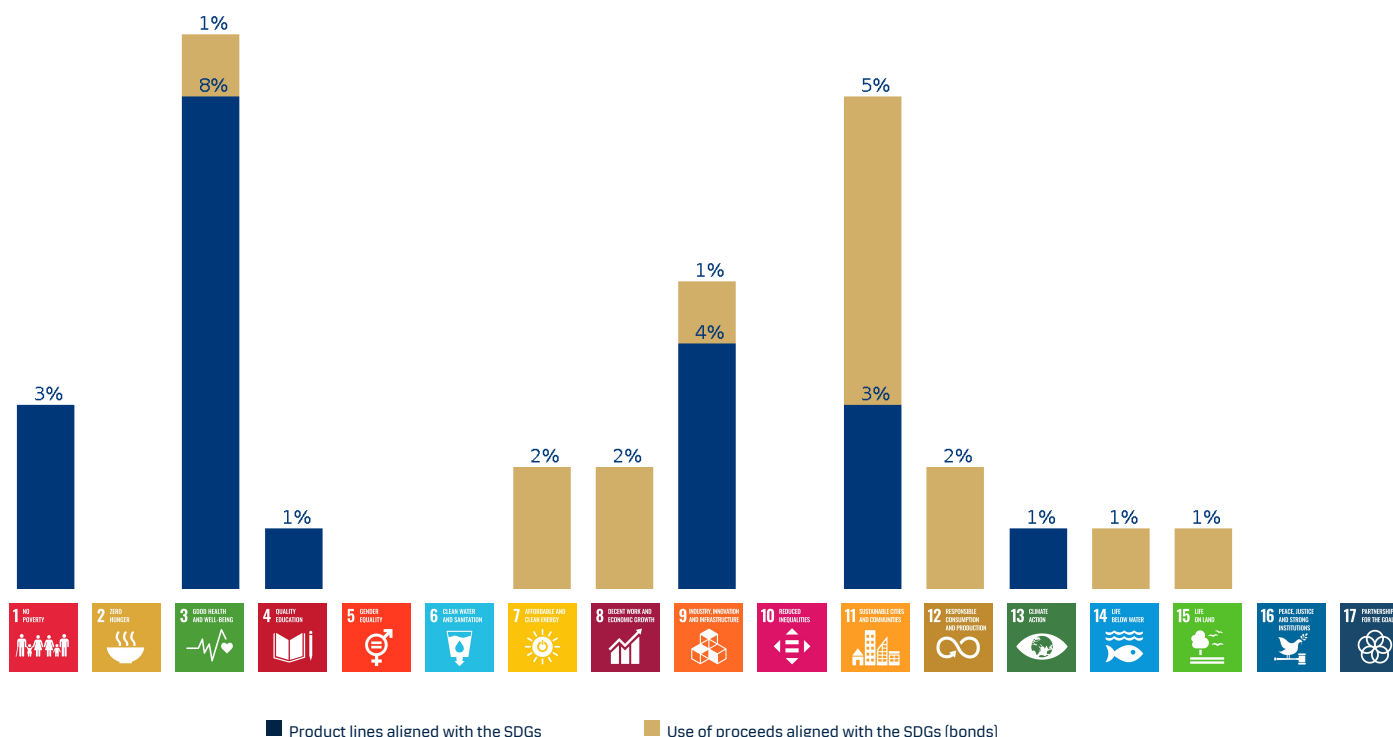
# Sustainable investments – Sustainable Development Goal (SDG) contribution

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

## What is a sustainable investment with SDG contribution?

An investment can be deemed a sustainable investment through having material “SDG contribution”. Danske Bank’s model evaluates companies based on revenue derived from SDG-aligned product lines or, in the case of bonds, the allocation of proceeds to projects or activities that support SDG objectives. Investments are classified as sustainable if they meet specific thresholds and criteria.

## Portfolio SDG contribution



Examples of products and services, as well as use of proceeds from bonds, that we have classified as having a positive contribution to one or more of the SDGs.

|                             |                               |
|-----------------------------|-------------------------------|
| Air filtration equipment    | Job websites                  |
| Allergies management        | Metal recycling               |
| Asthma therapeutics         | Photovoltaic and solar cells  |
| Building insulation         | Security and safety equipment |
| Bus transportation services | Surgical robotic systems      |
| Carbon capture services     | Veterinary services           |
| Class I railroads           | Waste management services     |
| Depression therapeutics     | Water filtration equipment    |
| Diabetes drugs              | Water utilities               |
| Disability insurance        | Wind energy products          |
| Educational services        |                               |
| Electric vehicles           |                               |
| Electrical infrastructure   |                               |
| Electronic waste services   |                               |
| Garbage collection services |                               |

# Exclusions

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

### What are exclusions?

The product applies exclusions on certain criteria. Exclusions are applied to minimize risks and reduce negative impacts linked to specific investments.

| Applicable exclusion criteria |                                 |                                            |                     |                                   |
|-------------------------------|---------------------------------|--------------------------------------------|---------------------|-----------------------------------|
| Sustainability risk           | Fossil fuel transition laggards | Controversial weapons                      | Pornography         | Enhanced sustainability standards |
| SPU                           | Thermal coal mining             | Tar sands                                  | Tobacco             | Peat-fired power generation       |
| Alcohol                       | CTB                             | Fossil fuels                               | Commercial gambling | Military equipment                |
| PAB                           | PAI                             | Extended enhanced sustainability standards |                     |                                   |

Excluded

Not excluded

# Active Ownership – engagements

Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

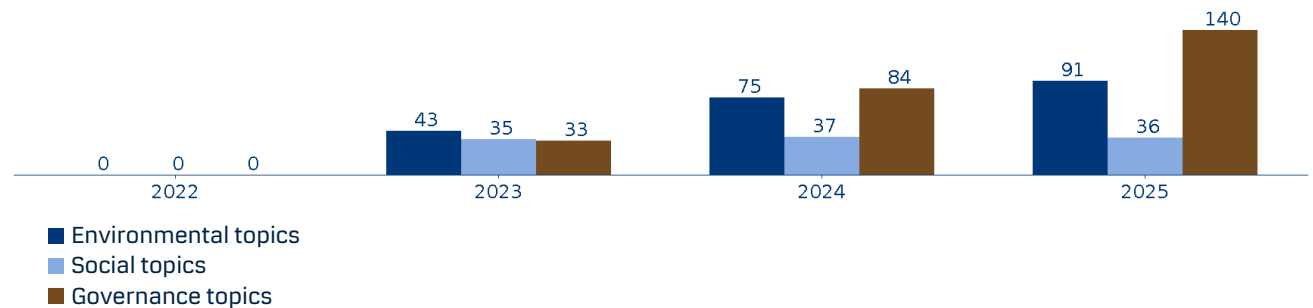


## What is active ownership?

The product uses active ownership as a measure to protect the value of our customers' investments and to manage the Principal Adverse Impact of the investments. In this product it is done through engagement with the companies we invest in.

## Engagements

Danske Bank engages with issuers on financial, sustainability or other material topics. This is done to seek information or encourage better sustainability practices.



# EU Taxonomy

## Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

### What is the EU Taxonomy?

The EU taxonomy is a classification system that defines which economic activities are environmentally sustainable. It supports investments in activities that align with the EU's goal of net zero emissions by 2050 and other environmental goals.

**Revenue:** Total income generated from sales of products or services.

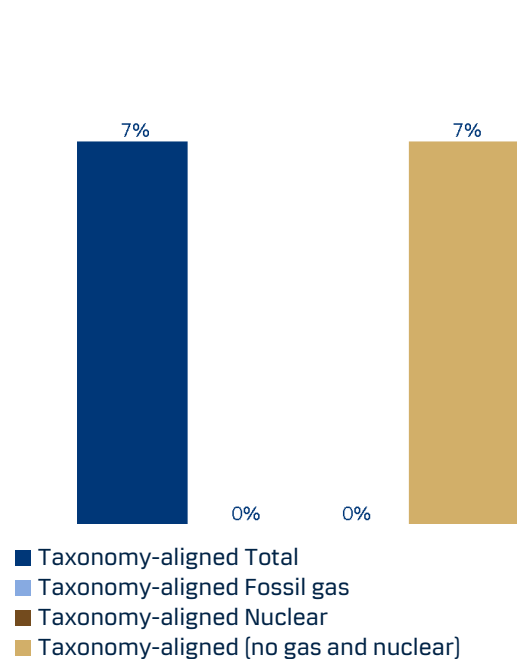
**Capital Expenditures (CapEx):** Long-term investments in assets like buildings, machinery or technology.

**Operational Expenditures (OpEx):** Daily costs to run the business, like raw materials, utilities or maintenance and repairs.

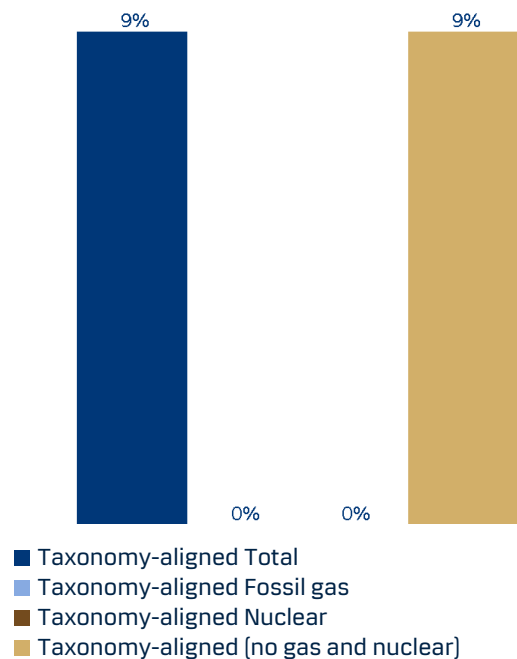
EU Taxonomy-aligned revenue  
% of portfolio

7%

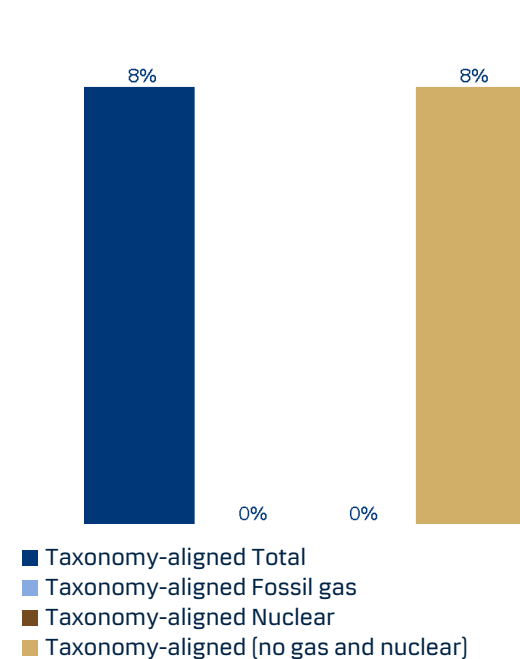
### Revenue



### Capital Expenditures (CapEx)



### Operational Expenditures (OpEx)



# More information

## Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

For more information, please visit Danske Bank's website or use the links below:

### Fund-specific information

- **SFDR website disclosure**  
[https://www.danskeinvest.fi/docs/SFDR\\_WDISCL\\_DINOVA\\_en.pdf](https://www.danskeinvest.fi/docs/SFDR_WDISCL_DINOVA_en.pdf)

### General information

- **Sustainability related disclosure**  
[https://www.danskeinvest.com/page/responsible\\_investments\\_insight](https://www.danskeinvest.com/page/responsible_investments_insight)
- **Overall approach**  
[https://www.danskeinvest.com/docs/didken\\_responsible\\_investment\\_policy\\_dima.pdf](https://www.danskeinvest.com/docs/didken_responsible_investment_policy_dima.pdf)
- **Sustainable investments**  
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/danske-bank-sustainable-investment-houseview-and-sdg-model.pdf>
- **Inclusion – Carbon Risk Rating and sustainability risk (mScore)**  
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2023/7/inclusion-instruction.pdf>
- **Exclusions**  
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/exclusion-instruction.pdf>
- **Active ownership – engagements and voting**  
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/9/active-ownership-instruction.pdf>
- **Sustainability risk integration**  
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/sustainability-risk-integration-instruction.pdf>
- **Educational videos xUnlocked**  
<https://sustainabilityunlocked.com/home>



# Disclaimer

## Danske Invest Pohjoisen Yrityslainat, osuuslaji EUR h

This publication has been prepared as marketing communication and does not constitute investment advice.

The information and figures in this publication are based on the previous year's SFDR Annual Report for the fund; therefore, any potential changes made after the end of the previous year will not be reflected in this publication.

Please consult with your professional advisors about the legal, tax, financial, or other matters relevant to the suitability and appropriateness of an investment to ensure that you understand its risks. Please refer to the prospectus and the Key Information Document before making any final investment decision. A summary of investor rights in English, as well as more information on the sustainability aspects of the fund, can be obtained on the Danske Invest Fund Management Ltd website.

Danske Invest Management A/S may decide to terminate the arrangements made for the marketing of its funds

