JYSKE BANK

Status og perspektiver

Samarbejde med datacentraler

12. marts 2025

Samarbejde med datacentraler

Introduktion og baggrund

Peter Schleidt

- **COO med ansvar for Jyske Banks Digitalisering og Drift** - siden 2017
- **COO TDC** fra 2013-2017
- **Danske Bank** fra 1989 – 2013 sidste 10 år med ansvar for udvikling i banken

Samarbejde med datacentraler

Jyske Banks IT-strategi

Nedslag vedrørende Jyske Banks IT-strategi

IT-området er en integreret og essentiel del af bankdrift

Jyske Banks IT-strategi

- Digital, AI, Data og IT er en **integreret** del af Jyske Banks strategi
- **AI, Data og Cloud Tech**-strategi
- Få mere værdi af **IT sourcing** herunder samarbejdet med Bankdata

JYSKE BANK

Samarbejde med datacentraler

Datacentraler i Danmark

Datacentraler i Danmark

Bankdata, BEC og SDC samt JN Data servicerer hovedparten af det danske bankmarked

Egen IT-platform

Nordea

Danske Bank

bankdata

- **Grundlagt i 1966** i Fredericia som bogføringscentral med fem ansatte
- **928 ansatte** fordelt på Fredericia (ca. 530), Silkeborg (280) og Århus (110)
- **8 kunder**, der alle er danske banker
- Nettoomsætning **1.803 mio. kr.** i 2023
- **Jyske Bank** migrerede til Bankdata i 2012

bec FINANCIAL TECHNOLOGIES

- **Grundlagt i 1964** af otte syd- og vestsjællandske provinsbanker
- **1.335 ansatte** fordelt på Danmark og Polen
- **>50 kunder**, herunder en række servicekunder og 18 danske banker
- Nettoomsætning **2.269 mio. kr.** i 2023
- **Spar Nord** til BEC i 2016, **Nykredit** i 2017

SDC

- **Grundlagt i 1963** i København som Sparekassernes Datacentral
- **647 ansatte** fordelt på Danmark og Polen
- **>50 kunder** fordelt på de nordiske lande, herunder 18 danske sparekasser/banker
- Nettoomsætning **1.837 mio. kr.** i 2023
- Eika-alliancen til Tietoevry, salg til **Netcompany**

JN DATA

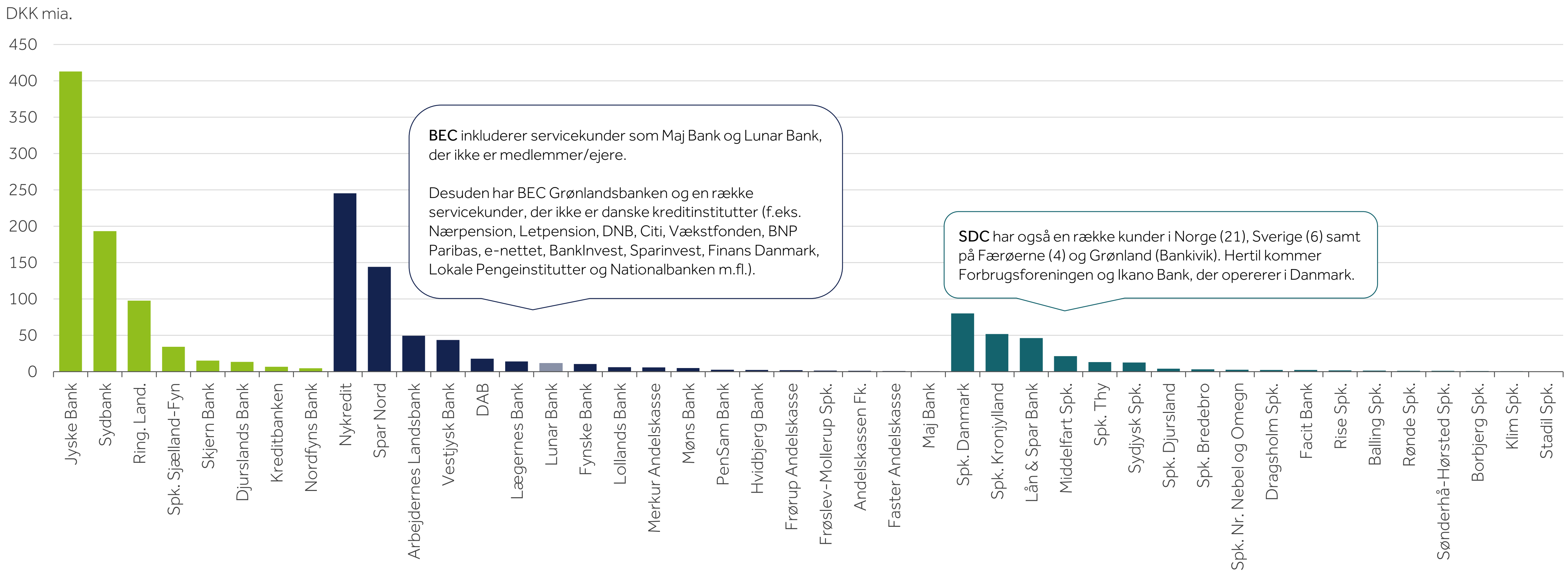
- **Grundlagt i 2002** i Silkeborg af **Jyske Bank og Nykredit** som fusion af produktions- og IT-serviceafdelinger.
- **662 ansatte** fordelt på Silkeborg, Roskilde og Polen. Nettoomsætning **2.256 mio. kr.** i 2023.
- **BEC's** IT-drift og -infrastruktur overtaget i 2010, tilsvarende overtaget fra hhv. **Bankdata** og **SDC** i 2011 og 2012.

Kilde: Datacentraler (2023).

BEC og SDC har begge >50 kunder mod Bankdatas otte kunder

BEC har servicekunder, SDC er nordisk, og Bankdata har fokus på danske banker

Danske pengeinstitutter på Bankdata, BEC og SDC fordelt på bankud- og indlån

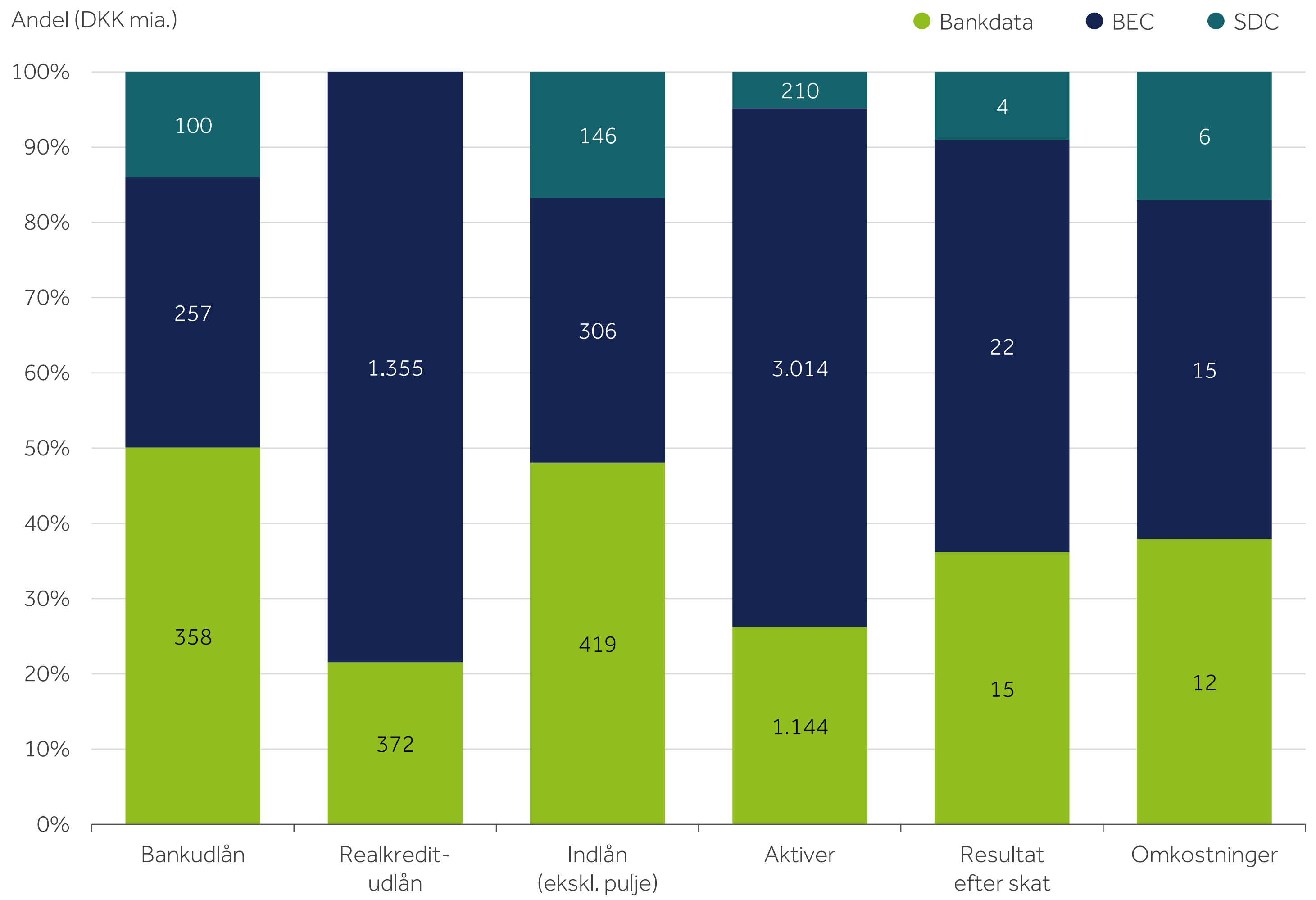


Kilde: Finanstilsynet (2023) og datacentraler. Note: AL opgjort ekskl. 72,9% af Vestjysk Bank.

BEC størst på realkredit, Bankdata størst på bank, SDC relativt lille i Danmark

8 banker på Bankdata har næsten samme bankud- og indlån som de 36 danske banker hos BEC og SDC

Trods få medlemmer har Bankdata den største bankforretning



96% af BEC's udlån er Nykredit (92%) og Spar Nord (4%)

Kilde: Finanstilsynet (2023) og datacentraler.

Samarbejde med datacentraler

Jyske Bank og Bankdata

Jyske Banks samarbejde med Bankdata

Jyske Bank stiftede JN Data med Nykredit i 2002 og lavede i 2010 aftale med Bankdata med migrering i 2012

Uddrag fra Jyske Banks selskabsmeddelelse vedrørende samarbejdet med Bankdata

01.09.2010

IT-samarbejde mellem Bankdata og Jyske Bank

- **Jyske Bank bliver medlem af Bankdata og flytter udvikling af IT-systemer til Bankdata**
- **Samarbejdet vurderes for Jyske Banks vedkommende at rumme et besparelsespotentiale på ca. 200 mio. kr. årligt fra 2013, hvortil kommer en fordobling af de frie udviklingsressourcer hos Bankdata**

Ordførende direktør Anders Dam, Jyske Bank udtaler:

"Jyske Banks vækststrategi og de stigende sektorkrav indebærer et behov for øget IT-udviklingskraft til lavest mulig pris. Jyske Bank har siden 1966 haft egen IT-udvikling samt egen IT-drift frem til 2002, hvor Jyske Bank i samarbejde med Nykredit etablerede IT-driftsselskabet JN Data. Jyske Banks IT-udviklingsenhed beskæftiger i dag 365 medarbejdere."

"Den samling , der sker af IT-driften omkring JN Data, hvor BEC og SDC bliver partnere, og hvor det er hen-sigten, at Bankdata ligeledes vil køre sin IT-drift, har været en medvirkende årsag til, at vi har taget det for Jyske Bank historiske skridt at indlede samarbejde med andre om bankens IT-udvikling", slutter Anders Dam.

JYSKE BANK

Samarbejde med datacentraler

Nuværende situation og planer

Nuværende situation og planer

Samarbejde og strategisk sourcing forbliver fokuspunkter

Udvalgte nedslag

- ➜ Klart **forbedret samarbejde** på Bankdata med forbedret governance og enighed om strategi
- ➜ **Aftalevilkår for større bank** på Bankdata ringere end på BEC trods forbedringer i vedtægter
- ➜ **Ny ejerstrategi** hvor Jyske Bank skal kunne rummes er stor indrømmelse
- ➜ **Bankdatas egen udvikling** har været en komptence og styringsmæssig dygtiggørelse de seneste 7 år

- ➜ **JN Datas** tilsvarende
- ➜ Jyske Bank/Bankdata skal fortsat **søge synergier** for at blive mere effektive fx er seneste outsourcing af Murex kapitalmarketsplatform til Accenture og AWS et godt eksempel, og sourcing af arbejdsplads til BEC et andet
- ➜ Giver ikke mening at 3 centraler laver det samme – så **vi skal/vil søge samarbejder** på alle niveauer

Samarbejde med datacentraler

Netcompanys køb af SDC

Netcompanys køb af SDC for 1 mia. kr.

"[T]o the benefit of current banks running on SDC's platform, as well as for new banks to be onboarded to the platform in the future."

- Tillykke til SDC – fra svær position til situation med muligheder
- Netcompany er dygtigt selskab
- For tidligt at sige, hvad det betyder for os andre
- Vi vil som sagt gerne mere sammen, så vi er åbne for mulighederne.

Uddrag fra Netcompanys selskabsmeddelelse vedrørende købet af SDC

Netcompany enters into an agreement with SDC to create 'the future of banking services'

Netcompany Group A/S ("Netcompany"), SDC A/S, ("SDC"), and a majority part of the shareholders of SDC have today entered into an agreement of a transaction whereby a newly formed company of Netcompany and SDC will merge into a combined company fully owned by Netcompany. Together, Netcompany and SDC will create innovative and best-in-class banking solutions and services to the benefit of current banks running on SDC's platform, as well as for new banks to be onboarded to the platform in the future.

The transaction values SDC at DKK 1 billion and will include a cash payment of DKK 1 billion from Netcompany to SDC's shareholders. The cash consideration is funded by way of utilising current credit facilities.

Closing of the transaction is expected to take place around mid-2025, subject to regulatory and other customary conditions.

Strategic rationale

The transaction with SDC provides a strong foothold for Netcompany in the financial services industry, which is the highest spending vertical within IT services in Europe. In 2025, the total addressable market in DK, NO, and SE is estimated to be more than DKK 44 billion and the market is expected to grow more than 10% annually towards 2028, supporting Netcompany's ambition of delivering continued sustainable organic growth.

Within the financial services industry, Netcompany offers a solid product and platform suite, including AMPLIO, mit.dk, AMI and EASLEY, combined with products from Festina Finance such as Festina Advisor and Festina Life and Pension. These products and platforms supplemented by SDC's core banking platform will be the foundation of 'the future of banking services'. Together, Netcompany and SDC will improve the banking experience for bank customers, as well as bank employees and advisors, by introducing improved and personalised advice, self-service solutions, and end-to-end digital processes to support activities such as housing journeys and onboarding, through new industry-specific and vendor-independent banking services.

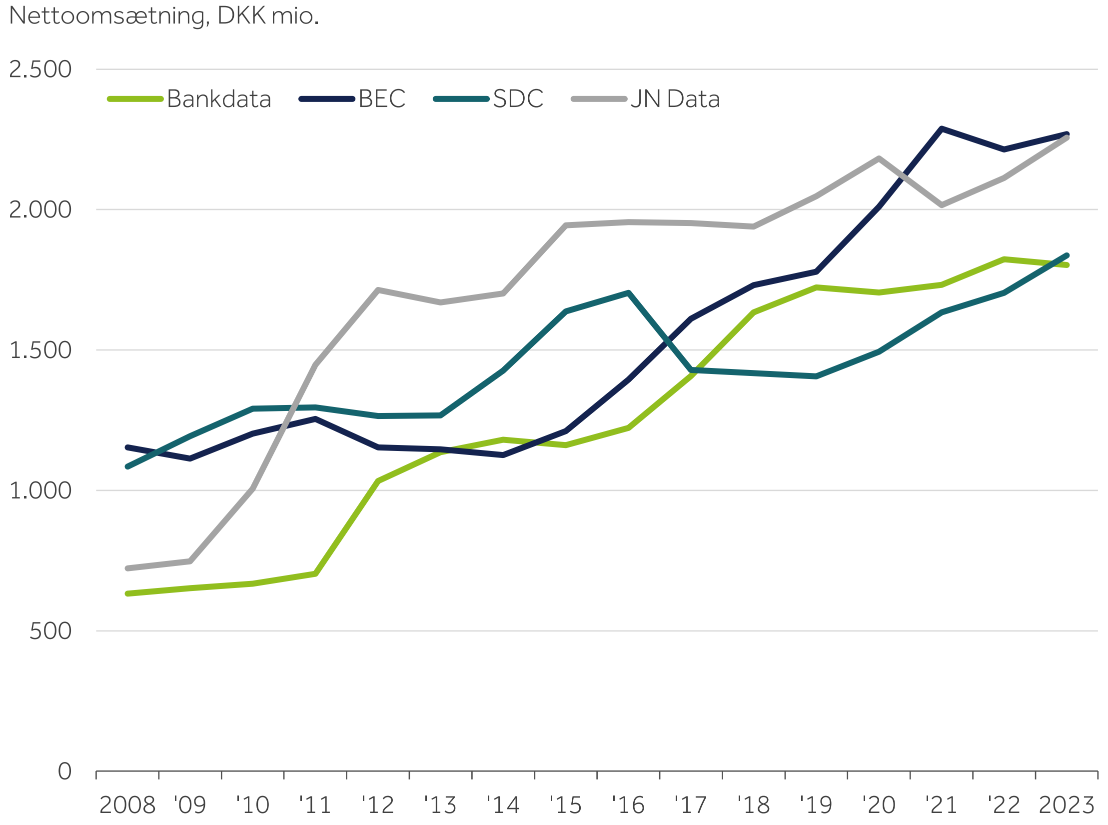
Samarbejde med datacentraler

Fremtids-perspektiver

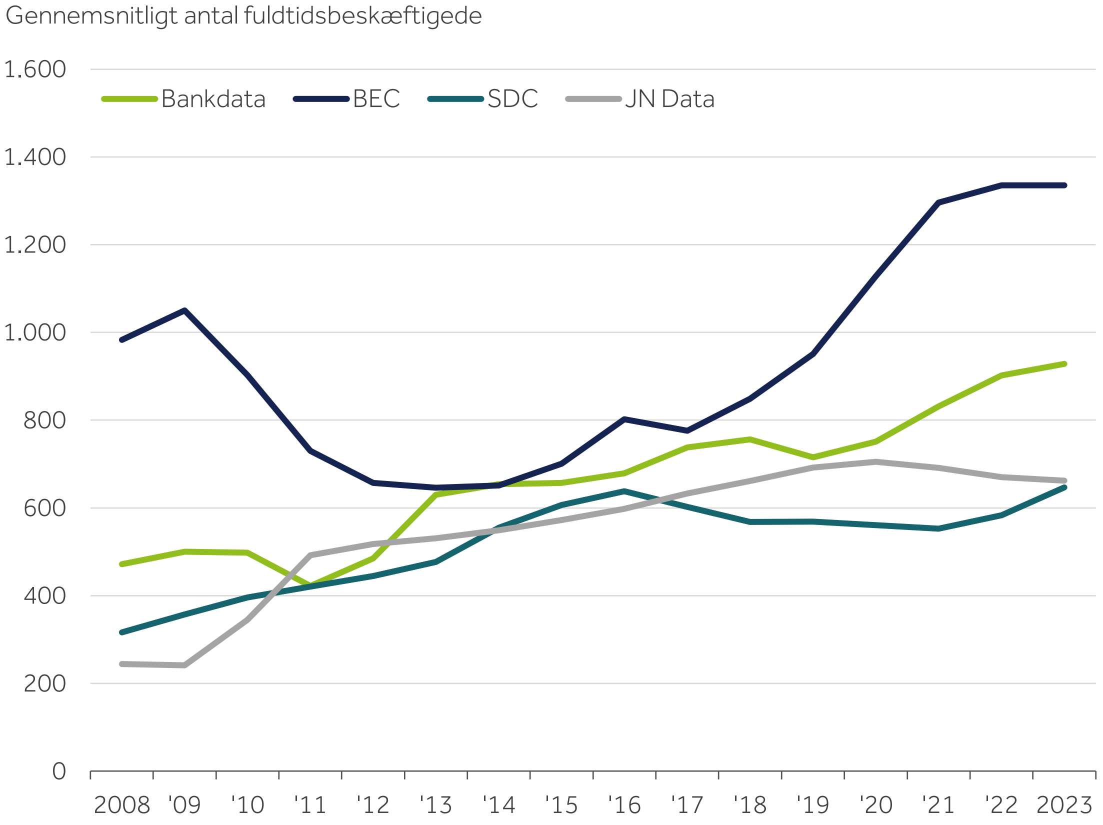
Datacentralers nettoomsætning er steget 5,6% p.a. siden 2008

De enkelte datacentralers vækst er i høj grad påvirket af større migreringer i perioden

Nettoomsætning steg fra 3,6 mia. kr. i 2008 til 8,2 mia. kr. i 2023



Antal medarbejdere er steget fra 2.015 i 2008 til 3.572 i 2023

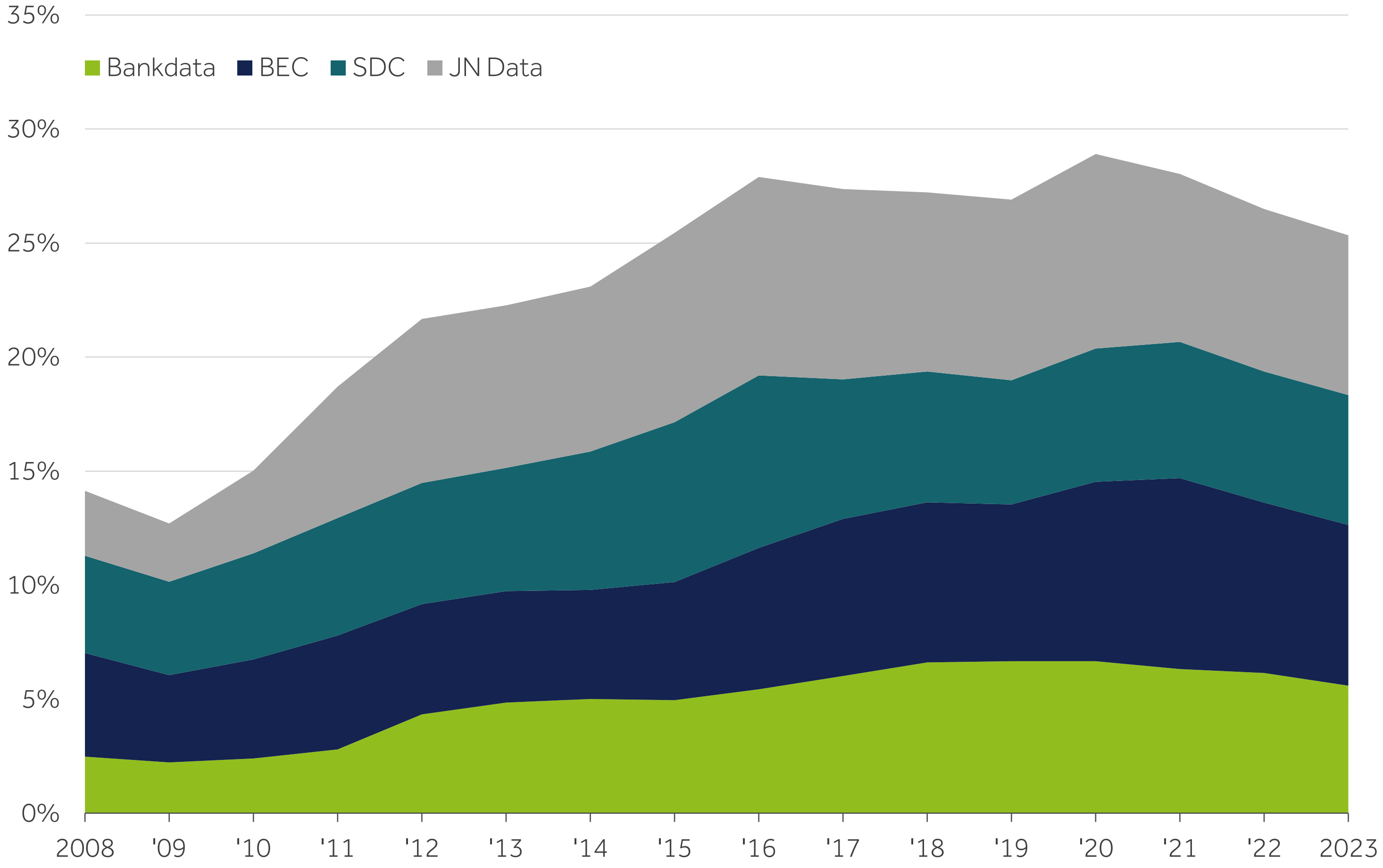


Datacentralers andel af omkostninger er steget

Datacentraler nettoomsætning i % af sektorens omkostninger blev fordoblet fra 2008 til 2020

Datacentralers nettoomsætning er steget fra 14% til 25% af sektorens omkostinger

Datacentralers nettoomsætning i % af pengeinstitutters udgifter til personale, administration og andre driftsudgfiter

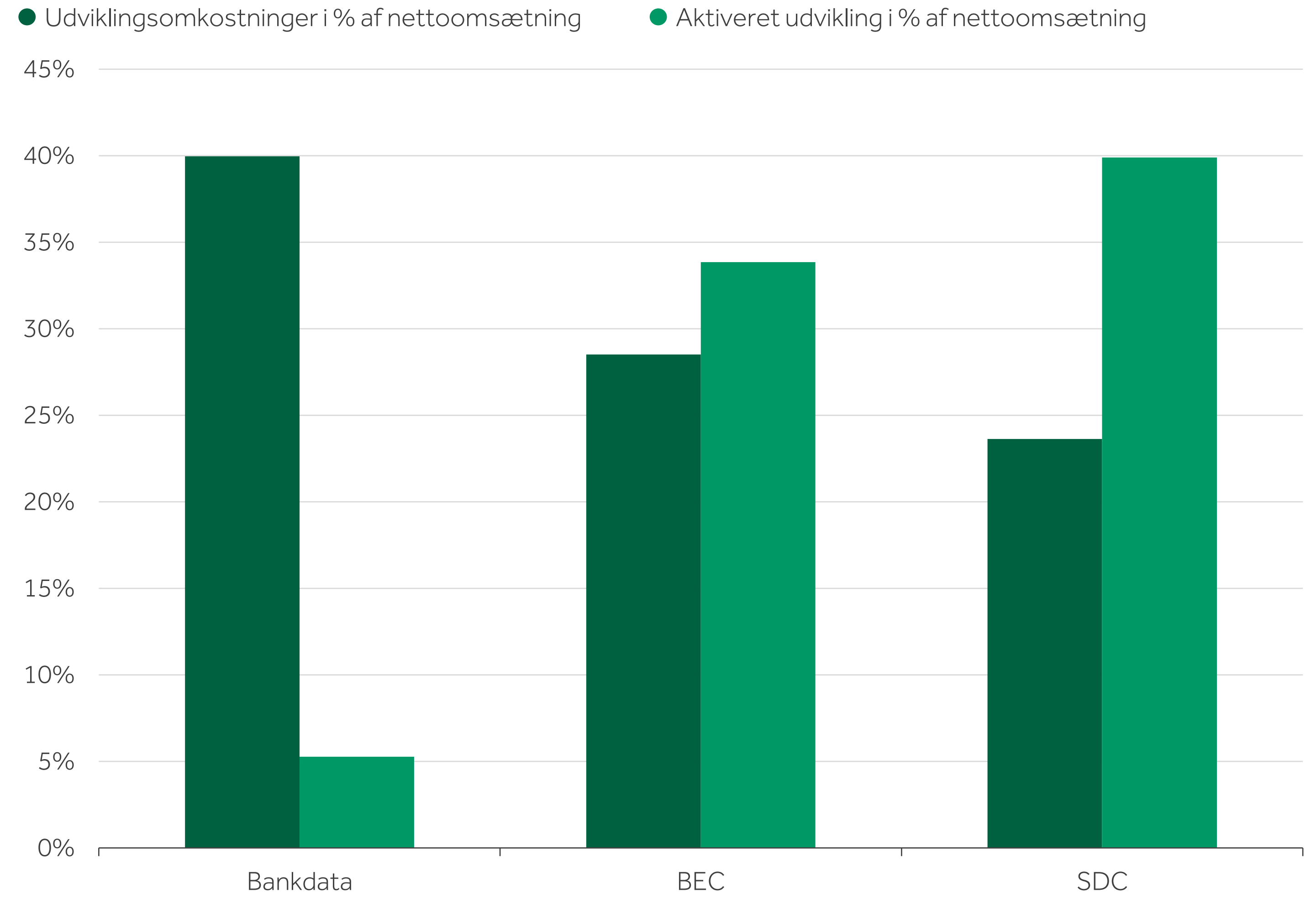


Kilde: Finanstilsynet og datacentraler. Note: Bemærk, at SDC's nettoomsætning delvist afspejler pengeinstitutter udenfor Danmark, og at BEC's nettoomsætning også inkluderer servicekunder, der ikke er kreditinstitutter.

Datacentraler har forskelligartet tilgang til udviklingsomkostninger

Bankdata allokerer høj andel af omsætning til udvikling og har kun aktiveret ét projekt

Datacentralers allokering til udvikling vs. drift/forvaltning



Kilde: Datacentraler (2023).

Q&A

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