

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2021
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	All cover pools

Mortgage Assets		
Table 1 - Property Type	Lending (mn)	% Total Mortgages
Residential	293.358	86,5%
Commercial	45.795	13,5%
Other	0	0,0%
Total	339.152	100,0%
o/w Cooperative Housing	14.200	4,2%
o/w Agriculture	149	0,0%
o/w Owner-occupied homes	161.060	47,5%
o/w Holiday houses	8.426	2,5%
o/w Subsidised Housing	47.738	14,1%
o/w Private rental	61.934	18,3%
o/w Manufacturing and Manual Industries	2.734	0,8%
o/w Office and Business	34.404	10,1%
o/w Social and cultural purposes	8.452	2,5%
o/w Other	56	0,0%

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	18,0%	13,8%	17,5%
B	8,1%	9,1%	8,3%
C	27,8%	24,9%	27,4%
D	24,2%	23,1%	24,0%
E	10,7%	11,2%	10,7%
F	4,8%	5,6%	4,9%
G	2,9%	4,7%	3,2%
Other	3,5%	7,6%	4,1%
o/w Renewable energy production	0,0%	1,9%	0,2%
o/w Industrial production and agriculture	0,0%	3,7%	0,5%
o/w No energy consumption	0,0%	2,1%	0,3%
o/w Holiday houses	2,9%	0,0%	2,5%
o/w Not available	0,6%	0,0%	0,5%

CO ₂ -emissions			
Table 3 - CO ₂ -emissions	Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
Owner-occupied homes	233.320	117.224	15,8
Subsidised Housing	28.973	28.973	7,1
Cooperative Housing	14.831	5.487	7,6
Private rental	42.856	25.808	7,1
Office, Business, Manufacturing and Manual Industries	100.963	41.906	13,1
Other	17.056	15.216	11,4
Total	437.999	234.613	11,0

UN Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.143	0,3%
Green buildings	7.3, 9.4	80.857	23,9%
Social housing	11.3	32.339	9,5%
Total		114.339	33,7%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation			
Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	847	0,2%
Buildings	7.1, 7.2, 7.7	70.831	20,9%
Total		71.677	21,1%

Note: Lending where the financed activity comply with the technical screening criteria for objective for climate change mitigation. Includes lending to private individuals as well as commercial clients (both NFRD and non-NFRD)

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