

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-06-2022
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	Total

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	297.047	86,4%	
Commercial	46.934	13,6%	
Other	0	0,0%	
<b>Total</b>	<b>343.980</b>	<b>100,0%</b>	
o/w Cooperative Housing	14.035	4,1%	
o/w Agriculture	149	0,0%	
o/w Owner-occupied homes	157.810	45,9%	
o/w Holiday houses	8.371	2,4%	
o/w Subsidised Housing	47.444	13,8%	
o/w Private rental	68.471	19,9%	
o/w Manufacturing and Manual Industries	2.822	0,8%	
o/w Office and Business	36.066	10,5%	
o/w Social and cultural purposes	8.752	2,5%	
o/w Other	60	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	20,5%	15,8%	19,8%
B	8,5%	10,2%	8,7%
C	28,6%	26,3%	28,3%
D	22,6%	20,8%	22,4%
E	9,5%	10,0%	9,6%
F	4,4%	4,9%	4,5%
G	2,8%	4,7%	3,1%
Other	3,0%	7,3%	3,6%
o/w Renewable energy production	0,0%	2,3%	0,3%
o/w Industrial production and agriculture	0,0%	3,1%	0,4%
o/w No energy consumption	0,0%	1,9%	0,3%
o/w Holiday houses	2,4%	0,0%	2,1%
o/w Not available	0,6%	0,0%	0,5%

CO <sub>2</sub> -emissions			
Table 3 - CO <sub>2</sub> -emissions	Ton CO <sub>2</sub>	Ton CO <sub>2</sub> (LTV adjusted)	Kg CO <sub>2</sub> /m <sup>2</sup>
Owner-occupied homes	221.256	110.244	15,3
Subsidised Housing	31.059	31.059	6,9
Cooperative Housing	14.171	5.080	7,4
Private rental	43.052	24.547	6,8
Office, Business, Manufacturing and Manual Industries	102.635	41.114	12,8
Other	13.199	11.533	8,5
<b>Total</b>	<b>425.372</b>	<b>223.577</b>	<b>10,5</b>

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.115	0,3%
Green buildings	7.3, 9.4	91.758	26,7%
Social housing	11.3	28.772	8,4%
<b>Total</b>		<b>121.645</b>	<b>35,4%</b>

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation			
Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	824	0,2%
Buildings	7.1, 7.2, 7.7	78.167	22,7%
<b>Total</b>		<b>78.991</b>	<b>23,0%</b>

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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