

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-09-2023
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	266.806	84,1%	
Commercial	50.351	15,9%	
Other	0	0,0%	
Total	317.157	100,0%	
o/w Cooperative Housing	13.013	4,1%	
o/w Agriculture	187	0,1%	
o/w Owner-occupied homes	160.685	50,7%	
o/w Holiday houses	8.849	2,8%	
o/w Subsidised Housing	12.139	3,8%	
o/w Private rental	72.120	22,7%	
o/w Manufacturing and Manual Industries	4.919	1,6%	
o/w Office and Business	36.957	11,7%	
o/w Social and cultural purposes	8.250	2,6%	
o/w Other	38	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	21,7%	18,9%	21,3%
B	8,1%	12,6%	8,9%
C	28,1%	24,9%	27,6%
D	22,2%	17,4%	21,4%
E	9,2%	7,7%	9,0%
F	4,5%	3,9%	4,4%
G	2,8%	3,8%	2,9%
Other	3,4%	10,8%	4,6%
o/w Renewable energy production	0,0%	5,1%	0,8%
o/w Industrial production and agriculture	0,0%	3,8%	0,6%
o/w No energy consumption	0,0%	2,0%	0,3%
o/w Holiday houses	2,8%	0,0%	2,4%
o/w Not available	0,6%	0,0%	0,5%

CO ₂ e-emissions			
Table 3 - CO ₂ e-emissions	Ton CO ₂ e	Ton CO ₂ e (LTV adjusted)	Kg CO ₂ e/m ²
Owner-occupied homes	183.893	95.170	12,9
Subsidised Housing	9.206	9.206	6,0
Cooperative Housing	10.941	3.933	6,6
Private rental	36.316	20.976	5,9
Office, Business, Manufacturing and Manual Industries	98.114	38.889	11,8
Other	19.483	16.877	9,7
Total	357.953	185.052	9,8

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renevabe energy	7.2	2.555	0,8%
Green buildings	7.3, 9.4	90.146	28,4%
Social housing	11.3	8.817	2,8%
Recycling	12.5	6	0,0%
Total		101.524	32,0%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation

Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy from solar	4.1	132	0,0%
Energy from Wind	4.3	711	0,2%
Transmission and distribution of electricity	4.9	1.712	0,5%
Ownerships of buildings	7.7	70.967	22,3%
Total		73.522	23,1%

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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Sustainability for covered bonds			
ISIN	Ton CO ₂ e / DKKm	% Green	% Social housing
DK0009398380	0.11	81%	3%
DK0009408601	0.14	100%	0%
DK0009395956	0.16	69%	3%
DK0009406233	0.17	62%	3%
DK0009412397	0.17	100%	0%
DK0009389637	0.19	74%	3%
DK0009405425	0.21	100%	0%
DK0009404378	0.23	50%	3%
DK0009399008	0.25	58%	3%
DK0009386534	0.28	1%	3%
DK0009406746	0.30	50%	3%
DK0009403131	0.33	40%	3%
DK0009407397	0.35	17%	3%
DK0009408015	0.37	47%	3%
DK0009379919	0.37	12%	3%
DK0009410185	0.37	22%	3%
DK0009403727	0.38	40%	3%
DK0009397739	0.39	23%	3%
DK0009393316	0.40	41%	3%
DK0009409419	0.40	39%	3%
DK0009399438	0.40	21%	3%
DK0009398620	0.41	21%	3%
DK0009411746	0.41	22%	3%
DK0009412041	0.41	22%	3%
DK0009405508	0.42	27%	3%
DK0009386617	0.42	31%	3%
DK0009396681	0.43	26%	3%
DK0009409096	0.44	14%	3%
DK0009409179	0.44	21%	3%
DK0009404535	0.45	11%	3%
DK0009410425	0.45	30%	3%
DK0009391534	0.45	37%	3%
DK0009407470	0.45	31%	3%
DK0009408791	0.46	24%	3%
DK0009405185	0.47	15%	3%
DK0009409252	0.47	35%	3%
DK0009410508	0.48	16%	3%
DK0009391377	0.49	31%	3%
DK0009407124	0.49	40%	3%
DK0009409336	0.50	24%	3%
DK0009403644	0.50	42%	3%
DK0009397069	0.52	20%	3%
DK0009406076	0.52	16%	3%
DK0009413528	0.52	89%	3%
DK0009407207	0.52	18%	3%
DK0009408288	0.52	26%	3%
DK0009403560	0.53	23%	3%
XS1668866300	0.54	16%	3%
XS1961126775	0.54	16%	3%
DK0009404618	0.54	16%	3%
XS1514010310	0.54	16%	3%
DK0009412553	0.54	16%	3%
DK0009405938	0.54	25%	3%
DK0009411829	0.54	25%	3%
DK0009399941	0.54	26%	3%
DK0009407983	0.55	15%	3%
DK0009409922	0.56	25%	3%
DK0009408528	0.58	15%	3%
DK0009398976	0.59	35%	3%
DK0009408361	0.60	21%	3%
DK0009399867	0.60	26%	3%
DK0009391294	0.63	31%	3%
DK0009392854	0.64	15%	3%
DK0009393746	0.65	23%	3%
DK0009391104	0.65	21%	3%
DK0009406316	0.66	17%	3%
DK0009409849	0.70	33%	3%
DK0009392425	0.73	16%	3%
DK0009387938	0.73	10%	3%
DK0009404451	0.85	38%	3%
DK0009396764	0.88	17%	3%
DK0009398893	0.89	35%	3%
DK0009384323	0.89	10%	3%
DK0009396921	0.91	29%	3%
DK0009407553	0.91	32%	3%
DK0009409765	0.93	11%	3%

DK0009412207	0.96	8%	3%
DK0009392698	1.01	11%	3%
DK0009387854	1.02	12%	3%
DK0009388159	1.03	26%	3%
DK0009399198	1.05	19%	3%
DK0009404022	1.08	13%	3%
DK0009387698	1.11	11%	3%
DK0009381303	1.12	7%	3%
DK0009392771	1.16	14%	3%
DK0009393902	1.18	18%	3%
DK0009388076	1.23	19%	3%
DK0009405698	1.28	19%	3%
DK0009382707	1.34	6%	3%
DK0009376493	1.39	8%	3%
DK0009374878	1.39	8%	3%
DK0009373474	1.39	8%	3%
DK0009372070	1.39	8%	3%
DK0009368987	1.39	8%	3%
DK0009369282	1.39	8%	3%
DK0009369365	1.39	8%	3%
DK0009383515	1.39	8%	3%
DK0009374365	1.39	8%	3%
DK0009376659	1.39	8%	3%
DK0009366932	1.39	8%	3%
DK0009366858	1.39	8%	3%
DK0009366775	1.39	8%	3%
DK0009366692	1.39	8%	3%
DK0009366429	1.39	8%	3%
DK0009376816	1.39	8%	3%
DK0009366346	1.39	8%	3%
DK0009406662	1.39	8%	3%
DK0009413791	1.39	8%	3%
DK0009413445	1.39	8%	3%
DK0009408445	1.39	8%	3%
DK0009407710	1.39	8%	3%
DK0009407041	1.39	8%	3%
DK0009366502	1.39	8%	3%
DK0009392268	1.39	8%	3%
DK0009409682	1.39	8%	3%
DK0009388829	1.39	8%	3%
DK0009388746	1.39	8%	3%
DK0009413601	1.39	8%	3%
DK0009374795	1.39	8%	3%
DK0009382624	1.39	8%	3%
DK0009371189	1.39	8%	3%
DK0009381733	1.39	8%	3%
DK0009381493	1.39	8%	3%
DK0009381220	1.39	8%	3%
DK0009379406	1.39	8%	3%
DK0009377970	1.39	8%	3%
DK0009377707	1.39	8%	3%
DK0009397812	1.59	22%	3%
DK0009403800	1.71	17%	3%
DK0009381147	1.74	5%	3%
DK0009410268	1.76	10%	3%
DK0009367070	1.77	3%	3%
DK0009392342	1.78	10%	3%
DK0009408874	1.80	23%	3%
DK0009381576	1.88	6%	3%
DK0009377624	1.94	0%	3%
DK0009399784	1.94	21%	3%
DK0009405342	2.17	12%	3%
DK0009387771	2.23	9%	3%
DK0009410342	2.32	22%	3%
DK0009377897	2.34	3%	3%
DK0009376733	2.47	3%	3%
DK0009379679	2.49	2%	3%
DK0009403990	2.57	12%	3%
DK0009408957	3.87	14%	3%
Total	0.58	29%	3%