

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-03-2022
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	Total

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	295.084	86,6%	
Commercial	45.850	13,4%	
Other	0	0,0%	
<b>Total</b>	<b>340.935</b>	<b>100,0%</b>	
o/w Cooperative Housing	14.072	0,0%	
o/w Agriculture	147	46,9%	
o/w Owner-occupied homes	159.944	2,5%	
o/w Holiday houses	8.437	14,2%	
o/w Subsidised Housing	48.309	18,9%	
o/w Private rental	64.323	0,8%	
o/w Manufacturing and Manual Industries	2.736	10,0%	
o/w Office and Business	34.092	2,6%	
o/w Social and cultural purposes	8.813	0,0%	
o/w Other	63	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	19,8%	15,5%	19,2%
B	8,2%	10,1%	8,5%
C	28,4%	25,0%	27,9%
D	23,1%	21,8%	22,9%
E	10,0%	10,5%	10,1%
F	4,6%	5,3%	4,7%
G	2,9%	4,3%	3,0%
Other	3,1%	7,6%	3,7%
o/w Renewable energy production	0,0%	2,4%	0,3%
o/w Industrial production and agriculture	0,0%	3,1%	0,4%
o/w No energy consumption	0,0%	2,0%	0,3%
o/w Holiday houses	2,4%	0,0%	2,1%
o/w Not available	0,7%	0,0%	0,6%

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	226.638	112.589	15,4
Subsidised Housing	33.168	33.168	7,3
Cooperative Housing	14.378	5.248	7,4
Private rental	41.094	24.112	7,0
Office, Business, Manufacturing and Manual Industries	103.595	41.930	13,1
Other	13.335	11.573	8,7
<b>Total</b>	<b>432.207</b>	<b>228.620</b>	<b>10,7</b>

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.117	0,3%
Green buildings	7.3, 9.4	88.234	25,9%
Social housing	11.3	30.493	8,9%
<b>Total</b>		<b>119.844</b>	<b>35,2%</b>

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

Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	823	0,2%
Buildings	7.1, 7.2, 7.7	76.320	22,4%
<b>Total</b>		<b>77.143</b>	<b>22,6%</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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