

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2023
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	Total

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	321.874	86,1%	
Commercial	51.759	13,9%	
Other	0	0,0%	
Total	373.633	100,0%	
o/w Cooperative Housing	13.951	3,7%	
o/w Agriculture	193	0,1%	
o/w Owner-occupied homes	172.322	46,1%	
o/w Holiday houses	10.054	2,7%	
o/w Subsidised Housing	49.968	13,4%	
o/w Private rental	75.580	20,2%	
o/w Manufacturing and Manual Industries	5.193	1,4%	
o/w Office and Business	37.657	10,1%	
o/w Social and cultural purposes	8.676	2,3%	
o/w Other	40	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	23,6%	18,4%	22,8%
B	9,4%	13,0%	9,9%
C	29,1%	25,4%	28,5%
D	20,1%	17,4%	19,7%
E	8,2%	7,3%	8,1%
F	4,0%	3,7%	4,0%
G	2,5%	3,6%	2,7%
Other	3,1%	11,2%	4,2%
o/w Renewable energy production	0,0%	5,9%	0,8%
o/w Industrial production and agriculture	0,0%	3,4%	0,5%
o/w No energy consumption	0,0%	1,9%	0,3%
o/w Holiday houses	2,7%	0,0%	2,3%
o/w Not available	0,5%	0,0%	0,4%

CO ₂ -emissions			
Table 3 - CO ₂ -emissions	Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
Owner-occupied homes	187.758	96.039	12,1
Subsidised Housing	24.931	24.931	5,4
Cooperative Housing	11.973	4.054	6,1
Private rental	36.790	20.833	5,6
Office, Business, Manufacturing and Manual Industries	93.486	37.321	11,0
Other	16.510	14.329	8,3
Total	371.447	197.507	8,5

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	3.029	0,8%
Green buildings	7.3, 9.4	116.437	31,2%
Social housing	11.3	24.210	6,5%
Recycling	12.5	76	0,0%
Total		143.752	38,5%

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	645	0,2%
Energy from Wind	4.3	710	0,2%
Transmission and distribution of electricity	4.9	1.674	0,4%
Ownerships of buildings	7.7	96.254	25,8%
Total		99.283	26,6%

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			
Table 1 - ISIN	Ton CO ₂ e / DKKm	% Green	% Social housing
DK0009398380	0.11	81%	3%
DK0009408601	0.13	100%	0%
DK0009412397	0.14	100%	0%
DK0009406233	0.17	61%	3%
DK0009405425	0.19	100%	0%
DK0009389637	0.19	74%	3%
DK0009404378	0.22	51%	3%
DK0009399008	0.23	60%	3%
DK0009406902	0.24	74%	26%
DK0009406746	0.27	52%	3%
DK0009395956	0.28	42%	3%
DK0009403131	0.31	41%	3%
DK0009407397	0.32	16%	3%
DK0009408015	0.34	47%	3%
DK0009410185	0.34	26%	3%
DK0009403727	0.35	41%	3%
DK0009395527	0.36	69%	31%
DK0009409419	0.36	37%	3%
DK0009397143	0.37	68%	32%
DK0009397739	0.37	21%	3%
DK0009393316	0.37	38%	3%
DK0009399438	0.38	24%	3%
DK0009404964	0.38	56%	35%
DK0009405508	0.38	28%	3%
DK0009399511	0.38	56%	35%
DK0009398620	0.38	23%	3%
DK0009411589	0.39	22%	0%
DK0009411746	0.39	22%	3%
DK0009412124	0.39	22%	0%
DK0009413288	0.39	22%	0%
DK0009413874	0.39	22%	0%
DK0009413957	0.39	22%	0%
DK0009411159	0.39	22%	0%
DK0009411233	0.39	22%	0%
DK0009411316	0.39	22%	0%
DK0009396681	0.39	26%	3%
DK0009386617	0.39	31%	3%
DK0009409096	0.40	14%	3%
DK0009410425	0.41	30%	3%
DK0009409179	0.41	22%	3%
DK0009391534	0.41	39%	3%
DK0009404535	0.41	11%	3%
DK0009395444	0.42	63%	35%
DK0009408791	0.42	25%	3%
DK0009407470	0.43	31%	3%
DK0009410508	0.43	14%	3%
DK0009395360	0.44	61%	35%
DK0009405185	0.44	15%	3%
DK0009395014	0.44	60%	35%
DK0009395287	0.44	60%	35%
DK0009407124	0.44	42%	3%
DK0009409252	0.44	35%	3%
DK0009409336	0.46	24%	3%
DK0009391377	0.46	30%	3%
DK0009350506	0.46	16%	58%
DK0009403644	0.47	44%	3%
DK0009406076	0.47	15%	3%
DK0009412637	0.47	43%	35%
DK0009405938	0.48	23%	3%
DK0009413528	0.48	61%	3%
DK0009397069	0.49	20%	3%
DK0009408288	0.49	26%	3%
DK0009407207	0.49	19%	3%
DK0009404618	0.50	16%	3%
XS1669866300	0.50	16%	3%
DK0009412553	0.50	16%	3%
XS1514010310	0.50	16%	3%
XS1961126775	0.50	16%	3%
DK0009399941	0.50	31%	3%
DK0009409922	0.50	25%	3%
DK0009403560	0.52	24%	3%
DK0009411829	0.52	27%	3%
DK0009407983	0.53	16%	3%
DK0009412470	0.53	25%	0%
DK0009412041	0.54	23%	3%
DK0009408528	0.54	13%	3%
DK0009399867	0.55	29%	3%
DK0009398976	0.55	37%	3%
DK0009406316	0.59	18%	3%
DK0009392854	0.60	15%	3%
DK0009391104	0.60	22%	3%
DK0009391294	0.61	31%	3%
DK0009409849	0.62	31%	3%
DK0009393746	0.63	23%	3%
DK0009343139	0.66	25%	58%
DK0009349177	0.67	27%	58%
DK0009335036	0.69	34%	58%
DK0009387938	0.69	10%	3%
DK0009392425	0.70	16%	3%
DK0009410342	0.71	45%	3%
DK0009412207	0.79	13%	3%
DK0009404451	0.81	39%	3%
DK0009413791	0.82	17%	3%
DK0009396764	0.82	18%	3%
DK0009396921	0.82	30%	3%
DK0009398893	0.83	36%	3%
DK0009384323	0.83	10%	3%
DK0009409765	0.87	10%	3%
DK0009407553	0.91	32%	3%
DK0009387854	0.94	12%	3%
DK0009388159	0.95	28%	3%
DK0009392698	0.96	8%	3%

DK0009399198	1.00	19%	3%
DK0009404022	1.02	13%	3%
DK0009392771	1.02	14%	3%
DK0009387698	1.06	11%	3%
DK0009381303	1.08	7%	3%
DK0009393902	1.10	18%	3%
DK0009388076	1.17	19%	3%
DK0009405698	1.23	19%	3%
DK0009382707	1.29	6%	3%
DK0009352205	1.37	31%	58%
DK0009351827	1.37	31%	58%
DK0009351587	1.37	31%	58%
DK0009351314	1.37	31%	58%
DK0009350423	1.37	31%	58%
DK0009349094	1.37	31%	58%
DK0009348799	1.37	31%	58%
DK0009334575	1.37	31%	58%
DK0009348369	1.37	31%	58%
DK0009347395	1.37	31%	58%
DK0009333924	1.37	31%	58%
DK0009366932	1.37	8%	3%
DK0009377624	1.37	8%	3%
DK0009368987	1.37	8%	3%
DK0009376493	1.37	8%	3%
DK0009374365	1.37	8%	3%
DK0009373474	1.37	8%	3%
DK0009369282	1.37	8%	3%
DK0009369365	1.37	8%	3%
DK0009371189	1.37	8%	3%
DK0009374795	1.37	8%	3%
DK0009376659	1.37	8%	3%
DK0009376816	1.37	8%	3%
DK0009367070	1.37	8%	3%
DK0009374878	1.37	8%	3%
DK0009406666	1.37	8%	3%
DK0009366858	1.37	8%	3%
DK0009366692	1.37	8%	3%
DK0009366502	1.37	8%	3%
DK0009366429	1.37	8%	3%
DK0009366346	1.37	8%	3%
DK0009383515	1.37	8%	3%
DK0009411902	1.37	8%	3%
DK0009413445	1.37	8%	3%
DK0009407710	1.37	8%	3%
DK0009366775	1.37	8%	3%
DK0009409682	1.37	8%	3%
DK0009407041	1.37	8%	3%
DK0009388829	1.37	8%	3%
DK0009392268	1.37	8%	3%
DK0009388746	1.37	8%	3%
DK0009372070	1.37	8%	3%
DK0009382624	1.37	8%	3%
DK0009381733	1.37	8%	3%
DK0009381493	1.37	8%	3%
DK0009379406	1.37	8%	3%
DK0009413601	1.37	8%	3%
DK0009377707	1.37	8%	3%
DK0009381220	1.37	8%	3%
DK0009377970	1.37	8%	3%
DK0009397812	1.52	21%	3%
DK0009361701	1.58	2%	0%
DK0009361628	1.61	1%	0%
DK0009403800	1.61	16%	3%
DK0009410268	1.64	10%	3%
DK0009408874	1.66	25%	3%
DK0009392342	1.66	10%	3%
DK0009381147	1.67	5%	3%
DK0009381576	1.82	6%	3%
DK0009399784	1.85	22%	3%
DK0009344459	2.10	19%	58%
DK0009324501	2.10	19%	58%
DK0009344293	2.10	19%	58%
DK0009344020	2.10	19%	58%
DK0007801468	2.10	19%	58%
DK0007802516	2.10	19%	58%
DK0009343725	2.10	19%	58%
DK0009342248	2.10	19%	58%
DK0007802003	2.10	19%	58%
DK0009335622	2.10	19%	58%
DK0007800148	2.10	19%	58%
DK0007800304	2.10	19%	58%
DK0007801625	2.10	19%	58%
DK0009344962	2.10	19%	58%
DK0009377897	2.19	3%	3%
DK0009387771	2.20	9%	3%
DK0009405342	2.23	12%	3%
DK0009379679	2.37	2%	3%
DK0009376733	2.44	2%	3%
DK0009403990	2.54	12%	3%
DK0009358830	2.66	2%	0%
DK0009361461	2.66	2%	0%
DK0009364721	2.66	2%	0%
DK0009356545	2.66	2%	0%
DK0009360570	2.66	2%	0%
DK0009361891	2.66	2%	0%
DK0009360497	2.66	2%	0%
DK0009361974	2.66	2%	0%
DK0009356628	2.66	2%	0%
DK0009361388	2.66	2%	0%
DK0009359804	2.66	2%	0%
DK0009360737	2.66	2%	0%
DK0009358244	2.66	2%	0%
DK0009363160	2.66	2%	0%
DK0009356388	2.66	2%	0%
DK0009361032	2.66	2%	0%
DK0009360307	2.66	2%	0%
DK0009408957	3.72	12%	3%
Total	0.53	32%	6.5%

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Table Sustainability	Definition
Table 2 - EPC Property score	<p>The table with Energy Performance Certificate (EPC) shows the EPC distribution for properties financed by Jyske Realkredit. The Energy Performance Certificates (EPCs) are distributed on the categories A - G as well as loans without any energy consumption, such as parking garages and wind turbines. For properties with a valid EPC, the entire loan is categorised under the EPC in question. For properties without a valid EPC, an EPC is estimated based on the year of construction, source of heating, type of building and geographical area of the property. Estimation of EPC is based on data for valid EPCs for all properties in Denmark.</p>
Table 3 - CO2-emissions	<p>EPCs for properties are obtained from the Danish Energy Agency's database, while other building-specific data are obtained from the Danish Building and Housing Register (BBR).</p> <p>The method is in line with Finance Denmark's CO2 model section 7 'Realkredit (Mortgage loans)'. The ratios describe the scope 1 and scope 2 CO2e emissions for the properties financed by Jyske Realkredit. Hence, Jyske Realkredit's own emissions are not included in the determinations.</p> <p>Based on a property's actual Energy Performance Certificate or an estimate of this, a building's annual energy consumption for heating is calculated. This is combined with the source of heating of the property and the CO2e emissions associated with the consumption of one unit of energy. This is calculated on the basis of emission factors based on the annual report from the Danish Energy Agency.</p> <p>The CO2e emissions financed by Jyske Realkredit are calculated by weighing the total emission from the property in relation to the loan-to-value ratio, which is calculated based on property value and mortgage lending per December 31. The determination of kg CO2e/m2 is based on the consumption of the entire property.</p> <p>No CO2e emissions are offset when Jyske Realkredit finances production of renewable energy. Renewable energy is included in the determination with CO2e emissions of zero, as no direct energy consumption will take place for the building (for instance a wind turbine).</p>
Table 4 - SDG	<p>Jyske Realkredit states the part of its loan portfolio that supports one or more of the 17 UN Sustainable Development Goals. The definition of green loans supporting the UN Sustainable Development Goals is given in Jyske Bank Green Finance Framework (jyskebank.dk/gff). Sustainalytics has given an external 2nd party opinion on the Jyske Bank Group's framework and confirmed those of the UN Sustainable Development Goals that are supported by the loans. Loans supporting the UN Sustainable Development Goals are mainly loans for the subsidised housing sector.</p> <p>Renewable energy - 7.2. By 2030, the proportion of renewable energy in the global energy mix must be increased significantly.</p> <p>Green buildings - 7.3 By 2030, the global pace for the improvement of energy efficiency must be doubled.</p> <p>Subsidised housing - 11.3. By 2030, urban development must be more inclusive and sustainable.</p> <p>Jyske Realkredit states the proportion of loans that meet the technical screening criteria of the EU taxonomy regulation's targets to counter climate changes (2021) compared to the total loans of Jyske Realkredit.</p> <p>The statement does not consider whether the loans meet the Do No Significant Harm (DNSH) criteria under targets to counter climate changes.</p> <p>The statement includes loans for private properties and buildings owned by companies (both for NFRD and non-NFRD companies).</p> <p>statement is based on actual data and not on estimates.</p> <p>The following activities from the EU taxonomy regulation's targets to counter climate changes are financed:</p>
Table 5 - TSC	<p>Electricity from the sun (4.2) - Production plants for the production of electricity from solar energy.</p> <p>Electricity from wind (4.3) - Production plants for the production of electricity from wind power.</p> <p>Transmission and distribution of electricity (4.9) - Electricity grids for distribution of electric power that meet the following criteria:</p> <ul style="list-style-type: none"> - Electricity grids that form part of the central European electricity network. - More than 67% of the newly connected production in the electricity grid and produced with an emission below 100 gCO2e/kWh. <p>Ownership of existing buildings (7.7) - Properties that meet the following criteria:</p> <ul style="list-style-type: none"> - Properties built after 2021 for which the primary energy consumption is at least 10% lower than NZEB in Denmark. The NZEB requirements in Denmark correspond to the upper limit of the Energy Performance Certificate A2015. - Properties larger than 5,000 m2 built between 2021 and 2023 are excluded from the statement. - Properties that are built before 2021 with the Energy Performance Certificate A (A2010, A3015, A2020) or that are part of the 15% most energy-efficient properties in terms of primary energy demand (please see jyskerealkredit.dk for a definition of Top 15%). - Commercial properties built before 2018 with no residential use are excluded from the statement.
<p>Sustainability - ISIN</p> <p>ISIN - Ton CO2e / DKKm</p> <p>ISIN - % Green</p> <p>ISIN - % Social housing</p>	<p>Ton CO2e per million invested</p> <p>Share of assets aligned with the green definitions in Jyske Bank Green Finance Framework</p> <p>Share of Social housing is based on cover pool data for each Capital Centre. If an ISIN's share of Green and Social exceeds 100% then we cap the share of Social housing.</p>