

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	Total

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	319.495	86,3%	
Commercial	50.672	13,7%	
Other	0	0,0%	
Total	370.167	100,0%	
o/w Cooperative Housing	13.888	3,8%	
o/w Agriculture	187	0,1%	
o/w Owner-occupied homes	173.041	46,7%	
o/w Holiday houses	10.240	2,8%	
o/w Subsidised Housing	49.711	13,4%	
o/w Private rental	72.615	19,6%	
o/w Manufacturing and Manual Industries	4.945	1,3%	
o/w Office and Business	36.980	10,0%	
o/w Social and cultural purposes	8.522	2,3%	
o/w Other	38	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	23,4%	19,1%	22,8%
B	9,2%	12,6%	9,6%
C	28,5%	24,7%	28,0%
D	20,5%	17,4%	20,1%
E	8,5%	7,7%	8,4%
F	4,1%	3,9%	4,1%
G	2,6%	3,8%	2,8%
Other	3,2%	10,8%	4,3%
o/w Renewable energy production	0,0%	5,0%	0,7%
o/w Industrial production and agriculture	0,0%	3,8%	0,5%
o/w No energy consumption	0,0%	2,0%	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	205.488	104.419	13,1
Subsidised Housing	26.475	26.475	5,7
Cooperative Housing	12.547	4.379	6,6
Private rental	38.065	21.487	6,0
Office, Business, Manufacturing and Manual Industries	99.542	39.483	11,7
Other	19.960	17.167	9,6
Total	402.078	213.409	9,2

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	2.555	0,7%
Green buildings	7.3, 9.4	114.081	30,8%
Social housing	11.3	25.003	6,7%
Recycling	12.5	6	0,0%
Total		141.645	38,2%

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	93.499	25,2%
Total		96.054	25,9%

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	0.14	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%
DK0009406902	0.26	69%	31%
DK0009386534	0.28	1%	3%
DK0009406746	0.30	50%	3%
DK0009404964	0.33	63%	36%
DK0009403131	0.33	40%	3%
DK0009407397	0.35	17%	3%
DK0009399511	0.36	59%	36%
DK0009408015	0.37	47%	3%
DK0009379919	0.37	12%	3%
DK0009410185	0.37	22%	3%
DK0009403727	0.38	40%	3%
DK0009395527	0.39	67%	33%
DK0009397739	0.39	23%	3%
DK0009397143	0.39	67%	33%
DK0009393316	0.40	41%	3%
DK0009409419	0.40	39%	3%
DK0009399438	0.40	21%	3%
DK0009398620	0.41	21%	3%
DK0009411076	0.41	22%	0%
DK0009411233	0.41	22%	0%
DK0009411589	0.41	22%	0%
DK0009411159	0.41	22%	0%
DK0009411316	0.41	22%	0%
DK0009411746	0.41	22%	3%
DK0009412124	0.41	22%	0%
DK0009412041	0.41	22%	3%
DK0009413288	0.41	22%	0%
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%
DK0009395444	0.44	62%	36%
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%
DK0009395360	0.46	60%	36%
DK0009395014	0.47	59%	36%
DK0009395287	0.47	59%	36%
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%
DK0009350506	0.49	15%	59%
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%
XS1669866300	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%
DK0009412470	0.56	24%	0%
DK0009408528	0.58	15%	3%
DK0009412637	0.58	27%	36%
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%
DK0009343139	0.71	24%	57%
DK0009392425	0.73	16%	3%
DK0009387938	0.73	10%	3%
DK0009349177	0.73	26%	59%
DK0009335036	0.74	34%	57%
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%
DK0009379707	1,39	8%	3%
DK0009377707	1,39	8%	3%
DK0009351827	1,42	31%	59%
DK0009352205	1,42	31%	59%
DK0009351587	1,42	31%	59%
DK0009351314	1,42	31%	59%
DK0009350423	1,42	31%	59%
DK0009334575	1,42	31%	59%
DK0009348799	1,42	31%	59%
DK0009333924	1,42	31%	59%
DK0009348369	1,42	31%	59%
DK0009349094	1,42	31%	59%
DK0009347395	1,42	31%	59%
DK0009397812	1,59	22%	3%
DK0009361701	1,68	2%	0%
DK0009361628	1,68	2%	0%
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%
DK0009344020	2,10	18%	57%
DK0007802516	2,10	18%	57%
DK0009343725	2,10	18%	57%
DK0009342248	2,10	18%	57%
DK0007800734	2,10	18%	57%
DK0007802003	2,10	18%	57%
DK0009335622	2,10	18%	57%
DK0007801625	2,10	18%	57%
DK0009328924	2,10	18%	57%
DK0009344962	2,10	18%	57%
DK0009344459	2,10	18%	57%
DK0007800148	2,10	18%	57%
DK0007800304	2,10	18%	57%
DK0007801468	2,10	18%	57%
DK0009324501	2,10	18%	57%
DK0009344293	2,10	18%	57%
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%
DK0009360737	2,71	2%	0%
DK0009361032	2,71	2%	0%
DK0009359804	2,71	2%	0%
DK0009361388	2,71	2%	0%
DK0009365645	2,71	2%	0%
DK0009361974	2,71	2%	0%
DK0009361461	2,71	2%	0%
DK0009364721	2,71	2%	0%
DK0009360497	2,71	2%	0%
DK0009360570	2,71	2%	0%
DK0009363160	2,71	2%	0%
DK0009356628	2,71	2%	0%
DK0009361891	2,71	2%	0%
DK0009358244	2,71	2%	0%
DK0009360307	2,71	2%	0%
DK0009356388	2,71	2%	0%
DK0009358830	2,71	2%	0%
DK0009408957	3,87	14%	3%
Total	0,58	31%	6,7%