

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2024
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets		
Table 1 - Property Type	Lending (mn)	% Total Mortgages
Residential	278.213	83,9%
Commercial	53.286	16,1%
Other	0	0,0%
Total	331.499	100,0%
o/w Cooperative Housing	12.755	3,8%
o/w Agriculture	160	0,0%
o/w Owner-occupied homes	163.444	49,3%
o/w Holiday houses	9.057	2,7%
o/w Subsidised Housing	13.280	4,0%
o/w Multi-family housing	79.679	24,0%
o/w Manufacturing and Manual Industries	7.031	2,1%
o/w Office and Business	37.894	11,4%
o/w Social and cultural purposes	7.991	2,4%
o/w Other	210	0,1%

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

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	Coverage %
Owner-occupied homes	139.598	68.310	9,72	100%
Subsidised Housing	10.670	10.670	5,59	100%
Cooperative Housing	9.134	3.279	5,64	100%
Private rental	30.261	17.964	4,85	100%
Office, Business, Manufacturing and Manual Industries	81.463	33.925	9,18	100%
Other	9.985	8.439	4,05	100%
Total	281.112	142.586	7,53	100%

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renevle energy	7.2	4.593	1,4%
Green buildings	7.3, 9.4	80.775	24,4%
Social housing	11.3	9.190	2,8%
Total		94.558	28,5%

Activities delivering a substantial contribution in line with the EU Taxonomy Regulation's criteria for climate change mitigation

Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy from solar	4.1	782	0,2%
Energy from Wind	4.3	754	0,2%
Transmission and distribution of electricity	4.9	2.015	0,6%
Distribution of district heating	4.15	1.042	0,3%
Ownerships of buildings	7.7	80.754	24,4%
Total		85.347	25,7%

Activities in line with the technical screening criteria of the EU taxonomy regulation's targets for climate change mitigation

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Sustainability for covered bonds			
ISIN	Ton CO ₂ e / DKKm	% Green	% Social housing
DK0009398380	0,10	86%	3%
DK0009405425	0,11	100%	0%
DK0009412397	0,12	100%	0%
DK0009408601	0,14	100%	0%
DK0009413015	0,15	78%	3%
DK0009389637	0,16	73%	3%
DK0009414682	0,16	100%	0%
DK0009399008	0,16	33%	3%
DK0009406233	0,22	52%	3%
DK0009406746	0,23	30%	3%
DK0009403131	0,24	37%	3%
DK0009407397	0,24	13%	3%
DK0009404378	0,24	46%	3%
DK0009414336	0,26	30%	3%
DK0009410185	0,26	30%	3%
DK0009396681	0,27	14%	3%
DK0009395956	0,28	35%	3%
DK0009409179	0,28	24%	3%
DK0009408015	0,29	45%	3%
DK0009399438	0,29	26%	3%
DK0009393316	0,29	35%	3%
DK0009397739	0,29	19%	3%
DK0009403727	0,29	28%	3%
DK0009404535	0,30	12%	3%
DK0009414922	0,30	20%	3%
DK0009409096	0,30	13%	3%
DK0009408791	0,30	20%	3%
DK0009409419	0,31	24%	3%
DK0009405508	0,31	23%	3%
DK0009413601	0,31	24%	3%
DK0009407470	0,33	20%	3%
DK0009405185	0,33	16%	3%
DK0009410425	0,35	26%	3%
DK0009409252	0,36	16%	3%
DK0009407207	0,36	15%	3%
DK0009407124	0,37	20%	3%
DK0009409336	0,37	19%	3%
DK0009406076	0,37	14%	3%
DK0009391534	0,38	27%	3%
DK0009403644	0,38	38%	3%
DK0009391377	0,39	27%	3%
DK0009410508	0,39	14%	3%
DK0009397069	0,39	20%	3%
DK0009409922	0,39	21%	3%
XS1514010310	0,39	17%	3%
DK0009406662	0,39	17%	3%
DK0009404618	0,39	17%	3%
DK0009412553	0,39	17%	3%
XS1961126775	0,39	17%	3%
DK0009408288	0,40	24%	3%
DK0009413528	0,40	24%	3%
DK0009407983	0,41	12%	3%
DK0009408528	0,42	13%	3%
DK0009414419	0,43	15%	3%
DK0009399941	0,45	27%	3%
DK0009405938	0,45	18%	3%
DK0009414765	0,46	14%	3%
DK0009414179	0,46	27%	3%
DK0009416034	0,47	14%	3%
DK0009392854	0,48	16%	3%
DK0009409849	0,49	33%	3%
DK0009414096	0,50	28%	3%
DK0009393746	0,51	16%	3%
DK0009398976	0,52	34%	3%
DK0009412207	0,52	11%	3%
DK0009391294	0,53	29%	3%
DK0009399867	0,54	21%	3%
DK0009392425	0,54	16%	3%
DK0009412983	0,58	20%	3%
DK0009387938	0,58	12%	3%
DK0009413791	0,59	15%	3%
DK0009384323	0,67	10%	3%
DK0009410342	0,72	37%	3%
DK0009407553	0,77	9%	3%
DK0009387698	0,80	11%	3%
DK0009412710	0,83	13%	3%

DK0009396921	0.91	30%	3%
DK0009404022	0.93	14%	3%
DK0009382707	0.97	6%	3%
DK0009381303	0.97	8%	3%
DK0009392342	1.01	11%	3%
DK0009392771	1.05	13%	3%
DK0009403990	1.05	12%	3%
DK0009396764	1.07	15%	3%
DK0009392902	1.08	11%	3%
DK0009404451	1.13	28%	3%
DK0009405698	1.13	17%	3%
DK0009387771	1.15	10%	3%
DK0009387854	1.15	13%	3%
DK0009399198	1.15	24%	3%
DK0009397812	1.16	19%	3%
DK0009399784	1.24	20%	3%
DK0009398893	1.24	16%	3%
DK0009408874	1.29	17%	3%
DK0009403800	1.29	12%	3%
DK0009392698	1.31	8%	3%
DK0009388159	1.34	30%	3%
DK0009381576	1.57	6%	3%
DK0009376493	1.62	9%	3%
DK0009377707	1.62	9%	3%
DK0009376659	1.62	9%	3%
DK0009373474	1.62	9%	3%
DK0009371189	1.62	9%	3%
DK0009369365	1.62	9%	3%
DK0009369282	1.62	9%	3%
DK0009372070	1.62	9%	3%
DK0009374365	1.62	9%	3%
DK0009374795	1.62	9%	3%
DK0009366346	1.62	9%	3%
DK0009376816	1.62	9%	3%
DK0009377970	1.62	9%	3%
DK0009379406	1.62	9%	3%
DK0009367070	1.62	9%	3%
DK0009409682	1.62	9%	3%
DK0009366858	1.62	9%	3%
DK0009366692	1.62	9%	3%
DK0009377624	1.62	9%	3%
DK0009366502	1.62	9%	3%
DK0009366429	1.62	9%	3%
DK0009366775	1.62	9%	3%
DK0009416547	1.62	9%	3%
DK0009414252	1.62	9%	3%
DK0009366932	1.62	9%	3%
DK0009368987	1.62	9%	3%
DK0009407041	1.62	9%	3%
DK0009392268	1.62	9%	3%
DK0009382624	1.62	9%	3%
DK0009388746	1.62	9%	3%
DK0009388829	1.62	9%	3%
DK0009388076	1.62	9%	3%
DK0009383515	1.62	9%	3%
DK0009374878	1.62	9%	3%
DK0009381493	1.62	9%	3%
DK0009379679	1.62	9%	3%
DK0009415812	1.62	9%	3%
DK0009381220	1.62	9%	3%
DK0009407710	1.62	9%	3%
DK0009381147	1.62	9%	3%
DK0009413445	1.65	10%	3%
DK0009416117	1.83	36%	3%
DK0009410268	1.99	16%	3%
DK0009405342	2.01	12%	3%
DK0009376733	2.02	2%	3%
DK0009377897	2.05	3%	3%
DK0009408957	2.06	10%	3%

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Table	Definition
Sustainability	
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> <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 (BRR).</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 3 - CO2-emissions	<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 delivering a substantial contribution in line with the EU Taxonomy Regulation's criteria for climate change mitigation 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 climate change mitigation.</p> <p>The statement includes loans for private properties and buildings owned by companies (both for NFRD and non-NFRD companies). statement is based on actual data and not on estimates.</p> <p>The following activities from the EU Taxonomy Regulation's criteria for climate change mitigation are financed:</p> <p>Electricity from the sun (4.1) - 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>District heating/cooling distribution (4.15) - Distribution grid for district heating</p> <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 that are built before 2021 with the Energy Performance Certificate A (A2010, A2015, 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%'). - Properties larger than 5,000 m2 built between 2021 and 2023 are excluded from the statement. - Commercial properties built before 2018 with no residential use are excluded from the statement. <p>Jyske Realkredit states the proportion of loans in line with the technical screening criteria of the EU taxonomy regulation's targets, for climate change mitigation compared to the total loans of Jyske Realkredit.</p> <p>The calculation is based on the activity and does not relate to whether the owner in question must report in accordance with CSRD/NFRD.</p> <p>The following activities from the EU Taxonomy Regulation's criteria for climate change mitigation are financed:</p> <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 that are built before 2021 with the Energy Performance Certificate A (A2010, A2015, 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%'). <p>For the minimum safeguard criterion. Jyske Realkredit does not use verification from the individual companies but uses a general assessment based on the Danish legislation in the area and Jyske Bank's own guidelines. Sustainalytics has stated that they also assess that lending from Jyske Realkredit in Denmark meets the criteria for minimum safeguard.</p> <p>For Do No Significant Harm (DNSH) Jyske Realkredit identifying climate-related hazards in Denmark as Water-related and Solid mass-related according to "Appendix A: GENERIC CRITERIA FOR DNSH TO CLIMATE CHANGE ADAPTATION". On the water-related climate risk Jyske Realkredit use Climate Scenario RCP 8.5 to identify activities with physical climate risk. Jyske Realkredit define a 30 year time horizon regarding risk related to coast erosion. Hence, activities exposed to a coast erosion within 30 years do not meet the DNSH criteria.</p>
Table 4 - SDG	
Table 5 - Substantial Contribution Criteria	
Table 6 - Technical Screening Criteria	
Sustainability - ISIN	<p>ISIN - Ton CO2e / DKKm Ton CO2e per million invested</p> <p>ISIN - % Green Share of assets aligned with the green definitions in Jyske Bank Green Finance Framework</p> <p>ISIN - % Social housing 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>