

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-03-2023
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	Total

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	318.214	86,6%	
Commercial	49.253	13,4%	
Other	0	0,0%	
Total	367.468	100,0%	
o/w Cooperative Housing	13.949	3,8%	
o/w Agriculture	175	0,0%	
o/w Owner-occupied homes	174.822	47,6%	
o/w Holiday houses	10.371	2,8%	
o/w Subsidised Housing	48.663	13,2%	
o/w Private rental	70.409	19,2%	
o/w Manufacturing and Manual Industries	3.949	1,1%	
o/w Office and Business	36.455	9,9%	
o/w Social and cultural purposes	8.635	2,3%	
o/w Other	39	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	22,0%	18,6%	21,6%
B	9,0%	11,6%	9,4%
C	28,8%	25,3%	28,3%
D	21,2%	18,8%	20,9%
E	8,9%	8,3%	8,8%
F	4,2%	4,2%	4,2%
G	2,6%	4,1%	2,8%
Other	3,3%	9,1%	4,1%
o/w Renewable energy production	0,0%	3,7%	0,5%
o/w Industrial production and agriculture	0,0%	3,5%	0,5%
o/w No energy consumption	0,0%	1,9%	0,3%
o/w Holiday houses	2,7%	0,0%	2,4%
o/w Not available	0,5%	0,0%	0,5%

CO ₂ -emissions			
Table 3 - CO ₂ -emissions	Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
Owner-occupied homes	212.678	117.291	13,4
Subsidised Housing	26.680	26.680	5,8
Cooperative Housing	12.590	4.433	6,7
Private rental	38.438	21.775	6,1
Office, Business, Manufacturing and Manual Industries	102.596	41.004	12,2
Other	16.614	14.298	8,3
Total	409.595	225.481	9,8

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.799	0,5%
Green buildings	7.3, 9.4	107.332	29,2%
Social housing	11.3	25.393	6,9%
Recycling	12.5	6	0,0%
Total		134.531	36,6%

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	35	0,0%
Energy from Wind	4.3	822	0,2%
Transmission and distribution of electricity	4.9	942	0,3%
Ownerships of buildings	7.7	91.136	24,8%
Total		92.936	25,3%

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)