

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2021
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type		Lending (mn)	% Total Mortgages
Residential		255.951	84,9%
Commercial		45.438	15,1%
Other		0	0,0%
	Total	301.389	100,0%
o/w Cooperative Housing		13.234	4,4%
o/w Agriculture		149	0,0%
o/w Owner-occupied homes		158.292	52,5%
o/w Holiday houses		8.259	2,7%
o/w Subsidised Housing		14.751	4,9%
o/w Private rental		61.415	20,4%
o/w Manufacturing and Manual Industries		2.704	0,9%
o/w Office and Business		34.376	11,4%
o/w Social and cultural purposes		8.154	2,7%
o/w Other		56	0,0%

EPC score				
Table 2 - EPC Property score		% Residential mortgages	% Commercial mortgages	% Total Mortgages
A		16,4%	13,6%	16,0%
B		8,0%	9,1%	8,1%
C		27,0%	25,0%	26,7%
D		25,2%	23,1%	24,9%
E		11,3%	11,2%	11,3%
F		5,2%	5,6%	5,2%
G		3,1%	4,7%	3,3%
Other		3,9%	7,6%	4,5%
o/w Renewable energy production		0,0%	1,9%	0,3%
o/w Industrial production and agriculture		0,0%	3,6%	0,5%
o/w No energy consumption		0,0%	2,1%	0,3%
o/w Holiday houses		3,2%	0,0%	2,7%
o/w Not available		0,7%	0,0%	0,6%

CO ₂ -emissions				
Table 3 - CO ₂ -emissions		Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
Owner-occupied homes		219.071	111.863	15,5
Subsidised Housing		11.853	11.853	7,6
Cooperative Housing		12.498	4.858	7,5
Private rental		40.788	25.207	7,1
Office, Business, Manufacturing and Manual Industries		99.417	41.290	13,1
Other		16.747	14.986	11,5
	Total	400.373	210.057	11,6

UN Sustainable Development Goals				
Table 4 - SDG		SDG	Lending (mn)	% Total Mortgages
Renewable energy		7.2	1.143	0,4%
Green buildings		7.3, 9.4	67.853	22,5%
Social housing		11.3	12.528	4,2%
	Total		81.524	27,0%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation				
Table 5 - TSC		Criteria	Lending (mn)	% Total Mortgages
Energy		4.3	847	0,3%
Buildings		7.1, 7.2, 7.7	56.857	19,0%
	Total		57.704	19,3%

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)

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