

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-09-2022
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	254.180	84,2%	
Commercial	47.702	15,8%	
Other	0	0,0%	
Total	301.882	100,0%	
o/w Cooperative Housing	13.060	4,3%	
o/w Agriculture	179	0,1%	
o/w Owner-occupied homes	152.867	50,6%	
o/w Holiday houses	8.189	2,7%	
o/w Subsidised Housing	11.711	3,9%	
o/w Private rental	68.353	22,6%	
o/w Manufacturing and Manual Industries	3.036	1,0%	
o/w Office and Business	36.138	12,0%	
o/w Social and cultural purposes	8.299	2,7%	
o/w Other	51	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	18,9%	16,6%	18,5%
B	8,0%	11,1%	8,5%
C	28,0%	26,8%	27,8%
D	23,8%	19,6%	23,2%
E	10,1%	9,3%	10,0%
F	4,8%	4,7%	4,8%
G	3,0%	4,4%	3,2%
Other	3,4%	7,5%	4,1%
o/w Renewable energy production	0,0%	2,2%	0,3%
o/w Industrial production and agriculture	0,0%	3,4%	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	0,7%	0,0%	0,6%

CO <sub>2</sub> e-emissions			
Table 3 - CO <sub>2</sub> e-emissions	Ton CO <sub>2</sub> e	Ton CO <sub>2</sub> e (LTV adjusted)	Kg CO <sub>2</sub> e/m <sup>2</sup>
Owner-occupied homes	200.402	99.933	14,6
Subsidised Housing	12.020	12.020	6,9
Cooperative Housing	11.978	4.430	7,3
Private rental	40.853	23.813	6,8
Office, Business, Manufacturing and Manual Industries	106.119	43.647	13,0
Other	14.761	12.810	9,0
Total	386.134	196.653	11,0

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.119	0,4%
Green buildings	7.3, 9.4	75.797	25,1%
Social housing	11.3	9.528	3,2%
Total		86.350	28,6%

### EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation

Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	815	0,3%
Buildings	7.1, 7.2, 7.7	61.260	20,3%
Total		62.075	20,6%

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			
ISIN	Ton CO <sub>2</sub> e / DKKm	% Green	% Social housing
DK0009398380	0,11	83,7%	3,2%
DK0009395956	0,14	72,9%	3,2%
DK0009405425	0,16	100,0%	3,2%
DK0009408601	0,18	100,0%	3,2%
DK0009389637	0,21	74,4%	3,2%
DK0009406253	0,22	22,2%	3,2%
DK0009404378	0,28	39,7%	3,2%
DK0009399008	0,31	52,9%	3,2%
DK0009393316	0,35	30,8%	3,2%
DK0009403131	0,37	38,0%	3,2%
DK0009406746	0,37	41,8%	3,2%
DK0009407397	0,37	19,4%	3,2%
DK0009386534	0,38	3,1%	3,2%
DK0009410185	0,39	16,2%	3,2%
DK0009408015	0,40	40,5%	3,2%
DK0009379919	0,41	6,9%	3,2%
DK0009379240	0,43	0,2%	3,2%
DK0009399438	0,43	15,9%	3,2%
DK0009403727	0,44	28,0%	3,2%
DK0009397739	0,44	19,0%	3,2%
DK0009386617	0,45	30,9%	3,2%
DK0009396681	0,47	25,8%	3,2%
DK0009398620	0,47	15,4%	3,2%
DK0009408791	0,47	23,2%	3,2%
DK0009405508	0,48	16,4%	3,2%
DK0009391377	0,49	30,9%	3,2%
DK0009405185	0,49	16,2%	3,2%
DK0009391534	0,49	36,8%	3,2%
DK0009404535	0,50	14,6%	3,2%
DK0009407470	0,50	23,4%	3,2%
DK0009409419	0,51	19,2%	3,2%
DK0009409179	0,51	23,9%	3,2%
DK0009409252	0,51	36,1%	3,2%
DK0009405938	0,52	24,9%	3,2%
DK0009406076	0,52	15,9%	3,2%
DK0009409096	0,52	13,0%	3,2%
DK0009403560	0,53	22,2%	3,2%
DK0009397069	0,53	21,3%	3,2%
DK0009407124	0,54	38,3%	3,2%
DK0009403644	0,54	34,0%	3,2%
DK0009408288	0,55	22,4%	3,2%
DK0009399941	0,55	21,1%	3,2%
DK0009407207	0,56	20,6%	3,2%
DK0009407983	0,57	12,3%	3,2%
XS1669866300	0,58	14,4%	3,2%
DK0009404618	0,58	14,4%	3,2%
XS1435774903	0,58	14,4%	3,2%
DK0009398547	0,58	14,4%	3,2%
XS1961126775	0,58	14,4%	3,2%
XS1514010310	0,58	14,4%	3,2%
DK0009406829	0,59	19,9%	3,2%
DK0009409922	0,64	24,2%	3,2%
DK0009408528	0,64	13,8%	3,2%
DK0009392854	0,68	14,9%	3,2%
DK0009409336	0,69	14,6%	3,2%
DK0009393746	0,69	21,9%	3,2%
DK0009391104	0,70	17,8%	3,2%
DK0009391294	0,70	29,3%	3,2%
DK0009399867	0,71	21,9%	3,2%
DK0009391021	0,72	21,1%	3,2%
DK0009398976	0,73	26,8%	3,2%
DK0009392425	0,75	16,0%	3,2%
DK0009407041	0,76	36,5%	3,2%
DK0009387938	0,77	9,4%	3,2%
DK0009404451	0,82	27,0%	3,2%
DK0009397499	0,88	27,7%	3,2%
DK0009384323	0,93	9,0%	3,2%
DK0009396764	0,95	15,6%	3,2%
DK0009404295	0,95	28,6%	3,2%
DK0009396921	0,97	28,9%	3,2%
DK0009406316	1,00	13,0%	3,2%
DK0009388076	1,00	17,2%	3,2%
DK0009398893	1,06	12,3%	3,2%
DK0009406159	1,07	11,7%	3,2%
DK0009387854	1,08	9,8%	3,2%
DK0009387698	1,10	9,7%	3,2%
DK0009366346	1,10	5,7%	3,2%
DK0009366429	1,10	5,7%	3,2%
DK0009366502	1,10	5,7%	3,2%
DK0009366692	1,10	5,7%	3,2%
DK0009366775	1,10	5,7%	3,2%
DK0009366858	1,10	5,7%	3,2%
DK0009369282	1,10	5,7%	3,2%
DK0009369365	1,10	5,7%	3,2%
DK0009371189	1,10	5,7%	3,2%
DK0009372070	1,10	5,7%	3,2%
DK0009373474	1,10	5,7%	3,2%
DK0009374365	1,10	5,7%	3,2%
DK0009374795	1,10	5,7%	3,2%
DK0009374878	1,10	5,7%	3,2%
DK0009376493	1,10	5,7%	3,2%
DK0009376659	1,10	5,7%	3,2%
DK0009381733	1,10	5,7%	3,2%
DK0009386450	1,10	5,7%	3,2%
DK0009388746	1,10	5,7%	3,2%
DK0009388829	1,10	5,7%	3,2%
DK0009392268	1,10	5,7%	3,2%
DK0009393662	1,10	5,7%	3,2%
DK0009405771	1,10	5,7%	3,2%
DK0009406662	1,10	5,7%	3,2%
DK0009407710	1,10	5,7%	3,2%
DK0009408361	1,10	5,7%	3,2%
DK0009410268	1,10	5,7%	3,2%

DK0009407553	1.12	13.1%	3.2%
DK0009381303	1.14	6.7%	3.2%
DK0009405854	1.15	7.9%	3.2%
DK0009388159	1.16	22.5%	3.2%
DK0009404022	1.18	13.7%	3.2%
DK0009393902	1.19	15.2%	3.2%
DK0009399198	1.20	8.6%	3.2%
DK0009392771	1.22	11.0%	3.2%
DK0009385515	1.22	4.4%	3.2%
DK0009392698	1.27	7.2%	3.2%
DK0009377970	1.37	8.0%	3.2%
DK0009382707	1.39	5.7%	3.2%
DK0009382624	1.42	3.5%	3.2%
DK0009392342	1.46	12.3%	3.2%
DK0009405698	1.52	18.8%	3.2%
DK0009379406	1.53	2.6%	3.2%
DK0009377707	1.55	5.3%	3.2%
DK0009381220	1.71	11.2%	3.2%
DK0009397812	1.75	17.6%	3.2%
DK0009381147	1.75	5.2%	3.2%
DK0009381493	1.76	3.3%	3.2%
DK0009408874	1.78	20.7%	3.2%
DK0009403800	1.88	18.6%	3.2%
DK0009367070	1.89	0.8%	3.2%
DK0009368987	1.92	0.9%	3.2%
DK0009376816	1.97	4.1%	3.2%
DK0009377624	2.01	0.5%	3.2%
DK0009366932	2.05	0.0%	3.2%
DK0009399784	2.17	18.1%	3.2%
DK0009381576	2.18	5.4%	3.2%
DK0009387771	2.18	8.5%	3.2%
DK0009379679	2.45	2.7%	3.2%
DK0009376733	2.50	2.9%	3.2%
DK0009377897	2.51	1.8%	3.2%
DK0009408957	2.57	21.1%	3.2%
DK0009403990	2.97	11.5%	3.2%
DK0009405342	3.82	4.6%	3.2%
Total	0.65	25.5%	3.2%

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