

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-03-2024
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	269.106	83,8%	
Commercial	52.113	16,2%	
Other	0	0,0%	
Total	321.219	100,0%	
o/w Cooperative Housing	13.004	4,0%	
o/w Agriculture	189	0,1%	
o/w Owner-occupied homes	159.733	49,7%	
o/w Holiday houses	8.703	2,7%	
o/w Subsidised Housing	12.621	3,9%	
o/w Private rental	75.045	23,4%	
o/w Manufacturing and Manual Industries	5.433	1,7%	
o/w Office and Business	38.389	12,0%	
o/w Social and cultural purposes	8.046	2,5%	
o/w Other	56	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	22,1%	17,6%	21,4%
B	8,3%	12,8%	9,0%
C	28,7%	26,1%	28,3%
D	21,8%	17,6%	21,1%
E	8,9%	7,3%	8,6%
F	4,3%	3,4%	4,2%
G	2,7%	3,6%	2,8%
Other	3,3%	11,6%	4,6%
o/w Renewable energy production	0,0%	6,0%	1,0%
o/w Industrial production and agriculture	0,0%	3,7%	0,6%
o/w No energy consumption	0,0%	1,9%	0,3%
o/w Holiday houses	2,8%	0,0%	2,3%
o/w Not available	0,5%	0,0%	0,5%

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
Owner-occupied homes	164.308	83.864	11,7
Subsidised Housing	8.845	8.845	5,7
Cooperative Housing	10.411	3.672	6,2
Private rental	34.137	20.378	5,4
Office, Business, Manufacturing and Manual Industries	92.231	36.814	10,9
Other	18.178	16.194	9,8
Total	328.110	169.768	9,1

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renevle energy	7.2	3.149	1,0%
Green buildings	7.3, 9.4	92.134	28,7%
Social housing	11.3	8.717	2,7%
Recycling	12.5	76	0,0%
Total		104.075	32,4%

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	639	0,2%
Energy from Wind	4.3	843	0,3%
Transmission and distribution of electricity	4.9	1.666	0,5%
Ownerships of buildings	7.7	72.833	22,7%
Total		75.981	23,7%

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 ₂ e / DKKm	% Green	% Social housing
DK0009398380	0.13	80%	3%
DK0009412397	0.15	100%	0%
DK0009406233	0.17	61%	3%
DK0009408601	0.18	100%	0%
DK0009405425	0.19	100%	0%
DK0009389637	0.20	74%	3%
DK0009399008	0.22	61%	3%
DK0009404378	0.23	51%	3%
DK0009406746	0.27	53%	3%
DK0009403131	0.30	41%	3%
DK0009408015	0.32	49%	3%
DK0009407397	0.32	16%	3%
DK0009395956	0.33	44%	3%
DK0009410185	0.34	27%	3%
DK0009414336	0.34	27%	3%
DK0009403727	0.34	42%	3%
DK0009413601	0.37	27%	3%
DK0009397739	0.37	22%	3%
DK0009409419	0.37	33%	3%
DK0009399438	0.37	25%	3%
DK0009405508	0.37	28%	3%
DK0009398620	0.37	24%	3%
DK0009411746	0.38	22%	3%
DK0009409096	0.38	15%	3%
DK0009393316	0.39	39%	3%
DK0009396681	0.39	25%	3%
DK0009410508	0.39	17%	3%
DK0009410425	0.40	32%	3%
DK0009409179	0.40	22%	3%
DK0009386617	0.40	31%	3%
DK0009404535	0.41	12%	3%
DK0009408791	0.41	25%	3%
DK0009407470	0.42	31%	3%
DK0009405185	0.42	16%	3%
DK0009409252	0.43	35%	3%
DK0009407124	0.44	42%	3%
DK0009409336	0.44	23%	3%
DK0009391377	0.45	30%	3%
DK0009406076	0.46	15%	3%
DK0009403644	0.46	45%	3%
DK0009391534	0.47	36%	3%
DK0009407207	0.47	18%	3%
DK0009397069	0.48	20%	3%
DK0009408288	0.48	27%	3%
XS1514010310	0.49	17%	3%
XS1961126775	0.49	17%	3%
DK0009412553	0.49	17%	3%
DK0009404618	0.49	17%	3%
XS1669866300	0.49	17%	3%
DK0009409922	0.49	25%	3%
DK0009399941	0.50	32%	3%
DK0009403560	0.51	24%	3%
DK0009407983	0.52	16%	3%
DK0009405938	0.53	23%	3%
DK0009411829	0.53	28%	3%
DK0009408528	0.54	12%	3%
DK0009412041	0.55	24%	3%
DK0009399867	0.55	30%	3%
DK0009398976	0.55	37%	3%
DK0009413528	0.55	35%	3%
DK0009392854	0.58	15%	3%
DK0009391294	0.58	31%	3%
DK0009409849	0.60	31%	3%
DK0009393746	0.62	23%	3%
DK0009413791	0.65	7%	3%
DK0009392425	0.68	15%	3%
DK0009387938	0.70	10%	3%
DK0009410342	0.72	44%	3%
DK0009412983	0.79	18%	3%
DK0009412207	0.79	13%	3%
DK0009384323	0.80	10%	3%
DK0009404451	0.81	39%	3%
DK0009398893	0.82	36%	3%
DK0009396764	0.82	18%	3%
DK0009396921	0.82	30%	3%
DK0009412710	0.88	14%	3%

DK0009407553	0.90	32%	3%
DK0009387854	0.93	12%	3%
DK0009388159	0.94	28%	3%
DK0009404022	0.99	13%	3%
DK0009399198	1.01	19%	3%
DK0009392771	1.02	14%	3%
DK0009387698	1.03	11%	3%
DK0009381303	1.03	7%	3%
DK0009392698	1.09	8%	3%
DK0009393902	1.13	17%	3%
DK0009388076	1.16	19%	3%
DK0009382707	1.24	6%	3%
DK0009405698	1.25	20%	3%
DK0009369365	1.41	8%	3%
DK0009377624	1.41	8%	3%
DK0009376659	1.41	8%	3%
DK0009374795	1.41	8%	3%
DK0009374365	1.41	8%	3%
DK0009371189	1.41	8%	3%
DK0009372070	1.41	8%	3%
DK0009374878	1.41	8%	3%
DK0009376816	1.41	8%	3%
DK0009368987	1.41	8%	3%
DK0009367070	1.41	8%	3%
DK0009388829	1.41	8%	3%
DK0009406662	1.41	8%	3%
DK0009366932	1.41	8%	3%
DK0009366775	1.41	8%	3%
DK0009366692	1.41	8%	3%
DK0009366502	1.41	8%	3%
DK0009377707	1.41	8%	3%
DK0009411902	1.41	8%	3%
DK0009414419	1.41	8%	3%
DK0009407710	1.41	8%	3%
DK0009366429	1.41	8%	3%
DK0009383515	1.41	8%	3%
DK0009366858	1.41	8%	3%
DK0009409682	1.41	8%	3%
DK0009407041	1.41	8%	3%
DK0009369282	1.41	8%	3%
DK0009392268	1.41	8%	3%
DK0009381220	1.41	8%	3%
DK0009388746	1.41	8%	3%
DK0009373474	1.41	8%	3%
DK0009382624	1.41	8%	3%
DK0009381733	1.41	8%	3%
DK0009381493	1.41	8%	3%
DK0009376493	1.41	8%	3%
DK0009379679	1.41	8%	3%
DK0009379406	1.41	8%	3%
DK0009377970	1.41	8%	3%
DK0009366346	1.41	8%	3%
DK0009392342	1.47	11%	3%
DK0009397812	1.50	20%	3%
DK0009403800	1.58	17%	3%
DK0009381147	1.61	5%	3%
DK0009408874	1.65	25%	3%
DK0009399784	1.75	21%	3%
DK0009381576	1.77	6%	3%
DK0009377897	2.14	3%	3%
DK0009387771	2.15	9%	3%
DK0009405342	2.21	12%	3%
DK0009376733	2.36	2%	3%
DK0009403990	2.42	12%	3%
DK0009410268	2.43	14%	3%
DK0009413445	3.02	6%	3%
DK0009408957	3.65	12%	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 (BBR).</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	
Table 4 - SDG	<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. <i>By 2030, the proportion of renewable energy in the global energy mix must be increased significantly.</i></p> <p>Green buildings - 7.3 <i>By 2030, the global pace for the improvement of energy efficiency must be doubled.</i></p> <p>Subsidised housing - 11.3. <i>By 2030, urban development must be more inclusive and sustainable.</i></p> <p>Jyske Realkredit states the proportion of loans that meet the technical screening criteria of the EU taxonomy regulation's targets to counter climate changes (2021) 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 targets to counter climate changes.</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 targets to counter climate changes are financed:</p> <p>Electricity from the sun (4.2) - 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>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 larger than 5,000 m2 built between 2021 and 2023 are excluded from the statement. - 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%'). - Commercial properties built before 2018 with no residential use are excluded from the statement.
Table 5 - TSC	
Sustainability - ISIN	<p>ISIN - Ton CO2e / DKKm ISIN - % Green ISIN - % Social housing</p> <p>Ton CO2e per million invested Share of assets aligned with the green definitions in Jyske Bank Green Finance Framework 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>