

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-03-2022
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	254.591	84,8%	
Commercial	45.499	15,2%	
Other	0	0,0%	
Total	300.091	100,0%	
o/w Cooperative Housing	13.119	4,4%	
o/w Agriculture	147	0,0%	
o/w Owner-occupied homes	157.242	52,4%	
o/w Holiday houses	8.288	2,8%	
o/w Subsidised Housing	12.118	4,0%	
o/w Private rental	63.824	21,3%	
o/w Manufacturing and Manual Industries	2.706	0,9%	
o/w Office and Business	34.066	11,4%	
o/w Social and cultural purposes	8.517	2,8%	
o/w Other	63	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	17,9%	15,4%	17,5%
B	7,9%	10,2%	8,2%
C	27,5%	25,1%	27,1%
D	24,3%	21,8%	23,9%
E	10,7%	10,4%	10,7%
F	5,0%	5,3%	5,1%
G	3,2%	4,3%	3,3%
Other	3,5%	7,6%	4,1%
o/w Renewable energy production	0,0%	2,5%	0,4%
o/w Industrial production and agriculture	0,0%	3,0%	0,5%
o/w No energy consumption	0,0%	2,1%	0,3%
o/w Holiday houses	2,7%	0,0%	2,3%
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	212.989	107.544	15,1
Subsidised Housing	13.185	13.185	7,8
Cooperative Housing	12.086	4.603	7,4
Private rental	38.933	23.511	6,9
Office, Business, Manufacturing and Manual Industries	102.448	41.483	13,2
Other	13.185	11.497	8,8
Total	432.207	201.823	11,4

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.117	0,4%
Green buildings	7.3, 9.4	72.687	24,0%
Social housing	11.3	10.323	3,4%
Total		84.128	27,8%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation			
Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	823	0,3%
Buildings	7.1, 7.2, 7.7	60.129	20,0%
Total		60.952	20,3%

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)

Disclaimer

The information in this material (hereinafter the "Information") has been compiled by Jyske Realkredit A/S (hereinafter "Jyske Realkredit") for informational purposes only. The Information is solely based on information accessible to the public. The Information is believed to be reliable. However, Jyske Realkredit does not guarantee the timeliness, sequence, accuracy, correctness, adequacy, or completeness of the Information or opinions contained therein. The Information does not constitute an offer to sell or the solicitation of an offer to buy any securities mentioned in the Information. Jyske Realkredit makes no representation and gives no advice concerning the appropriate legal treatment, regulatory treatment, accounting treatment or possible tax consequences in connection with an investment in securities mentioned in the Information. Before proceeding with any such investment, investors should determine, without reliance upon Jyske Realkredit, the economic risk and merits, as well as the legal, tax, regulatory and accounting characteristics and consequences, of such an investment and that investors are able to assume these risks. Investors should conduct their own analysis, using such assumptions as they deem appropriate in making an investment decision. Jyske Realkredit does not accept any liability for any loss, howsoever arising, directly or indirectly from the issue of the Information or its contents including transactions made based on information therein. Jyske Realkredit and/or other companies of the Jyske Realkredit Group are financial institutions that trade in securities. Any company in the Jyske Realkredit Group may buy, sell or hold positions in the securities mentioned in the Information, just as these companies may be involved in activities involving companies mentioned herein. The Information is being directed at you solely in your capacity as a relevant person for your information and may not be reproduced or redistributed or passed on to any other person or published in whole or in part, for any purpose, without the prior written consent of Jyske Realkredit. Relevant persons are persons who have professional experience in matters relating to investments in securities mentioned in the Information and to whom the Information may be lawfully communicated. The Information may not be acted on or relied on by persons who are not relevant persons.