

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-06-2022
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	256.520	84,6%	
Commercial	46.591	15,4%	
Other	0	0,0%	
Total	303.111	100,0%	
o/w Cooperative Housing	13.131	4,3%	
o/w Agriculture	149	0,0%	
o/w Owner-occupied homes	155.348	51,3%	
o/w Holiday houses	8.232	2,7%	
o/w Subsidised Housing	11.458	3,8%	
o/w Private rental	67.435	22,2%	
o/w Manufacturing and Manual Industries	2.793	0,9%	
o/w Office and Business	36.041	11,9%	
o/w Social and cultural purposes	8.464	2,8%	
o/w Other	60	0,0%	

EPC score			
Table 2 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	18,6%	15,6%	18,1%
B	8,0%	10,2%	8,4%
C	27,7%	26,5%	27,5%
D	23,9%	20,7%	23,4%
E	10,3%	10,0%	10,3%
F	4,9%	4,9%	4,9%
G	3,1%	4,7%	3,4%
Other	3,4%	7,3%	4,0%
o/w Renewable energy production	0,0%	2,3%	0,4%
o/w Industrial production and agriculture	0,0%	3,1%	0,5%
o/w No energy consumption	0,0%	1,9%	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	208.249	105.407	15,0
Subsidised Housing	12.874	12.874	7,5
Cooperative Housing	12.026	4.523	7,3
Private rental	40.189	23.588	6,8
Office, Business, Manufacturing and Manual Industries	101.492	40.666	12,8
Other	12.817	11.223	8,6
Total	387.647	198.282	11,2

Sustainable Development Goals			
Table 4 - SDG	SDG	Lending (mn)	% Total Mortgages
Renewable energy	7.2	1.115	0,4%
Green buildings	7.3, 9.4	74.708	24,6%
Social housing	11.3	9.562	3,2%
Total		85.385	28,1%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation			
Table 5 - TSC	Criteria	Lending (mn)	% Total Mortgages
Energy	4.3	824	0,3%
Buildings	7.1, 7.2, 7.7	61.351	20,2%
Total		62.175	20,5%

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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