

## 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	Total

Mortgage Assets			
Table 1 - Property Type		Lending (mn)	% Total Mortgages
	Residential	294.759	86,0%
	Commercial	48.052	14,0%
	Other	0	0,0%
	Total	342.810	100,0%
	o/w Cooperative Housing	13.951	4,1%
	o/w Agriculture	179	0,1%
	o/w Owner-occupied homes	155.294	45,3%
	o/w Holiday houses	8.327	2,4%
	o/w Subsidised Housing	48.121	14,0%
	o/w Private rental	69.066	20,1%
	o/w Manufacturing and Manual Industries	3.064	0,9%
	o/w Office and Business	36.170	10,6%
	o/w Social and cultural purposes	8.588	2,5%
	o/w Other	51	0,0%

EPC score				
Table 2 - EPC Property score		% Residential mortgages	% Commercial mortgages	% Total Mortgages
	A	20,8%	16,7%	20,3%
	B	8,7%	11,0%	9,0%
	C	28,7%	26,7%	28,5%
	D	22,4%	19,6%	22,0%
	E	9,3%	9,3%	9,3%
	F	4,3%	4,7%	4,4%
	G	2,7%	4,4%	2,9%
	Other	3,0%	7,5%	3,6%
	o/w Renewable energy production	0,0%	2,1%	0,3%
	o/w Industrial production and agriculture	0,0%	3,5%	0,5%
	o/w No energy consumption	0,0%	1,9%	0,3%
	o/w Holiday houses	2,4%	0,0%	2,1%
	o/w Not available	0,6%	0,0%	0,5%

CO <sub>2</sub> -emissions				
Table 3 - CO <sub>2</sub> -emissions		Ton CO <sub>2</sub>	Ton CO <sub>2</sub> (LTV adjusted)	Kg CO <sub>2</sub> /m <sup>2</sup>
	Owner-occupied homes	212.689	104.342	14,9
	Subsidised Housing	31.145	31.145	6,7
	Cooperative Housing	14.106	4.974	7,3
	Private rental	43.203	24.411	6,9
	Office, Business, Manufacturing and Manual Industries	107.388	44.125	12,9
	Other	14.911	12.881	8,9
	Total	423.442	221.877	10,3

Sustainable Development Goals				
Table 4 - SDG		SDG	Lending (mn)	% Total Mortgages
	Renewable energy	7.2	1.119	0,3%
	Green buildings	7.3, 9.4	94.158	27,5%
	Social housing	11.3	28.015	8,2%
	Total		123.292	36,0%

EU taxonomy regulation: Technical screening criteria for objective for climate change mitigation				
Table 5 - TSC		Criteria	Lending (mn)	% Total Mortgages
	Energy	4.3	815	0,2%
	Buildings	7.1, 7.2, 7.7	79.339	23,1%
	Total		80.154	23,4%

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%
DK0009406902	0.16	73.7%	100.0%
DK0009408601	0.18	100.0%	3.2%
DK0009389637	0.21	74.4%	3.2%
DK0009406233	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%
DK0009395527	0.46	59.5%	100.0%
DK0009396681	0.47	25.8%	3.2%
DK0009397143	0.47	60.3%	100.0%
DK0009404964	0.47	49.8%	100.0%
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%
DK0009399511	0.51	46.6%	100.0%
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%
DK0009395444	0.53	53.9%	100.0%
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%
DK0009350506	0.55	10.7%	58.3%
DK0009407207	0.56	20.6%	3.2%
DK0009395360	0.56	50.9%	100.0%
DK0009394983	0.57	50.3%	100.0%
DK0009395014	0.57	50.3%	100.0%
DK0009395287	0.57	50.1%	100.0%
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%
DK0009349094	0.83	2.1%	58.3%
DK0009355036	0.83	25.8%	71.8%
DK0009349177	0.84	14.9%	58.3%
DK0009397499	0.88	27.7%	3.2%
DK0009343139	0.89	15.4%	71.8%
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%
DK0009397572	1.07	48.4%	1.8%
DK0009387854	1.08	9.8%	3.2%
DK0009387698	1.10	9.7%	3.2%
DK0009386450	1.10	5.7%	3.2%
DK0009381733	1.10	5.7%	3.2%
DK0009407710	1.10	5.7%	3.2%
DK0009374365	1.10	5.7%	3.2%
DK0009406662	1.10	5.7%	3.2%
DK0009373474	1.10	5.7%	3.2%
DK0009405771	1.10	5.7%	3.2%
DK0009392268	1.10	5.7%	3.2%
DK0009410268	1.10	5.7%	3.2%
DK0009374795	1.10	5.7%	3.2%

DK0009408361	1.10	5.7%	3.2%
DK0009388829	1.10	5.7%	3.2%
DK0009376659	1.10	5.7%	3.2%
DK0009372070	1.10	5.7%	3.2%
DK0009366429	1.10	5.7%	3.2%
DK0009376493	1.10	5.7%	3.2%
DK0009388746	1.10	5.7%	3.2%
DK0009371189	1.10	5.7%	3.2%
DK0009366858	1.10	5.7%	3.2%
DK0009366775	1.10	5.7%	3.2%
DK0009366346	1.10	5.7%	3.2%
DK0009366502	1.10	5.7%	3.2%
DK0009369282	1.10	5.7%	3.2%
DK0009393662	1.10	5.7%	3.2%
DK0009366692	1.10	5.7%	3.2%
DK0009369365	1.10	5.7%	3.2%
DK0009374878	1.10	5.7%	3.2%
DK0009407553	1.12	13.1%	3.2%
DK0009361974	1.12	16.8%	1.8%
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%
DK0009383515	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%
DK0009361628	1.68	1.8%	1.8%
DK0009361701	1.68	1.2%	1.8%
DK0009344020	1.69	0.0%	71.8%
DK0009360737	1.70	6.3%	1.8%
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%
DK0009361032	1.78	0.0%	1.8%
DK0009408874	1.78	20.7%	3.2%
DK0007800304	1.84	12.3%	71.8%
DK0009321598	1.84	12.3%	71.8%
DK0007801625	1.84	12.3%	71.8%
DK0009324501	1.84	12.3%	71.8%
DK0009343725	1.84	12.3%	71.8%
DK0009328924	1.84	12.3%	71.8%
DK0007802516	1.84	12.3%	71.8%
DK0009344293	1.84	12.3%	71.8%
DK0009356222	1.84	12.3%	71.8%
DK0009344459	1.84	12.3%	71.8%
DK0007800817	1.84	12.3%	71.8%
DK0009342248	1.84	12.3%	71.8%
DK0007800734	1.84	12.3%	71.8%
DK0009360653	1.84	12.3%	71.8%
DK0009344962	1.84	12.3%	71.8%
DK0007801468	1.84	12.3%	71.8%
DK0007800148	1.84	12.3%	71.8%
DK0009331043	1.84	12.3%	71.8%
DK0007802003	1.84	12.3%	71.8%
DK0009403800	1.88	18.6%	3.2%
DK0009367070	1.89	0.8%	3.2%
DK0009368987	1.92	0.9%	3.2%
DK0009334575	1.95	1.6%	58.3%
DK0009358830	1.96	0.3%	1.8%
DK0009376816	1.97	4.1%	3.2%
DK0009377624	2.01	0.5%	3.2%
DK0009358244	2.02	0.5%	1.8%
DK0009366932	2.05	0.0%	3.2%
DK0009351587	2.06	0.4%	58.3%
DK0009399784	2.17	18.1%	3.2%
DK0009381576	2.18	5.4%	3.2%
DK0009387771	2.18	8.5%	3.2%
DK0009351314	2.31	0.4%	58.3%
DK0009348369	2.35	3.1%	58.3%
DK0009348799	2.44	0.5%	58.3%
DK0009352205	2.44	0.5%	58.3%
DK0009347395	2.44	0.5%	58.3%
DK0009333924	2.44	0.5%	58.3%
DK0009330821	2.44	0.5%	58.3%
DK0009333171	2.44	0.5%	58.3%
DK0009350423	2.44	0.5%	58.3%
DK0009331555	2.44	0.5%	58.3%
DK0009379679	2.45	2.7%	3.2%
DK0009361388	2.45	1.5%	1.8%
DK0009376733	2.50	2.9%	3.2%
DK0009377897	2.51	1.8%	3.2%
DK0009408957	2.57	21.1%	3.2%
DK0009364721	2.62	1.0%	1.8%
DK0009361891	2.62	1.0%	1.8%
DK0009360307	2.62	1.0%	1.8%
DK0009363160	2.62	1.0%	1.8%
DK0009356628	2.62	1.0%	1.8%
DK0009359804	2.62	1.0%	1.8%
DK0009356388	2.77	0.4%	1.8%
DK0009403990	2.97	11.5%	3.2%
DK0009361461	3.12	0.1%	1.8%
DK0009351827	3.22	0.0%	58.3%
DK0009356545	3.27	0.9%	1.8%
DK0009360570	3.63	0.0%	1.8%
DK0009405342	3.82	4.6%	3.2%
DK0009360497	3.87	2.1%	1.8%
DK0009347205	3.88	0.0%	71.8%
Total	0.75	27.8%	8.2%

## Jyske Realkredit Sustainable Transparency Template

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