
Jyske Realkredit

UNECE Sustainable Ecosystem Approach

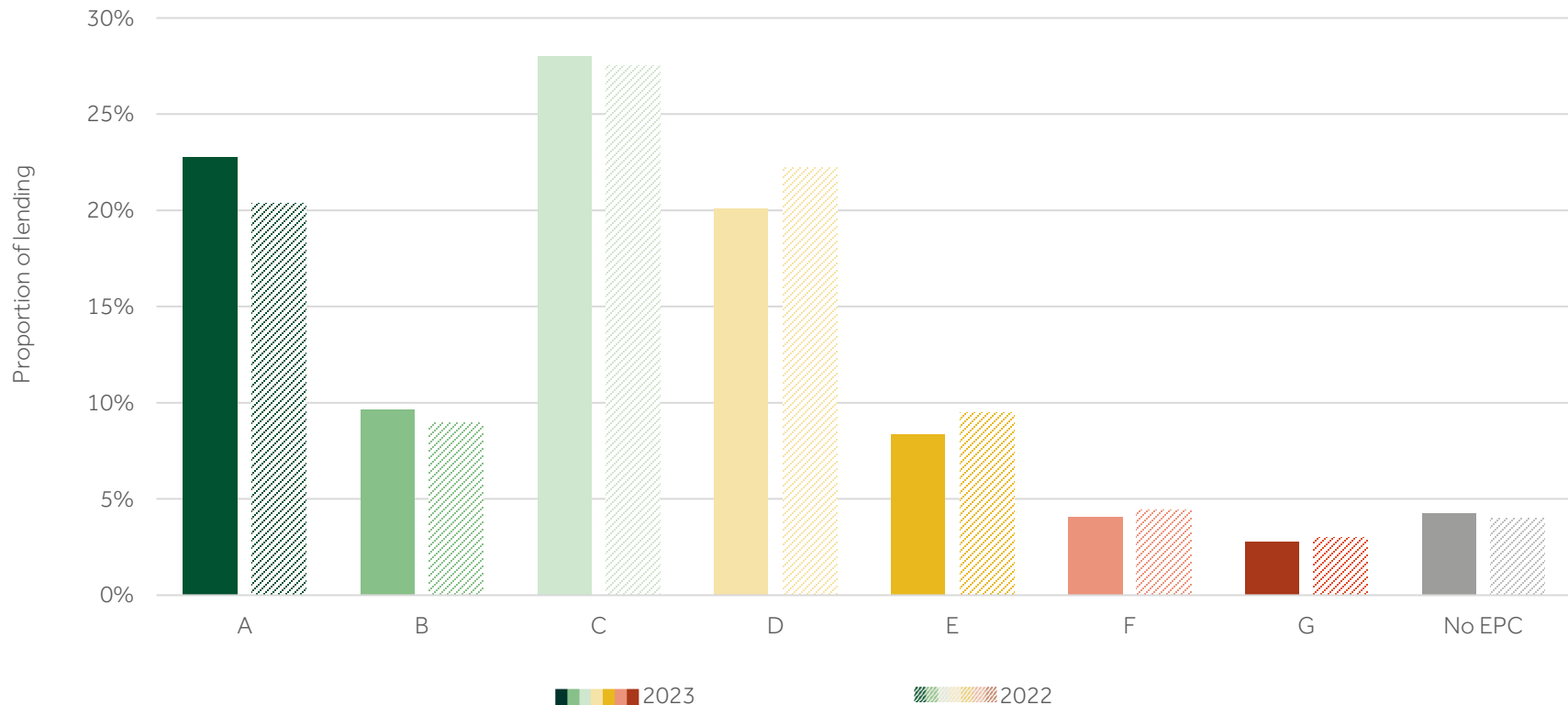


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Collecting EPC for investor information

- Started as information to investors investing in Jyske Realkredit covered bonds
- EPC's are publicly available in Denmark

EPC for buildings financed by Jyske Realkredit

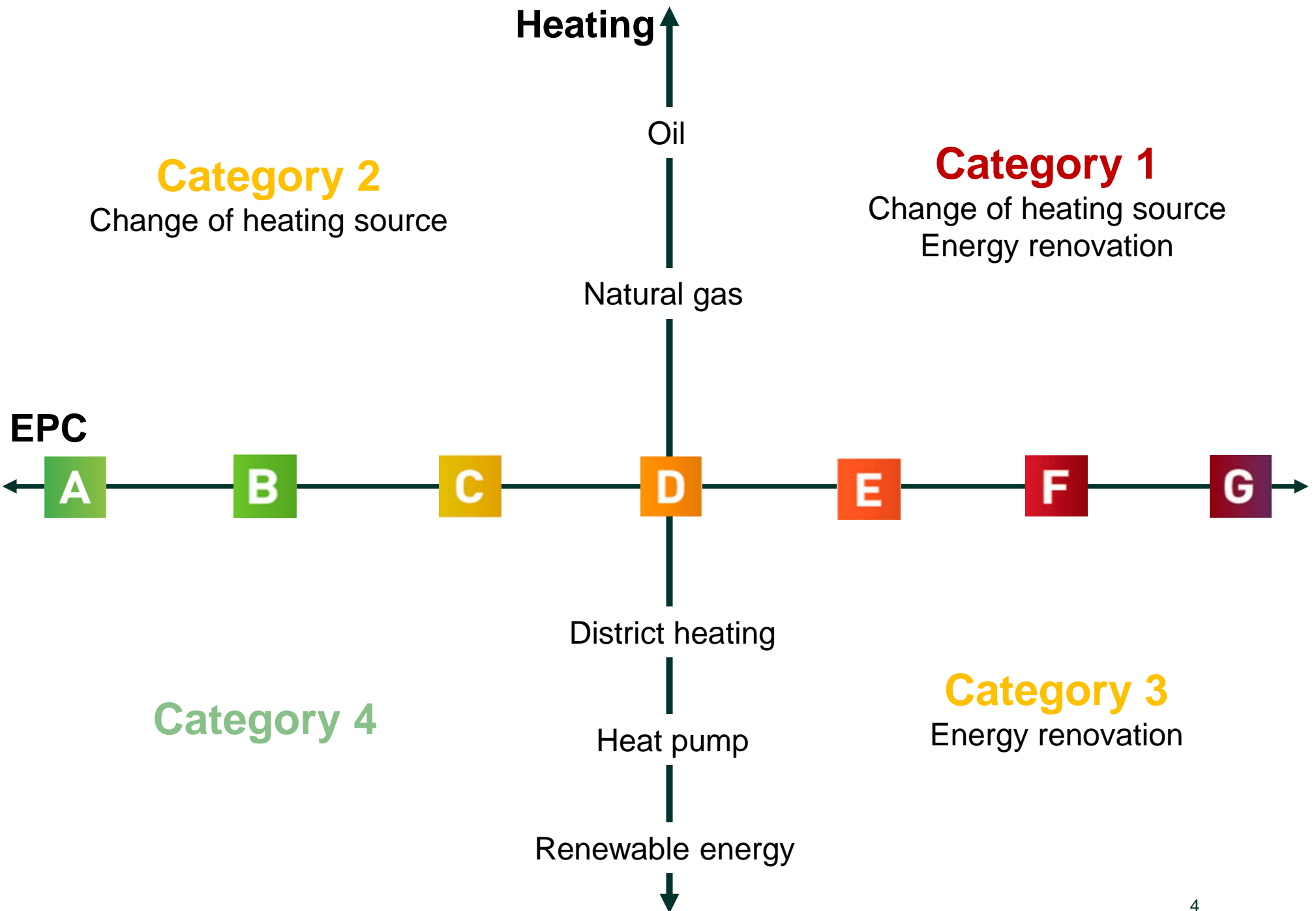


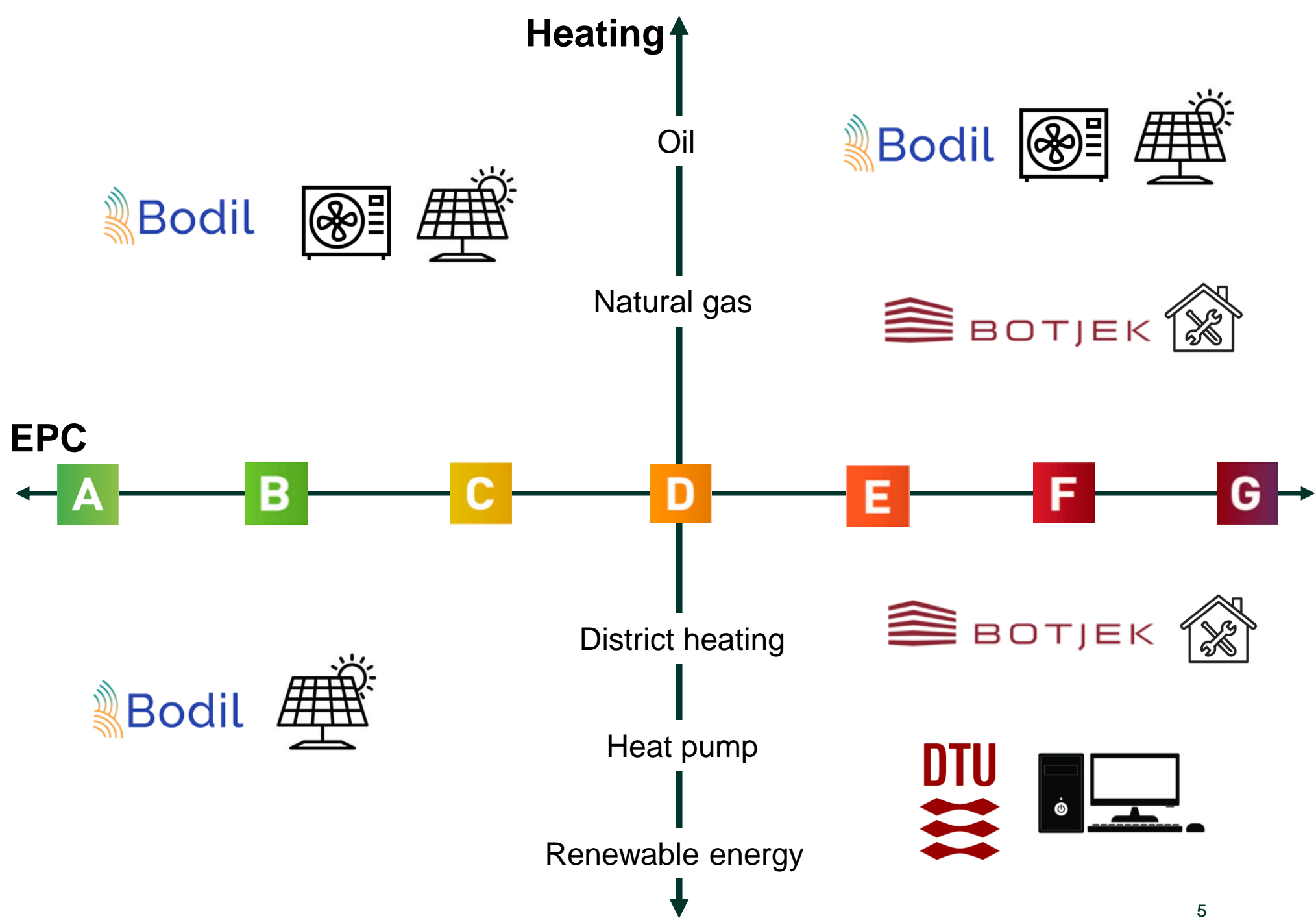
Reporting on CO₂e emissions

- Calculated CO₂e emissions are based on EPCs
- Collected information on heating source and heated floor area (m²) for each building financed

CO₂e emissions for buildings financed by Jyske Realkredit (2023)



Property type	Ton CO ₂ e (LTV adjusted)	Kg CO ₂ e/m ²
Owner-occupied homes	104,419	13.1
Subsidised Housing	26,475	5.7
Cooperative Housing	4,379	6.6
Private rental	21,487	6.0
Office, Business, Manufacturing	39,483	11.7
Other	17,167	9.6
Total	213,409	9.2





Jyske Bank targets for energy retrofitting

2025 target for referrals of private property owners

Company	Number of referrals	CO ₂ e reduction per referral (Ton)	Total CO ₂ e reduction (Ton)
 BOTJEK	1,500	0.91	1,367
 Bodil	5,000	0.52	2,500






Note: CO₂e reduction is based on standard house of 150 m²

2025 target for reduction in fossil based heating for private properties

	Reduction # properties	Reduction % of private total properties	Total CO ₂ e reduction (Ton)
Properties heated by fossil fuel	4,600	3.5 %-points	20,000

Note: CO₂e reduction is based on standard house of 150 m²

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