

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-06-2019
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets		
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages
Residential	245,565	85.8%
Commercial	40,676	14.2%
Other	0	0.0%
<b>Total</b>	<b>286,241</b>	<b>100.0%</b>
o/w Owner-occupied homes	160,612	56.11%
o/w Holiday houses	7,831	2.74%
o/w Subsidised Housing	19,116	6.68%
o/w Cooperative Housing	13,719	4.79%
o/w Private rental	44,287	15.47%
o/w Manufacturing and Manual Industries	1,717	0.60%
o/w Office and Business	34,017	11.88%
o/w Agriculture	59	0.02%
o/w Social and cultural purposes	4,742	1.66%
o/w Other	141	0.05%

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	11.6%	14.16%	12.0%
B	8.7%	8.2%	8.7%
C	25.2%	25.4%	25.3%
D	28.4%	24.4%	27.8%
E	12.7%	10.1%	12.3%
F	6.0%	4.5%	5.8%
G	3.6%	2.8%	3.5%
Other	3.7%	10.4%	4.7%
o/w Renewable energy production	0.0%	1.1%	0.2%
o/w Industrial production and agriculture	0.0%	1.5%	0.2%
o/w No energy consumption	0.0%	7.5%	1.1%
o/w Holiday houses	3.2%	0.0%	2.7%
o/w Not available	0.5%	0.3%	0.5%

Energy consumption			
Table 3.1 - Property energy consumption	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Heating	83.6%	55.5%	76%
Electricity	16.4%	44.5%	24%
Table 3.2 - Heating	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil	5.4%	3.3%	5.1%
Natural gas	22.3%	25.8%	22.8%
Coal	8.3%	10.2%	8.6%
Vaste, not bio degradable	5.1%	6.9%	5.4%
Renewable energy	58.0%	43.6%	55.9%
Renewable energy production	0.0%	1.1%	0.2%
Industrial production and agriculture	0.0%	1.5%	0.2%
No energy consumption	0.0%	7.5%	1.1%
Other	0.7%	0.0%	0.6%
Table 3.3 - Electricity	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil	3.7%	1.7%	3.4%
Natural gas	6.0%	6.1%	6.0%
Coal	19.4%	17.7%	19.1%
Vaste, not bio degradable	2.3%	2.1%	2.2%
Renewable energy	68.4%	62.4%	67.5%
Renewable energy production	0.0%	1.1%	0.2%
Industrial production and agriculture	0.0%	1.5%	0.2%
No energy consumption	0.0%	7.5%	1.1%
Other	0.4%	0.0%	0.3%

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