

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2020
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1.1 - Property Type		Lending (mn)	% Total Mortgages
Residential		250.367	85,1%
Commercial		45.118	15,3%
Other		0	0,0%
	Total	294.325	100,0%
o/w Cooperative Housing		12.670	4,3%
o/w Agriculture		129	0,0%
o/w Owner-occupied homes		159.826	54,3%
o/w Holiday houses		8.007	2,7%
o/w Subsidised Housing		16.507	5,6%
o/w Private rental		53.357	18,1%
o/w Manufacturing and Manual Industries		2.974	1,0%
o/w Office and Business		35.562	12,1%
o/w Social and cultural purposes		6.370	2,2%
o/w Other		82	0,0%

EPC score				
Table 2.1 - EPC Property score		% Residential mortgages	% Commercial mortgages	% Total Mortgages
A		14,6%	16,7%	14,9%
B		7,7%	8,6%	7,9%
C		23,6%	22,7%	23,5%
D		35,6%	27,4%	34,3%
E		7,9%	7,6%	7,8%
F		3,1%	2,2%	3,0%
G		3,6%	2,9%	3,5%
Other		3,8%	12,0%	5,1%
o/w Renewable energy production		0,0%	1,3%	0,2%
o/w Industrial production and agriculture		0,0%	3,6%	0,6%
o/w No energy consumption		0,0%	6,9%	1,0%
o/w Holiday houses		3,2%	0,0%	2,7%
o/w Not available		0,6%	0,2%	0,5%

Energy consumption				
Table 3.1 - Property energy consumption		% Residential mortgages	% Commercial mortgages	% Total Mortgages
Heating		83,9%	55,7%	76%
Electricity		16,1%	44,3%	24%

Table 3.2 - Heating		% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil		5,6%	3,6%	5,3%
Natural gas		21,7%	24,4%	22,1%
Coal		7,3%	8,7%	7,5%
Vaste, not bio degradable		5,2%	6,9%	5,5%
Renewable energy		59,4%	44,1%	57,0%
Renewable energy production		0,0%	1,3%	0,2%
Industrial production and agriculture		0,0%	3,6%	0,6%
No energy consumption		0,0%	7,3%	1,1%
Other		0,8%	0,0%	0,7%

Table 3.3 - Electricity		% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil		3,6%	1,7%	3,3%
Natural gas		6,1%	6,1%	6,1%
Coal		21,0%	18,6%	20,6%
Vaste, not bio degradable		2,2%	2,0%	2,2%
Renewable energy		66,7%	59,5%	65,6%
Renewable energy production		0,0%	1,3%	0,2%
Industrial production and agriculture		0,0%	3,6%	0,6%
No energy consumption		0,0%	7,3%	1,1%
Other		0,4%	0,0%	0,3%

CO <sub>2</sub> -emissions				
Table 4.1 - 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		324.897	191.386	22,3
Subsidised Housing		21.600	21.600	10,7
Cooperative Housing		9.298	4.124	9,6
Private rental		38.503	24.577	9,9
Office, Business, Manufacturing and Manual Industries		86.038	44.360	18,4
Other		23.048	20.354	17,8
	Total	503.385	306.402	19,1

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