

## Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2019
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	11.4%	14.02%	11.8%
B	8.4%	7.1%	8.2%
C	25.2%	23.2%	24.9%
D	28.5%	25.3%	28.1%
E	13.0%	10.6%	12.6%
F	6.1%	4.5%	5.9%
G	3.7%	3.3%	3.6%
Other	3.8%	11.8%	4.9%
o/w Renewable energy production	0.0%	1.1%	0.2%
o/w Industrial production and agriculture	0.0%	3.0%	0.4%
o/w No energy consumption	0.0%	7.5%	1.1%
o/w Holiday houses	3.2%	0.0%	2.8%
o/w Not available	0.6%	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%

CO <sub>2</sub> -emissions		
Table 4.1 - CO <sub>2</sub> -emissions	Ton CO <sub>2</sub>	Kg CO <sub>2</sub> /m <sup>2</sup>
Owner-occupied homes	324,672	22.2
Subsidised Housing	21,328	10.3
Cooperative Housing	10,458	10.2
Private rental	36,643	9.8
Office, Business, Manufacturing and Manual Industries	71,944	16.8
Other	17,480	13.6
<b>Total</b>	<b>482,524</b>	<b>17.9</b>

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