

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-06-2020
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets			
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	248,871	85.0%	
Commercial	43,763	15.0%	
Other	0	0.0%	
Total	292,635	100.0%	
o/w Cooperative Housing	12,723	4.35%	
o/w Agriculture	117	0.04%	
o/w Owner-occupied homes	161,137	55.06%	
o/w Holiday houses	7,863	2.69%	
o/w Subsidised Housing	16,522	5.65%	
o/w Private rental	50,626	17.30%	
o/w Manufacturing and Manual Industries	2,925	1.00%	
o/w Office and Business	35,085	11.99%	
o/w Social and cultural purposes	5,506	1.88%	
o/w Other	129	0.04%	

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	12.7%	14.31%	12.9%
B	8.4%	8.21%	8.4%
C	24.7%	24.23%	24.6%
D	28.4%	23.21%	27.6%
E	12.5%	10.34%	12.1%
F	6.0%	4.27%	5.7%
G	3.6%	2.97%	3.5%
Other	3.7%	12.5%	5.1%
o/w Renewable energy production	0.0%	1.1%	0.2%
o/w Industrial production and agriculture	0.0%	3.7%	0.5%
o/w No energy consumption	0.0%	7.4%	1.1%
o/w Holiday houses	3.2%	0.0%	2.7%
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	83.9%	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%
Waste, not bio degradable	5.2%	6.9%	5.5%
Renewable energy	59.4%	44.1%	57.1%
Renewable energy production	0.0%	1.1%	0.2%
Industrial production and agriculture	0.0%	3.7%	0.6%
No energy consumption	0.0%	7.4%	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	20.9%	18.6%	20.6%
Waste, not bio degradable	2.2%	2.0%	2.2%
Renewable energy	66.7%	59.5%	65.6%
Renewable energy production	0.0%	1.1%	0.2%
Industrial production and agriculture	0.0%	3.7%	0.6%
No energy consumption	0.0%	7.4%	1.1%
Other	0.4%	0.0%	0.3%

CO ₂ -emissions			
Table 4.1 - CO ₂ -emissions	Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
Owner-occupied homes	334,960	205,368	22.8
Subsidised Housing	22,895	22,895	11.0
Cooperative Housing	9,903	4,519	10.1
Private rental	42,439	28,435	11.1
Office, Business, Manufacturing and Manual Industries	87,950	46,690	19.8
Other	24,272	20,964	18.2
Total	522,420	328,870	19.1

Disclaimer

The information in this material (hereinafter the "Information") has been compiled by Jyske Realkredit A/S (hereinafter "Jyske Realkredit") for informational purposes only. The Information is solely based on information accessible to the public. The Information is believed to be reliable. However, Jyske Realkredit does not guarantee the timeliness, sequence, accuracy, correctness, adequacy, or completeness of the Information or opinions contained therein. The Information does not constitute an offer to sell or the solicitation of an offer to buy any securities mentioned in the Information. Jyske Realkredit makes no representation and gives no advice concerning the appropriate legal treatment, regulatory treatment, accounting treatment or possible tax consequences in connection with an investment in securities mentioned in the Information. Before proceeding with any such investment, investors should determine, without reliance upon Jyske Realkredit, the economic risk and merits, as well as the legal, tax, regulatory and accounting characteristics and consequences, of such an investment and that investors are able to assume these risks. Investors should conduct their own analysis, using such assumptions as they deem appropriate in making an investment decision. Jyske Realkredit does not accept any liability for any loss, howsoever arising, directly or indirectly from the issue of the Information or its contents including transactions made based on information therein. Jyske Realkredit and/or other companies of the Jyske Realkredit Group are financial institutions that trade in securities. Any company in the Jyske Realkredit Group may buy, sell or hold positions in the securities mentioned in the Information, just as these companies may be involved in activities involving companies mentioned herein. The Information is being directed at you solely in your capacity as a relevant person for your information and may not be reproduced or redistributed or passed on to any other person or published in whole or in part, for any purpose, without the prior written consent of Jyske Realkredit. Relevant persons are persons who have professional experience in matters relating to investments in securities mentioned in the Information and to whom the Information may be lawfully communicated. The Information may not be acted on or relied on by persons who are not relevant persons.