

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-12-2018
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets		
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages
Residential	249.276	86,4%
Commercial	39.129	13,6%
Other	0	0,0%
Total	288.405	100,0%
o/w Owner-occupied homes	157.913	54,75%
o/w Holiday houses	7.713	2,67%
o/w Subsidised Housing	27.256	9,45%
o/w Cooperative Housing	14.219	4,93%
o/w Private rental	42.175	14,62%
o/w Manufacturing and Manual Industries	1.710	0,59%
o/w Office and Business	33.064	11,46%
o/w Agriculture	82	0,03%
o/w Social and cultural purposes	4.173	1,45%
o/w Other	101	0,03%

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	11,4%	12,9%	11,6%
B	8,6%	7,0%	8,4%
C	25,4%	25,9%	25,5%
D	28,6%	24,7%	28,1%
E	12,7%	10,8%	12,5%
F	6,0%	4,8%	5,8%
G	3,7%	3,3%	3,7%
Other	3,6%	10,6%	4,5%
o/w Renewable energy production	0,0%	1,4%	0,2%
o/w Industrial production and agriculture	0,0%	1,5%	0,2%
o/w No energy consumption	0,0%	7,4%	1,0%
o/w Holiday houses	3,1%	0,0%	2,6%
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	83,1%	56,5%	75,9%
Electricity	16,9%	43,5%	24,1%
Table 3.2 - Heating	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil	5,4%	3,3%	5,1%
Natural gas	22,4%	25,7%	22,8%
Coal	8,5%	10,2%	8,7%
Vaste, not bio degradable	5,2%	6,9%	5,5%
Renewable energy	57,8%	43,6%	55,9%
Renewable energy production	0,0%	1,4%	0,2%
Industrial production and agriculture	0,0%	1,5%	0,2%
No energy consumption	0,0%	7,4%	1,0%
Other	0,7%	0,0%	0,6%
Table 3.3 - Electricity	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil	3,7%	1,6%	3,4%
Natural gas	6,4%	6,1%	6,3%
Coal	23,3%	17,6%	22,5%
Vaste, not bio degradable	2,2%	2,1%	2,2%
Renewable energy	63,9%	62,3%	63,7%
Renewable energy production	0,0%	1,4%	0,2%
Industrial production and agriculture	0,0%	1,5%	0,2%
No energy consumption	0,0%	7,4%	1,0%
Other	0,4%	0,0%	0,4%

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