

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	84,7%
Commercial	45.118	15,3%
Other	0	0,0%
Total	295.484	100,0%
o/w Cooperative Housing	12.670	4,3%
o/w Agriculture	129	0,0%
o/w Owner-occupied homes	159.826	54,1%
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	12,0%
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 ₂ -emissions			
Table 4.1 - CO ₂ -emissions	Ton CO ₂	Ton CO ₂ (LTV adjusted)	Kg CO ₂ /m ²
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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