

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	Total

Mortgage Assets			
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages	
Residential	288.059	86,3%	
Commercial	45.794	13,7%	
Other	0	0,0%	
Total	333.853	100,0%	
o/w Cooperative Housing	13.752	4,1%	
o/w Agriculture	129	0,0%	
o/w Owner-occupied homes	163.092	48,9%	
o/w Holiday houses	8.209	2,5%	
o/w Subsidised Housing	49.046	14,7%	
o/w Private rental	53.959	16,2%	
o/w Manufacturing and Manual Industries	3.011	0,9%	
o/w Office and Business	35.879	10,7%	
o/w Social and cultural purposes	6.693	2,0%	
o/w Other	82	0,0%	

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	17,0%	17,0%	17,0%
B	9,1%	8,7%	9,0%
C	26,5%	23,8%	26,2%
D	24,9%	21,2%	24,4%
E	10,7%	9,5%	10,6%
F	5,3%	4,0%	5,1%
G	3,5%	3,1%	3,5%
Other	2,9%	13,0%	4,3%
o/w Renewable energy production	0,0%	1,1%	0,2%
o/w Industrial production and agriculture	0,0%	0,8%	0,1%
o/w No energy consumption	0,0%	6,0%	0,9%
o/w Holiday houses	2,3%	0,0%	2,0%
o/w Not available	0,5%	5,1%	1,2%

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	353.764	208.668	22,8
Subsidised Housing	19.436	19.436	9,3
Cooperative Housing	11.085	4.585	9,6
Private rental	41.466	27.020	9,5
Office, Business, Manufacturing and Manual Industries	88.916	46.282	17,1
Other	23.253	10.191	8,8
Total	555.512	316.181	16,9

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