

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-09-2019
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%
Total	286.241	100,0%
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%

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