

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	30-09-2020
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets		
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages
Residential	250,381	85.1%
Commercial	43,944	14.9%
Other	0	0.0%
Total	294,325	100.0%
o/w Cooperative Housing	12,642	4.30%
o/w Agriculture	117	0.04%
o/w Owner-occupied homes	161,040	54.72%
o/w Holiday houses	7,902	2.68%
o/w Subsidised Housing	16,465	5.59%
o/w Private rental	52,331	17.78%
o/w Manufacturing and Manual Industries	2,974	1.01%
o/w Office and Business	35,287	11.99%
o/w Social and cultural purposes	5,483	1.86%
o/w Other	83	0.03%

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	13.1%	14.5%	13.3%
B	8.4%	8.3%	8.3%
C	24.5%	24.2%	24.5%
D	28.4%	23.3%	27.6%
E	12.4%	10.2%	12.1%
F	5.9%	4.2%	5.7%
G	3.6%	2.9%	3.5%
Other	3.8%	12.4%	5.0%
o/w Renewable energy production	0.0%	1.3%	0.2%
o/w Industrial production and agriculture	0.0%	3.6%	0.5%
o/w No energy consumption	0.0%	7.3%	1.1%
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	331,724	197,803	22.7
Subsidised Housing	21,825	21,825	10.7
Cooperative Housing	9,618	4,268	10.0
Private rental	40,177	25,868	10.4
Office, Business, Manufacturing and Manual Industries	88,785	46,068	19.3
Other	23,567	20,354	18.1
Total	515,696	316,185	19.1

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