

Jyske Realkredit Sustainable Transparency Template

Link to website	jyskerealkredit.com
Cut-off date	31-03-2019
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

Mortgage Assets		
Table 1.1 - Property Type	Lending (mn)	% Total Mortgages
Residential	249.792	86,2%
Commercial	39.915	13,8%
Other	0	0,0%
Total	289.707	100,0%
o/w Owner-occupied homes	159.568	55,08%
o/w Holiday houses	7.801	2,69%
o/w Subsidised Housing	25.481	8,80%
o/w Cooperative Housing	13.816	4,77%
o/w Private rental	43.126	14,89%
o/w Manufacturing and Manual Industries	1.712	0,59%
o/w Office and Business	33.717	11,64%
o/w Agriculture	75	0,03%
o/w Social and cultural purposes	4.264	1,47%
o/w Other	147	0,05%

EPC score			
Table 2.1 - EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
A	11,7%	13,8%	12,0%
B	8,8%	7,4%	8,6%
C	25,1%	25,6%	25,2%
D	28,5%	24,6%	28,0%
E	12,6%	10,5%	12,3%
F	6,0%	4,6%	5,8%
G	3,7%	2,9%	3,5%
Other	3,7%	10,6%	4,6%
o/w Renewable energy production	0,0%	1,2%	0,2%
o/w Industrial production and agriculture	0,0%	1,6%	0,2%
o/w No energy consumption	0,0%	7,6%	1,0%
o/w Holiday houses	3,1%	0,0%	2,7%
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	83,6%	55,5%	75,9%
Electricity	16,4%	44,5%	24,1%
Table 3.2 - Heating	% Residential mortgages	% Commercial mortgages	% Total Mortgages
Oil	5,4%	3,3%	5,1%
Natural gas	22,4%	25,8%	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	3,6%	1,6%	3,3%
Natural gas	6,0%	6,1%	6,0%
Coal	19,4%	17,6%	19,1%
Vaste, not bio degradable	2,3%	2,1%	2,2%
Renewable energy	68,4%	62,3%	67,6%
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%	0,3%

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