

Sustainable Transparency Template

Issuer Name	Jyske Realkredit A/S
Link to Issuer's Website	jyskerealkredit.com
Cut-off date	31-12-2018
Reporting in Domestic Currency	DKK
Cover Pool / Capital Center	E

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Field Number	Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
S.1.1	Residential	249.276		86,4%
S.1.2	Commercial	39.129		13,6%
S.1.3	Other	0		0,0%
S.1.4	Total	288.405		100,0%
S.1.5	o/w Owner-occupied homes	157.913		54,75%
S.1.6	o/w Holiday houses	7.713		2,67%
S.1.7	o/w Subsidised Housing	27.256		9,45%
S.1.8	o/w Cooperative Housing	14.219		4,93%
S.1.9	o/w Private rental	42.175		14,62%
S.1.10	o/w Manufacturing and Manual Industries	1.710		0,59%
S.1.11	o/w Office and Business	33.064		11,46%
S.1.12	o/w Agriculture	82		0,03%
S.1.13	o/w Social and cultural purposes	4.173		1,45%
S.1.14	o/w Other	101		0,03%

Field Number	EPC score			
	2. EPC Property score	% Residential mortgages	% Commercial mortgages	% Total Mortgages
S.2.1	A	11,4%	12,9%	11,6%
S.2.2	B	8,6%	7,0%	8,4%
S.2.3	C	25,4%	25,9%	25,5%
S.2.4	D	28,6%	24,7%	28,1%
S.2.5	E	12,7%	10,8%	12,5%
S.2.6	F	6,0%	4,8%	5,8%
S.2.7	G	3,7%	3,3%	3,7%
S.2.8	Other	3,6%	10,6%	4,5%
S.2.9	o/w Renewable energy production	0,0%	1,4%	0,2%
S.2.10	o/w Industrial production and agriculture	0,0%	1,5%	0,2%
S.2.11	o/w No energy consumption	0,0%	7,4%	1,0%
S.2.12	o/w Holiday houses	3,1%	0,0%	2,6%
S.2.13	o/w Not available	0,5%	0,3%	0,5%
S.2.14				
S.2.15				

Field Number	Energy consumption			
	3. Property energy consumption	% Residential mortgages	% Commercial mortgages	% Total Mortgages
S.3.1	Heating	83,1%	56,5%	75,9%
S.3.2	Electricity	16,9%	43,5%	24,1%

	4. Heating	% Residential mortgages	% Commercial mortgages	% Total Mortgages
S.4.1	Oil	5,4%	3,3%	5,1%
S.4.2	Natural gas	22,4%	25,7%	22,8%
S.4.3	Coal	8,5%	10,2%	8,7%
S.4.4	Vaste, not bio degradable	5,2%	6,9%	5,5%
S.4.5	Renewable energy	57,8%	43,6%	55,9%
S.4.6	Renewable energy production	0,0%	1,4%	0,2%
S.4.7	Industrial production and agriculture	0,0%	1,5%	0,2%
S.4.8	No energy consumption	0,0%	7,4%	1,0%
S.4.9	Other	0,7%	0,0%	0,6%

	5. Electricity	% Residential mortgages	% Commercial mortgages	% Total Mortgages
S.5.1	Oil	3,7%	1,6%	3,4%
S.5.2	Natural gas	6,4%	6,1%	6,3%
S.5.3	Coal	23,3%	17,6%	22,5%
S.5.4	Vaste, not bio degradable	2,2%	2,1%	2,2%
S.5.5	Renewable energy	63,9%	62,3%	63,7%
S.5.6	Renewable energy production	0,0%	1,4%	0,2%
S.5.7	Industrial production and agriculture	0,0%	1,5%	0,2%
S.5.8	No energy consumption	0,0%	7,4%	1,0%
S.5.9	Other	0,4%	0,0%	0,4%

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