

Bank Name	Jyske Bank A/S
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.99%	18.20%	17.25%	17.88%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.99%	18.20%	17.25%	17.88%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.79%	19.97%	18.93%	19.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.79%	19.97%	18.93%	19.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.64%	22.77%	21.57%	22.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.64%	22.77%	21.57%	22.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,926	5,054	5,018	5,113	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,926	5,054	5,018	5,113	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Jyske Bank A/S

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	5,636	5,763	5,718	5,803	C 01.00 (r0010,r0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,478	4,606	4,572	4,670	C 01 00 (*0020 *0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,470	59	6	82	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)	4,538	4,574	4,589	4,620		
		Retained earnings					C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	27	23	23	23		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-42	-39	-43	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwil)	0	0	0	0	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 0s.00 (r0380,c00s0)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(56), $36(1)$ point (k) (i) and 89 to 91 of GRR ; Articles $36(1)$ point (k) (ii), $2-3(1)$ point (b), $2-3(1)$ point (b) and 258 of GRR ; Articles $36(1)$ point (b) (ii) and $276(3)$ of GRR ; Articles $36(1)$ point (k) (iv) and $153(8)$ of GRR and Articles $36(1)$ point (k) (vi) and $153(4)$ of GRR .
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-8	-7	-13	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	448	448	447	443	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	448	448	447	443	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0800,c0010) + C 01.00 (r0700,c010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c010) + C 0s.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	710	709	700	690	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital Instruments	710	709	700	690	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 61.00 (19910,c0010) + C 01.00 (19902,c0010) + C 01.00 (19930,c0010) + C 01.00 (19904,c0010) + C 01.00 (19930,c0010) + C 01.00 (19955,c0010) + C 01.00 (19970,c0010) + C 01.00 (19974,c0010) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.99%	18.20%	17.25%	17.88%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.79%	19.97%	18.93%	19.57%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	22.64%	22.77%	21.57%	22.21%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,478	4,606	4,572	4,670	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.99%	18.20%	17.25%	17.88%	A.4.3.01.0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 72 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r0440.c0040)	
		Augustinents included in KWAS due to IFRS 9 transitional arrangements	U	U	U	l "	(remijuami)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Secuntisations) ¹	19,248	19,689	19,971	19,799	$ \begin{array}{lll} C\ 0.200\ (r6040,\ c0010)\ - (C\ 0.700\ (r6090,\ c0220,\ s001)\ +\ C\ 0.700\ (r0110,\ c0220,\ s001)\ +\ C\ 0.801\ (r0040,\ c0220,\ s001)\ +\ C\ 0.801\ (r0040,\ c0220,\ s001)\ +\ C\ 0.801\ (r0040,\ c0220,\ s002)\ +\ C\ 0.801\ (r0040,\ c0220,\ s0020)\ +\ C\ 0.801\ (r0040,\ c0220,\ s02200,\ s02200,\ s02200,\ s02200,\ s02200,\ s02200,\ s02200,\ s022000,\ s022000,\ s022000,\ s0220000000000000000000000000000000000$
Of which the standardised approach	1,424	1,282	1,311	1,301	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	17,004	17,605	17,872	17,645	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02,00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,206	1,127	1,066	937	C 07.00 (10990, c3220, s001) + C 07.00 (10110, c3220, s001) + C 07.00 (10130, c3220, s001) + C 08.01 (10040, c3250, s002) + C 08.01 (10050, c3250, s002) +
Credit valuation adjustment - CVA	180	219	267	257	C 02.00 (r0640, c0010)
Settlement risk	0	3	4	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	174	186	183	184	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,475	1,442	1,305	1,237	C 02.00 (r0520, c0010)
Of which the standardised approach	1,475	1,442	1,305	1,237	C 02,00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010;c0493)*12.5+HAX(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,924	1,923	1,967	1,967	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,924	1,923	1,967	1,967	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02,00 (r0620, c0010)
Other risk exposure amounts	686	716	1,740	1,740	C 02,00 (r0630, c0010) + C 02,00 (r0690, c0010)
Total	24,892	25,305	26,504	26,121	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L Jyske Bank A/S

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	905	1,197	311	642
Of which debt securities income	37	48	12	27
Of which loans and advances income	729	970	247	509
Interest expenses	402	519	133	277
(Of which deposits expenses)	38	35	6	19
(Of which debt securities issued expenses)	313	416	110	227
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	4	11
Net Fee and commission income	224	310	92	168
	224	310	92	100
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	55	45	12	35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	48	-11	-40
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	20	27	5	5
Net other operating income /(expenses)	88	114	31	63
TOTAL OPERATING INCOME, NET	913	1,230	311	607
(Administrative expenses)	459	637	151	305
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	2	5
(Depreciation)	64	86	21	41
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	29	10	-6	-21
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and quarantees given)	29	10	-6	-21
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-54	-48	4	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-54	-48	4	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-4	-5	-1	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	7	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	412	541	146	283
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	322	427	114	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	322	427	114	227
Of which attributable to owners of the parent	322	427	114	227
Or mind antibodate of other ports. (1) Information available only as of end of the year	JLL .	1		LL,

To inflor announce to the percent
 To inflormation available only a soft end of the year
 For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount			Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,298				5,151								7,643				IAS 1.54 (i)
Financial assets held for trading	6,740	3,190	3,550	0	5,692	2,188	3,504	0	5,617	2,207	3,411	0	5,666	2,333	3,333	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	201	32	0	169	208	36	0	172	191	49	0	143	181	39	0	142	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	50,964	4,536	46,428	0	51,459	4,343	47,116	0	49,975	4,490	45,485	0	48,192	4,114	44,078	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0 0		0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	23,718				23,063				24,111				26,612				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,246				1,447				1,542				1,386				
TOTAL ASSETS	90,167				87,021				87,417				89,679				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,299	0	0	0	0	0	3,641	0	0	0	0	0	4,024	0	0	0	0	0	4,700	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	19,312	923	608	-74	-63	-286	18,502	752	586	-76	-54	-289	18,647	1,276	573	-67	-92	-250	20,525	1,205	589	-65	-93	-247	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	3,573	3,471	3,300	3,563	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	45,715	45,939	44,183	42,131	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	32,760	30,054	32,335	35,997	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	200	179	173	159	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	4	4	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,781	2,228	2,267	2,646	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	1	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	85,032	81,875	82,262	84,496	IAS 1.9(b);IG 6
TOTAL EQUITY	5,135	5,146	5,156	5,183	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,167	87,021	87,417	89,679	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		3,573	3,471	3,300	3,563	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,517	1,172	9	675	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	9	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	176	132	741	440	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	153	109	333	260	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,034	1,066	4,154	4,022	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	291	288	869	1,109	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,336	2,285	3,793	4,941	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	899	807	2,374	2,232	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,234	6,331	4,647	5,399	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,838	5,897	4,336	4,791	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,492	8,490	9,131	9,358	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,457	8,453	9,084	9,302	Annex V.Part 1.42(f), 44(c)
Debt securities issued		56,686	56,518	54,044	53,292	Annex V.Part 1.37, Part 2.98
Of which: Subord	nated Debt securities issued	742	741	737	722	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		82,048	79,464	79,818	81,690	



2022 EU-wide Transparency Exercise Market Risk

Jyske Bank A/S

									Systic Dail	,-												
	SA						М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	1,076 650 426	1,077 683 393	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities Of which: General risk Of which: Specific risk	272 145 127	296 159 137	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Foreign exchange risk Commodities risk	125 0	68 0	0	0	0	0							0	0	0	0						
Total	1,473	1,441	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/06	/2022					
Traded Debt Instruments	1,037	972	0	0	0	0							0	0	0	0						
Of which: General risk	635	523	0	0	0	0							0	0	0	0						
Of which: Specific risk	400	449	0	0	0	0							0	0	0	0						
Equities Of which: General risk	264 125	260 136	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	125	136	0	1 0	0	0							l ő	0	0	0						
Foreign exchange risk	0	0	ő	ŏ	ő	ő							ő	ő	ő	ŏ						
Commodities risk	0	0	0	0	0	0							0	0	0	0				0		
Total	1,300	1,232	. 0	0	0	0	0	0	0	0	U	00	. 0	0	. 0	0	0	0	0	U	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardisc	d Approach							
			As of 30/09/2021 As of 31/12/2021										
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks Regional governments or local authorities	6,995 2,689	6,974 1,612	1		4,583 2,855	4,565 1.688	0					
	Public sector entities Multilateral Development Banks	27 1,210	12 145	2 0		27 1,147	7	1 0					
	International Organisations Institutions	0 4,150	0 1,329	0 348		0 1,945	0 1,308	0 324					
	Corporates of which: SME Retail	230 156 142	113 64 61	81 35		148 90 131	106 60	74 30 37					
Concolidated data	Retail of which: SME Secured by mortgages on immovable property	142 105	49 85	28		131 102 82	53 79	3/ 31 26					
	Secured by more against an immovable property of which SME Exposures in default	34 193	30 108	8 111	81	32 184	28 102	8 107	79				
	Items associated with particularly high risk Covered bonds	119 6,360	118 6,360	178 636		17 6,851	16 6,851	25 685					
	Claims on institutions and commutates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity Other exposures	215 0	215 0	215 0		222 4	222 0	222					
	Standardised Total ²	22,419	17,133	1,638	87	18,197	15,154	1,501	84				

		calculated as of last quarter							
					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	392	371			287	269		
	Regional governments or local authorities	2,352	1.275	o o		2.532	1.364	ů	
	Public sector entities	27	12	,		27	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,790	330	93		516	245	75	
	Corporates	87	60	56		61	48	46	
	of which: SME	22	17	14		13	8	6	
	Retail	80	34	19		73	34	20	
DENMARK	of which: SME	80	34	19		73	34	20	
DENINA	Secured by mortoages on immovable property	18	15	4		17	13	4	
	of which: SME	18	15	4		17	13	4	
	Exposures in default	10	6	25	4	11	16	25	3
	Items associated with particularly high risk Covered bonds	6,148	6.147	615		6,639	6.638	664	
	Claims on institutions and corporates with a ST credit assessment	0,140	0,147	913		0,039	0,030	004	
	Collective investments undertakings (CIU)	i o	0	l ő		ı .	0	l ő	
	Equity	210	210	210		217	217	217	
	Other exposures	0	0	0		0	0	0	
	Standardicad Total ²				6				- 6

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	6,410	6,410			4,113	4,113		
	Central governments or central banks Regional governments or local authorities	6,410 223	6,410 222	0		4,113 222	4,113 222	0	
	Public sector entities	213	121					0	
	Multilateral Development Banks	ō	ō	0		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	196	194	67		191	190	67	
	Corporates	4	4	3		0	0	0	
	of which: SME	4	4	3		0	0	0	
	Retail	11	1	1		10	1	0	
GERMANY	of which: SME Secured by mortugues on immovable property		0			0			
	of which: SME	3	3	1			2	1	
	Exposures in default	6	5		1	6	5	5	1
	Items associated with particularly high risk	ō	ō	0		ō	ō	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other evensures						0		
	Standardised Total ²				1 2				2

Opined regionar, unlike Exposer value, is supprised before lasting into account any effect date to cost convenient feature or cost on integration bethrough (e.g. substitution effects).

(2) That what and positional and provisions per costs by confirmation produced by confirmation of confirmation or cost of an integration bethrough (e.g. substitution effects).

(3) That what and provision and confirmation per costs of confirmation of confirmation or cost of an integration bethrough (e.g. substitution effects).

(4) That what and provision are confirmed to confirmation of confirmation or confirmation

				Standardis	ed Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gene							
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Coming deveroments or coming analysis. Accident deveroments or short attentions developed to the common of the c	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Jyske Bank A/S											
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 5	their developments or centred havins below of the control of the control of their control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥			
		(x) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.a. substitution effects).					

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or bod anthroffice Revisional over demonstration Technologies Technologies Retail Revisional over demonstration Technologies Retail Re	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		

Country of Counterpart 7 Country bish or Country of Cou		exposures, but includes gener	al credit risk adjustments.						
Control deverments or control banks Control deverments or boal satisforties Control devermen					Standardise	d Approach			
Control devermenté or central banks Control devermenté de la control banks Control de violent de la control banks Control Contro			As of 30,	/09/2021			As of 31	/12/2021	
Counted or commission or control banks and a c	(mt 80 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Covered books and construction and the ST credit assessment Collective invariants and construction and ST credit assessment Collective invariants and construction (CEU) Collective invariants and	Control overmentate or centrol hashes Revisional overmentate or bod and whiteles Revisional overmentate or bod and whiteles Relitational Development Basis Relitational Development Basis Technologies Technologies Relitation Of school OSE Relitation Relitation of the control of the	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0			0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

		exposures, but includes gene			Standardisc	ud Approach			
					Standardisc	а арргоасп			
			AS OF 3U	/09/2021			AS 07 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0		0		0			
	Public sector entities	ů o	ů o	o o		o o	l o	ŏ	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	U		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SMF	0		0		0			
	Exposures in default	0		0	0	0		0	
	Items associated with particularly high risk	ō	i i	ō	_	0		0	
	Covered bonds	0		0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control of processors of the Control of Section (19. %) Subjection decrementary to what arther/free Public section entities Facility of the Control of Section (19. %) Facility of Sec			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o d



		Standardised Approach									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	5,399 2,969	5,381 1.757	0		7,036 2,287	7,108 1.835	0			
	Public sector entities	2,969	1,737	2		13	1,033	0			
	Multilateral Development Banks	1,387	120	0		102	102	0			
	International Organisations	0	0	o o		0	0	0			
	Institutions	2,384	1,309	341		1,326	1,295	370			
	Corporates	137	114	81		117	79	72			
	of which: SME	75	67	35		41	32	28			
	Retail	130	62	37		121	58	34			
Consolidated data	of which: SME	112	57	33		109	54	31			
consondated data	Secured by mortpages on immovable property	79	72	23		72	68	22			
	of which: SME	30	26	7		28	24	7			
	Exposures in default	170	91	92	74	167	92	93			
	Items associated with particularly high risk	7,346	7,345	22 735		17 7.587	7,587	26 759			
	Covered bonds Claims on institutions and cornerates with a ST credit assessment	7,346	7,345	/35		7,587	7,587	/59			
	Collective investments undertakings (CIU)	ů	0	o o		0	0	0			
	Equity	211	211	238		198	198	218			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²	20,255	16,485	1.570	80	19,043	18.441	1,594			

		calculated as of list quarter								
					Standardise	d Approach				
			As of 31,	/03/2022			As of 30	(06/2022		
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
DENMARK	Control accommendance of control shares Activated accommendance of local administration Public societa antificia Public societa antificia Public societa antificia Institutazione Convocitas Co	2031 2,6533 27 0 0 991 63 15 77 77 19 18 6 14 7,134 0 0 0	274 1,441 8 0 0 180 190 100 36 34 13 3 14 7,134 0 0 207	0 0 0 0 63 47 78 21 21 4 4 3 22 713 0 0 0	2	308 1,994 13 0 0 204 76 14 73 73 17 16 7 7,736 0 0 0	470 1,442 2 0 0 203 346 7 7 33 31 12 2 3 17 7,275 0 0	0 0 0 0 101 44 6 19 19 4 4 3 26 738 0 0 0	3	
	Other exposures Standardised Total ²			0	6				6	

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	4,899 217	4,899 217	0		6,429 194	6,429	0	
	Regional governments or local authorities Public sector entities	217	217	0		194	194	0	
	Multilateral Development Banks	ō	0	ō		i i	0	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	210	67		176	175	69	
	Corporates	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		1	0	0	
GERMANY	of which: SME	0	0			0	0		
	Secured by mortoages on immovable property of which: SME	3	3	1		3	3	1	
	Exposures in default	6	4	4	1	7	5	6	1
	Items associated with particularly high risk	ō	i i	ó		ò	0	i i	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures			0		0			
	Standardised Total ²				2				1

		exposures, but includes gene		Company endades order for se	Caramatori esponorei, abattori	racacon aquacinans (AIAs)	and delet destructed	IS PERSON IN THE	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EER, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	ő		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0		1		0	0	0	
	Retail	ů o	l o	i		ŏ	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0			0	0	0	
	Items associated with particularly high risk	0	1 0			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		1		0	0	0	
	Collective investments undertakings (CIU)	ů o	l o	i		ŏ	0	0	
	Equity	0		ō		ō	0	ō	
	Other exposures	0	0	0		0	0	0	
	Chandardard Value								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 4	Contral consensation or central shared in a contral shared in a co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise								
AAAAAA IIII. P	Credit Risk - Standardised Approach 3yske Bank A/S								
				/03/2022	Standardis	ed Approach			
		Original Exposure ¹	As of 31 Exposure Value ¹	/03/2022 Risk exposure amount	Value adjustments and	Original Exposure ¹	As of 30 Exposure Value ¹	/06/2022 Risk exposure amount	Value adjustments an
Country of Counterpart 5	Combit descriptions of the combit of the com	000000000000000000000000000000000000000			provisions*				provisions
	Eouity Other exposures Standardised Total ³	(1) Cristal consequently	0	a laborate annual annual	O ct due to credit convenion facto	a cod sit aborto tak	in the state of th		
		(2) Total value adjustments as	opositie value, is repossed bero nd provisions per country of co nal credit risk adjustments.	ane taking into account any error unterparty excludes those for s	ecuritisation exposures, addition	il valuation adjustments (AVAs) and other own funds reductio	ns related to the	
			As of 31	/03/2022	Standardis	ed Approach	As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 6	Contribution comments for contributions (Contribution Contribution Con	0 0 0 0 0 0 0 0 0 0 0			0				
	Collective investments undertakings (CLU) Eouity Other exposures Standardised Total ²	0	0					0	
		(2) Total value adjustments as			ct due to credit conversion facto ecurifisation exposures, addition		niques (e.g. substitution effects) and other own funds reductio		
			As of 31	/03/2022	Standardis	ed Approach	As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
Country of Counterpart 7	Central excurrences or contral house. Mark of the contral secure secure of the contral activation. Packle centre entities Mark of central secure s	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0			000000000000000000000000000000000000000	
	Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU) Equity	0 0	0	0		0		0	
	Other excosures Standardised Total ²	(1) Original exposure, unlike E	oposure value, is reported befo	one taking into account any effe	0 ct due to credit conversion facto	s or credit risk mitigation tech	niques (e.g. substitution effects).	
		(2) Total value adjustments at exposures, but includes gene	nd provisions per country or co nal credit risk adjustments.	unseparty endices trose for s	ecuritisation exposures, addition	ed Approach) and desir own runds Nicutto	IS NAME TO THE	
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 8	Carbot accomments or control basics Related accomments or both authorities Related accomments or both authorities Related accomments or both authorities Related accomments accomments Related accomments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				
	Standardised Total ³	(2) Total value adjustments as	nd provisions per country of co	one taking into account any effer unterparty encludes those for s	O ct due to credit conversion facto ecuritisation exposures, addition	s or credit risk mitigation tech	niques (e.g. substitution effects) and other own funds reductio). ns related to the	
		excosures, but includes game	ol credit risk adjustments.	(03/2004	Standardis	ed Approach		(00 (2024	
		Original Exposure ¹	As of 31 Exposure Value ¹	/03/2022 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30 Exposure Value ¹	/06/2022 Risk exposure amount	Value adjustments an provisions ²
Country of	Central accommendato or central la basis. Residuad commension de local activos Residuad commension de local activos Residuad commension de local activos Residuad commension de local Residuad commension Commension de local (1) (1) (1) Residuad (1) (1) (2) Residuad (1) (2) (3) Residuad (1) (3) (4) Residuad (1) (4) (4) Residuad (1) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 0 0 0 0 0	000000000000000000000000000000000000000					000000000000000000000000000000000000000	provinces
Counterpart 9	Rebail Co-Michic SME (article S	0 0	0	0	0	0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total [®]	0 0	0	0	0		0	0	
		(a) Original exposure, unlike E (2) Total value adjustments as exposures, but includes gene	oposure value, is reported beford and provisions per country of co- ral credit risk adjustments.	one saking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuritisation exposures, addition	al valuation adjustments (AVAs	nepues (e.g. substitution effects) and other own funds reductio	j. ns related to the	
			As of 31	/03/2022	Standardis	ed Approach	As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Combal governments or combal basis. Regional governments or iscal authorities Public sector melline Interactional Constitutions Interactional Constitution (Interactional Constitution (Interaction (Interaction (Interaction (Interaction (Interactio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000		0	
Country of Counterpart 10	of witch: SME Rekail of witch: SME Secured by morthages on immovable property of witch: SME Officerate in delaying autocapable halfs fellowed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0		0	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Jyske Bank A/S

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Original I		Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	46,226 85	715	42,213 60	12,307 26	807	395	49,405 45	805	44,445	12,780 10	695	375
	Corporates - Of Which: SME	12.242	429	10.917	3.391	449	191	15,504	384	13.835	4.411	374	187
	Retail	31.102	379	29,939	5,688	280	264	31.110	409	29.918	5.733	270	253
	Retail - Secured on real estate property	24,977	221	24,871	4,196	131	121	25,753	279	25,402	4,452	168	125
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,050	33	1,020	76	8	8	1,364	41	1,305	215	10	14
Consolidated data	Retail - Secured on real estate property - Of Which: non	53 23,927	188	23,851	4,120	123	113	24,389	238	24,098	4,238	158	111
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,126	158	5,068	1,493	149	144	5,358	130	4,516	1,281	102	128
	Retail - Other Retail - Of Which: SME	2,966	110	2,324	759	109	83	2,727	88	2,059	642	76	74
	Retail - Other Retail - Of Which: non-SME	3,160	48	2,744	733	40	61	2,631	42	2,457	639	26	53
	Equity Other non credit-obligation assets	0	0	- 0	821	0		0	0	- 0	801	0	
	Other non-credit-obligation assets IRB Total ²				18.817						19,315		

(u) - upon reporter, units topolous value, is reported before billing into account any effort does to credit convenion factors or could risk intigation techniques (e.g., substitution effects).

(2) Bit Tail does not include the Sociotation fortion units in the results for the 2018 execution.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 1994 of trail original emposure or Top 10 countries ranked by originated of the quarter.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	43,931 85	683 0	40,177 60	11,833 26	758 0	376 0	47,352 45	775 0	42,734 40	12,265 10	655 0	357 0
	Corporates - Of Which: SME Retail	11,213 30,743 24,745	399 376 221	9,939 29,611 24,640	3,207 5,642 4.180	406 277 129	177 262 120	14,646 30,715 25,491	354 406 277	13,061 29,556 25,148	4,218 5,683 4.429	338 268 167	172 250 124
DENMARK	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	24,745 1,046 23,699	33 188	24,640 1,017 23.623	4,180 76 4,105	8 121	8 112	25,491 1,358 24.133	41	25,148 1,299 23,849	214 4.214	16/ 10 157	14 111
	Retail - Qualifying Revolving Retail - Other Retail	0 5,998	0	0 4 972	0	0	0	0 5.224	0	0 4 407	0	0	0 126
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,901 3,098	108 47	2,275 2,696	744 718	109 39	82 59	2,660 2,564	87 41	2,008 2,400	626 628	76 25	73 53
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	Retail - Other Retail - Of Which: non-SME 3,098 0 on credit-obligation assets											

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0 0
	Corporate		194		190	72	13	0	194	0	189	66		
	Corporati	Corporates - Of Which: Specialised Lending	194		190	0	13	0	194	3	0	00	3	0
		Corporates - Of Which: SME	145	2	144	42	7	,	147	2	143	37		1
	Retail	corporates - or Wildi. SHE	13	0	12	2	ń	i i	15	î	14	3	0	â
		Retail - Secured on real estate property	2	ō	2	ō	ō	ō	3	1	2	ō	ō	ō
CEDMANN/		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-Si	2	0	2	0	0	0	2	1	2	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	11	0	10	2	0	0	12	0	12	3	0	0
		Retail - Other Retail - Of Which: SME	9	0	8	2	0	0	11	0	10	3	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total					d bofoso takino into accou-								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0		0	0	0	0	0
			0	0		0	0		0				0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMB	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non		0		0	0	0		0	0	0		0
	Retail - Qualifying Revolving	50	0		0	0	0		0		0		0
	Retail - Other Retail		0	0		0	0		0	0			0
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0	0	0	, i
	Retail - Other Retail - Of Which: non-SME	0	1 0	l ő	ň	0	0	0	1 0	0	ň		0
	Equity	0	1 0	I 0	0	0	0	0	0	0	0	0	, i
	Other non credit-obligation assets	, i	_	, i		, i	Ů	-	Ů	Ů		Ů	i i
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0		0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0		0	0	0		0
	Corporates - Of Which: SME	ů	0	0	0	0	0		0	0	0	0	ő
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		0	0	U	0			0				
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Jyske Bank A/S

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh			0		0			0				
country or counterpart 5	Retail - Secured on real estate property - Ur Which: non-se Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail			0		0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME			0		0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0	0		0
	Foulty	0		0				0	0	0			0
	Other non credit-obligation assets											_	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o	Retail - Secured on real estate property - Of Which: non-	S) 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0		0	0	0	0	0
	Corporates			0		0			0				0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0		0				
	Corporates - Ut Which: SME Retail			0		0			0				0
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0		
	Retail - Secured on real estate property - Of Which: SME			0	0	0	0		0		0		0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-S	, i		0		0	0		0	0	0		0
	Retail - Qualifying Revolving	n n	0	0	0	0	0	o o	0	0	ů .	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	ō
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
					0		0		0	0		0		0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Recall	Retail - Secured on real estate property	0		0	0	0	0		0		0		0
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0		0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	ő		0	0	0		0
,,,,,,,,,,,,,,,		Retail - Qualifying Revolving		0	0		0	o o		0				ő
		Retail - Other Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ŏ
		Retail - Other Retail - Of Which: SME	ō	0	ō	o o	0	ō	ō	0	ō	o o		0
		Retail - Other Retail - Of Which: non-SME	ō	0	ō	o o	0	ō	ō	0		o o		0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
l.	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
l.	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
l.	Corporates - Of Which: SME Retail	0		0	0	0	0		0	0	0		0
l.				0		0	0		0				0
l.	Retail - Secured on real estate property			0		0	0		0				0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0		0	0	0		
,	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail			0		0	0			0	0		0
	Retail - Other Retail - Of Which: SME		0	0		0	0		0	l ő	l ŏ	0	0
	Retail - Other Retail - Of Which: non-SME		0	0		0	0		0	l ő	l ŏ	0	0
l.	Equity			0		0	0		0	0	0		0
	Other non credit-obligation assets	_					Ů	_			ů		
	IRB Total												

								IRB Ap	oproach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		0		0	0	0	0		0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates • Or Willot: SHE	0		0	0	0	0	0	0	0		0	ő
	POLICE III	Retail - Secured on real estate property	0		0		0	0		0	0	o o	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0	0	0	ō
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sh	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

								IRB Ap	proach							
					As of	31/03/2022					As of	80/06/2022				
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment		
		(min EUR, %)	Of which: Of w													
		anks and central governments	0	0		0	0	0	0	0	0	0	0	0		
	Institutio		0	0		0		0	0	0	0	0	0	0		
	Corporati	Corporates - Of Which: Specialised Lending	46,163 38	683	41,403 36	12,280	659	360	39,401 36	691	34,735 34	12,212	591	345		
		Corporates - Of Which: SME	11.888	240	10.338	3.576	262	120	10.491	258	9.090	3.228	261	111		
	Retail	curputates - or winds; since	34,362	601	32,746	6.399	573	272	32,625	673	31.295	6.077	618	260		
	Roccam	Retail - Secured on real estate property	28.390	446	27,934	4.937	433	135	27,490	511	27.013	4.780	460	137		
		Retail - Secured on real estate property - Of Which: SME	4,896	74	4,798	766	79	26	4.985	75	4.818	798	66	24		
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	23,493	372	23.136	4.171	353	109	22,505	436	22.194	3.982	395	113		
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
		Retail - Other Retail	5,972	155	4,812	1,462	140	137	5,135	162	4,282	1,297	158	123		
		Retail - Other Retail - Of Which: SME	3,291	106	2,314	782	104	83	2,559	109	1,881	617	97	69		
		Retail - Other Retail - Of Which: non-SME	2,681	49	2,499	680	36	54	2,576	53	2,402	680	60	53		
	Equity		0	0	0	0	0		0	0	0	0	0			
		r credit-obligation assets				788						853				
	IRB Total	2				19,467						19,141				

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions Corporates	43,565	655	0 39.212	0 11.522	613	0 341	0 37,423	0 662	0 33.189	11.594	574	0 330
	Corporates - Of Which: Specialised Lending	43,565	655	39,212	11,522	613	341	37,423	662	33,189	11,599	5/4	330
	Corporates - Of Which: SME	10.875	213	9 401	3.337	216	106	9,876	230	8.581	3.072	245	99
	Retail	33.950	595	32.377	6.334	570	268	32.232	668	30,933	6.007	609	258
	Retail - Secured on real estate property	28,137	445	27,684	4.911	430	135	27,244	510	26,769	4.754	458	136
DENMARK	Retail - Secured on real estate property - Of Which: SME	4,890	74	4,792	765	79	26	4,974	75	4,808	797	66	24
DENMARK	Retail - Secured on real estate property - Of Which: non-S	23,247	371	22,892	4,146	351	109	22,270	434	21,962	3,957	393	113
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,814	150	4,694	1,423	140	134	4,988	159	4,163	1,253	151	121
	Retail - Other Retail - Of Which: SME	3,204	103	2,256	764	104	81	2,494	107	1,835	602	97	69
	Retail - Other Retail - Of Which: non-SME	2,610	47	2,437	659	36	52	2,494	52	2,329	651	54	53
	Equity Other non-credit-obligation assets		0		U			0			U		-
	IRB Total												

		Origi	al Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	223	0	217	91	0	1	168	0	164	74	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	121	0	121	34	0	0	96	0	96	28	0	0
	Retail	13	2	10	2	0	1	12	1	10	2	0	0
	Retail - Secured on real estate property	2	1	2	0	0	0	2	1	2	0	0	0
GERMANY	Retail - Secured on real estate property - Of Wi	ich: SME 0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Wi	ich: non-St	1	1	0	0	0	2	1	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	1	9	2	0	1	9	0	8	2	0	0
	Retail - Other Retail - Of Which: SME	10	1	8	2	0	1	8	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending				0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

Country of Counterpart 4 Country of Counterpart 4 Country of Country of Counterpart 4 Country of Count								IRB Ap	proach					
Country of Counterpart 4 Country of C					As of	31/03/2022					As of	30/06/2022		
Country of Counterpart 4 Country of Counterpart 4 Country of Counterpart 4 Country of Counterpart 4 Country of			Original	Exposure ¹		Risk exposure	amount	adjustments	Original	Exposure ¹		Risk exposur	amount	Value adjustments
Country of Counterpart 4 Country of Counterpart 4		(min EUR, %)			Value ¹						Value ¹			and provisions
Corporates - Of Which Specialized Leading Country of Co			0	0	0	0	0		0	0		0	0	0
Corporate: Of Which Special and English Provided Computer (CF Which Special			0	0	0	0	0		0	0	0	0	0	0
Country of Counterpart 4 Real Secretary of real cases properly Real Secretary of real cases pr			0	0	0	0	0		0	0		0	0	0
Real - Secured on real estate property 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Country of Counterpart 4 Retail -Sourd on real state properly - Of Whoth SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Country of Counterpart 4 Read - Source or real exteat property - Of Which 1985 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Country or Counterpart 4 Read - Source for real existe property - Of Whoth: worst 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	0		0	0		0	0	0
Read - Qualifying Revolving 0	Country of Counterpart 4		0	0	0	0	0		0	0		0	0	0
Real - Obser Reise 0 0 0 0 0 0 0 0 0	country or counterpart 4		0	0	0	0	0		0	0		0	0	0
Reads - Other Reads - Of Whitch: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0	0		0	0		0		0
Rodal - Other Rodal - Of Which: non-99E 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0					0			0		0
Equity Other non crodit -billion assets				0					0			0		0
Other non credit-obligation assets			0	0	0	0	0		0			U		0
			0	0			0	0	0		0	U		-
IR8 Total														

Credit Risk - IRB Approach

Jyske Bank A/S

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0		0		0			0	0	0
		Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: SME	0	0	0	U	0		0	0	0	U	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0		0			0	0	0	0	0
	Equity	credit-oblication assets		0		U	0		0	0	۰	U		-
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %) Central banks and central governments Institutions Corporates			Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions			0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022	l ,	
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	0	0	0	0 0	0	0	0	0 0	0 0	0	0 0	0
	Corporate		0	0	o o	0	0	ő	0	0	0	0	0	ő
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si	0	0	0			0	0	0	0	0	0	0
		Retail - Qualifying Revolving	ő	o o	ő	ő	ő	ő	0	ő	ő	0	ő	ő
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0		0	0	0
	Other non	credit-obligation assets												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0		0	0	0		0		0
	Retail	Capable of Wilds Sie	0	0	0	0	0	o o	n	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	ō	0	ō	ō	ō	0	ō	ō	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
		ĺ			As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0		0	0		0	0		0	0	0
	Retail	curputates * or willor: sinc		0	0	0	0		0	0		0	0	0
	Processing .	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
						sees by accounting portion.		Semantes marps		Deliveries with	negative fair value			
														Risk weighted
Residual Maturity	Country (Booley	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Of Willett. Fillaticial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Troilling.	11011310113	
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y			0 0	0	0		0		0 0	0	0	0		0
[2Y - 3Y [Belgium	33	33 0	o o	Ċ		33		0	0	0	0		0
f 10Y - more Total	-	33	0 0	0	0		0 0		0 0	0	0	0		0
[0 - 3M [
[3Y - 5Y [Bulgaria													
	-													
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y [Cyprus													
T5Y - 10Y	1													
「0-3M「 「3M-1Y「														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total	1													
[0 - 3M [33 301	35 305 305 486	0			35	12	6,199 573 418	0	0	44 629		0
[1Y - 2Y [Denmark	300 488 154 401 22	150 150 400	0	0		305 305 305 482 150 400 400		273 2 594	0	0	0		0
	1	25 310 1,719	25 3 318 1,719	0 0 5	17	5 7	300	- 12	39 1 551 2 8,647	0 0	0 0	0 0 673		0
[0 - 3M [7	-7						7-11					
[1Y - 2Y [Estonia													
	4													
	•													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	() () () () () ()	0	0 0 0 0 0 51 0	0 0 0 0 0		0 20 0 50 0 79 0	0 0 0 0 1 0	0 0 0 4 107 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 - 3M	Croatia													
[0 - 3M [Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Ireland													
[0 - 3M [Italy	11	0 15 0 0 0 0 0 0 0 0 0 0 0 0 15 15	0 0 0 0 0	0 0 0 0 0		0 15 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0 - 3M [Romania			0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Slovakia	11	0 0 11 0 0 0 0 0 0 0 0 0 0 0 0	0 11 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	19	9 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19	0 0 0 0 0	0 0 0 0 0	(19 0 0 0 0 0 0	7 0 0 0 0 0 0	448 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		Jyske Bank A/S As of 31/12/2021												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [U.S.		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [China													
To - 3M	Switzerland													
[0-3M] [3M-17] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA		0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0)	0
To - 3M	Other Central and eastern Europe countries non EEA		0 0 0 4 0 0 1	0 0 4 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean		0 0 0 0 0 0 0 3 3	0 0 0 0 0 0 3 3	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

Jyske Bank A/S

							Jyske Bank A/S							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	/ Region Total gross carrying amount of non-non-derivative derivative financial assets assets (net of	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
To - 3M	Others		0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [Belgium	33	0 0 0 33 0 0 0	000000000000000000000000000000000000000			0 0 0 0 33 0 0 0 33	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f [2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Bulgaria													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
Total	Denmark	4 655 187 5 5 491 2 2 233	491 24	0	0 0 0 0 0 0 0 15		47 650 183 53 491 18 221 1,663	212 1 1 0 0 8 8 222	0 0 0	0 0 0 0 0	0 0 0 0 0	2 141 456 120 189 34 0	0 0 0	
Total	Estonia	1,059	1,689	4	21		1,663		2,886	0	0	942	0	0



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [France	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 19	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	(22 7. (22 5. 3.	0 0 25 5 25 5 75 6 25 5 25 6 2 32 2 32	0 25 25 0 0 0 33	0 0 0 0 0		0 0 50 0 25 54 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 - 3M	Croatia													
[0 - 3M [Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Ireland													
[0 - 3M [Italy	11	5 15 0 0 0 0 0 0 0 0 0 0 0 0 15 15	0 0 0 0 0	0 0 0 0 0		15 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
0 - 3M	Netherlands													
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0 - 3M	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Slovakia			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden													
[0 - 3M [3M - 17 [11 - 27 [12 - 37 [13 - 57 [15 - 107 [107 - more	United Kingdom													
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland	0	0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Liechtenstein													
[0 - 3M [Norway	22	23 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(23 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0)
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [3M - 1Y [11	Canada													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

		Jyske Bank A/S													
							As of 30/06/2022	!							
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	heet exposures		
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Japan														
[0 - 3M [u.s.		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	
[0 - 3M [China														
To - 3M	Switzerland														
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 13Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	
To - 3M	Other Central and eastern Europe countries non EEA	5	0 0 4 0 0 0 1 5	(0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	
To - 3M T - 3M	Middle East														
Total	Latin America and the Caribbean		0 0 0 0 0 0 2 3	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	



General governments exposures by country of the counterparty

Tycko Rank A/S

		Jyske Bank A/S													
							As of 30/06/2022	2							
						Direc	t exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance sl			
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others		0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0	
	[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [3W-1Y] [1M-1Y] [1M-1Y] [3Y-5Y] [3Y-5Y] [3Y-5Y]	Residual Maturity Country / Region 10 - 394	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets 1 0 - 3H f	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets assets (net of short positions) Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative fina	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading for 3M I	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets of which: Financial assets held for trading of which: Financial assets of which: Financial assets of which: Financial assets held for trading of which: Financial assets of which: Financial assets held for trading of which: Financial assets of which: Financial assets held for trading of which: Financial assets of which: Financial assets held for trading of which: Financial assets of which: Financial assets held for trading of which: Financial	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolic assets (net of short positions) If a - 341	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Of which: Financial assets are fair value through other comprehensive income of which: Financial assets of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value through other comprehensive income of which: Financial assets are fair value throug	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting portfolio Derivatives with positive fair value **Non-derivative financial assets by accounting por	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets (not of dout pushtlons) of which: Financial assets a few value through other comprehensive income 133-311 133-311 137-	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets and asset at another financial assets and a value financial asset and a value financial assets and a value financial asse	Residual Maturity Country Region	Periodical Maturity Periodical Maturity	

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Jyske Bank A/S

									-,									
					As of 30/09/2021									As of 31/12/2021				
		Gross o	carrying amount/ Nominal amount			Accumulated imp	pairment, accumulated nega fit risk and provisions ^{4,8}	tive changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-	performing ¹		On performing exposures ²	On non-performing	g exposures³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r'	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
		and <=90 days	Of which:	defaulted	Of which Stage 3		Of which Stage 3				and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	3
(min EUR) Cash balances at central banks and other demand deposits	7,27				0	-				5,127		,						
Debt securities (including at amortised cost and fair value)	8,49]						1 .	9,014		,		1		1]	
Central banks	5,43	79 0]		,				1 .	9,014]	1
General governments	8	21 0]							794								
Credit institutions	6.5	78 0								6.974								
Other financial corporations		98 0								200								
Non-financial corporations	9:	13 0								963								
Loans and advances(including at amortised cost and fair value)	66,69	15	1,024	985	608	137	368	286	616	66,013	10	1,034	987	586	130	375	285	626
Central banks		24 0								27								
Contrast barries			1 1	Ĭ	· ·				l	-	1		1	1	1	1	1	1 1
General governments	1,31	01 0		0	0					1,710	0							0
Credit institutions	1,2	13 0		0	0	0	0	0		259	0		0					0
Other financial corporations	7,31	81 5	98	97	96	14	59	59	42	6,363	1	8	83	83	12	50	Si Si	33
Non-financial corporations	29,49	98 9	542	528	259	70	173	109	333	30,350	8	543	523	254	68	194	123	333
of which: small and medium-sized enterprises	9,63	30 2	418	411	142	40	123	59	270	15,502	6	434	415	147	41	128	6	274
of which: Loans collateralised by commercial immovable property	23,83	79 0	400	397	128	12	105	41	297	24,261	. 0	403	393	125	11	117	4	287
Households	27,21	69 2	383	361	254	53	135	118	241	27,300	1	403	382	250	45	131	112	260
	25,5:									25,544							_	
of which: Loans collateralised by residential immovable property	25,51		338	316	211	27	99	83	240	25,544	1	351	336	206	25	100	8	255
of which: Credit for consumption	1.7	58 0	45	44	43	26	35	35		1.755		44	45	44	24	32	2	
				-		_		-	1					1		1	1	
DEBT INSTRUMENTS other than HFT	82,46	54 15	1,024	985	608	138	368	286	616	80,153	10	1,034	987	586	131	375	289	626
OFF-BALANCE SHEET EXPOSURES	11,69	2	162	161	162	42	63	63	30	12,978		163	162	163	43	43	43	30

The Table State of the Control of th

Performing and non-performing exposures Jyske Bank A/S

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{6,3}	ngative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	9.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <=90 days		Of which non-performing	9*	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stage 3				and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	5,963		0		0	1		0	0	7,622	0	0			1	0	0	0
Debt securities (including at amortised cost and fair value)	9,416		0			0				9,567	0	0			0	0		0
Central banks	81				0	0	0	0	0	83	0	0		0	0	0	0	
General governments	815	0			0	0	0	0	0	783	0	0		0	0	0	0	
Credit institutions	7,517	0			0	0	0	0	0	7,734	0	0		0	0	0	0	
Other financial corporations		0			0	0	0	0	0	0	0	0		0	0	0	0	
Non-financial corporations	999	0			0	0	0	0	0	967	0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	65,138	28	1,092	1,049	573	159	310	250	745	65,708	12	1,135	1,072	589	158	313	247	759
Central banks	31	. 0			0	0	0	0	0	33	0	0		0	0	0	0	0
General governments	1,593	0			0	0	0	0	0	1,684	0	0		0	0	0	0	۰
Credit institutions	135	5 0			0	0	0	0	0	469	0	0		0	0	0	0	
Other financial corporations	6,280	0	81	81	81	53	45	45	37	7,504	2	85	85	85	55	52	52	32
Non-financial corporations	30,802	2 23	530	510	240	62	142	99	366	30,755	10	523	507	7 243	62	138	91	339
of which: small and medium-sized enterprises	15,516	22	437	412	2 141	38	100	57	315	15,457	4	415	401	1 137	33	94	48	293
of which: Loans collateralised by commercial immovable property	23,789	0	393	380	110	8	71	28	328	23,406	0	387	383	3 120	10	78	32	297
Households	26,296	3 5	474	456	253	43	123	107	342	25,264	0	528	480	261	41	124	104	388
of which: Loans collateralised by residential immovable property	24,477	1	428	414	209	19	90	74	340	23,564	0	477	431	1 213	20	91	71	384
of which: Credit for consumption	1,821	1 3	45	45	5 43	24	33	32	2	1,700	0	51	46	48	21	33	33	. 3
DEBT INSTRUMENTS other than HFT	80,517	28	1,092	1,049	573	160	310	250	745	82,898	12	1,135	1,072	589	159	313	247	759
OFF-BALANCE SHEET EXPOSURES	13,627		183	181	183	37	42	42	50	12,472		158	155	158	29	35	35	51

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

Ī			As of 30/	09/2021			As of 31/12/2021									
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,152	627	203	198	817	376	1,118	664	203	198	789	411				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	1	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	55	47	32	32	23	15	47	40	26	26	21	14				
Non-financial corporations	727	389	121	117	506	229	687	408	126	122	467	242				
of which: small and medium-sized enterprises	531	357	98	94	341		655	376	104	100	458					
Households	369	191	49	48	289	132	384	217	51	50	301	155				
DEBT INSTRUMENTS other than HFT	1,152	627	203	198	817		1,118	664	203	198	789					
Loan commitments given	35	27	3	3	17	0	43	34	3	3	17	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Jyske Bank A/S

			As of 31/	03/2022			As of 30/06/2022									
		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	o	0	0	0	o	0	o	o	o	0	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,143	740	176	171	868	533	1,078	749	172	167	800	540				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	o				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	47	40	23	23	22	15	44	35	23	22	20	11				
Non-financial corporations	647	414	104	100	471	289	564	391	99	96	392	269				
of which: small and medium-sized enterprises	611	379	85	81	461		527	356	80	77	382					
Households	449	286	49	47	375	229	469	324	50	49	388	259				
DEBT INSTRUMENTS other than HFT	1,143	740	176	171	868		1,078	749	172	167	800					
Loan commitments given	38	30	3	3	19	0	36	16	3	3	15	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Jyske Bank A/S

			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022			As of 30/06/2022						
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	
		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing	
(mln EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹	
A Agriculture, forestry and fishing	593	31	31	575	16	0	594	30	30	57S	15	0	950	29	29	933	14	0	949	31	31	933	16	0	
B Mining and guarrying	57	0	0	52	0	0	79	0	0	74	0	0	104	0	0	99	0	0	87	0	0	82	0	0	
C Manufacturing	1,287	103	103	1,209	43	0	1,174	92	92	1,093	51	0	1,420	77	77	1,342	41	0	1,510	83	83	1,435	38	0	
D Electricity, gas, steam and air conditioning supply	678	2	2	517	4	0	1,004	2	2	842	5	0	923	1	1	767	4	0	919	1	1	763	4	0	
E Water supply	77	0	0	72	0	0	105	0	0	99	0	0	105	0	0	99	1	0	99	0	0	94	0	0	
F Construction	860	12	11	359	8	0	940	12	12	405	8	0	1,021	14	14	459	10	0	1,044	13	10	506	8	0	
G Wholesale and retail trade	1.191	32	29	982	25	0	1.234	31	27	1.018	29	0	1.419	39	29	1.200	27	0	1.482	41	33	1.270	29	0	
H Transport and storage	723	10	10	668	6	0	725	9	8	672	5	0	579	8	7	526	6	0	669	8	6	619	6	0	
I Accommodation and food service activities	45	10	10	35	4	0	45	12	12	35	5	0	48	12	12	38	4	0	48	13	13	39	4	0	
J Information and communication	167	27	27	157	20	0	152	27	27	141	19	0	363	28	28	352	19	0	317	29	29	306	19	0	
K Financial and insurance activities	315	4	4	49	0	0	359	4	4	45	0	0	384	4	4	79	1	0	375	4	4	73	1	0	
L Real estate activities	21.340	292	289	1.397	14	64	21.666	310	296	1.601	18	66	21.223	304	291	1.656	13	43	20.878	282	280	1.624	9	46	
M Professional, scientific and technical activities	161	3	1	111	2	0	161	1	1	112	2	0	200	3	3	152	3	0	154	2	2	110	2	0	
N Administrative and support service activities	740	12	12	684	10	0	806	12	12	747	11	0	780	12	12	723	15	0	930	12	12	822	13	0	
O Public administration and defence,	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0	
P Education	827	1	1	11	0	0	859	1	1	7	0	0	845	2	2	6	1	0	791	1	1	6	1	0	
Q Human health services and social work activities	158	1	1	26	1	0	161	1	1	27	1	0	161	1	1	30	1	0	159	1	1	33	1	0	
R Arts, entertainment and recreation	9	2	2	6	1	0	10	2	1	7	1	0	12	2	2	9	1	0	15	2	2	12	1	1	
S Other services	233	0	0	130	25	0	239	1	1	146	25	0	229	1	1	152	2	0	293	1	1	219	2	0	
Loans and advances	29.498	542	532	7.041	179	64	30.350	547	527	7 646	195	67	30.802	537	511	8.621	161	43	30.755	523	508	8 945	154	46	

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.