

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,952	5,104	5,156	5,144	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	4,952	5,104	5,156	5,144	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,388	5,541	5,803	5,793	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	5,388	5,541	5,803	5,793	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,202	6,361	6,813	6,801	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	6,202	6,361	6,813	6,801	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	29,685	30,259	30,967	31,001	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	29,685	30,259	30,967	31,001	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	16.68%	16.87%	16.65%	16.59%	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	16.68%	16.87%	16.65%	16.59%	(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	18.15%	18.31%	18.74%	18.69%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.15%	18.31%	18.74%	18.69%	(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	20.89%	21.02%	22.00%	21.94%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.89%	21.02%	22.00%	21.94%	(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	108,438	110,627	109,890	110,283	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	4.97%	5.01%	5.28%	5.25%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,388	5,541	5,803	5,793	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,388	5,541	5,803	5,793	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,438	110,627	109,890	110,283	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	108,438	110,627	109,890	110,283	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.97%	5.01%	5.28%	5.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.97%	5.01%	5.28%	5.25%	[A.2]/[B.2]	

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		orain EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(9999) EUR, %) OWN FUNDS	6,202	6,361	6,813	6,801	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,952	5,104	5,156	5,144	C 01.00 (r0020,c0010)	Article 50 of CER
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	78	82	68	-78	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	5,365	5,537	5,606	5,731	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	23	22	22	22	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (r0300,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0220,c0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	-42	-45	-41	-38	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-441	-455	-453	-451	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Adicion 4(113), 36(1) point (b) and 37 of CRR. Aricion 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	0	0	0	0	C 01.00 (r0370,c0010)	Asticles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,c0010)	Acticies 26(1) point (d), 40 and 120 of CRR
	A1.11		0	0	0	0	C 01.00 (0380,c0010)	Acticies 4(100), 36(1) point (e) and 41 of CRR
	A1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (9380,00010)	Acticism 4(104), 30(1) point (6) and 41 of CRR Acticism 4(122), 30(1) point (g) and 44 of CRR
	A1.12	(-) Reciprocal cross holdings in CET's Capital	0	0	0	0		
			0				C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (() of CRR Articles 4(16), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1 250% risk weight	0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (r0671,c0010)+ C 01.00 (0472,c0010)	point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (r0460,c0010)	Articles 3E(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 45, 49 (2) and (3) and 70 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 46(1) point (a) and 48(2) of CPR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r9500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 46(1) point (b); 48(1) to (2) and 78 of CRR
	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Atticle 48 of CPR
	A.1.18A		-30	-37	-47	-43	C 01.00 (r0513,c0010)	Atticle 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21		0	0	0	0	CA1(111.6 * 111.8 * 1.11.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	435	437	648	649	C 01.00 (r0530,c0010)	Article 62 of CPR
	A.2.1		435	437	648	649	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (90500,c0010) + C 01.00 (90700,c0010) + C 01.00 (90710,c0010) + C 01.00 (90740,c0010) + C 01.00 (90744,c0010) + C 01.00 (90740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (40600,c0010) + C 01.00 (40600,c0010) + C 01.00 (40730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,388	5,541	5,803	5,793	C 01.00 (r0015,c0010)	Addiction 25 of CFRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	814	820	1,010	1,008	C 01.00 (r0750,c0010)	Adjuster 71 of CRR
	A4.1		814	820	1,010	1,015	C 01.00 (49760,c0010) + C 01.00 (40890,c0010) C 01.00 (49910,c0010) + C 01.00 (49820,c0010) +	
	A.4.2		0	0	0	-7	C 01.00 (4950,c0010) + C 01.00 (4960,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (4978,c0010) C 01.00 (4980,c0010) + C 01.00 (49903,c0010) + C 01.00 (4990,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	29,685	30,259	30,967	31,001	C 02.00 (9010,c0010)	Articles 92(2), 95, 95 and 96 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)	16.68%	16.87%	16.65%	16.59%	GA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.15%	18.31%	18.74%	18.69%	GA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	20.89%	21.02%	22.00%	21.94%	CAJ(S)	
CET1 Capital	D.	COMMON EQUITY TIER 1 CAPITAL (Mily loaded)	4,952	5,104	5,156	5,144	[A1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0],0]]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (1009) (GAUGE) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.68%	16.87%	16.65%	16.59%	A 2.4+MN(A.4+A.2.2-A.4.3,0),0)] [D.1)(B-8.1)	·
Fully loaded ¹	F	CUMMON EQUITY HEX 1 CAPITAL KATIO (Tulty to been) Adjustments to CET1 due to IFRS 9 transitional arrangements	16.68%	16.87%	16.65%	16.59%	C 05.01 (10440,c0010)	
	F	Adjustments to CE i 1 due to IFHS 9 transitional arrangements Adjustments to ATI due to IFHS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,00020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0020)	
	F			0	0			
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	21,002	21,524	21,760	21,872	C 02.00 (r0040, c0010) (-C 07.00 (r0040, c0220, s001) - C 07.00 (r0110, c0220, s001) - C 07.00 (r0130, c0220, s001) - C 08.01 (r0040, c0200, s002) - C 08.01 (r0040, s002) - C 08.01 (r040, s002) - C 08.01 (r0040, s002) - C 08.01 (r0040, s002) - C 08
Of which the standardised approach	1,315	1,606	1,577	1,566	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	18,619	19,172	19,311	19,523	C02.00 (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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	654	751	697	682	C 07.00 (n0090, ct220, s001) + C 07.00 (n0110, ct220, s001) + C 07.00 (n0130, ct220, s001) + C 08.01 (n0040, ct280, s002) + C 08.01 (n0050, ct280, s002) +
Credit valuation adjustment - CVA	210	170	142	161	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	209	205	195	192	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,154	1,319	1,445	1,362	C 02.00 (r0520, c0010)
Of which the standardised approach	1,154	1,319	1,445	1,362	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, c0801)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(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	C02.00 (r0680, c0010)
Operational risk	2,031	2,053	2,614	2,614	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0800, c0010)
Of which standardised approach	2,031	2,053	2,614	2,614	C 02.00 (0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0620, c0010)
Other risk exposure amounts	4,425	4,238	4,114	4,117	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	29,685	30,259	30,967	31,001	

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

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.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,420	3,351	909	1,797
Of which debt securities income	233	326	93	191
Of which loans and advances income	2,140	2,963	785	1,578
Interest expenses	1,465	2,056	583	1,149
(Of which deposits expenses)	417	597	187	388
(Of which debt securities issued expenses)	1,025	1,383	380	729
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	9	4	14
Net Fee and commission income	243	346	81	162
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	71	221	-19	-44
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	-36	42	99
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	26	37	8	20
Net other operating income /(expenses)	91	123	24	47
TOTAL OPERATING INCOME, NET	1,427	1,995	465	946
(Administrative expenses)	595	816	201	407
(Cash contributions to resolution funds and deposit guarantee schemes)	9	12	3	7
(Depreciation)	68	90	19	38
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	5	10	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	5	10	11
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation 1	0	0	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)	20	14	-1	8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	20	14	-1	8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	1	0	0
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	738	1,058	233	476
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	551	792	172	352
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	551	792	172	352
Of which attributable to owners of the parent	551	792	172	352

⁽²⁾ 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 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	10,675				10,552				9,542				11,471				IAS 1.54 (I)
Financial assets held for trading	6,482	3,216	3,266	0	7,094	4,176	2,919	0	6,915	4,388	2,527	0	5,130	2,625	2,505	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	190	56	0	134	192	57	0	134	188	61	0	127	196	72	0	123	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	49,668	3,759	45,909	0	51,756	3,657	48,099	0	51,341	3,432	47,909	0	52,527	4,429	48,099	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	32,473				32,606				32,642				31,496				IFRS 7.8(1); 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 1.26
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 ^t	2,364				2,414				2,626				2,418				-
TOTAL ASSETS	101,851				104,614				103,254				103,237				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	n EUR)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	13/2024					As of 30/	06/2024			
		Gross carry	ing amount ⁽²⁾		Acı	cumulated impairmen	nt ⁽²⁾	Gr	oss carrying amour	t ⁽²⁾	Accu	mulated impairment		Gros	s carrying amount		Acc	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector		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	initial recognition	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	increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 redit-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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	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		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		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		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		5,007	0	0	0	0	0	4,989	0	0	0	0	0	5,002	0	0	0	0	0	5,075	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		26,051	1,245	587	-79	-98	-239	26,153	1,264	608	-76	-97	-235	26,059	1,346	655	-87	-102	-229	24,702	1,514	632	-85	-116	-226	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] 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)

(mar Lon)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	2,678	2,578	2,006	1,979	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	45,063	46,710	46,890	46,570	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	44,851	45,973	44,788	44,775	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	135	137	149	150	IAS 37.10; IAS 1.54(I)
Tax liabilities	20	1	1	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	3,123	3,058	2,871	3,162	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	95,869	98,457	96,704	96,637	IAS 1.9(b);IG 6
TOTAL EQUITY	5,982	6,157	6,550	6,600	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,851	104,614	103,254	103,237	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)

			Carrying	amount (
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		2,678	2,578	2,006	1,979	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	2	0	6	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	2	0	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	736	565	897	845	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	394	374	576	545	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,528	4,211	4,416	3,795	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	120	138	75	75	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,361	7,658	6,489	5,880	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,799	3,258	3,021	2,807	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,739	7,363	6,960	7,264	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,568	5,814	5,404	5,597	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,034	12,739	12,521	13,066	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,167	11,450	11,059	11,290	Annex V.Part 1.42(f), 44(c)
Debt securities issued		57,515	60,146	60,394	60,490	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	816	824	1,140	1,016	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		92,592	95,262	93,684	93,324	



Market Risk Jyske Bank A/S

									Jyske Dalli	.,,,,												
I	SA					II.	Ч									IM						
			VaR (Memorano	dum item)	STRESSED Var ((Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	IRGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (A	femorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	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 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	911	1,059	0	0	0	0							0	0	0	0						
Of which: General risk	404	550	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	506 242	508 259	0	0	0	0							0	0	0	0						
Equities Of which: General risk	242 122	259 147	0	0	0	0								0	0	0						
Of which: Specific risk	122	112	0	0	0	0							ů	0	0	ő						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	1	0	0	0	0	0							0	0	0	0						
Total	1,154	1,318	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	1,211	1,156	0	0	0	0							0	0	0	0						
Of which: General risk	708	693	0	0	0	0							0	0	0	0						
Of which: Specific risk	502	462	0	0	0	0							0	0	0	0						
Equities	234	203	0	0	0	0							0	0	0	0						
Of which: General risk	125	108	o o	0	0	o o							ı ö	0	0	ő						
Of which: Specific risk	109	94	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	3	0	0	0	0							0	0	0	0						
Total	1,445	1,361	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach								
			As of 30/09/2	023			As of 31/	12/2023						
		Original Exposure ¹	Original Exposure * Exposure Value* Risk exposure amount Value algorithment and projections* Coping Exposure * Exposure Value* Risk exposure amount projections*											
	(minSUR, %) Central governments or central banks	11.210	9,856			11.922	10.614	216						
	Central sovernments or central banks Resional sovernments or local authorities	2,305	1,905	0		2.322	1,795	710						
	Public sector entities	2	3	1		89	49	10						
	Multilateral Development Banks	179	181	0		202	205	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	1,087	1,050	244		1,023	977	245						
	Corporates	174	140	140		238	200	197						
	of which: SME	10	4	3		9	3	2						
	Retail	91	43	27		108	50	33						
Consolidated data	of which: SME	62	28	16		71	31	19						
	Secured by mortifules on immovable property of which: SME	12	43 10	15		25	25	23						
	Exposures in default	145	76	77	65	140	77	78						
	Items associated with particularly high risk	3	3	4		0	0	0						
	Covered bands	7,206	7,208	721		7,084	7,063	705						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CRII)	0	0	0		0	0	0						
	Equity	213	213	266		229	219	274						
	Other exposures	0	97	0		0	0							
	Standardised Total ²	22,672	20,821	1,495	63	23,421	21,339	1,793						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(min EUR, No	Original Exposure ³	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	20,085	8,731	0		3,976	2,667	216	
	Regional governments or local authorities	2,076	1,676	0		2,074	1,547	0	
	Public sector entities	9	2	0		76	36	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	132	36		155	155	45	
	Corporates	50	35	34		103	88	87	
	of which: SME	10	4	3		9	3	2	
	Retail	61	27	16		70	30	18	
ENMARK	of which: SME	61	27	16		60	30	18	
PENMANN	Secured by mortgages on immovable property	13	10	3		41	37	12	
	of which: SME	11	9	3		28	25	8	
	Exposures in default	6	4	4	2	6	3	3	
	Items associated with particularly high risk	3	3	4		0	0	0	
	Covered bonds	7,067	7,067	707		6,823	6,893	689	
	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	209	209	262		215	216	271	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	957	957			7,775	7,775		
	Regional governments or contractouries	192	192	0		194	194		
	Public sector entities			0					
	Multilateral Development Banks			0			0		
	International Organisations			0			0		
	Institutions	125	124	41		133	131	44	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVIANI	Secured by mortsiales on immovable property	2	2	1		2	2	1	
	of which: SME	9					0		
	Exposures in default	1				1		3	
	Items associated with particularly high risk			0			0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0		
	Collective investments undertakings (CRII)			0			0		
	Equity			0			0		
	Other exposures	0		0		0	0	0	
	Standardised Total				2				2



2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise				
					Standardise	d Approach			
			As of 31/	03/2024			As of 30a	/06/2024	
	(min DR NA	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minDIR, %) Central governments or central banks	10.836	9,500	210		12.984	11.652	150	
	Regional governments or local authorities	2,301	1,757	8		2,390	1,879	4	
	Public sector entities	77	36	7		77	37	7	
	Multilateral Development Banks	139	140	0		135	135	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	885	846	195		1,018	284	209	
	Corporates	273	233	193		245	209	150	
	of which: SME	119	55	3		12 92	.7	5 28	
	Retail of which: SME	73	32	30		72	99	18	
Consolidated data	Secured by mortalates on immovable property	65	64	72		67	63	21	
	of which: SME	25	22	7		28	24		
	Exposures in default	138	77	77	58	136	78	76	56
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	6,914	6,913	691		7,361	7,360	736	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakinss (CIU)	0	0	0		0	0	0	
	Equity	218	218	272		225	225	333	
	Other exposures	۰	0	0					
	Standardised Total ³	21,967	29,847	1,712	64	24,730	22,666	1,716	62

			As of 31/	03/2024			As of 30	06/2024							
		Original Exposure ²	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(min DUR, %) Central abvernments or central banks	2,826	1.497	210		4.194	2.862	150							
	Regional governments or local authorities	2,074	1,529	0		2,213	1,702	0							
	Public sector entities	76	35	7		75	35	7							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	150	144	39		149	141	40							
	Corporates	89	73	71		80	65	66							
	of which: SME	7	3	2		12	7	5							
	Retail	73	31	19		71	29	18							
DENMARK	of which: SME	72	31	19		71	29	18							
DEITHOUSE	Secured by mortglages on immovable property	38	34 22	11		39	34	11							
	of which: SME Exposures in default		- 22	1		28	24								
	Exposures in default Items associated with particularly high risk	2	2	2		4	3	3							
	Covered bonds	6,624	6.624	662		6,956	6.956	696							
	Claims on institutions and corporates with a ST credit assessment	0,024	0,000	0.00		0,230	0,000	0.00							
	Collective investments undertakings (CIU)	· ·													
	Equity	217	217	271		224	224	332							
	Other exposures			0				0							
	Standardised Total ²														

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	intella, Ni	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control and extension of control banks and of control and of and	7,532 174 0 0 112 1 1 0 0 0 0 1 1 1 0 0 0 0 0 1 1 0 0 0 1 1 2 0 0 1 1 2 0 0 0 0	7,832 174 0 0 0 111 1 1 0 0 0 0 2 2 3 0 0 0 2 3 0 0 0 0 0 0 0 0	0 0 0 2 2 1 1 0 0 0 0		E310 125 0 0 131 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.310 125 0 0 130 130 1 1 0 0 0 0 0 0	0 0 0 0 227 1 1 0 0 0 0 0	
	Standardised Total ²				2				

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	130/09/2023					As o	31/12/2023		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	40.722	702	36.039	13.541	623	327	42.106	789	37.587	14.027	589	363
	Corporates - Of Which: Specialised Lending	37	0	36	20	0.23	0	36	0	32	18	0	0
	Corporates - Of Which: SME	8,554	308	7,403	2,872	352	129	8,324	280	7,398	2,719	258	141
	Retail	30,697	401	29,272	5,553	424	201	31,160	396	30,119	5,709	437	181
	Retail - Secured on real estate property	26,256		25,575	4,365	302	109	27,106	278	26,697	4,621	311	87
Consolidated data	Retail - Secured on real estate property -		40	4,511	642	34	19	4,954	44	4,708	716	47	22
Consolidated data	Retail - Secured on real estate property -	Of Which: non-SME 21,255	243	21,064	3,723	267	90	22,152	233	21,988	3,905	263	65
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Ot Which: SMF	4,439 2,100	118 77	3,697 1,521	1,188 576	122 95	43	4,053 1,815	118	3,422 1,359	1,088	127 83	40
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SMI		40	2,176	612	95 27	48	2,238	49	2,063	499 589	83 44	40
	Retail - Other Retail - Of Which: non-SMi Equity	2,338	40	2,176	017	27	40	2,238	49	2,063	203	44	34
	Other non credit-obligation assets				1.067			-		0	745		
Other non Crear-acouguson assers			1		20,161						20,482		

							IRB Aş	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Original Exposure ¹		Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: and provisions defaulted			Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	38.710	670	34.366	12.670	584	309	40.220	775	35.800	13.286	588	345
	Corporates - Of Which: Specialised Lending	37	0	36	20	0	0	36	0	32	18	0	
	Corporates - Of Which: SME	8,220	278	7,098	2,720	321	116	8,026	268	7,107	2,603	258	130
	Retail - Retail - Secured on real estate property	30,426 26,062	398 281	29,012 25,380	5,520 4.346	418 298	199 108	30,858 26,882	392 277	29,828 26,474	5,675 4.600	434 309	179 86
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4,999	40	4,505	642	34	100	4,949	44	4.703	716	47	22
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	21.063	241	20.874	3,704	263	89	21.933	232	21.771	3.884	262	64
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,363	116	3,632	1,175	121	91	3,976	115	3,354	1,076	125	93
	Retail - Other Retail - Of Which: SME	2,088	77	1,511	572	94 27	43	1,804	67	1,349	495	82	40
	Retail - Other Retail - Of Which: non-SME Equity	2,275	40	2,121	603	27	47	2,172	48	2,005	580	43	53
	Other non credit-obligation assets			0	0	U	U		0				
	IRS Total												

IRB Approach

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments			Exposure Value ¹			Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	171		158	72	0 8	0	127	0	125	66	0	
	Corporates - Of Which: Specialised Lending	1/1	2	158	72	8	1	127	0	125	88		0
	Corporates - Of Which: Speciarises Centuring Corporates - Of Which: SME	19		19	18	0		19		19	17		
	Retail	9	1	8	3	1	0	19	1	8	3	1	0
	Retail - Secured on real estate property	1		1	0	0	0	1	0	1		0	
	Retail - Secured on real estate property - Of Which: SME	ō	o o	0	0	0	0	ė.	0	0	o o	0	o o
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	8	1	7	3	1	0	7	1	7	3	1	0
	Retail - Other Retail - Of Which: SME	6	1	5	3	1	0	6	1	6	3	1	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	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
												130/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Villue		Of which: defaulted	and provision:
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		43.405	759	38.263	14.202	609	387	43.138	700	38.198	14.311	567	365
	Corporates	Corporates - Of Which: Specialised Lending	27	759	26	14,202	0	0	43,130	700	26	17	307	300
		Corporates - Of Which: SME	8.326	254	7,313	2.563	161	146	7,775	221	6,790	2,535	202	125
	Retail		31,190	411	30,002	5,672	436	200	31,279	392	30,187	5,743	408	188
		Retail - Secured on real estate property	27,023	304	26,488	4,581	330	104	26,822	293	26,391	4,576	302	98
Consolidated data		Retail - Secured on real estate property - Of Which: SME	4,992	67	4,649	727	66	25	4,748	62	4,522	710	58	24
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	22,031	237	21,838	3,854	264	79	22,074	230	21,869	3,866	244	74
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4,167	107	3,514	1,090	106	96	4,457	99	3,796	1,167	105	90
		Retail - Other Retail - Of Which: SME	1,815	65	1,350	486	79	41	1,797	61	1,336	477	79	36
		Retail - Other Retail - Of Which: non-SME	2,352	42	2,163	605	27	56	2,660	39	2,459	690	27	54
	Equity	redit-obligation assets	۰	0	0	0 872			0	0	۰	0 784	٥	
	IRB Total ²	eon-congation assets				20,746						20.838		

							IRB Ap	proach					
				As of	31/03/2024					As o	130/06/2024		
		Origin	il 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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions				0	0	. 0	0	0	. 0	0	0	0
	Institutions Corporates			36,603	13.388	608	369	41.132	686	36.523	13.503	565	346
	Corporates - Of Which: Specialised Lending	41,416	745	26	15,000	0	0	29	0.00	26	17	0	0
	Corporates - Of Which: SME	8,051	242	7,042	2,462	161	136	7,501	209	6,520	2,440	202	115
	Retail	30,884		29,708	5,634	433	198	30,955	391	29,875	5,698	405	186
	Retail - Secured on real estate property	26,808		26,274	4,560	328	103	26,611	292	26,181	4,557	301	98
DENMARK	Retail - Secured on real estate property - C		67	4,641	727	66	25	4,741	62	4,516	710	58	24
DEINMARK	Retail - Secured on real estate property - O	f Which: non-SME 21,824	236	21,633	3,833	263	78	21,870	230	21,666	3,848	242	73
	Retail - Qualifying Revolving Botail - Other Botail		0	0	0	0	0	0	98	0	0		0
	Retail - Other Retail . Other Retail . Of Which SMF	4,076 1.802	106	3,434	1,074 483	105 78	95 40	4,343 1.788	98	3,693 1,328	1,141	104 78	89 36
	Retail - Other Retail - Of Which: non-SMF	2,274	42	2,094	463 592	27	55	2,555	38	2.385	696	27	53
	Equity	2,274	0	0	0	0	0	0	0	0	0.00	0	0
	Other non credit-obligation assets			Ů			Ů	Ů	Ů	Ů	-	Ů	
	IRB Total												

								IRB Ap	proach					
					Aso	131/03/2024						130/06/2024		
					Exposure Value ¹			Value adjustments			Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0 152	0	149	0 54	0		207	0	202	0 83	0	0 2
	Corporates	Corporates - Of Which: Specialised Lending	152	0	149	54	0	2	207	0	202	83		0
		Corporates - Of Which: SME	18		18	17			18		17	15		
	Retail	Corporates - Or Writer: SME	9	1	9	3	1		7	1	7	2	1	0
		Retail - Secured on real estate property	3	0	3		0		1	0	1	0		0
		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	6	1	6	3	1	0	6	1	6	2	1	0
		Retail - Other Retail - Of Which: SME	5	1	5	2	1	0	5	0	5	2	1	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity			0	0	0	0		0	0		0		0
	Other non credit-obligation assets													
	IRB Total													



General governments exposures by country of the counterparty

				Jyske Bank A/S										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
					No. de distribui financial	ssets by accounting portfolio		Derivatives with po	hi di di		n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-delivative ilitariciae a	ssees by accounting portions		Denvaures with po-	onive idii value	Delivatives with	i negative tali value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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[Austria	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
(0-3Mf) [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 33 0 0 0	0 31 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 31 0 0 0 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 - 3M[Bulgaria													
[3M - 1Y [17 - 2Y [17 -	Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
Total Tota	Denmark	26 188 6068 218 169 205 401 4,511	26 186 606 218 169 205 401	0 0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 186 606 218 169 225 4011 1,791		7 744 0 0 0 0 1 0 1 0 0 0 0 0 0 0 2 744	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	2 1,595 480 324 129 103 0 0 2,632		223
[0-3M[13M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	1211	1,510	v	2		1,791	30.	/49		0	4,034		113
[5Y - 10Y [



General governments exposures by country of the counterparty

				Jyske Bank A/S										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Finland		0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	France	1	0 0 0 0 0 0 0 5 5 5	6		0 0 0	0 0 0 0 0 5 13		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Germany	22 6	0 0 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0	0 50 0 2 5 54 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 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	6		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] 110Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy													



General governments exposures by country of the counterparty

Carry Tages Carry Tage								Jyske Bank A/S							
Transfer Transfer								As of 31/12/2023							
Author/Pally Carist Rapids Carist Rapids							Dire	ct exposures							
Part		(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
Control Figure Note Control Figure Note Control Co													Off-balance sh	neet exposures	
Particular Plants Part						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
100 100	Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net		designated at fair value through	value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	anioun
1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia													
1 - 2 - 2 1 - 2 1 2 1 2 3 3 4 5 5 5 5 5 5 5 5 5	[0 - 3 M] 3M - 1Y 12 - 2Y 22 - 3Y 3Y - 5Y 10Y - more	Lithuania													
10-304 10-304 10-7	10V - monce 10V - monce 10V - 5V1 11V - 2V1 110V - monce	Luxembourg	0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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]	Maita						·	·		·				
10-34	[34-34] [37-34] [37-34] [57-107]	Netherlands													
[0-34] [34-17] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27] [17-27]	[0 · 3M] [3M · 1Y] [1Y · 2Y] [2Y · 3Y] [5Y · 10Y]	Poland													
[6-34] [39-37] [37-27]	[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Portugal													
[37-51] [57-197] [197-mose Total	[0-3M[13M-3Y 13Y-2Y 2Y-3Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

				Jyske Bank A/S										
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M]	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Spain			6	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	7
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	21	5 25 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 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 0	0 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												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada		0 0 0	() () () () () () () () () ()	(0 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 0	0 0 0 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	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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 Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

		Jyske Bank A/S												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance st	eet exposures	
					ı									Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	((((
Total [0-3M[[3M-11] [17-24] [17-24] [27-37] [37-54] [57-107] [107-more Total	Africa	2	2	2		0 0	0		0	0	0	0		0
10tat 10 - 3M1 [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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	0 0 13 0 0	0 0 13 0 0	0		0 0 0	0 0 13 0 0			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	Belgium	0 0 0 0 0 0 8	0 51 0 0 0 8	0	22		0 31 0 0 0 0 8 8	6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[3M - 1Y [17 - 2Y [17 -	Denmark	807 229 442 27 104 277 33	807 229 442 26 104 278 23 1,909	0	33 55 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	807 190 387 26 102 262 23 1,798	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 1,698 673 68 64 107 0		15.7
Total	Estonia	1.200	1,000	u			1,750					4,012	,	137



General governments exposures by country of the counterparty

				Jyske Bank A/S										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Finland	11	0 0 15 15 10 10 10 10 10 10 10 10 10 10 10 10 10	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	France	33	0 0 0 0 0 0 0 5 5 5	0 0 0	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 5 5	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	22 61 12 77 61 61	20 60 8 13 74 0 6 65 0	0	22 66 11: 41: 11: 15:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 25 0 54	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[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	000000000000000000000000000000000000000	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 Total	Ireland													
[0 - 3M[Italy													



General governments exposures by country of the counterparty

				Jyske Bank A/S										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M[13M-1Y 11Y-2Y [2Y-3Y] [3Y-5Y [5Y-10Y [10Y-more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 833	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Maita													
[0-3M] [3M-4Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

			Jyske Bank AVS											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M]	Stovakia													
[0 - 3M] [3M - 1Y]	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	4
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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

				Jyske Bank A/S										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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	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[13M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - 10Te 10	Australia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	56	0 0 0 59 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
10 - 3Mf 13M - 1Yf [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Hong Kong													
[0 - 3M[Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 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													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
Total Tota	Other advanced economies non EE/	4												



General governments exposures by country of the counterparty

		Jyske Bank A/S												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
					Non derivative financial as	ssets by accounting portfolio		D erivatives with pos	tivo fair valuo	Dordynthus with	n negative fair value	Off-balance st	heet exposures	
						Second decounting portions		Deminates man pos	are in range	Serialites III.	The guitte full fulle			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Africa	0	0	0	0	0	0	0	0	0	0	0		0
Total [0 - 3M	Others	0 5 5 6 6	0 5 5 0 6	0 0 0 0 0	5 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 6 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures Jyske Bank A/S

					As of 30/09/2023					As of \$1/12/023													
		Gros	s carrying amount/ Nominal a	mount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶					Gross	carrying amount/ Nominal a	mount	Accumulated impairs credit risk and provisi	ment, accumulated negative cha	inges in fair value due to							
		Of which performing but past due>30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing			On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures					
ondo EURo		dat - 50 days and50 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³			cue - so days and 1-so days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸						
Cash balances at central banks and other demand deposits	10,291		0						0 0	10,401	0		0		0 1								
Debt securities (including at amortised cost and fair value)	9,174		0							9,08	0		0		0	0							
Central banks	43	0	0						0 0	46	0		0		0	0		0					
General governments	661	. 0	0						0 0	688	0		0		0	0		0					
Credit institutions	7,444		0						0 0	7,225	0		0		0	0		0					
Other financial corporations		0	0						0 0		0		0		0	0		0					
Non-financial corporations	1,025	. 0	0						0 0	1,126	0		0		0	0		0					
Loans and advances(including at amortised cost and fair value)	73,415	13	1,021	890	587	176	271	23	9 600	75,717	45	1,032	1,020	601	8 172	271	23	671					
Central banks	20	0	0						0 0	15	0		0		0	0		0					
General governments	1,816		0						0 0	1,813	0		0		0	0		0					
Credit institutions	721	. 0	0						0 0	470	0		0		0	0		0					
Other financial corporations	7,774		130	110	130	44	72		2 38	8,421		120	118	121	0 25	67	6	7 34					
Non-financial corporations	34,750	6	522	461	254	94	103		8 316	35,136	9	541	532	261	0 114	111	8	365					
of which: small and medium-sized enterprises	11,125	2	315	295	160	46	81		5 185	12,614	9	331	324	193	3 57	93	7.	2 214					
of which: Loans collateralised by commercial immovable property	24,687		311	296	44	11	36	1	2 274	26,904	1	374	370	99	5 39	36	1	1 337					
Households	28,337	7	368	319	203	36	10:	8	9 246	29,856	36	371	370	22	7 25	93	8	2 272					
of which: Loans collateralised by residential immovable property	24,893	1	315	284	151	1:	69		7 245	28,218	35	335	335	193	2 15	64	5	3 271					
of which: Credit for consumption	3,444	6	48	35	46	23	31	3	0	1,641	0	36	35	31	5 14	29	2	0					
DEBT INSTRUMENTS other than HFT	92,883	13	1,021	890	587	177	271	23	9 600	95,206	45	1,032	1,020	601	173	271	23	671					
OFF-BALANCE SHEET EXPOSURES	13,676		153	141	144	31	11		9 69	13,283		150	149	150	0 32	25	2	5 69					

The first not address that failure, accommunity impairment and accommunity impairment accommunity im



Performing and non-performing exposures Jyske Bank A/S

_									лукке в	ank A/S								
					As of 31/03/2024									As of 30/06/2024				
		Gros:	s carrying amount/ Nominal ar	nount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Oros:	s carrying amount/ Nominal an	nount	Accumulated impairs credit risk and provisi	nent, accumulated negative chan	ges in fair value due to		
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performis	ng exposures ²	Collaterals and financial guarantees received on no performing exposures
(min EUR)		doc - 30 days and 1-30 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			due - 50 days and 50 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	9,390	0	0	0		0			0	11,45	0	0	0					0
Debt securities (including at amortised cost and fair value)	8,896	0				0			0	9,98	7 0	0						0
Central banks	44	0	0	0		0			0	5	5 0	0	0					0
General governments	645	0	0	0		0			0	64	7 0	0	0					0
Credit institutions	7,079	0	0	0		0			0	8,24	. 0	0	0					0
Other financial corporations	0	0	0	0		0			0		0	0	0					0
Non-financial corporations	1,127	0	0	0		0			0	1,04	. 0	0	0					0
Loans and advances (including at amortised cost and fair value)	75,543	37	1,084	1,072	65	5 18	265	225	714	74,47	28	1,050	1,016	633	201	241	22	6 7
Central banks	20	0	0	0		0			0	1	. 0	0	0					0
General governments	1,634	0	0	0		0			0	1,73	2 0	0	0		1	. 0		0
Credit institutions	409	0	0	0		0			0	32	9 0	0	0					0
Other financial corporations	8,470	3	119	119	119	9 3	64	64	35	7,72	. 0	116	116	116	37	64	6	4
Non-financial corporations	35,600	15	568	563	30	4 11	110	85	380	35,45	18	542	525	295	121	91	8	6 3
of which: small and medium-sized enterprises	12,365	10	347	345	24	3 6	96	74	213	11,70	16	323	306	220	63	74	7	1 2
of which: Loans collateralised by commercial immovable property	27,008	0	387	383	12	5 4	36	15	344	27,02	0	365	347	12:	44	20	1	4 3
Households	29,411	19	397	389	23	2 4	2 91	81	299	29,23	10	392	375	215	42	87	7	7 2
of which: Loans collateralised by residential immovable property	27,845	19	361	353	19	6 2	7 60	50	298	27,64	10	357	340	189	25	60	5	0 2
of which: Credit for consumption	1,566	1	36	36	3	5 1	25	25	1	1,58	0	35	35	34	16	27	2	7
DEBT INSTRUMENTS other than HFT	93,828	37	1,084	1,072	65	5 19	266	225	714	95,91	28	1,050	1,016	633	202	241	22	6 7
OFF-BALANCE SHEET EXPOSURES	14,129		155	155	15	5 3	3	34	67	14,22	,	152	151	153	34	34	3	4

(Fig. First in Section Continue Continu



Forborne exposures

			As of 30/	09/2023	As of 31/12/2023								
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin _i exposures wit measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia	al guarantees received rbearance 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		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	
(mln EUR)													
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	0	0	0	0	0	0	0	0	
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)	1,035	645	140	136	731	427	919	651	134	129	631	441	
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	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	74	50	24	24	30	9	49	42	18	17	12	8	
Non-financial corporations	534	376	70	67	352	256	567	408	73	69	384	280	
of which: small and medium-sized enterprises	342	227	58	55	215		292	206	59	55	171		
Households	427	218	46	45	349	161	303	201	44	42	235	153	
DEBT INSTRUMENTS other than HFT	1,035	645	140	136	731		919	651	134	129	631		
Loan commitments given	31	16	2	2	13	0	27	15	2	2	14	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

⁽P) 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.

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Jyske Bank A/S

			As of 31/	03/2024				As of 30/	06/2024			
	Gross carrying amount of exposures with forbearance measures		Accumulated imp	airment, accumulated ue due to credit risk exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financia on exposures with fo	
		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
(min EUR) Cash balances at central banks and other demand deposits				0	0	0		0		0		
	o a			0	0							
Debt securities (including at amortised cost and fair value)	0	U	U	U	U	0	U	U	U	U	U	8
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)	993	686	153	147	693	461	979	682	132	126	693	471
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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	63	36	36	15	10	73	67	36	36	16	15
Non-financial corporations	566	398	73	69	388	273	535	387	54	51	370	273
of which: small and medium-sized enterprises	264	185	60	57	144	2,0	258	182	41	20	162	
Households	356	224	43	41	290	177	371	229	41	30	306	
						1//				33		
DEBT INSTRUMENTS other than HFT	993		153	147	693		979	682	132	126		
Loan commitments given	37	27	2	2	12	0	25	19	2	2	14	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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

			10.40	0.100.100.00					1	4 (40 (0000					1(0	4 (00 (000 4					4(0)	0.400.400.4		
			As of 3	0/09/2023					Asof	1/12/2023					As of 3	1/03/2024					As of 31	0/06/2024		
	Gross carryi	ingamount				Accumulated			Accumulated		Gross carrying amount					Accumulated	Gross carry	ingamount				Accumulated		
		Of which: non- performing			Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing			Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	1,171	33	30	1,135	16	0	1,144	12	12	1,123	9	0	1,132	9	9	1,111	12	0	1,165	9	9	1,141	11	0
B Mining and quarrying	42	0	0	31	0	0	21	0	0	11	0	0	32	0	0	22	0	0	10	0	0	10	0	0
C Manufacturing	1,915	22	21	1,809	29	0	1,972	32	32	1,872	34	0	2,123	35	35	2,024	32	0	2,196	36	36	2,043	29	0
D Electricity, gas, steam and air conditioning supply	1,105	0	0	737	2	0	1,125	0	0	764	2	0	1,284	2	2	907	3	0	1,382	2	2	811	2	0
E Water supply	121	0	0	110	0	0	117	5	0	102	4	0	122	3	2	107	0	0	103	0	0	86	0	0
F Construction	1,383	16	11	646	11	0	1,403	16	15	639	11	0	1,352	21	20	565	9	0	1,291	23	23	549	10	0
G Wholesale and retail trade	1,708	74	44	1,460	36	0	1,466	44	44	1,261	55	0	1,664	47	44	1,461	61	0	1,884	59	58	1,475	60	0
H Transport and storage	762	7	5	705	8	0	813	4	4	743	9	0	726	4	4	645	8	0	699	5	5	609	9	0
I Accommodation and food service activities	105	8	8	94	3	0	89	9	9	81	3	0	90	9	9	82	3	0	164	12	12	75	3	0
J Information and communication	353	3	2	314	3	0	309	3	3	298	4	0	304	3	3	294	3	0	265	1	1	252	3	0
K Financial and insurance activities	439	2	2	136	1	0	372	2	2	57	0	0	397	3	3	81	0	0	424	1	1	149	1	0
L Real estate activities	22,217	283	268	2,952	22	23	23,189	337	334	2,688	24	25	23,215	348	344	2,700	27	24	22,619	294	281	2,420	31	5
M Professional, scientific and technical activities	793	2	2	657	7	0	572	3	3	525	8	0	617	4	4	570	8	0	570	4	3	522	7	0
N Administrative and support service activities	1,241	62	61	1,154	25	0	1,179	65	65	1,109	26	0	1,192	71	70	1,123	31	0	1,257	80	80	1,191	33	0
O Public administration and defence, compulsory social security	36	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0
P Education	768	2	2	17	2	0	817	2	2	7	2	0	810	3	3	9	2	0	864	3	3	7	2	0
Q Human health services and social work activities	204	3	3	63	3	0	140	3	3	38	3	0	136	3	3	38	1	0	145	9	9	33	1	0
R Arts, entertainment and recreation	43	3	1	30	1	n	27	3	3	24	1	0	24	2	2	22	1	0	26	3	3	24	2	0
S Other services	345	2	2	296	1	0	342	2	2	283	5	0	344	2	2	286	2	n n	354	1	1	273	3	0
Loans and advances	34,750	522	461	12.345	173	24	35,136	541	532	11.627	200	25	35,600	568	559	12.047	203	25	35.454	542	526	11.670	207	5

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.