

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK



## 2016 EU-wide Stress Test: Summary

Jyske Bank

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		31/12/2018	31/12/2018
Cumulative 3y: Net interest income		2,865.53	2,662.45
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-62.18	-314.75
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-418.05	-1,087.76
Cumulative 3y: Profit or (-) loss for the year		840.16	-68.58
Coverage ratio - Default stock	40.40%	31.15%	35.77%
Common Equity Tier 1 capital	3,805.98	4,734.97	3,631.68
Total Risk exposure amount	23,705.42	23,858.02	25,941.70
Common Equity Tier 1 ratio, %	16.1%	19.8%	14.0%
Fully loaded Common Equity Tier 1 ratio, %	16.0%	19.8%	14.0%
Tier 1 capital	3,914.45	4,802.44	3,699.15
Total leverage ratio exposures	73,996.54	73,996.54	73,996.54
Leverage ratio, %	5.3%	6.5%	5.0%
Fully loaded leverage ratio, %	5.1%	6.4%	4.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>1</sup> Conversions not considered for CET1 computation
 <sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

Jyske Bank								
							31/12/2015	
	l	Exposure	values			Risk expo	sure amounts	
	A-IR	8	F-	IRB	A-1	IRB	F-18	8
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(min EUR, %)								
Central banks and central governments Institutions	0	0	0	0	0	0	0	0
Corporates Corporates - Of Which: Specialised Lending	34.019 29	1.278 22	0	0	9.905 37	560 0	0	0

 Interface
 <t

Stock of provisions

F-IRR

overage Ratio Default Stock<sup>1</sup>

> 42.0% 1.5% 51.4% 36.9% 26.7% 20.8% 28.2%

-58.7% 64.0% 55.3% --

A-IRB

Risk e A-IRB A-IRB F-IR A-IRB F-IRB Coverage Ratio Non-defaulted Defaulted lon-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Defaulte In FUR 0 33,322 29 6,869 24,293 20,959 964 19,996 0 3,334 1.015 2,319 0 1,248 22 969 491 336 70 0 9,573 37 3.817 4,475 3.469 288 3,181 0 1,006 335 672 0 542 408 455 332 48 284 123 38 41.6% 1.5% 51.3% 37.5% 27.1% 20.8% 28.8% -60.0% 64.0% 57.4% 12 526 165 12 57,61 nputed as: Stock of provisions for defaulted

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IS	8	F-	RB	A-1	RB	F-IR	:B	A-	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	) (	) -
	Institutions	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	289	0	0	0	74	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 0	-
	Corporates - Of Which: SME	256	0	0	0	65	0	0	0	0	0	0	0 0	-
	Retail	14	1	0	0	3	1	0	0	0	0	0	0 0	13.6%
	Retail - Secured on real estate property	13	1	0	0	3	1	0	0	0	0	0	0 0	3.3%
N1	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0		0	0.0%
Norway	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	3	1	0	0	0	u u			3.7%
	Retail - Oualifving Revolving	0		0	U	U	0	0	u u	0	u			61.5%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1		0	U	U	0	0	u u	0	u			01.5%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0		0	u u			61.5%
	Retail - Other Retail - Or Which: hon-SMC	1		0	0		0	0					3 3	01.3%
	Securitisation				0		0	0				l `	1 '	
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0			
	IRB TOTAL	303	1	0	0	77	1	0	0	0	0	0		13.6%

IRB TOTAL
T Computed as: Stock of provisions for defaulted stock / default stock (as defined in parapraphs 59 and 61 of the Methodological note)

	31/12/2015												/
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions	1	
	A-I	RB	F-I	RB	A-1	IRB	F-18	8	A-	IRB	Fi	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
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	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	6	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 - Ofher 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	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	- 1



Credit risk IRB Jyske Bank

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	A-IRB		IRB	A-1	IRB	F-IR	:B	A-I	RB	F-I	IRB	Coverage Rati
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates					0	0	0	0	0	0	0		0
Corporates - Of Which: Specialised Lending	0		0	0	ō	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
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0		0
Retail - Oualifying Revolving	u u		0	0	0	0	0	0	0	u o	0		0
Retail - Other Retail			0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: SME	0		0	0	0	ō	0	ō	0	ō	, o		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
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		D

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-II	8	F-	IRB	A-1	IRB	F-IR	:B	A-	IRB	F	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	C	-
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 Lendino	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	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	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	C	-
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 - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	C	-
Equity	0	0	0	0	0	0	0	0	0	0	0	C	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposure				Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-	-IRB A-I		IRB	F-IR	В	A-1	IRB	F	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	)
Tostitutions	0	0	0	0	0	0	0	0	0	0	0	(	3
Corporates	0	0	0	0	0	0	0	0	0	0	0	(	2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		3
Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0		2
Retail - Secured on real estate property	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		
Retail - Secured on real estate property - of Which an-SME	ő	ő	ő	ő	ő	ŏ	ő	ŏ	ŏ	ő	ő	i i	5
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	Ó	0		5
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(	0
Retail - Other Retail - Of Which: SMF	0	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	6	3
Equity	0	0	0	0	0	0	0	0	0	0	0	(	0
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	U	0	0	0	0		5
IRB TOTAL ad as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	. 0	0	0	0	0	0	0	0	0	0		1

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IF	8	F-I	RB	A-	IRB	F-IR	В	A-1	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
Central banks and central governments	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	0	0	0	0	0	0	0	(	)
Connorates - Of Which: Specialised Lendino	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	(	
Retail	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		
Retail - Secured on real estate property - Of Which: SME	0	0	0	U	0	0	0	U	0	0	0		
Retail - Secured on real estate property - Of Which: non-SMF Retail - Qualifying Revolving	0	0	0	U	0	0	0	U	0	0	0		
	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	U	0	0	0	U	0	0	0		
Retail - Uther Retail - Of White Smit	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of White: non-sme	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0		,
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
TDB TOTAL	0	ő	ő	0	ő	0	0	ő	0	0	ő		

1RB TOTAL <sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

Credit risk IRB Jyske Bank

	31/12/2015													
		Exposu	e values			Risk expo	sure amounts			Stock	of provisions			
	A-I	A-IRB		RB	A-1	RB	F-IR	В	A-:	IRB	F-	-IRB	Coverage Rati	
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc											
Central banks and central oversments Institutions Coronate Coronat														

	31/12/2015												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	IRB	A-1	RB	F-IR	:B	A-1	RB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
Fondrich banks and routen answersenders Concorders - Of Which: Socialised Lendon Concorders - Of Which: Socialised Lendon Concorders - Of Which: Socialised Lendon Retail - Social on and elate answers/ Retail - Social on and elate answers/ Retail - One of and elate answers/ Retail - One of and elate answers/ Retail - One factor Retail - One factor Retail - One factor Retail - One factor Retail - Other factor Retail - Oth													

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-1	RB	A-1	IRB	F-IR	₹B	A-1	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions Composites	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	ő	0	ő	0	ő		ő	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	C	0	0	0	C	
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	0	-
Retail - Secured on real estate property - OF Which non-SME		0	0	0	0	0	0		0	0	0	0	
Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	) -
Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of White: some		0	0	0	0	0	0		0	0	0		-
Equity	0	0	0	ō	ō	0	ō	G	0	0	0	0	· -
Securitisation and an an an													
Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

Jyske	Bank
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						Baseline Scer	nario								Adverse Sce	nario			
			31/12/20	16		31/12/201	17		31/12/201	18		31/12/201	6		31/12/20	17		31/12/20	18
	(min EUR. %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage R Default St
	Central banks and central governments		0	-	-	0		-	0	-		0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Corporates	0.3%	919	37.4%	0.2%	1,007	34.0%	0.2%	1,115	32.7%	0.5%	1,061	40.0%	0.6%	1,337	39.9%	0.5%	1,562	
	Corporates - Of Which: Specialised Lending	1.4%	17	66.1%	1.2%	17	63.1%	1.1%	17		3.1%	2	5.1%	5.1%	4	10.0%	4.8%	5	
	Corporates - Of Which: SME	0.9%	702	46.4%	0.8%	755	43.5%	0.8%	823	42.5%	1.7%	797	50.2%	1.8%	950	49.9%	1.5%	1,058	
	Retail	0.1%	275	31.2%	0.1%	297	27.4%	0.1%	324	25.8%	0.3%	323	30.0%	0.3%	426	28.1%	0.3%	520	
	Retail - Secured on real estate property	0.0%	126	21.2%	0.0%	132	17.6%	0.0%	139	15.7%	0.1%	146	19.4%	0.2%	185	16.8%	0.2%	223	
	Retail - Secured on real estate property - Of Which: SME	0.3%	26	25.3%	0.2%	29	24.0%	0.2%	33	24.4%	0.6%	37	32.9%	1.0%	49	35.3%	1.1%	58	
Jyske Bank	Retail - Secured on real estate property - Of Which: non-SME	0.0%	100	20.4%	0.0%	103	16.4%	0.0%	107	14.1%	0.1%	110	17.0%	0.1%	137	14.1%	0.1%	165	
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.6%	148	54.0%	0.5%	165	51.3%	0.4%	185	51.4%	1.3%	177	56.2%	1.3%	241	59.9%	1.3%	297	
	Retail - Other Retail - Of Which: SME	1.2%	64	54.1%	1.0%	74	49.9%	0.9%	89	51.1%	2.8%	81	54.5%	2.7%	117	56.2%	2.3%	144	
	Retail - Other Retail - Of Which: non-SME	0.3%	84	53.9%	0.3%	91	52.6%	0.2%	96	51.8%	0.6%	96	57.9%	0.7%	123	64.3%	0.9%	153	
	Equity		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	
	IRB TOTAL	0.2%	1,194	35.6%	0.2%	1.304	32.1%	0.2%	1,439	30.7%	0.4%	1.385	36,9%	0.5%	1,763	36.0%	0.4%	2.083	

						Baseline Scer	ario								Adverse Sce	nario
			31/12/20	16		31/12/201	.7		31/12/201	18		31/12/20:	16		31/12/20	17
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -			Co
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	D
	Central banks and central governments		0		-	0			0	-	-	0		-	- 0	
	Institutions		0	-	-	0	-	-	0	-	-	0		-	- 0	
	Corporates	0.2%	893		0.2%	972	33.9%	0.2%	1,063	32.7%	0.5%	1,027	39.9%	0.6%	6 1,280	
	Corporates - Of Which: Specialised Lending	1.4%	17	66.1%	1.2%	17	63.1%	1.1%	17	60.8%	3.1%	2	5.1%	5.1%	o 4	
	Corporates - Of Which: SME	0.9%	687	46.3%	0.8%	738	43.5%	0.7%	800	42.6%	1.7%	786	50.5%	1.9%	6 935	
	Retail	0.1%	269	31.5%	0.1%	291	27.6%	0.1%	318	25.9%	0.2%	316	30.1%	0.3%	6 403	
	Retail - Secured on real estate property	0.0%	124	21.4%	0.0%	130	17.7%	0.0%	136	15.7%	0.1%	142	19.4%	0.1%	6 167	
	Retail - Secured on real estate property - Of Which: SME	0.3%	26	25.3%	0.2%	29	24.0%	0.2%	33	24.4%	0.6%	36	32.7%	0.7%	o 46	
Denmark	Retail - Secured on real estate property - Of Which: non-SMB	0.0%	98	20.5%	0.0%	101	16.4%	0.0%	104	14.0%	0.1%	106	16.9%	0.1%	6 122	
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	-	0	-	-	- 0	
	Retail - Other Retail	0.6%	145	54.8%	0.5%	161	51.9%	0.4%	181	52.0%	1.2%	174	57.0%	1.3%	6 236	
	Retail - Other Retail - Of Which: SMF	1.2%	64	54.1%	1.0%	74	49.9%	0.9%	88	51.1%	2.6%	79	53.2%	2.6%	6 115	
	Retail - Other Retail - Of Which: non-SME	0.3%	81	55.5%	0.3%	87	54.0%	0.2%	93	53.0%	0.6%	95	61.2%	0.7%	o 121	
	Equity		0	-	-	0	-	-	0	-	-	0		-	- 0	
	Securitisation															
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%		
	IRB TOTAL	0.2%	1,162	35.7%	0.2%	1,263	32.1%	0.1%	1,380	30.7%	0.4%	1.343	36.8%	0.4%	1.683	1 -

	0		-	0			0	
-	0	-	-	0	-	-	0	
0.5%	1,027	39.9%	0.6%	1,280	39.6%	0.5%	1,482	39.0
3.1%	2	5.1%	5.1%	4	10.0%	4.8%	5	13.5
1.7%	786	50.5%	1.9%	935	50.0%	1.5%	1.049	49.9
0.2%	316	30.1%	0.3%	403	27.1%	0.2%	478	25.6
0.1%	142	19.4%	0.1%	167	15.3%	0.1%	188	13.3
0.6%	36	32.7%	0.7%	46	33.0%	0.7%	52	32.4
0.1%	106	16.9%	0.1%	122	12.6%	0.1%	135	10.8
-	0	-	-	0	-	-	0	
1.2%	174	57.0%	1.3%	236	60.5%	1.1%	290	62.4
2.6%	79	53.2%	2.6%	115	55.2%	2.1%	142	55.5
0.6%	95	61.2%	0.7%	121	67.3%	0.7%	149	71.6
-	0	-	-	0	-	-	0	
0.0%	0	-	0.0%	0	-	0.0%	0	
0.4%	1,343	36.8%	0.4%	1,683	35.4%	0.4%	1,960	34.49
0.4%	1,343	36.8%		1,683 Adverse Scer		0.4%	1,960	34.49
0.4%				Adverse Scer	nario	0.4%		
	31/12/20	16	0.4%	Adverse Scer 31/12/20	nario 17		31/12/201	18
Impairment	31/12/20 Stock of	16 Coverage Ratio -	0.4%	Adverse Scer 31/12/20 Stock of	nario 17 Coverage Ratio -	Impairment	31/12/201 Stock of	18 Coverage Ratio
	31/12/20 Stock of Provisions	16	0.4%	Adverse Scer 31/12/20 Stock of Provisions	nario 17		31/12/201 Stock of Provisions	18 Coverage Ratio
Impairment	31/12/20 Stock of Provisions 0	16 Coverage Ratio -	0.4%	Adverse Scer 31/12/20 Stock of	nario 17 Coverage Ratio -	Impairment	31/12/201 Stock of Provisions 0	18 Coverage Ratio
impairment rate	31/12/20 Stock of Provisions	16 Coverage Ratio - Default Stock <sup>1</sup>	0.4% Impairment rate	Adverse Scer 31/12/20 Stock of Provisions	aario 17 Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	31/12/201 Stock of Provisions 0 0	18 Coverage Ratio Default Stock
Impairment	31/12/20 Stock of Provisions 0	16 Coverage Ratio -	0.4%	Adverse Scer 31/12/20 Stock of Provisions	nario 17 Coverage Ratio -	Impairment	31/12/203 Stock of Provisions 0 0 0	18 Coverage Ratio Default Stock
Impairment rate 0.0%	31/12/20 Stock of Provisions 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0%	0.4% Impsirment rate	Adverse Scer 31/12/20 Stock of Provisions	nario 17 Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate 0.0%	31/12/203 Stock of Provisions 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0
impairment rate 0.0% - 0.0%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> % 0.0% 0.0%	0.4%	Adverse Scer 31/12/20 Stock of Provisions	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0%	Impairment rate	31/12/20: Stock of Provisions 0 0 0 0 0	18 Coverage Ratio Default Stock 0.0
mpairment rate 0.0% 0.0% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.9%	0.4%	Adverse Scer 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0%	Impairment rate 0.0% 0.1%	31/12/201 Stock of Provisions 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>0</sup> 0.0 22.4
mpairment rate 0.0% 0.0%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 	0.4%	Adverse Scer 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 21.5% 14.6%	Impairment rate	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8
impairment rate 0.0% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 19.4% 12.0% 0.0%	0.4% Impairment rate 0.0% 0.0% 0.1% 0.1%	Adverse Scer 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 14.6% 0.0%	Impairment rate 0.0% 0.1% 0.1%	31/12/201 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock 0.0 22.4 15.6 0.0
mpairment rate 0.0% 0.0% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 	0.4%	Adverse Scer 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 21.5% 14.6%	Impairment rate 0.0% 0.1%	31/12/200 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock 0.0 22.4 15.8 0.0
mpairment rate 0.0% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 19.4% 12.0% 0.0% 13.2%	0.4% Impairment rate 0.0% 0.1% 0.1%	Adverse Scer 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 11.6% 0.0% 15.7%	Impairment rate 0.0% 0.0% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8 0.0 16.8
mpairment rate 0.0% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 19.4% 12.0% 0.0%	0.4% Impairment rate 0.0% 0.1% 0.1% 0.1%	Adverse Sce 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 14.6% 0.0%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/20) Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8 0.0 16.8
(mpairment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock 0.0% 10.4% 12.0% 0.13.2% 13.2% 13.2%	0.4% Impsirment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.9%	Adverse Scei 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 12 Coverage Ratio - Default Stock 0.0% 0.0% 14.6% 0.0% 15.7% 65.4%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/201 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8 0.0 16.8 68.7
mpairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 19.4% 12.0% 0.0% 13.2%	0.4% Impairment rate 0.0% 0.1% 0.1% 0.1%	Adverse Scee 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 17 Coverage Ratio - Default Stock <sup>1</sup> 0.0% 0.0% 11.6% 0.0% 15.7%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8 0.0 16.8 68.7
(mpairment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock 0.0% 10.4% 12.0% 0.13.2% 13.2% 13.2%	0.4% Impsirment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.9%	Adverse Scei 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 12 Coverage Ratio - Default Stock 0.0% 0.0% 14.6% 0.0% 15.7% 65.4%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/201 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>1</sup> 0.0 22.4 15.8 0.0 16.8 68.7
impairment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock 0.0% 10.4% 12.0% 0.13.2% 13.2% 13.2%	0.4% Impsirment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.9%	Adverse Scet 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 12 Coverage Ratio - Default Stock 0.0% 0.0% 14.6% 0.0% 15.7% 65.4%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/20: Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio Default Stock <sup>2</sup> 0.0 22.4 15.8 0.0 16.8 68.7
(mpairment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Ratio - Default Stock 0.0% 10.4% 12.0% 0.13.2% 13.2% 13.2%	0.4% Impsirment rate 0.0% 0.1% 0.1% 0.1% 0.1% 0.9%	Adverse Scee 31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nario 12 Coverage Ratio - Default Stock 0.0% 0.0% 14.6% 0.0% 15.7% 65.4%	Impairment rate 0.0% 0.1% 0.1% 0.1% 0.1%	31/12/20 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0	18 Coverage Ratio

Stock of

			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
	Corporates - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	Retail	0.0%	0	19.8%	0.0%	0	18.8%	0.0%	0	18.6
	Retail - Secured on real estate property	0.0%	0	11.9%	0.0%	0	11.5%	0.0%	0	11.9
	Retail - Secured on real estate property - Of Which: SME	-	0	0.0%	-	0	0.0%	-	0	0.0
Norway	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	13.2%	0.0%	0	12.6%	0.0%	0	12.9
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.3%	0	59.6%	0.3%	0	58.0%	0.2%	0	56.7
	Retail - Other Retail - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	
	Retail - Other Retail - Of Which: non-SME	0.3%	0	59.6%	0.3%	0	58.0%	0.2%	0	56.7
	Eauity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0			0	-		0	
	IRB TOTAL	0.0%	0	13.3%	0.0%	0	10.2%	0.0%	0	8,99

Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.0%	0	13.2%	0.0%	0	12.6%	0.0%	0	12.9%	0	.1%	0 13.2%	0.1%	
Retail - Other Retail	0.3%	0	59.6%	0.3%	0	58.0%	0.2%	ő	56.7%	(	.8%	0 59.8%	0.9%	
Retail - Other Retail - Of Which: SME	0.0%	ō		0.0%	0		0.0%	ō	-	0	.0%	0	- 0.0%	
Retail - Other Retail - Of Which: non-SME	0.3%	0	59.6%	0.3%	0	58.0%	0.2%	0	56.7%	0	.8%	0 59.8%	b 0.9%	
Equity		0		-	0		-	0	-		-	0	-	
Securitisation														
Other non-credit obligation assets		0			0			0	-		-	0		
IRB TOTAL	0.0%	0	13.3%	0.0%	0	10.2%	0.0%	0	8.9%	0.	0%	0 11.5%	0.0%	
					Baseline Sce	nario								Adverse Sci
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/	2016	-	31/12/2
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairm	ent Stock o	f Coverage Ratio -	Impairment	Stock of
(min EUR, %)	rate	Provisions		rate	Provisions				Default Stock <sup>1</sup>	rate	Provision		rate	Provisions
Central banks and central governments	-	0		-	0	-	-	0	-	-		0 -	-	(
Institutions	-	0	-	-	0		-	0	-	-		0 -	-	
Corporates	-	0	-	-	0	-	-	0	-	-		0 -	-	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-		0 -	-	
Corporates - Of Which: SME	-	0	-	-	0		-	0	-	-		0 -	-	
Retail	-	0	-	-	0		-	0	-	-		0 -	-	
Retail - Secured on real estate property	-	0	-	-	0		-	0	-	-		0 -	-	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-	-		0 -	-	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	-	-		0 -	-	
Retail - Qualifying Revolving		0	-	-	0			0	-	-		0 -	-	
Retail - Other Retail	-	ō	-	-	0		-	ō	-	-		0 -	-	
Retail - Other Retail - Of Which: SME		0	-	-	0			0	-	-		0 -	-	
Retail - Other Retail - Of Which: non-SME		0	-	-	0			0	-	-		ō -	-	
Equity	-	0	-	-	0		-	0	-	-		0 -	-	
Securitisation		Ŭ			l i			0						l i
Other non-credit obligation assets	-	0		-	0		-	0	-	-		0 -	-	
TPR TOTAL						1							1	

	Adverse Scenario											
	31/12/20	16		31/12/20	17		31/12/20	18				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
	0	-	-	0		-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0			0	-				
	0	-	-	0	-		0	-				

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

Jyske Bank

Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

		Baselies Generale						_											
					Baseline Sco	enario									Adverse Sce	nario			
		31/12/2	116		31/12/20	017		31/12/20	018			31/12/20	16		31/12/20	17		31/12/201	8
	Impairment	Stock of	Coverage Ratio -	Impairment			Impairment	Stock of	Coverage Ratio -	I	mpairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		- (	-	-	0	)	-	- 0	) -		-	0	-	-	- 0	-	-	0	
Institutions			-	-	0	)		. 0			-	0	-	-	0	-	-	0	
Corporates		- 0	-	-	0	)		. 0			-	0	-	-	- 0	-		0	
Coroorates - Of Which: Soecialised Lending			-	-	0	)		. 0			-	0	-	-	0	-	-	0	
Corporates - Of Which: SME		- 0	-	-	0	)		. 0			-	0	-	-	- 0	-		0	
Retail		- 0	-	-	0			. 0			-	0		-	0	-		0	
Retail - Secured on real estate property				-	0						-	0		-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		- 0	-	-	0			. 0			-	0		-	0	-		0	
Retail - Secured on real estate property - Of Which: non-SME				-	0		-					0			0			0	
Retail - Qualifying Revolving			-	-	0						-	ō		-	0	-	-	ō	
Retail - Other Retail				-	0		-					0			0			0	
Retail - Other Retail - Of Which: SME				-	0		-					ő						0	
Retail - Other Retail - Of Which: non-SME				-	0		-					0			0			0	
Equity				-	0		-					ő						0	
Securitisation						1		1							1		1		
Other non-credit obligation assets					0							0		-	0			0	
IRB TOTAL	-	- 6	-	-	0			. 0	-		-	ŏ	-	-	- Ö	-		Ő	

					Baseline Sce	nario			
		31/12/201	16		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
Central banks and central governments	1000	0	Delault Stock	Tutte	0	Default Stock	Tutte	0	Default Stock
Institutions		0			0			0	
Corporates		ő	-		0			ő	
Corporates - Of Which: Specialised Lending		0	-		0			0	
Corporates - Of Which: SME	-	ō	-	-	ō		-	ō	
Retail	-	0	-	-	o		-	0	
Retail - Secured on real estate property	-	0	-	-	o		-	0	
Retail - Secured on real estate property -	Of Which: SME	0	-	-	0	-	-	0	
Retail - Secured on real estate property -	Of Which: non-SME	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0		-	0		-	0	
Securitisation									
Other non-credit obligation assets		0		-	0		-	0	
IRB TOTAL	-	0		-	0	-	-	0	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
	0	-	-	0			0						
-	0	-	-	0		-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0		-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0		-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0		-	0		-	0	-					
-	0			0		-	0	-					
	0	-	-	0	-	-	0	-					

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Secure on real estate property - Or which: non-sele Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Other Retail		0			0			0	
Retail - Other Retail - Of Which: SME		0			0			0	
Retail - Other Retail - Of Which: non-SME		0			0			0	
Equity		ő	-	-	0	-	-	ő	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL	-	0	-	-	0		-	0	

	Adverse Scenario												
	31/12/20	16	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-		0	-					
-	0	-	-	0	-	-	0	-					
	0			0			0						
-	0	-		0			0						
-	0	-		0			0						
-	ō	-	-	ō			ō						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0			0	-		0	-					
				0									
-	0		-	0		-	0						

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-		0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Coroorates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: pon-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Fouity	-	0		-	0			0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0		-	0	

				Adverse Sce	nario								
	31/12/20:	16		31/12/2017 31/12/2018			31/12/2017 31/12/2018			31/12/2017 31/12/2018			18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	U	-	-	0	-	-	0						
-	U	-	-	0	-	-	0						
-	U	-	-	U	-	-	0						
-	U	-	-	U	-	-	U						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
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	-			_			- i						
	0	-		0		-	0						

IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

Jyske Bank	
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					Baseline Sce	nario								Adverse Sco	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/:	2/2016		31/12/2	117	31/12/2018		18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impain			<ul> <li>Impairment</li> </ul>	Stock of	Coverage Ratio -	Impairment		Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rab	Provis	ions Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments Institutions		0	-		0			0	-		-	0	1		-	-	0	
Corporates	-	0	-	-	0	-	-	0	-		-	0			-	-	0	
Comprises - Of Which: Specialised Leading Corporates - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-		-	-	0	
Corborates - Ur Which: SME	1	0	-		0			0	1		-	0	1		-		0	
Retail - Secured on real estate property	-	0	-	-	ō	-	-	ō	-		-	0				-	ō	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-		-	-	0	
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	-	0		-	0		-	0	-		-	0	-		-	-	0	
Retail - Other Retail	1	0			0			ő			-	0		i i			0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-		-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	0	-		-	0	-		-	-	0	
Equity Securitisation	-	0			0		-	U				0				-	0	
Other non-credit obligation assets	-	0	-		0		-	0	-		-	0	-		-	-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	-		-	0			-	-	0	

					Baseline Sce	nano					
		31/12/20	16		31/12/20	17		31/12/20	18		31/
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provi
Central banks and central povernments		0	-	-	0	-	-	0	-	-	
Institutions		0	-	-	0	-	-	0	-	-	
Corporates		0	-	-	0	-	-	0	-	-	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-	-	
Corporates - Of Which: SME		0	-	-	0	-	-	0	-	-	
Retail		0	-	-	0	-	-	0	-	-	
Retail - Secured on real estate property		0	-	-	0	-	-	0	-	-	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	-	
Retail - Secured on real estate property - Of Which: non-SME		0	-		0	-		0		-	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	-	-	
Retail - Other Retail		0	-		0	-		0		-	
Retail - Other Retail - Of Which: SME								, i		-	
Retail - Other Retail - Of Which: non-SME		ő	-	-	0			ő		-	
Faulty		, i			ō					-	
Securitisation											
Other non-credit obligation assets		0			0			0			
Unter non-creat condition assets		0			0		-	0	-		
IRE TOTAL puted as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	-	1 0	-	-	0	-		1 0	-	-	1

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	U	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
	U			U			U	
	0			0			0	
-	0			0			0	-

	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Comorates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0	-	-	0	I .
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0	-	-	0	
IRB TOTAL	-	0		-	0		-	0	

				Adverse Sce	nario			
	31/12/20			31/12/20			31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0	1	-	0	
-	ő	-	-	ő	-	-	ő	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-		0	1		0	
-	ō	-	-	ō	-	-	ō	
-	0		-	0	-	-	0	
	0		-	0	-	-	0	





Jyske Bank

					31/12/2015			
		Exposure	values	Risk exposu	Risk exposure amounts		provisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	916	0	0	0	0	0	100.09
	Regional governments or local authorities	470	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0.09
	Institutions	2,521	0	816	0	2	0	0.09
	Corporates	270	17	234	25		18	97.49
	of which: SME	185	17	152	25	1	18	96.99
	Retail	71	7	53	11	1	9	90.59
Jyske Bank	of which: SME	0	0	0	0	0	0	0.09
JYSKE Darik	Secured by mortgages on immovable property	313	133		48	2	38	
	of which: SME	109	37	34	14	0	13	33.49
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	357	0	36	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	41	0	21	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	370	0	813	0	0	0	0.0%
	Securitisation							
	Other exposures	773	0	223	0	0	0	0.09
	Standardised Total	6,102	158	2,301	84	5	65	38.8%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	885	0	0	0	0	C	100.0
	Regional governments or local authorities	470	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	742	0	172	0	2	0	0.
	Corporates	183	6	160	8	0	6	97.
	of which: SME	98	6	79	8	0	6	97.
	Retail	3	0	2	0	0	0	39.
Denmark	of which: SME	0	0	0	0	0	0	0.0
Deninark	Secured by mortgages on immovable property	17	5	6	2	0	4	77.
	of which: SME	15	4	5	2	0	4	81.
	Items associated with particularly high risk	0	0	0	0	0	0	0.
	Covered bonds	282	0	28	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	370	0	813	0	0	0	0.0
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0
	Standardised Total	2,952	11	1,180	10	2	9	87.7

Standardised Total
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	7	0	0	0	0	C	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0.04
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	221		110	0	0	0	0.0
	Corporates	16		13	0	0	C	0.0
	of which: SME	16		13	0	0	C	0.0
	Retail	18	0	13	0	0	C	0.0
Norway	of which: SME	0	0	0	0	0	0	0.0
NOTWAY	Secured by mortgages on immovable property	6	0	2	0	0	0	0.0
	of which: SME	1	0	0	0	0	C	0.0
	Items associated with particularly high risk	0	0	0	0	0	C	0.0
	Covered bonds	10	0	1	0	0	C	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.0
	Equity	0	0	0	0	0	0	0.0
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.09
	Standardised Total	278	0	139	0	0	0	0.0%



Jyske Bank

				31/12/2015			
	Exposure	values	Risk expos	ure amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0 0	0	0	0	0.0%
Regional governments or local authorities	0	0	0 0	0	0	0	0.0%
Public sector entities	0	0	0 0	0	0	0	0.0%
Multilateral Development Banks	0	0	0 0	0	0	0	0.0%
International Organisations	0	0	0 0	0	0	0	0.0%
Institutions	0	0	0 0	0	0	0	0.0%
Corporates	0	0	0 0	0	0	0	0.0%
of which: SME	0	0	0 0	0	0	0	0.0%
Retail	0	0	0 0	0	0	0	0.0%
of which: SME	0	0	0 0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0 0	0	0	0	0.0%
of which: SME	0	0	0 0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0 0	0	0	0	0.0%
Covered bonds	0	0	0 0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0 0	0	0	0	0.0%
Equity	0	0	0 0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0 0	0	0	0	0.0%
Standardised Total	0	0	0 0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	orovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	C	0 0	0	0	0	0.0
Regional governments or local authorities	0	0	0 0	0	0	0	0.0
Public sector entities	0	0	0 0	0	0	0	0.0
Multilateral Development Banks	0	0	0 0	0	0	0	0.0
International Organisations	0	0	0 0	0	0	0	0.0
Institutions	0	0	0 0	0	0	0	0.0
Corporates	0	0	0 0	0	0	0	0.
of which: SME	0	0	0 0	0	0	0	0.0
Retail	0	0	0 0	0	0	0	0.0
of which: SME	0	0	0 0	0	0	0	0.
Secured by mortgages on immovable property	0	0	0 0	0	0	0	0.
of which: SME	0	0	0 0	0	0	0	0.
Items associated with particularly high risk	0	0	0 0	0	0	0	0.
Covered bonds	0	0	0 0	0	0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	0.0
Collective investments undertakings (CIU)	0	0	0 0	0	0	0	0.0
Equity	0	0	0 0	0	0	0	0.0
Securitisation							
Other exposures	0		0 0	0	0	0	0.0
Standardised Total	0	0	0 0	0	0	0	0.0

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0		0 0	0	0	C	0.09
Regional governments or local authorities	0		0 0	0	0	0	0.09
Public sector entities	0		0 0	0	0	0	0.09
Multilateral Development Banks	0		0 0	0	0	0	0.04
International Organisations	0		0 0	0	0	0	0.04
Institutions	0		0 0	0	0	0	0.0
Corporates	0		0 0	0	0	0	0.0
of which: SME	0		0 0	0	0	0	0.0
Retail	0		0 0	0	0	0	0.0
of which: SME	0		0 0	0	0	0	0.0
Secured by mortgages on immovable property	0		0 0	0	0	0	0.0
of which: SME	0		0 0	0	0	0	0.0
Items associated with particularly high risk	0		0 0	0	0	0	0.0
Covered bonds	0		0 0	0	0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	0	0.0
Collective investments undertakings (CIU)	0		0 0	0	0	0	0.0
Equity	0		0 0	0	0	0	0.04
Securitisation							
Other exposures	0	(	0 0	0	0	0	0.09
Standardised Total	0		0	0	0	0	0.0%



Jyske Bank

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks	0	(	0 0	0	0	C	0.
Regional governments or local authorities	0	(	0 0	0	0	C	0.
Public sector entities	0	(	0 0	0	0	C	0.
Multilateral Development Banks	0	(	0 0	0	0	C	0.
International Organisations	0	(	0 0	0	0	C	0.
Institutions	0	(	0 0	0	0	C	0.
Corporates	0	(	0 0	0	0	C	0
of which: SME	0	(	0 0	0	0	0	0.
Retail	0	(	0 0	0	0	0	0.
of which: SME	0	(	0 0	0	0	0	0.
Secured by mortgages on immovable property	0	(	0 0	0	0	0	0.
of which: SME	0	(	0 0	0	0	C	0.
Items associated with particularly high risk	0	(	0 0	0	0	C	0
Covered bonds	0	(	0 0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	(	0 0	0	0	C	0.
Collective investments undertakings (CIU)	0	(	0 0	0	0	C	0.
Equity	0		0 0	0	0	0	0.
Securitisation							
Other exposures	0	(	0 0	0	0	0	0.
Standardised Total	0		0 0	0	0	0	0.0

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of pr	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks		0	0	0	0	0	C	0.0%
Regional governments or local authorities		0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0	C	0.0%
International Organisations		0	0	0	0	0	C	0.0%
Institutions		0	0	0	0	0	0	0.09
Corporates		0	0	0	0	0	C	0.09
of which: SME		0	0	0	0	0	C	0.09
Retail		0	0	0	0	0	C	0.09
of which: SME		0	0	0	0	0	C	0.09
Secured by mortgages on immovable property	y	0	0	0	0	0	C	0.04
of which: SME		0	0	0	0	0	C	0.04
Items associated with particularly high risk		0	0	0	0	0	C	0.04
Covered bonds		0	0	0	0	0	c	0.09
Claims on institutions and corporates with a s	ST credit assessment	0	0	0	0	0	C	0.09
Collective investments undertakings (CIU)		0	0	0	0	0	0	0.09
Equity		0	0	0	0	0	C	0.09
Securitisation								
Other exposures		0	0	0	0	0	C	0.09
Standardised Total		0	0	0	0	0	0	0.0%



Jyske Bank

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	(	0.04
Regional governments or local authorities	0	0	0	0	0	(	0.0
Public sector entities	0	0	0	0	0	(	0.0
Multilateral Development Banks	0	0	0	0	0	(	0.0
International Organisations	0	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	(	0.0
Retail	0	0	0	0	0	(	0.0
of which: SME	0	0	0	0	0	(	0.0
Secured by mortgages on immovable property	0	0	0	0	0	(	0.0
of which: SME	0	0	0	0	0	(	0.0
Items associated with particularly high risk	0	0	0	0	0	(	0.
Covered bonds	0	0	0	0	0	(	0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(	0.0.
Collective investments undertakings (CIU)	0	0	0	0	0	(	0.0
Equity	0		0	0	0		0.0
Securitisation							
Other exposures	0	(	0	0	0	(	0.0
Standardised Total	0	0	0	0	0		0.0



Jyske Bank

						Baseline Sce	enario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	018		31/12/20	016		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	Central governments or central banks	0.0%	0	48.3%	0.0%	0	43.4%	0.0%	C	41.6%	0.0		48.0%		6 (	47.1%		0	47
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	C	-	0.0		0.0%	0.0%	6 C	0.0%	0.0%	0	
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	C	- 10	0.0	6 0		0.0%	6 0		0.0%	0	
	Multilateral Development Banks		0	-	-	0	-	-	C	- 10		- 0			- C		-	0	
	International Organisations		0	-	-	0	-	-	C	- 10		- 0			- C		-	0	
	Institutions	0.0%	2	0.0%	0.0%		0.0%	0.0%	2	2 0.0%	0.0		2 0.0%	0.0%		0.0%	0.0%	2	
	Corporates	0.8%	23	74.6%	0.8%		64.3%	0.7%		59.0%	1.4		5 71.1%	2.0%		59.8% 74.6%		45	5
	of which: SME Retail	1.2%	23	83.3%	1.3% 1.5%	2/	76.1%	1.2%	31	1 72.1% 8 88.4%	2.2		5 82.4% 1 89.4%	3.1%		74.6%		45	7:
	of which: SME	1.5%	12	89.6%	1.5%	15	88.9%	1.4%	18	88.4%	2.3	10 14	89.4%	3.2%	20	88.3%	3.0%	25	8
Jyske Bank	or which: SME Secured by mortgages on immovable property	0.1%	0	- 26.7%	0.1%	0	26.1%	0.0%	41	25.7%	0.2	- (	27.7%	0.3%		27.4%	0.3%	10	2
	of which: SME	0.1%	40	20.7%	0.1%	41	28.6%	0.1%		23.7%	0.2		33.8%	0.3%		32.2%	0.3%	40	3
	Items associated with particularly high risk	0.0%	15	50.070	0.2%	15	20.070	0.0%	14	27.070	0.0		5 55.0 %	0.0%		32.270	0.0%	10	
	Covered bonds	0.0%	0		0.0%	0		0.0%			0.0			0.0%			0.0%	0	
	Claims on institutions and corporates with a ST credit assessment	0.0%	0		0.0%	i i		0.0%		1	0.0			0.0%	1 2		0.0%	0	1
	Collective investments undertakings (CIU)	0.0 %	0	-		0		0.070			0.0	- (		0.07				0	
	Equity	0.0%	ő	-	0.0%	ŏ	-	0.0%	0		0.0	6 0		0.0%	al à		0.0%	ő	1
	Securitisation		-						-										
	Other exposures		0	-		0	-	-	0			- (						0	
	Standardised Total	0.1%	78	38.7%	0.1%	85	38.5%	0.1%	91	38.4%	0.19	6 84	40.0%	0.2%	102	40.9%	0.1%	117	41

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	enario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairme
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate
	Central governments or central banks	0.0%	0	47.0%	0.0%	0	41.7%	0.0%	0	39.7%	0.0
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0
	Multilateral Development Banks		0		-	0	-	-	0	-	
	International Organisations		0	-	-	0	-	-	0	-	
	Institutions	0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.0%	0.0
	Corporates	0.6%	8	59.8%	0.6%	10	48.6%	0.5%	12	43.8%	0.9
	of which: SME	1.3%	8	79.7%	1.3%	10	72.1%	1.2%	12	68.3%	2.0
	Retail	1.5%	0	53.2%	1.6%	0	61.2%	1.5%	0	65.8%	2.4
Denmark	of which: SME		0		-	0		-	0		
Deninark	Secured by mortgages on immovable property	0.1%	4	69.9%	0.1%	4	63.6%	0.1%	4	59.0%	0.3
	of which: SME	0.1%	4	72.5%	0.1%	4	65.6%	0.1%	4	60.7%	0.4
	Items associated with particularly high risk	0.0%	0		0.0%	0		0.0%	0	-	0.0
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
	Equity	0.0%	0	-	0.0%	0	-	0.0%	Ó	-	0.0
	Securitisation										
	Other exposures		0	-	-	0	-	-	0	-	
	Standardised Total	0.1%	14	62.2%	0.1%	16	51.6%	0.0%	18	46.4%	0.1

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	46.4%	0.0%	0	46.0%	0.0%	0	46.7%
0.0%	0	0.0%	0.0%	0	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	0.0%	0.0%	2	0.0%	0.0%	2	0.0%
0.9%	9	53.1%	1.3%	13	42.0%	1.2%	17	38.4%
2.0%	9	75.9%	2.9%	13	67.7%	2.7%	17	64.9%
2.4%	0	58.3%	3.4%	0	68,9%	3.2%	0	73.7%
	ō			õ		-	ō	
0.3%	4	67.9%	0.7%	4	59.2%	0.7%	4	54.1%
0.4%	4	70.3%	0.8%	4	60.8%	0.8%	4	55.2%
0.0%	0		0.0%	0		0.0%	0	
0.0%	ō		0.0%	õ		0.0%	ō	
	0			0			0	
	ő			ő			ő	
0.0%	0		0.0%	0		0.0%	0	
0.070			0.070	0		0.070	Ŭ	
	0			0			0	
0.1%	15	56.1%	0.1%	20	44.8%	0.1%	24	40.6%

age Rati

0.0% 0.0% --0.0% 0.0%

0.0%

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/2	016		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	)17		31/12/20	8
		Impairment	Stock of	Coverage Ratio -	Impairment					Coverage Ratio -	Impairment	Stock of							
		rate	Provisions		rate	Provisions			Provisions		rate	Provisions			Provisions			Provisions	D
	Central governments or central banks	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	
	Regional governments or local authorities		(	- )	-	0	-	-	0	-		(	- 1	-	0	-	-	0	
	Public sector entities			- 1	-	0	-	-	0	-			- 1	-	0	-	-	0	
	Multilateral Development Banks			- 1	-	0	-	-	0	-			- 1	-	0	-	-	0	
	International Organisations		(	- 1	-	0	-	-	0	-		(	- 1	-	0	-	-	0	
	Institutions	0.0%	(	- )	0.0%	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	0.0%	0.0%	(	0.0%	0.0%	0	0.0%	0.0%	0	
	of which: 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	
	Retail	0.0%	(	- 1	0.0%	0	-	0.0%	0	-	0.0%	(	- 1	0.0%	0	-	0.0%	0	
Norway	of which: SME				-	0	-	-	0	-			- 1	-	0	-	-	0	
NOIWay	Secured by mortgages on immovable property	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	
	of which: 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	
	Items associated with particularly high risk				-	0	-	-	0	-			- 1	-	0	-	-	0	
	Covered bonds	0.0%			0.0%	0	-	0.0%	0	-	0.0%		- 1	0.0%	0	-	0.0%	0	
	Claims on institutions and corporates with a ST credit assessment		(	- 1	-	0	-	-	0	-		(	- 1	-	0	-	-	0	
	Collective investments undertakings (CIU)		(	- )	-	0	-	-	0	-		(	- )	-	0	-	-	0	
	Equity		(	- 1	-	0	-	-	0	-		(	- 1	-	0	-	-	0	
	Securitisation																		
	Other exposures		(		-	0	-	-	0	-		(	- 10	-	0	-	-	0	
	Standardised Total	0.0%	(	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	



Jyske Bank

					Baseline Sce	nario								Adverse Sc
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/2
	Impairment		Coverage Ratio -						Coverage Ratio -	Impairment		Coverage Ratio -		
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions
Central governments or central banks	-	0		-	0	-	-	0	-	-	. 0	-	-	
Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	. 0		-	
Public sector entities	-	0	-	-	0	-	-	0	-	-	. 0		-	
Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	. 0		-	
International Organisations	-	0	-	-	0	-	-	0	-	-	. 0		-	
Institutions	-	0	-	-	0	-	-	0	-	-	. 0	-	-	
Corporates	-	0			0	-	-	0			. 0		-	
of which: SME	-	0			0	-	-	0			. 0		-	
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	
of which: SME	-	0	-	-	0	-	-	0	-	-	. 0	-	-	
Secured by mortgages on immovable property	-	0		-	0		-	0	-	-	. 0		-	
of which: SME	-	0		-	0		-	0	-	-	. 0		-	
Items associated with particularly high risk	-	0		-	0		-	0	-	-	. 0		-	
Covered bonds	-	0	-	-	0	-	-	0	-	-	. 0	-	-	
Claims on institutions and corporates with a ST credit assessment	-	a a	-	-	ō	-	-	0	-	-	- ō	-	-	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	. 0	-	-	
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	
Securitisation														
Other exposures	-	0	-	-	0	-	-	0	-	-	0		-	
Standardised Total	-	0	-	-	0	-	-	0	-	-	0	-	-	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0		-	0	-	-	0	
Public sector entities	-	0		-	0	-	-	0	
Multilateral Development Banks	-	0		-	0	-	-	0	
International Organisations		0			0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates		0			0	-	-	0	
of which: SME		0		-	0		-	0	
Retail		0			0			0	
of which: SME		0			0			0	
Secured by mortgages on immovable property		0			0			0	
of which: SME		0			0			0	
Items associated with particularly high risk		0			0			0	
Covered bonds		-			0			0	
Claims on institutions and corporates with a ST credit assessment		ŏ		-	ŏ		-	ŏ	
Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
Equity		0			0			0	
Securitisation		0			ľ			Ű	
Other exposures		0			0			0	
Standardised Total		0			ő			0	

-	0 0 0 0 0 0	-	-	0 0 0 0 0	-	-	0 0 0 0 0	-
				Adverse Sce				
Impairment	31/12/20 Stock of	16 Coverage Ratio -	Impairment	31/12/20 Stock of	17 Coverage Ratio -	Impairment	31/12/20 Stock of	18 Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	0	-		0			0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0			0			0	
	ő			0			0	
	0	-	-	0		-	0	
	0	-	-	0	-	-	0	
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	0			0			0	
	0 O	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0			0			0	

31/12/2018
Impairment Stock of Coverage Ratii
rate Provisions Default Stock

rage Ratio ault Stock<sup>1</sup>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario						
		31/12/20	16		31/12/20	17		31/12/20	018		31/12/2	016
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate		Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of	Coverage Default
Central governments or central banks	rate	Provisions	Default Stock	rate	Provisions	Default Stock	rate	Provisions	Default Stock	rate	PTOVISIONS	Delault
Regional governments or local authorities		0		-	ő		-	(	ň -			0
Public sector entities		0			0							0
Multilateral Development Banks		0			0				ň .			0
International Organisations		0			0							0
		0			0					-		0
Corporates		0			0					-		0
orporates of which: SME		0			0							0
et all and a set all a set		0			0					-		0
of which: SME		0	-	_		-	-		-	-		
		0		-	0				-	-		0
Secured by mortgages on immovable property of which: SME		0	-	-	0	-	-		-	-		0
Items associated with particularly high risk		0	-	-	0	-	-		-	-		0
		0	-	-	0	-	-		-	-		U
Covered bonds		0	-	-	0	-	-			-		0
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-			-		0
Collective investments undertakings (CIU)		0	-	-	0	-	-		-	-		U
Equity		0		-	0			(	-			0
Securitisation												
Other exposures		0	-	-	0		-			-		0
Standardised Total	-	0	-	-	0	-	-		- 10	-		D

 
 Adverse Scenario

 Impairment rate
 Stock of Provisions
 Coverage Ratio Default Stock\*
 Impairment stock of rate
 Stock of Provisions
 Coverage Ratio Default Stock\*
 Impairment rate
 Stock of Provisions
 Coverage Ratio Default Stock\*

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Jyske Bank

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/2	016		31/12/20	)17		31/12/20:	18
	Impairment		Coverage Ratio -			Coverage Ratio -				Impairm								
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provision	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0			- 0	-	-	0	-		-		-	0	-	-	0	-
Regional governments or local authorities	-	0			- 0	-	-	0	-		-	- 0	-	0	-	-	0	
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		-	0	-
of which: SME	-	0			- 0	-	-	0	-		-	o -	-	0		-	0	
Retail	-	0			- 0			0	-		-			0	-	-	0	
of which: SME	-	0			- 0			0				- -				-	0	
Secured by mortgages on immovable property		-						0									0	
of which: SME		0			- 0			0									0	
I terms associated with particularly high risk		0			- 0			0									0	
Covered bonds		0			-	-	-	0	_		-	-	-		-	-	0	-
Covered bonds Claims on institutions and corporates with a ST credit assessment	-	0			-		-	0	-		-		-			-	0	
	-	0			-		-	0	-		-		-			-	0	
Collective investments undertakings (CIU)	-	0			-1 -	-	-	0	-		-	-	-			-	0	
Equity		0			- 0			0				- 0		0	-		0	
Securitisation																		
Other exposures	-	0			- 0	-	-	0			-	- 0	-	0	-	-	0	-
Standardised Total		0	-		- 0	-	-	0	-		-	D -	-	0	-	-	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment			Impairment	Stock of	Coverage Ratio -			Coverage Ratio
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Ce	ntral governments or central banks	-	0	-	-	0		-	0	
Re	gional governments or local authorities	-	0	-	-	0	-	-	0	
Pu	blic sector entities	-	0	-	-	0	-	-	0	
Mi	ultilateral Development Banks	-	0	-	-	0	-	-	0	
In	ternational Organisations	-	0	-	-	0	-	-	0	
In	stitutions	-	0	-	-	0	-	-	0	
Co	rporates	-	0	-	-	0	-	-	0	
· · · · · · · · · · · · · · · · · · ·	of which: SME	-	0	-	-	0	-	-	0	
Re	tail	-	0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
Se	cured by mortgages on immovable property	-	0		-	0	-	-	0	
	of which: SME	-	0		-	0		-	0	
It	ems associated with particularly high risk	-	0		-	0		-	0	
	vered bonds	-	ō		-	ō	-	-	ō	
a	aims on institutions and corporates with a ST credit assessment	-	ó	-	-	0	-	-	0	
	llective investments undertakings (CIU)	-	0		-	0	-	-	0	
	uity	-	ō	-	-	0	- 1	-	0	
	curitisation									
	her exposures	-	0			0		-	0	
	andardised Total		0			0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>2</sup>
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			U			0	
				0			0	
	0		-	0		-	0	

31/12/2018 Impairment Stock of Coverage Ratio -Broxisions, Default Stock<sup>1</sup>

Ratio -

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario								Adverse Sce	enario
		31/12/2	016		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	017
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage R
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default St
Central governments or central banks	-	(		-	0		-	0	-	-	(	-	-	0	0
Regional governments or local authorities				-	0	-	-	0	-		(	- 1	-	0	0
Public sector entities				-	0	-	-	0	-		(	- 1	-	0	0
Multilateral Development Banks		(	) -	-	0	-	-	0	-	-	(	- )	-	0	0
International Organisations				-	0	-	-	0	-		(	- 1	-	0	0
Institutions				-	0	-	-	0	-		(	- 1	-	0	0
Corporates				-	0	-	-	0	-		(	- 1	-	0	0
of which: SME		0		-	0	-	-	0		-			-	0	0
Retail		0		-	0	-	-	0	-		0		-	0	0
of which: SME				-	0	-	-	0	-		(	- 1	-	0	0
Secured by mortgages on immovable property		0		-	0	-	-	0	-		0		-	0	0
of which: SME		0		-	0	-	-	0	-		0		-	0	0
Items associated with particularly high risk		0		-	0	-	-	0			0		-	0	0
Covered bonds				-	0		-	0					-	0	0
Claims on institutions and corporates with a ST credit assessment				-	0	-	-	0	-		(	- 1	-	0	0
Collective investments undertakings (CIU)		0		-	0	-	-	0		-			-	0	0
Equity		0		-	0	-	-	0	-		0		-	0	0
Securitisation															
Other exposures	-	(		-	0	-	-	0	-	-	(	- 10	-	0	0
Standardised Total	-	0	) -	-	0	-	-	0	-	-	0	) -	-	0	0



Jyske Bank

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	)16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairme					Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0	-	-	0	-	-	0	-		- (	-		- 0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-		- (	-		- 0	-	-	0	-
Public sector entities		0		-	0	-	-	0	-		- (	-		- 0	-	-	0	-
Multilateral Development Banks		0	-	-	0	-	-	0	-		- (			- 0	-	-	0	-
International Organisations		0		-	0	-	-	0			- (			- 0		-	0	-
Institutions		0		-	0		-	0	-		- (			. 0		-	0	
Corporates		0		-	0	-	-	Ó			- 0			- o		-	0	-
of which: SME		0		-	0		-	0	-		- (			. 0		-	0	
Retail		0		-	0		-	0			- (			- 0		-	0	
of which: SME		0			0		-	0	-		- (	-				-	0	
Secured by mortgages on immovable property		0			0			0									0	
of which: SME		0			0			0									0	
Items associated with particularly high risk		0			0			0			-						0	
Covered bonds		0	-	-	0	-	-					-				-		-
Covered bonds Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0			-					-	0	
Collective investments undertakings (CIU)		0		-	0		-	0			-					-	0	
Equity		0			0		-	0	-		-					-	0	
Equity Securitisation		0			0			U 0			1 (		1	1 0			0	
														-				
Other exposures	-	0		-	0		-	0	-		- (			- 0		-	0	
Standardised Total		0	-	-	0		-	0	-		- 0			- 0	-	-	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	enario			
		31/12/2	016		31/12/20	)17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio ·
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		. (		-	0		-	0	
Regional governments or local authorities				-	0	-	-	0	
Public sector entities				-	0	-	-	0	
Multilateral Development Banks		. (		-	0	-	-	0	
International Organisations				-	0	-	-	0	
Institutions				-	a		-	0	
Corporates			-		0		-	0	
of which: SME				-	G		-	ō	
Retail			-		0		-	0	
of which: SME				-	0		-	0	
Secured by mortgages on immovable property									
of which: SME									
Items associated with particularly high risk			-	-			-		
Covered bonds								0	
Claims on institutions and corporates with a ST credit assessment								0	
Collective investments undertakings (CIU)			-	-			-		
Equity		1					-	0	
Securitisation		1 '			u				
Other exposures Standardised Total		1 (	-	-	0	-	-	0	

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
	0	-	-	0		-	0	
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	0		-	0		-	0	
-	0	-	-	0	-	-	0	



## 2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	0						
Exposure values	IRB	43						
	Total	43						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	18	20	21	21	24	31	41
	Total	18	20	21	21	24	31	41
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1	ross of provisions) L)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 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 Tot	Belgium	0 0 0 65 0 65	0 0 0 0 65 0 0 65	0 0 0 0 0 0 0 0		0 0 0 0 65 0 0 65	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Bulgaria	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 Tot	Czech Republic	0 20 0 0 0 0 20	0 20 0 0 0 0 0 20	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 20 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 Tot	Denmark	510 150 5 0 186 8 1 <b>860</b>	510 150 5 0 186 8 1 <b>860</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	137 34 2 0 15 0 0 189	0 0 0 0 0 0 0 0	373 115 3 0 171 7 1 <b>671</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 Tot	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR	)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIREC	T SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1	ross of provisions) L)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair∽value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 Tot	France	0 0 0 0 40 40	0 0 0 0 0 40 0 <b>40</b>	0 0 0 0 0 0 0 0		0 0 0 0 0 40 0 <b>40</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Germany	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	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 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 Tot	Hungary	0 0 8 0 0 1 0 <b>8</b>	0 0 8 0 1 0 <b>8</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 8 0 1 0 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot         ]	Ireland	0 0 0 15 0 15	0 0 0 15 0 0 <b>15</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0



	(min EUR	)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	r Sovereign Exposu	RES IN DERIVATIVE	iS (1)	INDIRECT SO	/EREIGN EXPOSUR	ES(3)(on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1	ross of provisions) .)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 Tot	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Tot	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 Tot	Netherlands	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Poland	6 0 0 0 0 0 0 0 6	6 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	6 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



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	/EREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with n	legative fair value	Derivatives with p	ositive fair value	Derivatives with n	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 6 6	0 0 0 0 6 0 <b>6</b>	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
104 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 6 0 0 0 0 6	0 0 6 0 0 0 0 6	0 0 0 0 0 0 0 0		0 0 6 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 10 12 0 <b>22</b>	0 0 0 10 12 0 <b>22</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 10 12 0 <b>22</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 Tot	Slovenia	0 0 0 5 20 <b>24</b>	0 0 0 5 20 <b>24</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 5 20 <b>24</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Spain	0 0 0 0 11 0 <b>11</b>	0 0 0 0 11 0 <b>11</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 11 0 <b>11</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Tot	Sweden	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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 Tot	United Kingdom	0 0 0 0 0 0 30 <b>30</b>	0 0 0 0 0 30 <b>30</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 30 <b>30</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR	)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	r Sovereign Exposu	RES IN DERIVATIVE	S (1)	INDIRECT SO	/EREIGN EXPOSUR	ES(3)(on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	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 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	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 Tot	Hong Kong	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 Tot         ]	Japan	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fàir-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	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 Tot	Other advanced economies non EEA	0 0 0 0 0 2 <b>2</b> <b>2</b>	0 0 0 0 0 2 <b>2</b> <b>2</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 2 <b>2</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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 Tot	Other Central and eastern Europe countries non EEA	0 0 0 6 4 2 <b>11</b>	0 0 0 6 4 2 <b>11</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 6 4 2 <b>11</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 Tot	Middle East	0 0 0 0 0 1 1	0 0 0 0 0 1 1 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 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	0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Latin America and the Caribbean	2 1 0 2 3 3 <b>10</b>	2 1 0 2 3 3 3 <b>10</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2 1 0 2 3 3 <b>10</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



Jyske Bank

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)			NET DIRECT (accounting value o	gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	oositive fair value	Derivatives with	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fäir-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 1 1 1	0 0 0 0 0 1 <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 1 <b>1</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Others	0 0 7 5 2 0 14 1.154	0 0 7 5 2 0 <b>14</b> 1.154	0 0 0 0 0 0 0 0 0		0 0 7 5 2 0 <b>14</b> 468	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 671	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



## 2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	18,625	18,626	18,627	18,628	19,718	20,482	20,720
Risk exposure amount for securitisations and re-securitisations	18	20	21	21	24	31	41
Risk exposure amount other credit risk	18,606	18,606	18,606	18,606	19,694	20,450	20,678
Risk exposure amount for market risk	2,829	2,829	2,829	2,829	2,829	2,829	2,829
Risk exposure amount for operational risk	2,252	2,282	2,268	2,402	2,282	2,264	2,393
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	23,705	23,737	23,724	23,858	24,829	25,575	25,942



## 2016 EU-wide Stress Test - P&L

### Jyske Bank

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,032	944	951	970	900	888	874
Interest income	1,868	1,828	1,939	2,068	2,098	2,096	2,133
(Interest expense)	-835	-884	-988	-1,098	-1,198	-1,207	-1,259
Dividend income	10	10	10	10	8	8	8
Net fee and commission income	245	245	245	245	241	241	241
Gains or (-) losses on financial assets and liabilities held for trading, net	11	-21	-21	-21	-273	-21	-21
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-140				0		
Other operating income not listed above, net	98	55	55	55	55	55	55
Total operating income, net	1,257	1,235	1,241	1,261	931	1,172	1,157
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-94	-160	-117	-141	-357	-396	-335
Other income and expenses not listed above, net	-734	-706	-706	-706	-810	-730	-730
Profit or (-) loss before tax from continuing operations	429	369	417	413	-236	46	92
(Tax expenses or (-) income related to profit or loss from continuing operations)	-98	-110	-125	-124	71	-14	-28
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	332	258	292	290	-165	32	64
Attributable to owners of the parent	332	258	292	290	-165	32	64
Amount of dividends paid	67	0	0	0	0	0	0
Attributable to owners of the parent net of estimated dividends	265	258	292	290	-165	32	64

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €40mln; 2017 Baseline €40mln; 2018 Baseline €40mln; 2017 Adverse €25mln; 2017 Adverse €25mln; 2018 Adverse €25mln



### 2016 EU-wide Stress Test: Capital

#### Jyske Bank

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	4,032	4,406	4,680	4,932	3,697	3,693	3,760
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,806	4,149	4,443	4,735	3,562	3,559	3,632
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	32	114	114	114	114	114	114
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,761	4,019	4,311	4,601	3,596	3,628	3,692
	A.1.3	Accumulated other comprehensive income	71	73	75	77	64	59	55
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-48	-48	-48	-48	-48	-48
	A.1.8	(-) Intangible assets (including Goodwill)	-9	-9	-9	-9	-9	-9	-9
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	-71	-57	-29
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	-84	-127	-143
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-) ( $\Lambda$ Holdings of CET1 canital instruments of financial sector entries where the institution does not have a similicant	0	0	0	0	0	0	0
	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	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	0	0	0	0	0	0	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	0	0	0	0	0	0	0
	A.1.21.3 A.1.21.4	)	U	0	0	U	0	0	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-) Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0
	A.1.21.5.1	Over transitional adjustments to CCTT Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.2	instruments of financial sector entities where the institution has a significant investment ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	108	95	81	67	95	81	67
	A.2.1	Additional Tier 1 Capital instruments	-2	-2	-2	-2	-2	-2	-2
	A.2.2	(-) Excess deduction from T2 items over T2 capital	-	-	0	-	-	-	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	-11	-7	-4	0	-7	-4	0
	A.2.4	Additional Tier 1 transitional adjustments	122	104	87	69	104	87	69
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,914	4,243	4,524	4,802	3,657	3,640	3,699
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	117	162	157	130	40	52	61
	A.4.1	Tier 2 Capital instruments	133	133	133	133	133	133	133
	A.4.2	Other Tier 2 Capital components and deductions	63	93	71	32	-29	-33	-37
	A.4.3	Tier 2 transitional adjustments	-79	-63	-47	-36	-63	-47	-36
TOTAL RISK EXPOSURE	в	TOTAL RISK EXPOSURE AMOUNT	23,705	23,737	23,724	23,858	24,829	25,575	25,942
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	16.06%	17.48%	18.73%	19.85%	14.35%	13.92%	14.00%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.51%	17.88%	19.07%	20.13%	14.73%	14.23%	14.26%
	C.3	Total Capital ratio	17.01%	18.56%	19.73%	20.67%	14.89%	14.44%	14.49%
	D.1	Common Equity Tier 1 Capital ratio (1)	16.00%	17.44%	18.70%	19.84%	14.31%	13.89%	13.99%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	16.00%	17.44%	18.70%	19.84%	14.31%	13.89%	13.99%
	D.3	Total Capital ratio (3)	16.83%	18.39%	19.56%	20.53%	14.73%	14.29%	14.36%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	73,997	73,997	73,997	73,997	73,997	73,997	73,997
	G.2	Total leverage ratio exposures (fully loaded)	74,010	74,010	74,010	74,010	74,010	74,010	74,010
	G.3	Leverage ratio (transitional)	5.29%	5.73%	6.11%	6.49%	4.94%	4.92%	5.00%
	G.4	Leverage ratio (fully loaded)	5.12%	5.59%	6.00%	6.40%	4.80%	4.80%	4.90%

 6.4
 Leverage ratio (ully loaded)
 5.12%
 5.59%
 6.00%
 6.40%
 4.80%
 4.80%

 (1) July loaded (C11: capital ratio = strature):
 [1: A1:13:A1:12+NII(A2:AA:13:A2:A2:A4:MIN(A4:A2:AA:3,0))/[B:8.1]
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Information on performing and non-performing exposures<sup>1</sup>

### Jyske Bank

	31/12/2015									
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing			
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures			
Debt securities (including at amortised cost and fair value)	8,727	0	0	0	0	0	0			
Central banks	. 86	0	0	0	0	0	0			
General governments	373	0	0	0	0	0	0			
Credit institutions	7,021	0	0	0	0	0	0			
Other financial corporations	1,021	0	0	0	0	0	0			
Non-financial corporations	226	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	54,591	39	3,170	1,855	71	767	2,051			
Central banks	0	0	0	0	0	0	0			
General governments	1,401	0	23	20	0	6	2			
Credit institutions	1,293	0	0	0	2	0	0			
Other financial corporations	4,799	3	150	108	1	52	90			
Non-financial corporations	22,329	16	2,193	1,110	13	565	1,447			
Households	24,768	19	805	617	55	145	511			
DEBT INSTRUMENTS other than HFT	63,318	39	3,170	1,855	71	767	2,051			
OFF-BALANCE SHEET EXPOSURES	9,937		411	173	2	61	400			

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Information on forborne exposures<sup>1</sup> Jyske Bank

	31/12/2015							
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impair changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0			
Central banks	0	0	0	0	0			
General governments	0	0	0	0	0			
Credit institutions	0	0	0	0	0			
Other financial corporations	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	4,301	2,803	630	627	3,417			
Central banks	0	0	0	0	0			
General governments	9	8	5	5	2			
Credit institutions	0	0	0	0	0			
Other financial corporations	180	131	40	40	131			
Non-financial corporations	3,111	1,988	462	461	2,505			
Households	1,001 676		123	121	778			
DEBT INSTRUMENTS other than HFT	4,301	2,803	630	627	3,417			
Loan commitments given	0	0	0	0	0			

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30