**2020 EU-wide Transparency Exercise**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Jyske Bank A/S</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>3M5E1GQQKL17HI6CPN30</td>
</tr>
<tr>
<td>Country Code</td>
<td>DK</td>
</tr>
</tbody>
</table>

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure. The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.
**2020 EU-wide Transparency Exercise**

**Key Metrics**

**Jyske Bank A/S**

<table>
<thead>
<tr>
<th>Available capital (amounts)</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>4,098</td>
<td>4,223</td>
<td>C 05.01 (r440,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>4,098</td>
<td>4,223</td>
<td>C 05.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>4,552</td>
<td>4,690</td>
<td>C 05.01 (r440,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>4,552</td>
<td>4,690</td>
<td>C 05.01 (r440,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>5,266</td>
<td>5,406</td>
<td>C 05.01 (r440,c010)</td>
<td>Article 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>5,266</td>
<td>5,406</td>
<td>C 05.01 (r440,c010) - C 05.01 (r440,c020)</td>
<td>Article 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Risk-weighted assets (amounts)</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>24,487</td>
<td>24,380</td>
<td>C 05.00 (r010,c010)</td>
<td>Article 92(3), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>24,487</td>
<td>24,380</td>
<td>C 05.00 (r010,c010) - C 05.01 (r440,c040)</td>
<td>Article 92(3), 95, 96 and 98 of CRR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital ratios</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>16.73%</td>
<td>17.32%</td>
<td>CA3 {1}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>16.73%</td>
<td>17.32%</td>
<td>CA3 {1}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>18.59%</td>
<td>19.24%</td>
<td>CA3 {3}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>18.59%</td>
<td>19.24%</td>
<td>CA3 {3}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>21.50%</td>
<td>22.18%</td>
<td>CA3 {5}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>21.50%</td>
<td>22.18%</td>
<td>CA3 {5}</td>
<td>Article 50, 51, 56 and 71 of CRR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Leverage ratio</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>10,388</td>
<td>9,888</td>
<td>C 05.00 (r010,c010)</td>
<td>Article 430 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>4.83%</td>
<td>4.73%</td>
<td>C 05.00 (r010,c010)</td>
<td>Article 430 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
</tbody>
</table>
### 2020 EU-wide Transparency Exercise

#### Leverage ratio

Jyske Bank A/S

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.1 Tier 1 capital - transitional definition</strong></td>
<td>4,552</td>
<td>4,600</td>
<td>C 47.00 (+320,-010)</td>
<td></td>
</tr>
<tr>
<td><strong>A.2 Tier 1 capital - fully phased-in definition</strong></td>
<td>4,518</td>
<td>4,655</td>
<td>C 47.00 (+310,-010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital</strong></td>
<td>92,288</td>
<td>88,117</td>
<td>C 47.00 (+590,-010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.2 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</strong></td>
<td>92,253</td>
<td>88,083</td>
<td>C 47.00 (+590,-010)</td>
<td></td>
</tr>
<tr>
<td><strong>C.1 Leverage ratio - using a transitional definition of Tier 1 capital</strong></td>
<td>4.9%</td>
<td>5.3%</td>
<td>C 47.00 (+340,-010)</td>
<td></td>
</tr>
<tr>
<td><strong>C.2 Leverage ratio - using a fully phased-in definition of Tier 1 capital</strong></td>
<td>4.9%</td>
<td>5.3%</td>
<td>C 47.00 (+330,-010)</td>
<td></td>
</tr>
</tbody>
</table>

Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR.
### 2020 EU-wide Transparency Exercise

#### Capital

**Jyske Bank A/S**

<table>
<thead>
<tr>
<th>OWN FUNDS</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>CORP CODE</th>
<th>REGULATOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OWN FUNDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Transitional period</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>A.1</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL (out of deductions and after applying transitional adjustments)<strong>(1)</strong></td>
<td>5,266</td>
<td>5,223</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.1</strong></td>
<td>Capital components eligible as CET1 capital (including share premium and net own capital)</td>
<td>4,098</td>
<td>4,023</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.2</strong></td>
<td>Retained earnings</td>
<td>1,168</td>
<td>1,190</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.3</strong></td>
<td>Accumulated other comprehensive income</td>
<td>27</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.4</strong></td>
<td>Other reserves</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.5</strong></td>
<td>Funds for general banking risk</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.6</strong></td>
<td>Minutely relevant gross exposures in CET1 capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.7</strong></td>
<td>Adjustments to CET1 due to potential losses</td>
<td>-47</td>
<td>-45</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.8</strong></td>
<td>Intangible assets (including goodwill)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.9</strong></td>
<td>DTAs that rely on future profitability and do not arise from temporary differences out of non-own transactions</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.10</strong></td>
<td>MIR capital from credit risk adjustments to expected losses</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.11</strong></td>
<td>Deferred benefit pension fund assets</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.12</strong></td>
<td>Intangible cross holdings in CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.13</strong></td>
<td>Gross deductions from CET1 items over CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.14</strong></td>
<td>(b) Deductions related to assets which can alternatively be subject to a 1.50% risk weight</td>
<td>24,370</td>
<td>24,049</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.15</strong></td>
<td>(c) Deductions from CRR Article 25 of CRR</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.16</strong></td>
<td>Other CET1 capital instruments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.17</strong></td>
<td>Credit exposure exceeding the 1.50% threshold</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.18</strong></td>
<td>Additional deductions of CET1 Capital due to Article 24 of CRR</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.1.19</strong></td>
<td>CET1 capital elements or deductions: other</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.1</strong></td>
<td>Transfers adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.2.1</strong></td>
<td>Transfers adjustments due to provisions/CET1 capital instruments (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.2.2</strong></td>
<td>Transfers adjustments due to additional minority interests (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.2.3</strong></td>
<td>Other transfers adjustments to CET1 capital (+/-)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2</strong></td>
<td>ADDITIONAL TIER 1 CAPITAL (out of deductions and other transfers adjustments)</td>
<td>405</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.1</strong></td>
<td>Additional Tier 1 Capital instruments</td>
<td>405</td>
<td>405</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.2</strong></td>
<td>Gross deduction from Tier items over Tier capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.2.1</strong></td>
<td>Other Additional Tier 1 capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.2.4</strong></td>
<td>Additional Tier 1 transfers adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.3</strong></td>
<td>TIER 1 CAPITAL (out of deductions and other transfers adjustments)</td>
<td>5,266</td>
<td>5,223</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.4</strong></td>
<td>TIER 2 CAPITAL (out of deductions and other transfers adjustments)</td>
<td>455</td>
<td>455</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.5.1</strong></td>
<td>Tier 2 capital instruments</td>
<td>455</td>
<td>455</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.5.2</strong></td>
<td>Gross deductions from Tier items over Tier capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.5.2.1</strong></td>
<td>Other Tier 2 capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.5.2.2</strong></td>
<td>Tier 2 transfers adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>A.6</strong></td>
<td>Tier 2 adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>OWN FUNDS REQUIREMENTS</strong></td>
<td><strong>B</strong></td>
<td><strong>C.1</strong></td>
<td>16.75%</td>
<td>17.25%</td>
</tr>
<tr>
<td><strong>C.1</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</td>
<td>16.75%</td>
<td>17.25%</td>
<td>61 (1)</td>
</tr>
<tr>
<td><strong>C.2</strong></td>
<td>TIER 1 CAPITAL RATIO (transitional period)</td>
<td>18.00%</td>
<td>18.25%</td>
<td>61 (1)</td>
</tr>
<tr>
<td><strong>C.3</strong></td>
<td>TOTAL CAPITAL RATIO (transitional period)</td>
<td>21.00%</td>
<td>22.15%</td>
<td>61 (1)</td>
</tr>
</tbody>
</table>

**Notes**

- **A.1** Adjustments to CET1 due to IFRS 9 transitional arrangements
- **A.2** Adjustments to Tier 2 due to IFRS 9 transitional arrangements
- **A.3** Adjustments to Tier 1 due to IFRS 9 transitional arrangements
- **A.4** Adjustments in line with CRD IV transitional arrangements

:(1) Fully loaded CET1 calculation is a calculation consistent with banks' own supervisory reporting. Therefore, own capital instruments that are not eligible have a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio calculation is based on the formula stated in column "COREP CODE" – please note that this approach leads to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.
## 2020 EU-wide Transparency Exercise

**Overview of Risk exposure amounts**

Jyske Bank A/S

<table>
<thead>
<tr>
<th>Risk Exposure</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong>*</td>
<td>19,547</td>
<td>19,708</td>
<td></td>
</tr>
<tr>
<td><em>Of which the standardised approach</em></td>
<td>1,544</td>
<td>1,519</td>
<td></td>
</tr>
<tr>
<td><em>Of which the foundation IRB (FIRB) approach</em></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><em>Of which the advanced IRB (AIRB) approach</em></td>
<td>17,160</td>
<td>17,230</td>
<td></td>
</tr>
<tr>
<td><em>Of which equity IRB</em></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Counterparty credit risk (CCR, excluding Securitisations)</strong></td>
<td>1,035</td>
<td>959</td>
<td></td>
</tr>
<tr>
<td><strong>Credit valuation adjustment - CVA</strong></td>
<td>133</td>
<td>122</td>
<td></td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Securitisation exposures in the banking book (after the cap)</strong></td>
<td>195</td>
<td>184</td>
<td></td>
</tr>
<tr>
<td><strong>Position, foreign exchange and commodities risks (Market risk)</strong></td>
<td>1,611</td>
<td>1,437</td>
<td></td>
</tr>
<tr>
<td><em>Of which the standardised approach</em></td>
<td>1,611</td>
<td>1,437</td>
<td></td>
</tr>
<tr>
<td><em>Of which IMA</em></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Of which securitisations and resecuritisations in the trading book</strong></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Large exposures in the trading book</strong></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>1,966</td>
<td>1,970</td>
<td></td>
</tr>
<tr>
<td><em>Of which basic indicator approach</em></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><em>Of which standardised approach</em></td>
<td>1,966</td>
<td>1,970</td>
<td></td>
</tr>
<tr>
<td><em>Of which advanced measurement approach</em></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Other risk exposure amounts</strong></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>24,487</td>
<td>24,380</td>
<td></td>
</tr>
</tbody>
</table>

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

* On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.
<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>322</td>
<td>633</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>257</td>
<td>520</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>154</td>
<td>289</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>119</td>
<td>231</td>
</tr>
<tr>
<td>Expenses on share capital repayable on demand</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Net fee and commission income</td>
<td>87</td>
<td>142</td>
</tr>
<tr>
<td>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, of which non financial assets, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>-1</td>
<td>20</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net</td>
<td>-105</td>
<td>-102</td>
</tr>
<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>-36</td>
<td>-5</td>
</tr>
<tr>
<td>Net other operating income/(expenses)</td>
<td>10</td>
<td>31</td>
</tr>
<tr>
<td>TOTAL OPERATING INCOME, NET</td>
<td>124</td>
<td>434</td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>164</td>
<td>317</td>
</tr>
<tr>
<td>(Cash contributions to resolution funds and deposit guarantee schemes)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Depreciation</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Modification gains or (-) losses, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Provisions or (-) reversal of provisions</td>
<td>-6</td>
<td>-11</td>
</tr>
<tr>
<td>(Payment commitments to resolution funds and deposit guarantee schemes)</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>-6</td>
<td>-11</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total other operating expenses</td>
<td>164</td>
<td>317</td>
</tr>
<tr>
<td>(Of which pending legal issues and tax litigation)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(Of which restructuring)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increases or (-) decreases of the fund for general banking risks, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>76</td>
<td>65</td>
</tr>
<tr>
<td>(Financial assets at fair value through other comprehensive income)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(Financial assets at amortised cost)</td>
<td>76</td>
<td>65</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>(Of which Goodwill)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</td>
<td>-133</td>
<td>14</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</td>
<td>-104</td>
<td>11</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS FOR THE YEAR</td>
<td>-104</td>
<td>11</td>
</tr>
<tr>
<td>(Of which attributable to owners of the parent)</td>
<td>-104</td>
<td>11</td>
</tr>
</tbody>
</table>

(1) Information available only as of end of the year
(2) For IFRS compliance banks “zero” in cell “Increases or (-) decreases of the fund for general banking risks, net” must be read as “n.a.”
## 2020 EU-wide Transparency Exercise

**Total Assets: fair value and impairment distribution**

Jyske Bank A/S

### References

| Financial assets at fair value through other comprehensive income | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets at amortised cost | IFRS 7.8(b); IFRS 9.4.1.2A |
| Derivatives - Hedge accounting | IFRS 8.8(c); IFRS 9.4.1.2 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | IFRS 9.6.2.1; Annex V.Part 1.21; Annex V.Part 1.26 |
| Other assets | IAS 39.89A(a); IFRS 9.6.5.8 |

### Breakdown of financial assets by instrument and by counterparty sector

<table>
<thead>
<tr>
<th>Financial assets at fair value through other comprehensive income</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial assets at amortised cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ASSETS:

<table>
<thead>
<tr>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>5,953</td>
<td></td>
<td>2,452</td>
<td>IAS 1.94 (i)</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>8,139</td>
<td>3,653</td>
<td>4,485</td>
<td>0</td>
</tr>
<tr>
<td>Non-trading financial assets mandatorily at fair value through profit or loss</td>
<td>185</td>
<td>0</td>
<td>0</td>
<td>184</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>51,280</td>
<td>5,285</td>
<td>45,995</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>22,896</td>
<td>22,712</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Derivatives - Hedge accounting</td>
<td>81</td>
<td>0</td>
<td>81</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,719</td>
<td>1,311</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>90,272</td>
<td>86,160</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

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

---

(2) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.
# 2020 EU-wide Transparency Exercise

## Breakdown of liabilities

**Jyske Bank A/S**

### (mln EUR)

<table>
<thead>
<tr>
<th>LIABILITIES:</th>
<th>Carrying amount</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As of 31/03/2020</td>
<td>As of 30/06/2020</td>
</tr>
<tr>
<td>Financial liabilities held for trading</td>
<td>4,630</td>
<td>4,160</td>
</tr>
<tr>
<td>Trading financial liabilities(^1)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>46,720</td>
<td>45,724</td>
</tr>
<tr>
<td>Financial liabilities measured at amortised cost</td>
<td>31,306</td>
<td>29,240</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at cost-based method(^2)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>57</td>
<td>20</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Provisions</td>
<td>158</td>
<td>169</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>4</td>
<td>32</td>
</tr>
<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>2,190</td>
<td>2,091</td>
</tr>
<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>602</td>
<td>1</td>
</tr>
<tr>
<td>Haircuts for trading liabilities at fair value(^3)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>85,668</td>
<td>81,438</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>4,604</td>
<td>4,722</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY AND TOTAL LIABILITIES</strong></td>
<td>90,272</td>
<td>86,160</td>
</tr>
</tbody>
</table>

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

\(^2\) Excluding provisions and income/(loss) on financial instruments

\(^3\) Excluding provisions and income/(loss) on financial instruments
## 2020 EU-wide Transparency Exercise
### Breakdown of liabilities
#### Jyske Bank A/S

<table>
<thead>
<tr>
<th>Breakdown of financial liabilities by instrument and by counterparty sector</th>
<th>Carrying amount</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Derivatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short positions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity instruments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>2,333</td>
<td>1,470</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>General governments</td>
<td>393</td>
<td>329</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>170</td>
<td>125</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>5,944</td>
<td>1,024</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>327</td>
<td>235</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,152</td>
<td>1,043</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>1,207</td>
<td>1,094</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>5,332</td>
<td>5,159</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>4,916</td>
<td>5,559</td>
</tr>
<tr>
<td>Households</td>
<td>9,093</td>
<td>8,871</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>9,031</td>
<td>8,807</td>
</tr>
<tr>
<td>Debt securities issued</td>
<td>32,714</td>
<td>36,149</td>
</tr>
<tr>
<td>Of which: Subordinated Debt securities issued</td>
<td>53,212</td>
<td>52,763</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**TOTAL FINANCIAL LIABILITIES**

---

<table>
<thead>
<tr>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Derivatives</td>
<td>4,088</td>
</tr>
<tr>
<td>Short positions</td>
<td>0</td>
</tr>
<tr>
<td>Deposits</td>
<td>6,088</td>
</tr>
<tr>
<td>Debt securities issued</td>
<td>53,212</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL FINANCIAL LIABILITIES</td>
<td>62,714</td>
</tr>
</tbody>
</table>
## Market Risk

**Jyske Bank A/S**

### 2020 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VAR (Memorandum Item)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stressed VAR (Memorandum Item)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Incremental Impact and Margin Capital Charge</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VAR (Memorandum Item)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stressed VAR (Memorandum Item)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Incremental Impact and Margin Capital Charge</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td>1,187</td>
<td>946</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>730</td>
<td>550</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>456</td>
<td>394</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Equities</strong></td>
<td>196</td>
<td>316</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>104</td>
<td>164</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>92</td>
<td>153</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Foreign exchange risk</strong></td>
<td>192</td>
<td>167</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Commodities risk</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,576</td>
<td>1,429</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Note:**

The numbers in the table represent the total risk exposure amounts for various categories as of the specified dates. The table includes categories such as Traded Debt Instruments, Equities, Foreign exchange risk, and Commodities risk. The values are presented for two dates, 31/03/2020 and 30/06/2020, for each category.

**Additional Notes:**

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

**Market Risk Template:**

The template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3)(c) and 364(2)(a) CRR), which instead are included in the RWA OV1 template.
## 2020 EU-wide Transparency Exercise
### Credit Risk - Standardised Approach

#### Denmark

<table>
<thead>
<tr>
<th>Category</th>
<th>31/03/2020</th>
<th>30/06/2020</th>
<th>Value adjustments and provisions</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Exposure</td>
<td>1,737,000</td>
<td>1,737,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure Value</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original Exposure of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Coverage of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Germany

<table>
<thead>
<tr>
<th>Category</th>
<th>31/03/2020</th>
<th>30/06/2020</th>
<th>Value adjustments and provisions</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Exposure</td>
<td>1,737,000</td>
<td>1,737,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure Value</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original Exposure of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Coverage of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Finland

<table>
<thead>
<tr>
<th>Category</th>
<th>31/03/2020</th>
<th>30/06/2020</th>
<th>Value adjustments and provisions</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Exposure</td>
<td>1,737,000</td>
<td>1,737,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exposure Value</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Original Exposure of which: SME</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Coverage of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Notes
1. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
2. Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.
### 2020 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**

**Sverige**

<table>
<thead>
<tr>
<th>Country of Counterparty</th>
<th>As of 30/06/2020</th>
<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Risk exposure amount</td>
</tr>
<tr>
<td>Regional governments in territory of the EU</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Central governments or central banks</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>International Organisations</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Other exposures</td>
<td>13</td>
<td>14</td>
</tr>
</tbody>
</table>

#### Notes

1. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2. Items associated with particularly high risk.

3. Exposures in default.

4. Retail Institutions.

5. Corporates.


7. Public sector entities.

8. Regional governments or local authorities.

9. Covered bonds.

10. Secured by mortgages on immovable property.

11. Items associated with particularly high risk.

12. Exposures in default.

13. Retail Institutions.


15. International Organisations.


17. Public sector entities.

18. Regional governments or local authorities.

19. Covered bonds.

20. Secured by mortgages on immovable property.

21. Items associated with particularly high risk.

22. Exposures in default.

23. Retail Institutions.


27. Public sector entities.

28. Regional governments or local authorities.

29. Covered bonds.

30. Secured by mortgages on immovable property.

31. Items associated with particularly high risk.

32. Exposures in default.

33. Retail Institutions.

34. Corporates.

35. International Organisations.

36. Multilateral Development Banks.

37. Public sector entities.

38. Regional governments or local authorities.


40. Secured by mortgages on immovable property.

41. Items associated with particularly high risk.

42. Exposures in default.
## 2020 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

**Jyske Bank A/S**

### As of 30/06/2020

<table>
<thead>
<tr>
<th>Country of Counterpart</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Net exposure amount</th>
<th>Net adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Net exposure amount</th>
<th>Net adjustments and provisions</th>
</tr>
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<tbody>
<tr>
<td><strong>Counterpart 8</strong></td>
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<td><strong>Counterpart 10</strong></td>
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</tr>
</tbody>
</table>

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**Note:**
- Original Exposure is reported as of the reporting date and includes all exposures, but includes general credit risk adjustments.
- Exposure Value is reported as of the reporting date and includes all exposures, but includes general credit risk adjustments.
- Net exposure amount is calculated as Original Exposure - Exposure Value.
- Net adjustments and provisions are the differences between Original Exposure and Exposure Value, before and after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

**Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, as per Fundamentals Part I, I.**
<table>
<thead>
<tr>
<th>Sector</th>
<th>Other non credit-obligation assets</th>
<th>Retail - Other Retail - Of Which: non-SME</th>
<th>Retail - Secured on real estate property - Of Which: non-SME</th>
<th>Retail - Secured on real estate property - Of Which: SME</th>
<th>Retail - Qualifying Revolving</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>IRB Total</th>
<th>Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Central banks and central governments</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Corporates</strong></td>
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<tr>
<td><strong>Institutions</strong></td>
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<tr>
<td><strong>Retail</strong></td>
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</tbody>
</table>
### 2020 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**

**Note 1:**

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

### Quality of Counterpart 1

<table>
<thead>
<tr>
<th>Sub-category</th>
<th>IRB Total</th>
<th>Other non credit-obligation assets</th>
<th>Central banks and central governments</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>Retail - Other Retail - Of Which: SME</th>
<th>Retail - Secured on real estate property - Of Which: SME</th>
<th>Retail - Secured on real estate property - Of Which: non-SME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Quality of Counterpart 2

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Quality of Counterpart 3

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Quality of Counterpart 4

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Quality of Counterpart 5

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Quality of Counterpart 6

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Risk Exposure Amount

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |

### Original Exposure

| Sub-category | IRB Total | Other non credit-obligation assets | Central banks and central governments |Corporates - Of Which: SME |Corporates - Of Which: Specialised Lending |Retail - Other Retail - Of Which: SME |Retail - Secured on real estate property - Of Which: SME |Retail - Secured on real estate property - Of Which: non-SME |
|--------------|-----------|-----------------------------------|----------------------------------------|---------------------------|-----------------------------------------|                                 |                                                 |                                                  |
| Value        |           |                                   |                                        |                           |                                         |                                 |                                                 |                                                  |
## 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**Jyske Bank A/S**

As of 30/06/2020

### Direct exposures

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total gross carrying amount of non-derivative financial assets (of which: financial assets held for trading)</td>
<td>Total gross carrying amount of non-derivative financial assets (of which: financial assets held for trading)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
</tr>
<tr>
<td>[0 - 3M]</td>
<td>Czech Republic</td>
<td>95</td>
<td>92</td>
<td>0</td>
</tr>
<tr>
<td>[3M - 1Y]</td>
<td>Cyprus</td>
<td>1,681</td>
<td>1,532</td>
<td>336</td>
</tr>
<tr>
<td>[1Y - 2Y]</td>
<td>Denmark</td>
<td>1,075</td>
<td>923</td>
<td>154</td>
</tr>
<tr>
<td>[2Y - 3Y]</td>
<td></td>
<td>4,755</td>
<td>3,612</td>
<td>643</td>
</tr>
<tr>
<td>[3Y - 5Y]</td>
<td></td>
<td>1,762</td>
<td>1,536</td>
<td>225</td>
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<tr>
<td>[5Y - 10Y]</td>
<td></td>
<td>21</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>[10Y - more]</td>
<td></td>
<td>57</td>
<td>58</td>
<td>1</td>
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<tr>
<td>Total</td>
<td></td>
<td>10,332</td>
<td>8,386</td>
<td>1,746</td>
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<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
</tr>
<tr>
<td>-------------------</td>
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<td>------------------</td>
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<td>------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of on-balance sheet exposure (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>Carrying amount</td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for non-trading</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through profit or loss</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of off-balance sheet exposure</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through profit or loss</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2020

Derivatives with positive fair value
Derivatives with negative fair value
Off-balance sheet exposure

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of on-balance sheet exposure (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>Carrying amount</td>
<td>National amount</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for non-trading</td>
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<td>of which: Financial assets at fair value through profit or loss</td>
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<td>of which: Financial assets at fair value through other comprehensive income</td>
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<td></td>
<td>Total carrying amount of off-balance sheet exposure</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through profit or loss</td>
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</tr>
</tbody>
</table>

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2020

Derivatives with positive fair value
Derivatives with negative fair value
Off-balance sheet exposure

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of on-balance sheet exposure (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>Carrying amount</td>
<td>National amount</td>
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<td>of which: Financial assets held for non-trading</td>
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<td></td>
<td>of which: Financial assets at fair value through profit or loss</td>
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<tr>
<td></td>
<td></td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
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<td></td>
<td></td>
<td>Total carrying amount of off-balance sheet exposure</td>
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<tr>
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<td></td>
<td>of which: Financial assets at fair value through profit or loss</td>
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</tr>
</tbody>
</table>
# 2020 EU-wide Transparency Exercise

## General governments exposures by country of the counterparty

### Jyske Bank A/S

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total carrying amount of on-balance sheet financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Risk weighted exposure amount</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total carrying amount of on-balance sheet financial assets (net of short positions)</th>
<th>Of which: Financial assets held for trading</th>
<th>Of which: Financial assets held as an interest through profit or loss</th>
<th>Of which: Financial assets held as an interest through exchange derivatives</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

| 3M - 1Y           | Denmark          | 1                                                                                 |                                    |                                   |                                   |
| 2Y - 3Y           | Luxembourg       | 1                                                                                 |                                    |                                   |                                   |
| 3Y - 5Y           | Russia           | 1                                                                                 |                                    |                                   |                                   |
| 0 - 3M            | Portugal         | 1                                                                                 |                                    |                                   |                                   |
|                   | Slovenia         | 1                                                                                 |                                    |                                   |                                   |
|                   | Slovakia         | 1                                                                                 |                                    |                                   |                                   |
|                   | Spain            | 1                                                                                 |                                    |                                   |                                   |
| 10Y               | Brunei           | 1                                                                                 |                                    |                                   |                                   |
| 2Y - 3Y           | Estonia          | 1                                                                                 |                                    |                                   |                                   |
|                   | Finland          | 1                                                                                 |                                    |                                   |                                   |
|                   | France           | 1                                                                                 |                                    |                                   |                                   |
|                   | Germany          | 1                                                                                 |                                    |                                   |                                   |
|                   | Greece           | 1                                                                                 |                                    |                                   |                                   |
|                   | Hungary          | 1                                                                                 |                                    |                                   |                                   |
|                   | Ireland          | 1                                                                                 |                                    |                                   |                                   |
|                   | Italy            | 1                                                                                 |                                    |                                   |                                   |
|                   | Latvia           | 1                                                                                 |                                    |                                   |                                   |
|                   | Lithuania        | 1                                                                                 |                                    |                                   |                                   |
|                   | Luxembourg       | 1                                                                                 |                                    |                                   |                                   |
|                   | Malta            | 1                                                                                 |                                    |                                   |                                   |
|                   | Netherlands      | 1                                                                                 |                                    |                                   |                                   |
|                   | Poland           | 1                                                                                 |                                    |                                   |                                   |
|                   | Portugal         | 1                                                                                 |                                    |                                   |                                   |
|                   | Slovenia         | 1                                                                                 |                                    |                                   |                                   |
|                   | Slovakia         | 1                                                                                 |                                    |                                   |                                   |
|                   | Spain            | 1                                                                                 |                                    |                                   |                                   |
|                   | Sweden           | 1                                                                                 |                                    |                                   |                                   |
|                   | Switzerland      | 1                                                                                 |                                    |                                   |                                   |
|                   | United Kingdom   | 1                                                                                 |                                    |                                   |                                   |
|                   | United States    | 1                                                                                 |                                    |                                   |                                   |
## 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**Jyske Bank A/S**

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount</td>
<td>Total carrying amount</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>Carrying amount</td>
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<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>Carrying amount</td>
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<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>Carrying amount</td>
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<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>Carrying amount</td>
</tr>
</tbody>
</table>

### Notes

- **Derivatives**: Notional amount
- **Off-balance sheet exposures**: Risk weighted exposure amount
### 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**Jyske Bank A/S**

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets at end of period (at amortised cost)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Carrying amount</td>
<td>National amount</td>
<td>Carrying amount</td>
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</tr>
<tr>
<td></td>
<td>Japan</td>
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<tr>
<td></td>
<td>U.S.</td>
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<tr>
<td></td>
<td>China</td>
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<tr>
<td></td>
<td>United Arab Emirates</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other advanced economies outside EEA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other Central and Eastern European countries outside EEA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middle East</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Latin America and the Caribbean</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## 2020 EU-wide Transparency Exercise
### General governments exposures by country of the counterparty

**Jyske Bank A/S**

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>of which: financial assets held for trading</td>
<td>Carrying amount</td>
<td>National amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>of which: financial assets held for trading</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td></td>
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</tr>
<tr>
<td></td>
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<td></td>
<td>of which: financial assets held for trading</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Notes and definitions

1. Information disclosed in this template is sourced from COREP template C 33, in line with the reporting framework 2.7, applicable for reports as of 31 March 2020.
2. The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.
3. The banks disclose the exposures in the "financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
4. The exposures reported include the positions towards counterparties (other than sovereigns) on sovereign credit risk basis (i.e. non-EU sovereign guarantees) booked in the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.
5. The exposures reported include the positions towards counterparties (other than sovereigns) on non-sovereign credit risk basis (i.e. EU sovereign guarantees) booked in the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.
6. The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
7. The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

**Regions**

- **Europe**: Austria, Belgium, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, Switzerland, United Kingdom.
- **Middle East**: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates, Yemen.
- **Latin America**: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Paraguay, Peru, St Vincent and Grenadines, Uruguay, Venezuela.
- **Asia**: Bangladesh, Cambodia, China, Japan, Kazakhstan, Korea, Lao People’s Democratic Republic, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Thailand, Turkey, Vietnam.
- **North America**: Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Dominica, El Salvador, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
- **Middle East**: Bahrain, Brunei, Egypt, Israel, Jordan, Kuwait, Lebanon, Saudi Arabia, South Africa, United Arab Emirates, United Kingdom, United States, Yemen.
- **Other CEE non EEA**: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

**Additional notes**

- Exposure amount includes members of the EU-wide Transparency exercise (31 March 2020).
- The banks disclose the exposures in the "financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereigns) on sovereign credit risk basis (i.e. non-EU sovereign guarantees) booked in the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.
- The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
### 2020 EU-wide Transparency Exercise

**Performing and non-performing exposures**

**Jyske Bank A/S**

| Date       | Loans and advances (including at amortised cost and fair value) | Debt securities (including at amortised cost and fair value) | Cash balances at central banks and other demand deposits | Other financial corporations | Non-financial corporations | Credit institutions | General governments | Central banks | Credit institutions | Non-financial corporations | Credit institutions | General governments | Central banks | Credit institutions | Non-financial corporations | Credit institutions | General governments | Central banks | Credit institutions | Non-financial corporations | Credit institutions | General governments | Central banks |
|------------|---------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------|----------------------------|-----------------------------|--------------------------|-------------------|---------------|-------------------|-----------------------------|--------------------------|-------------------|--------------|-------------------|-----------------------------|--------------------------|-------------------|--------------|-------------------|-----------------------------|--------------------------|-------------------|--------------|-------------------|-----------------------------|--------------------------|-------------------|
| Gross carrying amount | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Accumulated impairment, accumulated changes in fair value due to credit risk and provisions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Individually and collectively assessed impairment, accumulated changes in fair value due to credit risk and provisions | 0 | 0 | 0 | 0 | 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:**

- Gross carrying amount: Sum of performing and non-performing items.
- Accumulated impairment, accumulated changes in fair value due to credit risk and provisions: Cumulative amount of provisions on off-balance sheet commitments.
- Individually and collectively assessed impairment, accumulated changes in fair value due to credit risk and provisions: Cumulative amount of provisions on off-balance sheet commitments.

**Sign Convention:**

This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**Accumulated Impairment, Accumulated Changes in Fair Value Due to Credit Risk and Provisions:**

For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk and provisions are reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 648/2012 on credit institutions and other financial institutions. The accumulations are in fair value due to credit risk and provisions (accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention.

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.

For the on-balance sheet items, accumulated impairments and accumulated changes in fair value due to credit risk and provisions are reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 648/2012 on credit institutions and other financial institutions. The accumulations are in fair value due to credit risk and provisions (accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention.

For the off-balance sheet items, the disclosures in this table include the gross carrying amount of the instruments, the provisions on off-balance sheet commitments (individually and collectively assessed impairment, accumulated changes in fair value due to credit risk and provisions) and the sign convention for these disclosures.
### 2020 EU-wide Transparency Exercise

#### Forborne exposures

**Jyske Bank A/S**

<table>
<thead>
<tr>
<th></th>
<th>As of 30/06/2020</th>
<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash balances at central banks and other demand deposits</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (excluding at amortised cost and fair value)</td>
<td>1,308</td>
<td>711</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,308</td>
<td>711</td>
</tr>
</tbody>
</table>

#### DEBT INSTRUMENTS other than HFT

<table>
<thead>
<tr>
<th></th>
<th>2020 EU-wide Transparency Exercise</th>
<th>Forborne exposures</th>
<th>Jyske Bank A/S</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Collateral and financial guarantees</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Gross carrying amount of exposures with forbearance measures</strong></td>
<td>1,308</td>
<td>711</td>
<td>2020 EU-wide Transparency Exercise</td>
</tr>
<tr>
<td><strong>Accumulated impairment, accumulated changes in fair value due to credit risk and accumulated changes in fair value due to credit risk</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Collected and financial guarantees related to exposures with forbearance measures</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Of which non-performing exposures with forbearance measures</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Honored and financial guarantees related to exposures with forbearance measures</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Of which non-performing exposures with forbearance measures</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

---

**(! N EUR)**

- Debt balances at central banks and other demand deposits
- Debt securities (including at amortised cost and fair value)
- General governments
- Credit institutions
- Other financial corporations
- Non-financial corporations
- Loans and advances (excluding at amortised cost and fair value)
- Central banks
- General governments
- Credit institutions
- Other financial corporations
- Non-financial corporations
- **Total**

**QUALITY OF FORBEARANCE**

- Debt balances that have been forborne more than twice
- Non-performing exposures that have failed to meet the non-performing criteria

---

**The definition of forbearance exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, Article 35, PART 2-Template related instructions, section 30**

**The information applies only to banks meeting at least one of the criteria for significance and having a ratio of covered exposures to cash balances and other available deposits of 5% or above.**
## 2020 EU-wide Transparency Exercise

**Breakdown of loans and advances to non-financial corporations other than held for trading**

### Jyske Bank A/S

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and advances</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>At which non-performing</td>
<td>At which non-performing</td>
</tr>
<tr>
<td></td>
<td>(municipal, non-performing)</td>
<td>(exposure to impairment)</td>
</tr>
<tr>
<td></td>
<td>28,344</td>
<td>4,344</td>
</tr>
<tr>
<td></td>
<td>28,170</td>
<td>4,170</td>
</tr>
<tr>
<td>Accumulated negative changes in fair value due to credit risk on non-performing exposures</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross carrying amount</td>
<td>Accumulated impairment</td>
<td>Accumulated negative changes in fair value due to credit risk on non-performing exposures</td>
</tr>
</tbody>
</table>

*The term “accumulated impairment” and “accumulated negative changes in fair value due to credit risk on non-performing exposures” are defined with a positive sign if they are decreasing over time. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 648/2014 - ITS on Supervisory reporting.