

1. CAPITAL

DK009
Jyske Bank

Capital position CRD3 rules	31-12-2012		30-06-2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	2.045		2.167		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-10		-77		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	2.035	14,1%	2.090	14,1%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	2.035	14,1%	2.090	14,1%	
G) Hybrid instruments not subscribed by government	174		174		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	2.209	15,3%	2.264	15,3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	14.426		14.804		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	0		0		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	205		202		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	425		425		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

The above CET1 ratios differ from the CET1 ratios in the Interim Financial Report due to different treatment of "Deduction for equity investments above 10%". In the present exercise the deduction is made in CET1, whereas the deduction is made in AT1 in the Interim Financial Report.

The holdings of CET1 capital instruments of financial sector entities will be subject to the threshold exemptions (CRR, article 48) and, hence, will not be deducted from the CET1 capital.

The calculations of RWA for CVA are based on 30/9/2013 figures, as sufficient historical data are not available. The RWA for CVA is calculated before accounting for CCP clearing. During 2014 Jyske Bank expects to backload a large portion of all clearable trades which will reduce RWA for CVA. The exact level of reduction depends on the amount of back loaded trades and the netting effect on the rest of the portfolio.

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	1.636	0	-	-	-	-	2	0		-		-		-
Institutions		-	-	-	-	3.159	0	-	-	-	-	465	-		-		-		-
Corporates		-	-	13.974	825	465	68	-	-	6.238	342	347	55		-		-	364	13
Corporates - Of Which: Specialised Lending		-	-	17	11	-	-	-	-	26	-	-	-		-		-	6	-
Corporates - Of Which: SME		-	-	6.305	756	346	68	-	-	3.788	321	290	55		-		-	341	13
Retail		-	-	7.079	225	571	120	-	-	2.089	176	310	73		-		-	74	21
Retail - Secured on real estate property	77,2%	-	-	3.071	62	266	65	-	-	766	45	95	23		-		-	13	9
Retail - Secured on real estate property - Of Which: SME	98,6%	-	-	910	26	18	1	-	-	425	21	6	0		-		-	5	0
Retail - Secured on real estate property - Of Which: non-SME	68,1%	-	-	2.161	36	248	64	-	-	341	23	88	22		-		-	9	9
Retail - Qualifying Revolving		-	-	1.155	15	-	-	-	-	147	13	-	-		-		-	5	-
Retail - Other Retail		-	-	2.853	148	304	55	-	-	1.176	119	215	50		-		-	55	13
Retail - Other Retail - Of Which: SME		-	-	1.218	91	5	1	-	-	586	82	4	0		-		-	31	0
Retail - Other Retail - Of Which: non-SME		-	-	1.634	57	299	54	-	-	590	37	212	50		-		-	24	13
Equity		-	-	-	-	218	-	-	-	-	-	218	-		-		-	-	-
Securitisation		284	-	-	-	-	-	117	-	-	-	-	-		-		-	-	-
Other non-credit obligation assets		-	-	-	-	553	-	-	-	-	-	555	-		-		-	-	-
TOTAL		284	0	21.053	1.050	6.601	189	117	0	8.327	518	1.896	128	6	0	212	438	2	35
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	1.609	0	-	-	-	-	2	0		-		-		-
Institutions		-	-	-	-	2.474	0	-	-	-	-	317	-		-		-		-
Corporates		-	-	13.532	819	328	18	-	-	5.986	341	261	20		-		-	359	13
Corporates - Of Which: Specialised Lending		-	-	16	11	-	-	-	-	23	-	-	-		-		-	6	-
Corporates - Of Which: SME		-	-	6.174	750	211	18	-	-	3.724	320	204	20		-		-	336	13
Retail		-	-	7.007	216	185	13	-	-	2.068	173	125	18		-		-	70	4
Retail - Secured on real estate property	76,5%	-	-	3.034	59	2	1	-	-	756	44	1	0		-		-	13	2
Retail - Secured on real estate property - Of Which: SME	98,1%	-	-	908	25	-	0	-	-	424	21	-	0		-		-	4	0
Retail - Secured on real estate property - Of Which: non-SME	67,3%	-	-	2.126	35	2	1	-	-	331	23	1	0		-		-	8	2
Retail - Qualifying Revolving		-	-	1.147	15	-	-	-	-	146	12	-	-		-		-	5	-
Retail - Other Retail		-	-	2.826	142	183	12	-	-	1.167	117	124	17		-		-	52	2
Retail - Other Retail - Of Which: SME		-	-	1.210	87	3	0	-	-	583	80	3	0		-		-	29	0
Retail - Other Retail - Of Which: non-SME		-	-	1.616	55	180	12	-	-	584	36	122	17		-		-	23	2
Equity		-	-	-	-	218	-	-	-	-	-	218	-		-		-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
Other non-credit obligation assets		-	-	-	-	553	-	-	-	-	-	555	-		-		-	-	-
TOTAL		0	0	20.539	1.035	5.367	32	0	0	8.054	514	1.477	38	-	0	209	429	2	17
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T																			
Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T																			
Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T																				
	Central banks and central governments																			
	Institutions																			
	Corporates																			
	Corporates - Of Which: Specialised Lending																			
	Corporates - Of Which: SME																			
	Retail																			
	Retail - Secured on real estate property	0,0%																		
	Retail - Secured on real estate property - Of Which: SME	0,0%																		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%																		
	Retail - Qualifying Revolving																			
	Retail - Other Retail																			
	Retail - Other Retail - Of Which: SME																			
	Retail - Other Retail - Of Which: non-SME																			
	Equity																			
	Securitisation																			
	Other non-credit obligation assets																			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T																				
	Central banks and central governments																			
	Institutions																			
	Corporates																			
	Corporates - Of Which: Specialised Lending																			
	Corporates - Of Which: SME																			
	Retail																			
	Retail - Secured on real estate property	0,0%																		
	Retail - Secured on real estate property - Of Which: SME	0,0%																		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%																		
	Retail - Qualifying Revolving																			
	Retail - Other Retail																			
	Retail - Other Retail - Of Which: SME																			
	Retail - Other Retail - Of Which: non-SME																			
	Equity																			
	Securitisation																			
	Other non-credit obligation assets																			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	-	-	921	0	-	-	-	-	0	-		-		-		0		
Institutions		-	-	-	-	2.797	-	-	-	-	-	425	-		-		-		-		
Corporates		-	-	14.000	766	752	76	-	-	6.186	337	653	63		-		-	361	22		
Corporates - Of Which: Specialised Lending		-	-	14	17	-	-	-	-	17	-	-	-		-		-	5	-		
Corporates - Of Which: SME		-	-	7.042	712	653	76	-	-	4.121	323	600	63		-		-	338	22		
Retail		-	-	7.022	227	980	105	-	-	1.901	203	573	56		-		-	71	26		
Retail - Secured on real estate property	75,7%	-	-	2.937	65	257	62	-	-	615	56	91	22		-		-	14	11		
Retail - Secured on real estate property - Of Which: SME	98,0%	-	-	854	26	25	1	-	-	341	25	9	0		-		-	5	0		
Retail - Secured on real estate property - Of Which: non-SME	66,6%	-	-	2.083	39	231	60	-	-	275	30	82	21		-		-	9	10		
Retail - Qualifying Revolving		-	-	1.153	15	-	-	-	-	126	13	-	-		-		-	5	-		
Retail - Other Retail		-	-	2.931	147	724	43	-	-	1.159	134	482	34		-		-	52	16		
Retail - Other Retail - Of Which: SME		-	-	1.212	90	3	1	-	-	564	95	2	1		-		-	27	0		
Retail - Other Retail - Of Which: non-SME		-	-	1.719	57	721	42	-	-	595	39	480	33		-		-	25	16		
Equity		-	-	-	-	169	-	-	-	-	-	169	-		-		-	-	-		
Securitisation		220	-	-	-	-	-	115	-	-	-	-	-		-		-	-	-		
Other non-credit obligation assets		-	-	-	-	567	-	-	-	-	-	568	-		-		-	-	-		
TOTAL		220	0	21.022	993	6.187	181	115	0	8.087	540	2.389	119	5	0	161	433	7	48		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	-	-	874	0	-	-	-	-	0	-		-		-		-		
Institutions		-	-	-	-	2.110	-	-	-	-	-	281	-		-		-		-		
Corporates		-	-	13.481	763	630	24	-	-	5.945	336	576	25		-		-	354	21		
Corporates - Of Which: Specialised Lending		-	-	14	17	-	-	-	-	17	-	-	-		-		-	5	-		
Corporates - Of Which: SME		-	-	6.866	708	531	23	-	-	4.027	322	524	25		-		-	331	21		
Retail		-	-	6.943	218	608	3	-	-	1.881	199	394	1		-		-	67	4		
Retail - Secured on real estate property	75,5%	-	-	2.897	63	3	2	-	-	606	55	1	1		-		-	14	2		
Retail - Secured on real estate property - Of Which: SME	97,5%	-	-	850	25	-	0	-	-	340	25	-	0		-		-	5	0		
Retail - Secured on real estate property - Of Which: non-SME	66,3%	-	-	2.047	38	3	2	-	-	266	30	1	1		-		-	9	2		
Retail - Qualifying Revolving		-	-	1.144	14	-	-	-	-	125	13	-	-		-		-	5	-		
Retail - Other Retail		-	-	2.902	141	605	1	-	-	1.150	132	393	1		-		-	49	2		
Retail - Other Retail - Of Which: SME		-	-	1.205	86	1	0	-	-	562	93	0	0		-		-	26	0		
Retail - Other Retail - Of Which: non-SME		-	-	1.697	55	604	1	-	-	588	38	392	1		-		-	24	2		
Equity		-	-	-	-	169	-	-	-	-	-	169	-		-		-	-	-		
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-		
Other non-credit obligation assets		-	-	-	-	567	-	-	-	-	-	568	-		-		-	-	-		
TOTAL		0	0	20.424	980	4.957	26	0	0	7.826	535	1.988	27	-	0	158	421	7	26		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T	Central banks and central governments																			
	Institutions																			
	Corporates																			
	Corporates - Of Which: Specialised Lending																			
	Corporates - Of Which: SME																			
	Retail																			
	Retail - Secured on real estate property	0,0%																		
	Retail - Secured on real estate property - Of Which: SME	0,0%																		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%																		
	Retail - Qualifying Revolving																			
	Retail - Other Retail																			
	Retail - Other Retail - Of Which: SME																			
	Retail - Other Retail - Of Which: non-SME																			
	Equity																			
	Securitisation																			
	Other non-credit obligation assets																			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *																				

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#/T	Central banks and central governments																			
	Institutions																			
	Corporates																			
	Corporates - Of Which: Specialised Lending																			
	Corporates - Of Which: SME																			
	Retail																			
	Retail - Secured on real estate property	0,0%																		
	Retail - Secured on real estate property - Of Which: SME	0,0%																		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%																		
	Retail - Qualifying Revolving																			
	Retail - Other Retail																			
	Retail - Other Retail - Of Which: SME																			
	Retail - Other Retail - Of Which: non-SME																			
	Equity																			
	Securitisation																			
	Other non-credit obligation assets																			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *																				

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#/T	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Explanatory footnotes

The increase in Retail and Corporate exposures under the Standardised approach are due to the acquisition of Spar Lolland in the first quarter of 2013. The acquired portfolios are expected to transfer to the IRB approach during 2014.

Low risk repurchase agreements constitute a significant part of the exposures towards non-SME Corporates.

3. SECURITISATION SUMMARY

DK009
Jyske Bank

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	284	220
Trading Book (excl. correlation trading)	410	528
Correlation Trading Portfolio	0	0
Total	694	748

Explanatory footnotes

4. MARKET RISK

DK009
Jyske Bank

(in million Euro)

	31-12-2012		30-06-2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1.315	0	1.441	0
TDI - General risk	715	0	839	0
TDI - Specific risk	600	0	602	0
Equities	159	0	128	0
Equities - General risk	57	0	38	0
Equities - Specific risk	102	0	90	0
Foreign exchange risk	141	0	116	0
Commodities risk	5	0	5	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	10	0	10	0	0	0	0	11
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	0	0	0	11	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Denmark	549	549	549	0	0	0	0	
[3M - 1Y]		32	30	32	0	0	2	0	
[1Y - 2Y]		194	194	194	0	0	0	0	
[2Y - 3Y]		14	14	14	0	0	0	0	
[3Y - 5Y]		11	1	11	0	0	6	19	
[5Y - 10Y]		12	2	12	0	0	8	0	
[10Y - more]		17	2	17	0	0	15	0	
Total		829	792	829	0	0	31	19	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	France	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	41	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	41	
[0 - 3M]	Germany	2	0	2	0	0	2	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	19	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		2	0	2	0	2	0	19	
[0 - 3M]	Greece	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		2	0	2	0	0	0	0	
Total		2	0	2	0	0	0	0	
[0 - 3M]	Hungary	3	0	3	0	0	3	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		3	0	3	0	3	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		26	0	26	0	0	4	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		26	0	26	0	0	4	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	19
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	19
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		4	0	4	0	0	4	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		4	0	4	0	0	4	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		10	0	10	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		4	0	4	0	0	0	0	0
[10Y - more]		7	0	7	0	0	0	0	0
Total		21	0	21	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	6	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	0	6	0	0	6	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	8	0	0	8	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	0	0	8	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		7	0	7	0	0	0	0	0
[10Y - more]		11	0	11	0	0	0	0	0
Total		18	0	18	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	19
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	19	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		7	0	7	0	7	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		7	0	7	0	7	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	3	0	3	0	0	3	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		1	0	1	0	0	1	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	0	0	3	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	0	5	0	0	5	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0
[5Y - 10Y]		2	0	2	0	0	1	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		12	0	12	0	0	11	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		1	0	1	0	0	1	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	6	0	0
[10Y - more]		2	0	2	0	0	2	0	0
Total		11	0	11	0	0	11	0	0
TOTAL EEA 30		938	792	938	0	0	65	0	128

Notes and definitions

(1) 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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Denmark	493	493	493	0	0	0	0	
[3M - 1Y]		87	76	87	0	0	2	0	
[1Y - 2Y]		114	114	114	0	0	0	0	
[2Y - 3Y]		34	34	34	0	0	0	0	
[3Y - 5Y]		7	1	7	0	0	2	19	
[5Y - 10Y]		22	3	22	0	0	19	0	
[10Y - more]		21	3	21	0	0	18	0	
Total		778	724	778	0	0	41	19	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	France	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Germany	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	19	
[5Y - 10Y]		0	0	0	0	0	0	43	
[10Y - more]		13	0	13	0	0	13	0	
Total		13	0	13	0	13	0	62	
[0 - 3M]	Greece	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		3	0	3	0	0	0	0	
Total		3	0	3	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		3	0	3	0	0	3	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		3	0	3	0	3	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		21	0	21	0	0	4	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		21	0	21	0	0	4	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		10	0	10	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		23	0	23	0	0	23	0	0
Total		33	0	33	0	0	23	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

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		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Poland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		4	0	4	0	4	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		4	0	4	0	4	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		10	0	10	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		4	0	4	0	0	0	0	
[10Y - more]		7	0	7	0	0	0	0	
Total		21	0	21	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	0	6	0	0	6	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	8	0	0	8	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	0	0	8	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		6	0	6	0	0	0	0	0
[5Y - 10Y]		3	0	3	0	0	0	0	0
[10Y - more]		12	0	12	0	0	0	0	0
Total		21	0	21	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
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(in million Euro)

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		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	U.S.	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
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(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		1	0	1	0	0	1	0	
Total		1	0	1	0	0	1	0	
[0 - 3M]	Latin America and the Caribbean	2	0	2	0	0	2	0	
[3M - 1Y]		1	0	1	0	0	1	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		5	0	5	0	0	5	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		3	0	3	0	0	3	0	
[10Y - more]		5	0	5	0	0	5	0	
Total		16	0	16	0	0	16	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DK009
Jyske Bank

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		7	0	7	0	7	0	0	
[10Y - more]		2	0	2	0	2	0	0	
Total		9	0	9	0	9	0	0	
TOTAL EEA 30		911	724	911	0	0	102	0	81

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

DK009
Jyske Bank

(in million Euro)

	31-12-2012	30-06-2013
RWA for credit risk	10.987	11.250
RWA Securitisation and re-securitisations	117	115
RWA Other credit risk	10.870	11.135
RWA for market risk	1.807	1.881
RWA for operational risk	1.632	1.674
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	14.426	14.804

Explanatory footnotes