

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	5,011	5,058	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			C 01.00 (r020,c010)	Article 50 of CRR
		transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,129	4,154		
	A.1.1	instruments)	80	107	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,043	4,010	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	69	70	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-37	-33	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-1	-1	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	-1	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-23	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	427	406	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	344	337	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r707,c010) + C 01.00 (r744,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	83	70	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,557	4,561	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	454	497	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	535	529	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-33	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-47	-32	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	25,252	24,819	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.35%	16.74%	CA3 {1}	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.04%	18.38%	CA3 (3)	-
CETA Comitati	C.3	TOTAL CAPITAL RATIO (transitional period)	19.84%	20.38%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,129	4,154	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.35%	16.74%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
The state of the s	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,557	4,561	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,473	4,491	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	84,118	83,766	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	84,034	83,696	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	19,967	20,435
Risk exposure amount for securitisation and re-securitisations in the banking book	21	27
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	19,946	20,407
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,868	1,961
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	16	0
Risk exposure amount for Credit Valuation Adjustment	168	158
Risk exposure amount for operational risk	2,248	2,266
Other risk exposure amounts	0	0
Total Risk Exposure Amount	25,252	24,819

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	1,518	721
Of which debt securities income	87	48
Of which loans and advances income	1,353	630
Interest expenses	673	333
(Of which deposits expenses)	35	21
(Of which debt securities issued expenses)	607	290
(Expenses on share capital repayable on demand)	0	0
Dividend income	10	15
Net Fee and commission income	263	121
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	3	0
Gains or (-) losses on financial assets and liabilities held for trading, net	8	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	50	-17
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	18	6
Net other operating income /(expenses)	75	70
TOTAL OPERATING INCOME, NET	1,271	578
(Administrative expenses)	686	320
(Depreciation)	84	39
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	10	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-51	-18
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-18
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	-2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	538	239
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	422	191
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	422	191
Of which attributable to owners of the parent	422	191

⁽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."



Market Risk Jyske Bank

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	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017	/2017				As of 30/06/2018										
			VaR (Memoran	ndum item)	STRESSED VaR (STRESSED Var (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		СТР				
	TOTAL RISK EXPOSURE AMOUNT	T TOTAL RISK EXPOSURE AMOUN	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	OR (mc) x RAGE OF PREVIOUS DAY VIOUS 60 (VaRt-1) CING DAYS	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	2,013	1,071	(Valkavy)		(Svakavy)	0							(vakavy)	0	(Svakavy)							
Of which: General risk	1,142	535	0	0	0	0							0	0	0	0						
Of which: Specific risk	871	535	0	0	ő	0							ŏ	0	o o	l ő						
Equities	523	526	ō	ō	ō	i o							ō	ō	ō	i o						
Of which: General risk	287	290	0	0	0	0							0	0	0	0						
Of which: Specific risk	236 265	236 296	0	0	0	0							0	0	0	0					/ V	
Foreign exchange risk	265	296	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,801	1,893	0	0	. 0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0	. 0	0



Credit Risk - Standardised Approach

Jyske Bank

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			### amount and provisions Original Exposure* Exposure Value* amount and provisions 3,153 3,143 0 1,650 1,651 0 0 1,660 1,027 0 1,438 928 0 0 5,86 10 2 2 3,86 11 2 0 5,86 10 0 90 0 0 0 0 2,279 1,686 498 3 3,004 1,940 559 572 254 223 763 256 201 355 179 148 302 149 117 116 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
			As of 31/12	2/2017			As of 30/06	/2018						
		Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions					
	(min EUR, %)													
	Central governments or central banks			0				0						
	Regional governments or local authorities			0				0						
	Public sector entities			2				2						
	Multilateral Development Banks			0		908	61	0						
	International Organisations					0	0	0						
	Institutions													
	Corporates													
	of which: SME						149							
	Retail	161	50			166	47	35						
	of which: SME	1	1			0	0	0						
Consolidated data	Secured by mortgages on immovable property													
	of which: SME													
	Exposures in default	172	159	186	2	231	143	147	80					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	282	282	28		4.992	4.992	499						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	468	468	1,028		341	341	726						
	Securitisation	0	0	0		0	0	0						
	Other exposures	0	0	0		0	0	0						
	Standardised Total	10 382	7.430	2.096	,	13 774	10 606	2 359	86					

(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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks								
	Regional governments or central banks	620	610	0		1,335	1,326	0	
	Regional governments or local authorities Public sector entities	1.620 36	1.027 10	0		1.438	928 11	0	
	Multilateral Development Banks	36		2		3b	11	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	582	292	67		700	276	126	
	Corporates	582 381	292 179	158		700 578	163	126 144	
	of which: SME	168	109	158		153	92	72	
	Retail	100	109	209		153	92	/2	
	of which: SME	1		2		1	1	1	
DENMARK	Secured by mortgages on immovable property	17	17	6		21	21	7	
DLINIMAKK	of which: SME	16	16	6		19	10	,	
	Exposures in default	10	7	7	2	11	8	, í	3
	Items associated with particularly high risk	,	'n	'n		11	0	,	,
	Covered bonds	272	272	27		4.967	4.967	497	
	Claims on institutions and corporates with a ST credit assessment	-/-				0	1,507	1,57	
	Collective investments undertakings (CIU)	0	l ŏ	0		0	o o	0	
	Equity	468	468	1.028		341	341	726	
	Securitisation	100	100	1,020		311	311	720	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				,				5

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

**Total value adjustments and provisions per country of counterpanty exclusions those for securities conversion factors or credit risk adjustments.

**Total value adjustments and provisions per country of counterpanty exclusions those for securities on exposure, additional valuations interest (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

**Total value adjustments and provisions per country of counterpanty exclusions.

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**Total value adjustments and provisions per country of counterpanty exclusions.

**Total value adjustments.

**Total v

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks		0	U		U	0	U	
	Multilateral Development Banks International Organisations	915	77	0		905	58	0	
	International Organisations Institutions	47		0				0	
		4/	13	3		54	14	3	
	Corporates of which: SME	0		0		U	0	0	
	or which: SME Retail	U		0		U	0	0	
	of which: SME	0		0		U	0	0	
ETAIL AND		U		0		U	0	0	
FINLAND	Secured by mortgages on immovable property of which: SME	0		U		U	0	U	
		U		0		U	0	0	
	Exposures in default Items associated with particularly high risk	0		0	0	U	0		0
	Items associated with particularly high risk Covered bonds	0		0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		U	0		
		0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		U	0	0	
	Equity Securitisation	0	0			0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
		0	U	0		0	U	0	
	Standardised Total ² Sure value is reported before taking into account any effect due to credit conversion factors or credit risk				. 0				. 0

10 Chiginal exposure, unilie: 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and valuation adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and valuation adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and the contract of the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %) Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	637	159	38		562	154	38	
	Corporates	2	2	2		3	2	1	
	of which: SME	2	2	2		3	2	1	
	Retail	11	10	7		9	8	6	
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	3	3	1		3	3	1	
OTTLDET	of which: SME	ī	i	0		ī	l i	0	
	Exposures in default	2	l i	2	0	2	l i	1	0
	Items associated with particularly high risk	0	1 0	0		0	0	ō	_
	Covered bonds	0		0		15	15	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1

To 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).

(A) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVIAs) and other own funds reductions related to the exposures, but includes one-eral credit risk adjustments



Credit Risk - Standardised Approach

Jyske Bank

				Jyake balik					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
•	Exposures in default	0	0	0	0	0	0	0	0
I	Items associated with particularly high risk	0	0	0		0	0	0	
I	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
ĺ	Securitisation								
I	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				0

(ii) Chiquial 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).
(iii) Total value, a distriments and monistors nor currently or currently or perfect for event indicated resources. Additional valuation and substitution of currently or currently or perfect for the proposures, but includes previous factors.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	1
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		U	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	o o		0		0	0	0	
	Retail	, i	0	0		0	0	0	
C	of which: SME	o o		0		0	0	0	
Country of	Secured by mortgages on immovable property	, i	0	0		0	0	0	
Counterpart 5	of which: SME	o o	n n	0		0	0	0	
p	Exposures in default	0	ı ö	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ů	0	0	0	Ů
	Covered bonds	0	1 0	0		Ů	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation			-			-	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁶⁰ Original exosure, unilize Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects).
⁷⁰ Total value adultaments and orovinciors cer country of countercard vecules those for securitistation exocusars, additional valuation statistaments (AVIV) and other own funds the exocutions related to the exocutes, but includes ceneral credit risk adultaments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
i	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(II) 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) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

" Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	n n	0		0	0	0	
Country of	of which: SME	0	ō	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.		Ů	0	Ü		Ů	0

¹⁰ Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Jyske Bank

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0		U		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0		0	U	0	0		U
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	"	
	Equity	0	0	0		0	0	l ,	
	Securitisation						0	, and the same of	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments
	(min EUR, %) Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	,	0		0		0	
	International Organisations	, i	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	o o	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revalue, is reported before taking into account any effect due to credit conversion factors or credit risk.				0				0

Organia exposure, unlike Exposure visible, is reported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments."

"Organia exposure, unlike Exposure visible, is responsible to the conversion factors or responsible to the

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) 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) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Jyske Bank

					yorke barik								
							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0
	Corporates	44.293	1.004	38.326	11.326	739	461	45.180	875	39.228	11.562	562	460
	Corporates - Of Which: Specialised Lending	147	2	129	95	0	2	69	2	57	35	0	2
	Corporates - Of Which: SME	12.811	683	10.466	3.504	256	354	12.860	546	10.640	3.403	184	343
	Retail	31,076	424	29,503	5,575	352	188	31,305	446	29,841	5,652	455	270
	Retail - Secured on real estate property	26.713	274	26.181	4.648	289	91	26.861	306	26.419	4.762	412	136
	Retail - Secured on real estate property - Of Which: SME	1,133	71	1,017	261	34	24	1,032	69	958	255	57	26
Consolidated data	Retail - Secured on real estate property - Of Which: non-	25,580	203	25,165	4,388	256	67	25,829	237	25,461	4,508	355	111
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4.362	150	3.322	927	62	96	4.444	139	3.422	889	42	134
	Retail - Other Retail - Of Which: SME	1,179	69	968	305	25	46	1,125	67	929	261	14	63
	Retail - Other Retail - Of Which: non-SME	3.183	81	2.354	622	37	50	3.319	73	2.493	629	29	71
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	276		276	21		0	329		329	27		0
	Other non credit-obligation assets				949						835		
	IRB Total				17.871						18.076		

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43,286	990	37,541	11,019	729	452	44,034	860	38,299	11,207	558	448
	Corporates - Of Which: Specialised Lending	147	2	129	95	0	2	69	2	0	0	0	2
	Corporates - Of Which: SME	12.470	670	10.209	3.406	250	345	12.572	532	10.395	3.305	180	332
	Retail	30,683	411	29,124	5,531	345	183	30,921	436	29,475	5,608	448	261
	Retail - Secured on real estate property	26.378	268	25.848	4.618	285	90	26.542	302	26.102	4.730	406	134
	Retail - Secured on real estate property - Of Which: SME	1,129	71	1,013	260	34	24	1,027	69	953	254	57	26
DENMARK	Retail - Secured on real estate property - Of Which: non-	25,249	197	24,836	4,358	252	66	25,515	233	25,149	4,476	349	108
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4.305	143	3.276	912	60	93	4.379	134	3.373	878	42	127
	Retail - Other Retail - Of Which: SME	1,167	69	958	303	25	46	1,113	67	918	260	14	62
	Retail - Other Retail - Of Which: non-SME	3.138	74	2.318	609	35	47	3.266	67	2.455	619	28	65
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets											_	
	IRB Total												

							IRB Approx	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	20	0	17	11	0	0	22	0	18	11	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	TPR Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		182	0	117	42	0	1	208	0	132	60	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	96	0	66	23	0	1	120	0	94	41	0	0
	Retail		17	1	17	4	0	0	17	1	16	3	0	0
		Retail - Secured on real estate property	14	1	14	2	0	0	13	0	13	2	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN		Retail - Secured on real estate property - Of Which: non-	14	1	14	2	0	0	13	0	13	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	0	3	1	0	0	4	0	3	1	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
	IRB Tota	al												



Credit Risk - IRB Approach Jyske Bank

				As of 31/12/	2017		IRB Appro	acn		As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: nor	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	and the second s	0	0	0	0	0	0	0	0	0		0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

		ſ						IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	1												

IRB Total

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

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central I	panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat	es	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
triginal exposure, unlike Exposure value, is reported	IRB Tota													



Credit Risk - IRB Approach Jyske Bank

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: nor	0	0	0	0	0	0	0	0	0	0	0	0
•	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
Original assessment update European colors in assessed in	IRB Tota	il .												

							IRB Approa	ach					
				As of 31/12	/2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	U	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Whith: Hori-SME Equity	0	0	0		0	0	0	0	0	0	"	0
	Securitisation				Ů	Ů		Ů			Ů		- i
	Other non credit-obligation assets												
	IRB Total												



Sovereign Exposure

Jyske Bank

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	1,642.3	1,292.1	350.2	350.2	0.0	350.2	441.9	441.9	0.0	0.0	0.0	0.0	1,248.3	1,248.3	0.0	0.0	0.0	0.0
Austria	11.9	0.0	11.9															
Belgium	65.3	0.0	65.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	4.9	0.0	4.9															
Denmark	1,369.9	1,292.0	77.9															
Estonia	0.0	0.0	0.0															
Finland France	2.3 0.0	0.0	2.3 0.0															
Germany	71.2	0.0	71.2															
Greece	0.0	0.0	0.0															
Hungary	0.7	0.0	0.7															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	9.1	0.0	9.1															
Portugal	10.8	0.0	10.8															
Romania Slovakia	5.3 21.0	0.0	5.3 21.0															
Slovenia	4.3	0.0	4.3															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	29.8	0.0	29.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	7.0	0.0	7.0															
Other advanced economies non EEA	2.0	0.0	2.0															
Other Central and eastern Europe countries non EEA	10.7	0.0	10.7															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	12.8	0.0	12.8															
Africa	2.5	0.0	2.5															
Others	0.7	0.1	0.6															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Invents exposures by country or Ivske Bank												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance st	neet exposures	
								Derivatives with po	alalica da la contro	Bardarah aran dah		On-balance si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [12 0	12 0	0	12 0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [12 0 0	12 0 0	0 0 0	12 0 0	0 0	0 0 0	0	0	0	0	0	0	0
[3M - 1Y [Belgium	65 0	65 0	0	65 0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		65	65	0	65	0	0	0	0	0	0	0	0	0
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Cyprus													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	0 0 5	0 0 5	0 0 0	0 0 5	0	0 0 0	0 0 0	0	0 0 0	0 0	0 0	0 0 0	
[5Y - 10Y [10Y - more Total		0 0	0	0	0 0	0	0 0	0	0	0 0	0	0	0	0
[0 - 3M [[3M - 1Y [30	35	0	0 30	0		243 0	5.604 0	0	0	0 433	0 0 0	0
[1Y - 2Y [Denmark	35 241 296 304 534 193 124	35 241 296 304 534 193 124	0 0	276 77 0	0 0	35 211 20 227 534	0 0 1	18 151 552 176	0 0 0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y [10Y - more		193 124 1,727	193 124 1,726	5 3	100 19 502	0 0	88 102 1,217	0 0 245	205	0 0	0	0 0 433	0	2
TO - 3M		1,727	2,,20		302			245	5,7.50	,		-55		-
[1Y - 2Y [Estonia													
Total														



	General govern	ments exposures by country of Jyske Bank	the counterparty											
		TASKE TRUTA					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	hoot		ot exposures		Deriva	tives		Off halai	nce sheet	-
	(mln EUR)		T	On Dalance 3	ileet.				Deliva	uves		OII Dalai	ice sheet	-
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
,	,,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [13M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		2 2	2 2	2 2	0	0	0	0	0	0 0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
13Y - 5Y I	France													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「	Germany	0	0 0 69	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		69 0 0	0	0	69 0 0	0	0	0	32 0	0	0	0	0	
Total		69	69	0	69	0	0	0	32	Ō	ō	Ō	Ō	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
124 - 34 13Y - 5Y 15Y - 10Y 110Y - more	Croatia													
[10Y - more Total [0 - 3M [0	0	0	0	0	0			^	^			
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	,
[1Y - 2Y [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [Ō	Ō	Ō	0	Ö	Ō	Ō	ō	Ō	Ö	Ö	Ö	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Ireland													
f 10Y - more Total														



	General govern	Invents exposures by country or Ivske Bank	the counterparty											
		72. 83. 13.713					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off halanco el	heet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	14 0 14	0	0	0	0	0
I 0 - 3M I			,	Ü	Į.		, and the second	, and the second	14	Ü	Ů			
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Latvia													
[5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
1Y - 2Y 2Y - 3Y	Lithuania													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [1													
[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3Y - 5Y [[5Y - 10Y [Luxembourg													
[10Y - more Total [0 - 3M [1													
[3M - 1Y [
[3Y - 5Y [Malta													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
Total														
[0 - 3M [0 4 0	0 4	0	0 4 0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y	Poland	0 5	0 5	0	0 5	0	0	0	0	0	0	0	0	
		0 0	0	0	0	0	0	0	0	0	0	0	0	0



		Ivske Bank					As of 30/06/2018							
						Dire	ct exposures	<u> </u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Dick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH, FINANCIAL ASSETS AT	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying aniouni	INOCIONAL AMOUNT	Carrying amount	Nouvilai ampunt			
[0 - 3M [Portugal	0 0 0 0 0 0 11 0	0 0 0 0 11 0	0 0 0 0 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Romania	**	11	**	J		·	,	,	v	· ·	v	J	
Total [0 - 3M	Slovakia	0 0 10 0 11 0 0 0	0 0 10 0 11 0 0	0 0 10 0 11 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total Tota	Slovenia	**	11	11	J			ū		Ü				
[0 - 3M [Spain	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 9 4 42 56	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Sweden		Ü	Ü	· ·	Ü	0	Ü	30	0	U	J		
Total	United Kingdom	0 0 0 0 0 0 15	0 0 0 0 0 0 0 15 15	0 0 0 0 0 0 0 15 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



	delicitii govern	Ivske Bank	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
「0-3M「 「3M-1Y「 [1Y-2Y[
[2Y - 3Y [Iceland													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y														
[3Y - 5Y [Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y [1 0 0	1 0 0	0 0	0 0	0 0	1 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Norway	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total [0 - 3M [0 1	0 1	0 0	0	0	0 1	0	0	0	0	0	0	0
[3M - 1Y [Australia													
[3Y - 5Y [5Y - 10Y [10Y - more	Australia													
Total [0 - 3M [
[2Y - 3Y [[3Y - 5Y [Canada													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Japan													
	Japan													
Total														



	Conc. a. govern	Ivske Bank	and dounted party											
		77. IX. 127 IX					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
		derivative intalicial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	UI WITICIT. FILIATICIAI ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,				
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [u.s.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [0.5.	0	0	0	0	0	0	0	0 38	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	39	0	0	0 0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I	China	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Switzerland													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 1 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [non EEA	0 1	0 1	0 1	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	2 0	2 0	2 0	0	0	0	0 0	0 0	0 0	0 0	0	0	0
「3M - 1Y「 「1Y - 2Y「	Other Central and eastern	0 5	5	0 5	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Europe countries non EEA	0	0 3	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		1 10	1 10	1 10	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Middle East													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		2 0	2 0	2 n	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Caribbean	1 2	1 2	1 2	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		9	9	9	0	0	0	0 0	1	0	0	0	0	0



General governments exposures by country of the counterparty

		lyske Bank												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	X2017							Derivatives with po	citiva fair valua	Darivativas witt	n negative fair value	Off-balance sl	eet exposures	
											· ····································			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa	0 0 0 2 2 0 0	0 0 0 2 0 0 0	0 0 2 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others ⁽⁵⁾	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures of the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (after the native exposures to counterparts (offset then novereign) with full or partial government guarantees by central, regard and focal governments (offset then novereign) with full or partial government guarantees by central, regard and focal governments (offset then novereign) with full or partial government guarantees by central, regard and focal governments.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Hercepoints, PTR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Sant. Iran. Jordan. Sant. Jordan. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Libro. Iran. Iran. Jordan. Sant. Jordan. Sant. Jordan. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Libro. Iran. Iran. Jordan. Sant. Jordan. Sant. Jordan. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Libro. Iran. Iran. Jordan. Sant. Jordan. S



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and		
(min EUR, %)		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	7,556	0	0	0	0	0	0	6,458	0	0	0	0	0	0
Central banks	21	0	0	0	0	0	0	17	0	0	0	0	0	0
General governments	277	0	0	0	0	0	0	764	0	0	0	0	0	0
Credit institutions	6,086	0	0	0	0	0	0	2,835	0	0	0	0	0	0
Other financial corporations	960	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	212	0	0	0	0	0	0	2,842	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	61,074	28	2,305	1,385	52	594	1,310	64,035	87	1,372	386	114	466	403
Central banks	495	0	0	0	0	0	0	668	0	0	0	0	0	0
General governments	1,292	0	0	0	0	0	0	1,116	0	0	0	0	0	0
Credit institutions	1,032	0	4	4	0	1	3	1,857	0	0	0	0	0	0
Other financial corporations	2,441	0	92	84	1	24	65	3,802	6	86	25	5	49	37
Non-financial corporations	25,319	23	1,381	796	9	318	884	26,517	66	621	168	58	219	137
of which: small and medium-sized enterprises at amortised cost	5,864	20	713	548	3	206	309	4,657	10	296	167	45	175	120
Households	30,495	5	827	501	42	251	358	30,074	15	665	192	51	198	229
DEBT INSTRUMENTS other than HFT	68,630	28	2,305	1,385	52	594	1,310	70,492	87	1,372	386	114	466	403
OFF-BALANCE SHEET EXPOSURES	13,241		219	171	2	44	162	13,393		168	167	15	33	109

⁽¹⁾ 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

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

⁽¹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(mln EUR, %) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
	_	-	U	_	-	U	_	·		0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,204	1,531	336	335	1,611	2,089	843	255	243	376		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	4	4	1	1	4	22	0	0	0	0		
Other financial corporations	45	35	7	6	35	63	32	31	31	3		
Non-financial corporations	1,485	985	251	251	1,202	1,357	463	159	154	214		
of which: small and medium-sized enterprises at amortised cost	387	314	147	147	186	242	164	117	113	125		
Households	670	507	77	76	371	646	349	64	59	160		
DEBT INSTRUMENTS other than HFT	2,204	1,531	336	335	1,611	2,089	843	255	243	376		
Loan commitments given	106	36	0	0	0	82	28	0	0	0		

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

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