

Bank Name	Jyske Bank A/S
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK



Key Metrics

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,076	4,145	4,195	4,188	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,076	4,145	4,195	4,188	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,484	4,553	4,584	4,670	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,484	4,553	4,584	4,670	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,980	5,048	5,094	5,177	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,980	5,048	5,094	5,177	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	24,533	25,234	25,345	26,142	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,533	25,234	25,345	26,142	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.61%	16.42%	16.55%	16.02%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.61%	16.42%	16.55%	16.02%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.28%	18.04%	18.09%	17.86%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.28%	18.04%	18.09%	17.86%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.30%	20.00%	20.10%	19.80%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.30%	20.00%	20.10%	19.80%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	84,518	85,527	87,731	89,397	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.30%	5.32%	5.23%	5.22%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,484	4,553	4,584	4,670	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,414	4,483	4,532	4,618	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	84,518	85,527	87,731	89,397	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	84,449	85,457	87,679	89,345	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.3%	5.2%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	5.3%	5.2%	5.2%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	4,980	5,048	5,094	5,177	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	\vdash	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,076	4,145	4,195	4,188	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	31	112	30	68	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	4,037	4,031	4,165	4,132	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	42	42	41	32	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-34	-40	-41	-45	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-1	-1	0	0	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	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	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	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	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	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
							C 01 00 (4450 4050 + C 01 00 (4460 4050 +	Auticles 4/251 26/11 point (ii) 73 and 30 to 61 of 790; Auticles 26/11 point (ii) 73, 3/2/11 point
	A.1.14		0	0	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) (i), 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 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (+460,c010)	Articles 36(1) point (k) (li), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	Haddings of CETI capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (+480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	does not have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,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	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
	A.1.18	a significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
OWN FUNDS Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (*529.4010)	
	A.1.21	Transitional adjustments	0	0	0	0	CAL (1116 + 1118 + 11126)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01 00 (4220 4010)	
	A.1.21.1		0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	\vdash	Transitional adjustments due to additional minority interests (+/-)						
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR Article 51 of CRR
	A.2.1	(,	408 338	408 339	389 337	482	C 01.00 (+540,c010) C 01.00 (+540,c010) + C 01.00 (+670,c010)	Article 51 of Citic
	A.2.1	Additional Tier 1 Capital instruments	338	339	0	430	C 01.00 (r540,c010) + C 01.00 (r6.70,c010)	
	A.Z.Z	(-) Excess deduction from T2 items over T2 capital	0	U	0	0	C 01.00 (+/20,000)	
	A.2.3		0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
							C 01.00 (174(10.00) + C 01.00 (174(10.000)	
	A.2.4	Additional Tier 1 transitional adjustments	70	69	52	52	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)	4,484	4,553	4,584	4,670	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	497	495	510	506	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	530	397	396	395	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
							C 01.00 (r910,c010) + C 01.00 (r920,c010) +	
	A.4.2		0	0	0	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	-34	98	114	112	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r900,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	24,533	25,234	25,345	26,142	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
C107711	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.61%	16.42%	16.55%	16.02%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.28%	18.04%	18.09%	17.86%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.30%	20.00%	20.10%	19.80%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,076	4,145	4,195	4,188	[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)	16.61%	16.42%	16.55%	16.02%	[D.1]/[8-8.1]	·
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+40,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an ex	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-	egulatory point of view at the rep	orting date are not taken into	account in this calculation.			

⁽¹⁾The fully based CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not basen into account in this calculation. Fully loaded CET1 capital ratios estimation it based on the formulae stated in cultum "COREP CODE" - please note that this night lead to differences to fully loaded CET1 capital ratios published by the puricipating banks e.g. in their Plast 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	19,548	20,209	20,361	20,576	C 02.00 (1940, -0.10) -[C 07.00 (1980, -220, s.001) + C 07.00 (1.10, -220, s.001) + C 07.00 (1.10, -220, s.001) + C 07.00 (1.10, -220, s.001) + C 08.01 (1980, -220, s.001) + C 08.01 (1980, -220, s.001) + C 08.01 (1980, -220, s.002) + C 08.01 (198
Of which the standardised approach	1,935	1,885	1,950	2,089	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	16,844	17,490	17,475	17,559	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	756	835	847	871	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050,
Credit valuation adjustment - CVA	120	142	139	131	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	28	25	51	22	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,816	1,762	1,814	2,336	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,816	1,762	1,814	2,336	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	03 2018: C 19.00, 010, 610°12.5+C 20.00, 010, 450°12.5+MAX(C 24.00, 010, 990, C 24.00, 010, 100, C 24.00, 010, 110°12.5 from Q4 2018: C 19.00, 010, 610°12.5+C 20.00, 010, 450°12.5+MAX(C 24.00, 010, 990, C 24.00, 010, 100, C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,265	2,261	2,134	2,134	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,265	2,261	2,134	2,134	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	71	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R700,
Total	24,533	25,234	25,345	26,142	



2019 EU-wide Transparency Exercise P&L Jyske Bank A/S

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(min EUR)				,,
Interest income	1,074	1,420	347	698
Of which debt securities income	53	86	90	49
Of which loans and advances income	952	1,244	235	598
Interest expenses	496	655	167	333
(Of which deposits expenses)	39	52	15	32
(Of which debt securities issued expenses)	430	568	140	282
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	18	2	5
Net Fee and commission income	181	248	62	132
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-3	14	25	56
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	-36	-4	-53
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	17	22	5	6
Net other operating income /(expenses)	104	124	19	40
TOTAL OPERATING INCOME, NET	879	1,156	290	550
(Administrative expenses)	485	645	167	330
(Depreciation)	58	77	20	40
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation 1		-11		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	14	2	-3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	14	2	-3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-4	-3	-1	-4
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-2	2	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	341	420	103	188
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	268	335	82	149
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	268	335	82	149
Of which attributable to owners of the parent	268	335	82	149

⁽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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31/	/12/2018			As of 31	/03/2019			As of 30	/06/2019		
		Fa	ir value hierard	chy		Fa	ir value hieran	chy		F	air value hierard	:hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,128				1,968				1,889				3,086				IAS 1.54 (i)
Financial assets held for trading	6,661	3,257	3,404	0	7,420	3,445	3,974	0	8,646	4,705	3,941	0	8,011	4,320	3,691	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	270	1	0	269	271	1	0	270	256	1	0	256	258	0	0	258	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	48,924	4,260	44,664	0	49,847	4,089	45,758	0	51,263	5,272	45,992	0	52,666	6,186	46,480	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	19,535				19,337				20,278				20,887				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	47	0	47	0	57	0	57	0	72	0	72	0	83	0	83	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,483				1,444				1,650				1,618				
TOTAL ASSETS	80,048				80,343				84,055				86,609				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	018					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accı	ımulated impaiı	ment	Gros	ss carrying amo	ount	Accı	ımulated impair	ment	Gro	oss carrying amo	ount	Accun	ulated impair	rment	Gro	ss carrying am	ount	Accui	nulated impairr	ment	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 2 Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities	0) (0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0)	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	C	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,021		0	0 0	0	0	1,014	0	0	0	0	0	1,050	0	0	0	0	0	1,274	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	17,076	1,174	4 81	9 -43	-80	-433	16,754	1,318	797	-43	-79	-424	17,780	1,199	780	-44	-74	-412	18,119	1,274	722	-38	-77	-386	Annex V.Part 1.32, 44(a)

⁽f) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

EBA HANGPLAN

2019 EU-wide Transparency Exercise Market Risk

Jyske Bank A/S

									Jyske ball	K A/S												
	SA					I	М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE F	ISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) X AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	1.047	1.089	0	0	0	0							0	0	0	0						
Of which: General risk	550	529	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	497 428	560 404	0	0	0	0							0	0	0	0						
	920 244		0	0	0	0							0	0	0	0						
Of which: Specific risk			0	0	0	0							0	0	ı o	0						
			0	0	0	0							0	0	0	0						
Commodities risk	0	0	ō	ō	ō	ō							ō	ō	ō	ō						
Total	1,749	1,754	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/06	/2019					
Traded Debt Instruments	1.126	1.663	0	0	0	0							0	0	0	0						
			0	0	0	0							0	0	0	0						
		658	0	0	0	0							0	0	0	0						
			0	0	0	0							0	0	0	0						
Of which: General risk		241	0	0	0	0							0	0	0	0						
			0	0	0	0							0	0	0	0						
	293	230	I 0	0	0	0							0	0	I ,	"						
	1.814	2.333	Ů	0	ı	0	0	0	0	0	0	0	Ů	0	ů	0	0	0	0	0	0	-
Total	184 275 0 1,749 As of 31/03/2019	As of 30/06/2019	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		<u> </u>	0		0	0		0 0 0 0	0 0 0 0	0 0 0 0 0 0	As of 30/06 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	

Market risk template does not include CIU positions, which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	3,161	3,149	0		1,894	1,819	1	
	Regional governments or local authorities	1.463	832	0		1.448	1.013	0	
	Public sector entities	35	11	2		39	13	3	
	Multilateral Development Banks	1.046	57	0		1.167	53	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.883	1.722	578		2.894	1.912	566	
	Corporates of which: SME	410	248	188		403	249	194	
		303	141	111		293	140	111	
	Retail	163	47	35		156	48	36	
Consolidated data	of which: SME	1	0	0		1	0	0	
componautea aata	Secured by mortgages on immovable property	267	267	94		256	256	90	
	of which: SME	105	105	35		107	107	36	
	Exposures in default	230	142	147	80	233	145	149	81
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	4.630	4.630	463		5.047	5.047	505	
	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	311	311	652		298	298	641	
	Other exposures	0		0		0	0	0	
	Standardised Total ²	14,601	11,418	2,159	90	13,836	10,853	2,185	88

⁽i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors o

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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	1,256	1,244	0		1,253	1,178	1	
	Regional governments or local authorities	1.463	832	0		1.448	1.013	0	
	Public sector entities	35	11	2		39	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,062	321	138		762	260	119	
	Corporates	216	154	135		219	164	145	
	of which: SME	150	89	70		146	91	72	
	Retail	2	1	1		2	1	1	
DENMARK	of which: SME	1	0	0		1	0	0	
DEMPARK	Secured by mortgages on immovable property	29	29	10		21	21	7	
	of which: SME	18	18	6		18	18	6	
	Exposures in default	16	10	12	4	18	9	10	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	4.605	4.605	461		5.022	5.022	502	
	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	311	311	652		298	298	641	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(i) a : : : : : : : : : : : : : : : : : :			8				8

⁽ii) Chiqinal 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).
(ii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the concerned to the finisher assert funds the fault interests.

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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	1.702	1.702	0		419	419	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	365	322	158		165	160	78	
	Corporates	8	7	5		8	7	6	
	of which: SME	8	7	5		8	7	6	
	Retail	11	2	1		10	2	1	
GERMANY	of which: SME	0	0	0		0	0	0	
GLINIAINI	Secured by mortgages on immovable property	9	9	3		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	6	6	9	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0

(i) 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).

(ii) Total value adjustments and nonkings one country of counterparty variables those for perundication exposures, additional valuation adjustments (AVAs) and other own funds industries related to the

Standardised Approach As of 30/09/2018 As of 31/12/2018 Original Exposure* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Original Exposure* Original Exposure* Exposure Value* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure amount Original Exposure* Original Expo	
Original Exposure 1 Exposure Value 1 Risk exposure amount Value adjustments and provisions 2 Original Exposure Value 1 Risk exposure amount Value adjustments and provisions 2 Original Exposure Value 1 Risk exposure amount Value adjustments or central banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Original Exposure* Exposure Value* Risk exposure amount and provisions* Original Exposure Value* Risk exposure Amount	
Central governments or central banks	Value adjustments and provisions ²
Regional governments or local authorities	
Public sector entitles 0 0 0 0 0 0 0	
International Organisations 0 0 0 0 0 0	
Institutions 10 10 2 63 46 9	
Corporates 0 0 0 0 0 0	
of which: SME 0 0 0 0 0 0	
Retail 0 0 0 0 0 0	
FINLAND of which: SME 0 0 0 0	
Secured by mortgages on immovable property	
of which: SME 0 0 0 0 0 0	
Exposures in default 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	
Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Requiry 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

To Organic exposure, unlike Deposure value, is reported before taking into account any effect due to credit convention factors or credit risk intojation between (e.g., substitution effects).

(a) Total via adjustments and positioning per country of counterprise calculate those for securitation exposure, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposure, but includes person credit risk adjustments.



Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	ed Approach				
			As of 30	/09/2018			As of 31/12/2018			
		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	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		
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0		
pare 1	of which: SME	0	0	0		0	0	0		
	Exposures in default	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		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

Organia exposure, unible Exposure value, is reported before taking into account any effect due to credit row consures or credit risk intigation techniques (e.g., substitution effects).
Of Total value additutaments and oroxisions ser country of counterary excludes those for securitisation exposures, additional valuation additisation additisation additisation additisation additisation additisation additisation.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	12/2018	
		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	
	Public sector entities	0	0	0		Ü	U	U	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	U	0	
	Institutions	0	0	0		0	U	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0	0					
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		n n	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	
	Other exposures	0	0	0		0	0	0	
	Chandandinal Tabel2				•				•

10 Cycland exposure, critic Exposure value, is secretal before balling this account any effect due to medit conversion into our credit that indigators before balling with the country of c

		exposures, our monues gene			Standardise	d Approach			
			As of 30,	09/2018			As of 31,	12/2018	
		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	Ü	0	0		0	U.	0	
	Public sector entities	0	U	U		0	U	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	U	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0			0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	ů ů	0	0		0	n n	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	ı ö	0	0	0	ő	ő	0	0
	Items associated with particularly high risk	0	0	0	·	0	0	0	
	Covered bonds	0	0	0		0	ō	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O

Circinal ecosure, unlike Eucosure value, is recorted before takino into account any effect due to credit coversion factors or credit risk mitioation technicues (e.g., substitution effects).

Total value adjustments and provisions per country of counterparity excludes those for accountedation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30,	/09/2018			As of 31	/12/2018		
		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	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	or which: SME Retail	0	0	0		0	U	0		
Country of	of which: SME	0	U	U		0	U	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 7	of which: SME	0	0	0		0	U	0		
	Exposures in default	0	0	0	0	0	U	0		
	Exposures in default Items associated with particularly high risk	0	0	0	- 0	0	0	0	U	
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0				
	Collective investments undertakings (CIU)	0	0	0		0				
	Equity	0	0	0		0		,		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				•		,		0	
	Statiual discu Total									

To Original exposure, unlike Exposure value, is reported before bising into account any effect due to credit coverence factor or credit risk imigration behaviours (i.e., substitution effects).

(7 Total value adjustments and provisions per country of counterparty excludes those for securistication opposures, but includes present credit risk indigations.)



Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	ed Approach				
			As of 30,	/09/2018			As of 31	/12/2018		
		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	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		
Country of	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
	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		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

To Original exposure, untile: Exposure value, is reported before taking into account any effect due to credit coverent on certain or indicates an entering interior to credit risk integration beforeas (e.g., substitution effects).

(*Total value adulationests and consisting our counter of counterant's excludes those for securistation excounts, adulation adulationest. (AUAs) and other own funds reductions related to the concerns, but include operal credit of adulationest.

					Standardise	d Approach			
			As of 30,	09/2018			As of 31	12/2018	
		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	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	U	0	
	of which: SME	0	0	0		0	U	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	Ü	U	0		0	U	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	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	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	ō	0		0	ō	0	
	Other exposures	0	0	0		0	o o	0	
	Standardised Total ²				0				0

O Conjunal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience 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 (AVAs) and other own funds reductions related to the exposure. In the funder exposure is the funder exposure funds reductions.

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	09/2018			As of 31,	12/2018		
	(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	0	0		0	0	•		
	Regional governments or central banks	0	0	0		0	0	0		
	Public sector entities	0	U	0		0		0		
	Multilateral Development Banks	0	0			0	0			
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	n n	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		
Counterpart 10	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		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²	(0)			0				0	

Thriand encourse, unitie Encourse value, is recorted before ballino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).

Total value adjustments and provisions per country of country part excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include permed records risk adjustments.



Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	ed Approach						
			As of 31	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	2,391 2,274 0 3,136 3,026 0 1,369 771 0 1,329 746 0										
	Regional governments or local authorities			0				0				
	Public sector entities	1,309	11	2		41	12	2				
	Multilateral Development Banks	1,220	78	0		948	44	0				
	International Organisations	1,220	76	ů		0	0	0				
	Institutions	3,046	1,560	543		3,471	1,727	573				
	Corporates	397	245	190		460	303	193				
	of which: SME	294	143	114		276	126	101				
	Retail	145	42	31		141	37	28				
Consultation of date	of which: SME	0	0	0		0	0	0				
Consolidated data	Secured by mortgages on immovable property	261	261	92		251	251	88				
	of which: SME	106	106	36		112	112	38				
	Exposures in default	235	147	150	82	231	144	149	83			
I	Items associated with particularly high risk	0	0	0		0	0	0				
I	Covered bonds	5,710	5,710	572		6,769	6,769	678				
	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	281	281	597		284	284	605				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²	15,092	11,379	2,178	87	17,062	13,344	2,317	88			

15,092 11,379 17,062 13,344

(1) Original reports, unlike Exposure weight, is reported before taking into account any effect due to credit convenion factors or credit risk miligation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation position unilise in the previous Transparency exercises' results.

					Standardise	d Approach						
			As of 31	/03/2019			As of 30	/06/2019				
		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	1.917 1.801 0 1.317 1.207 0										
	Regional governments or local authorities	1,317	771	0		1,317	746	0				
	Public sector entities	1,309	11	2		1,329	12	2				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,152	257	129		1,286	323	131				
	Corporates	214	159	140		294	233	155				
	of which: SME	143	88	70		143	89	70				
	Retail	1	1	0		1	1	0				
DENIMARK	of which: SME	0	ō	0		0	0	0				
DENMARK	Secured by mortgages on immovable property	26	26	9		17	17	6				
	of which: SME	16	16	5		15	15	5				
	Exposures in default	15	8	9	6	14	7	8	7			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	5,585	5,585	559		6,592	6,592	659				
	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	281	281	597		284	284	605				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				7				8			

(1) Original exposure, unifile Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (c.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustment.

		exposures, out includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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	251	251	0		1,613	1,613	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	287	276	135		369	325	158	
	Corporates	8	7	6		2	2	1	
	of which: SME	8	7	6		2	2	1	
	Retail	10	2	2		10	2	2	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	6	9	0	6	6	9	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		·		1				0

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

		exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2019			As of 30	06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustme and provision				
	(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	1,005	46	0		948	44	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	104	65	13		154	62	12					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
FINLAND	of which: SME	0	0	0		0	0	0					
TINLAND	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		23	23	2					
	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					
	Other exposures	0	0	0		0	0	0					

(1) Original exposure, untils Exposure value, is reported before ballogs into actionst any effect due to credit common hands or credit risk integrated to report common to the common to



Credit Risk - Standardised Approach

1						Jyske Bank A/S			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(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 Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public Sector entities Multilateral Development Banks International Organisations	0 0 0	0	0		0 0 0	0 0	0 0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Teems associated with particularly nigh risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(2) Total value adjustments ar	xposure value, is reported befind provisions per country of control credit risk adjustments.	ore taking into account any effe unterparty excludes those for so	ct due to credit conversion facto curistisation exposures, addition	rs or credit risk mitigation tech al valuation adjustments (AVA	niques (e.g. substitution effects s) and other own funds reducti	s). ions related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME Exposures in default	0	0	0	0	0 0 0	0 0	0 0	0
	Items associated with particularly high risk 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	
	Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0	
	Standardiscu 19ta	(2) Total value adjustments ar	nd provisions per country of co	ore taking into account any effe unterparty excludes those for so	ct due to credit conversion facto curistisation exposures, addition	rs or credit risk mitigation tech al valuation adjustments (AVA	niques (e.g. substitution effects) and other own funds reducti	s). ions related to the	
		exposures, but includes gene	ral credit risk adjustments.		Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(min FIR %A)	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 Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 0 0	0 0	0 0		0 0 0	0 0	0 0	
	Corporates of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 6	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds Claims or herbituities and companies with a ST and it accompanies	0 0	0 0	0		0 0 0	0 0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		Original exposure, unlike E Total value adjustments are exposures, but includes gene	xposure value, is reported before and provisions per country of co- ral credit risk adjustments.	ore taking into account any effe unterparty excludes those for so	ct due to credit conversion facto curistisation exposures, addition	rs or credit risk mitigation tech al valuation adjustments (AVA	niques (e.g. substitution effects s) and other own funds reducti	s). ions related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(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 Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions Corporates	0 0 0	0	0		0 0 0	0	0 0	
	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 7	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
,	of which: SME Exposures in default	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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	
	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	0	n n	o o		ı o	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	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
countciparto	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unifile Exposure value, is reported before taking into account any effect due to credit convenients factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes covered routif in six distalments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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	
	International Organisations	0	U	0		0	0	0	
	International Organisations Institutions	0	U	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0		0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	o o	n n	o o		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	ō	o o		0	0	0	
	Covered bonds	0	ō	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	0		0	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	o o	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the

		(2) Total value adjustments ar exposures, but includes gene	nd provisions per country of co ral credit risk adjustments.	interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	s) and other own funds reducti	ans related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	l o	0		0	0	0	
	Multilateral Development Banks	0	l o	0		0	0	0	
	International Organisations	o o	0	i o		0	0	0	
	Institutions	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	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	
	Other exposures	0	0	0		0	0	0	
	Chandradia d Tatali								

Credit Risk - IRB Approach Jyske Bank A/S

							IRB Ap	proach						
				As of 30	09/2018					As of 31	/12/2018			
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment	
	(min EUR, %)	defaulted defaulted defaulted defaulted											provisions	
	Central banks and central governments	0 0 0 0 0 0 0 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	44.506	873	38.914	11.632	568	459	44.741	842	39.317	12.078	548	444	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	77	2	59	33	0	2	63	2	52	34	. 0	2	
	Corporates - Of Which: SME	11.950 31.302	553 441	9.852 29.855	3.270 5.744	197 492	343 271	11.775	534 442	9.530 29.771	3.349 5.948	180 531	326 253	
	Retail - Secured on real estate property		309		4.882	448		26.884	323		5.948	487	134	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	26.950 992	309 67	26.514 915	4.882	448 57	137 26	26.884 881	323 66	26.446 810	5.086 218	487	134 28	
Consolidated data	Retail - Secured on real estate property - Of Which:	25.958	242	25.599	4.631	391	111	26.003	257	25.636	4.868	48	106	
	Retail - Qualifying Revolving	23,930	0	23,355	4,031	0	111	20,003	0	23,030	1,000	139	100	
	Retail - Other Retail	4.352	132	3.341	863	45	133	4.398	119	3.325	862	44	119	
	Retail - Other Retail - Of Which: SMF	1.131	60	925	258	16	64	1.096	50	889	246	13	54	
	Retail - Other Retail - Of Which: non-SME	3.221	72	2.416	605	28	70	3.302	69	2.436	616	31	65	
	Equity	0	0	ō	o o	0		o o	o o	ō	ō	0		
	Other non credit-obligation assets				769						833			
	IRB Total ²				18.145						18.859			

							IRB Ap	proach					
				As of 30	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(nin EUR, %) Central banks and central governments Institutions		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	. 0		. 0	0	0	0	0
	Corporates	43,413	858	38,014	11,269	564	445	43,405	823	38,202	11,701	543	427
	Corporates - Of Which: Specialised Lending	77	2	0	0	0	2	63	2	0	0	0	2
	Corporates - Of Which: SME	11.630	538	9.578	3.154	193	331	11.435	515	9.239	3.222	174	311
	Retail	30.931	430	29.500	5.704	485	262	30.907	432	29.416	5.908	524	246
	Retail - Secured on real estate property	26.637	304	26.202	4.852	441	135	26.566	318	26.131	5.054	481	133
DENMARK	Retail - Secured on real estate property - Of Which:	987	67	909	249	57	26	878	66	807	217	48	28
DENIMAKK	Retail - Secured on real estate property - Of Which:	25,650	237	25,293	4,602	384	109	25,688	252	25,325	4,836	433	105
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4.294	126	3.298	853	44	127	4.341	113	3.285	854	43	113
	Retail - Other Retail - Of Which: SME	1.121	60	915	257	16	63	1.083	50	878	245	13	53
	Retail - Other Retail - Of Which: non-SME	3.173	66	2.382	596	28	64	3.258	63	2.407	609	31	60
	Equity	. 0	0	0	0	0	0	0	0	0	0	0	0

Committed Stands and control governments O								IRB Ap	proach					
Companies Comp					As of 30/	09/2018					As of 31	12/2018		
(pin ELD, %) (of whoch: provisions (of whoch: provisions) (of whoch:			Original	Exposure ¹		Risk expos	ure amount	adjustments	Original	Exposure ¹		Risk expos	sure amount	adjustments
Second Control Contr		(min EUR, %)			Value*						Value*			provisions
	GERMANY	Institutions Corporate: Of Which Sensibled Lending Coporate: Of Which Self Retail Retail - Secured on real extent property Retail - Online Retail - Of Which; Retail - Online Retail - Online Retail - Of Which; Retail - Online Retail - Of Which; Retail - Online Retail - Of Which; Retail - Online Retail -	0 87	0 0 2 0 2 1 1 0 1 0 0 0 0	0 117 0 74 11	0	0 0 1 0 1 1 1 1 0 1 0 0 0 0 0 0 0 0 0 0	3 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 15 10 0	0 0 2 0 2 1 1 0 0 0 0	0 81 14 10 0	0 0 73 0 47 6 5 0 5 0	0 0 0 0 1 1 1 0 0 0 0	0 4 0 4 0 0 0 0
IRR Total		Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure 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
FINLAND	Contral banks and contral governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Partial Retail Ret	0 0 16 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of 30/	09/2018					As of 31/	12/2018		
			Original	Exposure 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
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		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
			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
Country of Counterpart 4		Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart i		Retail - Secured on real estate property - Of Which:	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
		n credit-obligation assets												_
	IRB Tota		(1) Original expo											4

EBA santa					20		vide Irar redit Risk - 1 Jyske B	IRB Approa	cy Exerc	ise			
							IRB Ap	proach					
					(09/2018 Risk expos		Value			As of 31	/12/2018 Risk expo		Value
		Original	Of which:	Exposure Value ¹	KISK EXPO	Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹	KISK EXPO	Of which:	adjustments and provisions
Country of Counterpart 5	Central banks and central governments Institutions Compress: Of Which: Specialized Lending Retail - Scenario on real central presently Retail - Scenario on real central presently Retail - Country on real central presently Retail - Country on real central presently Retail - Country on real central presently Retail - Out Petral - Of Which: Special Special - Out Petral - Of Which: non-SME Special - Country on real central central presently Special - Out Petral - Of Which: non-SME Special - Special - Of Which: non-SME Special - Special - Of Which: non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		· Undinal expo	osure. unlike Exposu	re value. Is report	ed before taking i	nto account any e	IRB Ap		s or creat risk mit			errects).	
		Original	l Exposure ¹	As of 30, Exposure Value ¹	(09/2018 Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	As of 31, Exposure Value ¹	/12/2018 Risk expo	sure amount	Value adjustments and
Country of Counterpart 6	Central banks and central governments Institution Commontes Retail - Socured on real estate property Retail - Socured on real estate property - Of White: Retail - Socured on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property - Of White: Retail - Commonte on real estate property	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total	(1) Original expo	osure, unlike Exposu	re value, is report	ed before taking i	nto account any e	fect due to credit		s or credit risk miti	gation techniques	(e.g. substitution	effects).	
		Original	I Exposure ¹ Of which:	As of 30, Exposure Value ¹	(09/2018 Risk expos	of which:	Value adjustments and provisions		Exposure ¹ Of which:	As of 31 Exposure Value ¹	/12/2018 Risk expo	sure amount Of which:	Value adjustments and provisions
Country of Counterpart 7	Central banks and central governments Entitlutions Composition (In REM, N) Composition Composition (Composition (In Rem) Retail Secured on teal estate property Retail Secured on teal estate property Retail - Secured on teal estate property Retail - Country Retail - Country on the Country of Visibility Retail - Country Retai	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	and rotar	(1) Original expo	osure, unlike Exposu	re value, is report	ed before taking i	nto account any e			s or credit risk miti	gation techniques	(e.g. substitution	effects).	
				As of 30	09/2018		IRB Ap	proach		As of 31	/12/2018		
		Original	l Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
Country of Counterpart 8	Control lambs and control operations. Institutions Composites Retail Securation and estable property Retail Securation and estable property Retail Composites Retail Composites	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		· Ondina editi	sore. Unite Explos	re value, is resurt	ed before taking i	nio actionic anv e		proach	s or Cedit risk into	seour technoles	rea, sansimoni	eneus.	
	(min EUR, %)	Original	I Exposure ¹ Of which: defaulted	As of 30, Exposure Value ¹	(09/2018 Risk expos	Of which:	Value adjustments and provisions	Original	Exposure ¹ Of which:	As of 31, Exposure Value ¹	/12/2018 Risk expo	Of which:	Value adjustments and provisions
Country of Counterpart 9	Control Sunks and central governments Lestebulines Lestebulines Corporates Corporates Of Which: Specialized Lending Retail - Scenario on real cable property - Of Which: Retail - Scenario on real cable property - Of Which: Retail - Qualifying Revolving Retail - Other Retail	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		(1) Original expo	osure. unlike Exposu	re value. is report	ed before takino i	nto account any e			s or credit risk miti	pation techniques	(e.a. substitution	effects).	
		Original	l Exposure ¹	As of 30, Exposure Value ¹	/09/2018 Risk expos	sure amount	Value adjustments and	proach Original	Exposure ¹	As of 31,	/12/2018 Risk expo		Value adjustments and provisions
Country of Counterpart 10	Control banks and control governments Locationium Correctes Corporates - Of Which: Socialised Lending Retail - Socialised and Lending Lending Retail - Countrol and Lending Lending Retail - Countrol and Lending Lending Retail - Countriling Revolution Retail - Countriling Revolution	0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB Approach Jyske Bank A/S

							IRB Ap	proach					
		į		As of 31,	03/2019					As of 30,	/06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)	1	Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision:
	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	45,333	784	40,119	12,237	526	421	46,301	713	40,963	12,362	438	406
	Corporates - Of Which: Specialised Lending	59	2	48	27	0	1	48	0	43	28	0	0
	Corporates - Of Which: SME	11,712	510	9,573	3,318	196	312	11,644	444	9,437	3,317	165	290
	Retail	31,384	401	29,769	5,858	421	252	30,816	394	29,688	5,841	437	249
	Retail - Secured on real estate property	26,981	292	26,500	5,011	382	136	26,913	283	26,517	5,057	405	133
Consolidated data	Retail - Secured on real estate property - Of Which:	831	66	770	221	52	29	781	67	735	209	49	33
consonautea data	Retail - Secured on real estate property - Of Which:	26,150	227	25,731	4,790	330	106	26,131	215	25,782	4,848	356	100
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,403	109	3,268	847	40	116	3,903	112	3,171	783	32	116
	Retail - Other Retail - Of Which: SME	1,070	49	867	238	12	58	1,036	53	867	232	11	59
	Retail - Other Retail - Of Which: non-SME	3,333	60	2,401	609	28	58	2,867	58	2,304	551	21	57
	Equity	0	0	0	0	. 0		0	0	0	0	. 0	
	Other non credit-obligation assets				936						928		
	IRB Total ²	(1) Original exp			19,030						19,130		

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure 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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43.918	750	38.969	11.744	515	404	45.016	682	39.971	11.966	427	390
	Corporates - Of Which: Specialised Lending	59	750	0	11,711	0	1	49	0	0	0	0	0
	Corporates - Of Which: SME	11.380	477	9.306	3.198	185	298	11.322	413	9.176	3.219	153	276
	Retail	30,992	394	29,415	5,819	414	247	30,428	388	29,329	5,797	432	244
	Retail - Secured on real estate property	26,668	289	26,191	4,982	375	135	26,598	280	26,205	5,025	400	132
DENMARK	Retail - Secured on real estate property - Of Which:	827	66	766	220	52	29	779	67	733	209	49	33
DENMARK	Retail - Secured on real estate property - Of Which:	25,841	224	25,425	4,762	323	105	25,819	213	25,472	4,816	351	99
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,324	105	3,224	837	39	112	3,830	107	3,124	773	31	112
	Retail - Other Retail - Of Which: SME	1,031	49	847	235	12	58	996	53	844	228	11	59
	Retail - Other Retail - Of Which: non-SME	3,294	56	2,377	602	27	55	2,834	54	2,280	544	20	53
	Equity	0	0	0	0	0	0	0	0		0	0	0
	Other non credit-obligation assets			.									
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(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	164	2	126	66	0	3	165	2	127	59	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	120	2	88	47	0	3	97	2	76	33	0	2
	Retail	15	0	14	3	0	0	17	0	14	3	0	0
	Retail - Secured on real estate property	11	0	10	2	0	0	11	0	10	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	11	0	10	2	0	0	11	0	10	2	0	0
	Retail - Oualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	6	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0		0	1	0	1	0	0	0
	Retail - Other Retail - Or Which: non-sme Equity	3	0	3	1	0	0	5	0	3	1	0	0
	Other non credit-obligation assets	0			0	U		0	0	- 0	U	U	U
	Other non-credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30,	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure 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
FINLAND	Central Sanits and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Securities Retail - Secured on or and entate property Betail - Secured on or and entate property Betail - Secured on or and entate property Betail - Secured on or and entate or control - Of Which: Betail - Secured on or and entate or control - Of Which: Betail - Other Secured on or and entate or control - Of Which: Betail - Other Secured on or and entate or control - Of Which: Betail - Other Secured on or Secured Of Which: One Secured Of W	0 0 20 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0	0 0 17 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 18 0 1 1 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 14 0 0 0 1 1 0 0 0 0 0	0 0 14 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets	Ů	Ů	,	,	,	Ů	,	,		Ů		ث
	IRB Total												

Country of Counterpart 4

Credit Risk - IRB Approach Jyske Bank A/S

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR. %)		Of which: defaulted	value-		Of which: defaulted	and provisions		Of which: defaulted	value.		Of which: defaulted	and provisions
	Central banks and central governments	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
Country of Counterpart 5	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 5	Retail - Secured on real estate property - Of Which:	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
	Other non credit-obligation assets												
	IRB Total						Mark day to see the						

(1) Original exposure, unli	ke Exposure value, is r	eported before taking in	to account any e	ffect due to credit cor	version factors or	credit risk mitig	gation techniques (e.g. substitution	effects)

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	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
	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
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which:	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure 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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 7	Retail - Secured on real estate property - Of Which:	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
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	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 Institutions Corporates - Of Which Special Lending Corporates - Of Which Special Retail Retail - Secured on real estate property instal - Secured on real estate property - Of Which Retail - Country of Which Special Retail - Country of Which Retail - Country of Which Ret	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Rectal - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	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
	Institutions 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	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:	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
	Other non credit-obligation assets												
1	IRB Total												

Country of Counterpart 10 Retail - Qualific Retail - Outleft Retail - Other				As of 31/	03/2019								
festitutions Convocates Convocates Convocates Convocates Retail Retail Retail Retail-Secun Retail Retail-Galer										As of 30/	06/2019		
festitutions Convocates Convocates Convocates Convocates Retail Retail Retail Retail-Secun Retail Retail-Galer		Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
testitutions Convocates Convocates Convocates Convocates Convocates Convocates Retail - Securit Retail - Securit Retail - Columbra Retail - Columbra	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Correctates Off Coporates - Of	cral governments	0	0	0	0	0	0	0	0	0	0	0	0
Comparates of Comparates Colf Comparate Colf Colf Colf Colf Colf Colf Colf Colf		0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of \(\) Retail - Secure Retail - Secure Retail - Secure Retail - Other Retail - Other Retail - Other Retail - Other		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Securi Country of Counterpart 10		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10 Retail - Security Retail - Qualify Retail - Other	Or Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10 Retail - Qualific Retail - Outlief	cured on real estate property	0	0	0	0	0	0	0	0	0	U	0	0
Retail - Other	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualif Retail - Other	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other	alifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - 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	ő	0	ő	0	0	0	0	ő.	0	0
Other non credit-obligatio	ation assets												
IRB Total													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	ositive 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)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				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 [[3M - 1Y [0 12	0 12	0	0 12	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 12	0 12	0 0	0 12	0 0	0 0	0 0	0	0	0	0 0	0	0
[3M - 1Y [0 65	0 65	0	0 65	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 65	0 65	0	0 65	0	0 0	0	0	0	0	0	0	0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Czech Republic	0 5 0	0 5 0	0	0 5 0 0	0 0 0	0 0 0	0	0	0 0	0	0 0	0 0	
Total		5 58	5 56	0	5 30 0	0	0 29	0 153	0 3.463	0	0	0 0 374	0	0
Total	Denmark	376 430 432 223 200 91 1,809	376 430 432 223 200 91	0 0 5 0	0 351 0 0 102 18 502	0 0 0 0	375 79 432 218 98 71	0 0 1 0 1 1 155	0 53 108 379 200 142 4,346	0	0 0 0 0	374 0 0 0 0 0	0 0 0 0	
[0 - 3M [3M - 1Y		1,809	1,007		502		1,302	155	4,346	U		3/4	0	3
1	Estonia													
Total	1													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			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 [Finland	0 0 0 0 0 0 0 2	0 0 0 0 0 0 2 2	0 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 - 3M [France													
[0 - 3M [Germany	0 0 0 0 69 0	0 0 0 69 0	0 0 0 0 0	0 0 0 69 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia													
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - more	Hungary	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
[0 - 3M [Ireland		j	j	,	,		j						
[0 - 3M [Italy	0 0 16 15 0 0	0 0 0 16 15 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 16 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 - 3M [Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 5 0 5 0	0 5 0 5 0 0	0 0 0 0 0	0 5 0 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 - 3M [13M - 11] [13Y - 12] [13Y - 22] [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more] Total	Portugal	0 0 0 0 0 11 0	0 0 0 0 0 11 0	0 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
Total	Romania						,			j		j		
[0 - 3M [Slovakia	0 10 0 0 11 0 0	0 10 0 0 11 0 0	0 10 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 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			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 [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 0 14	0 0 0 0 0 0 14	0 0 0 0 0 0 0 14	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Iceland													
[0 - 3M [Liechtenstein													
137 - 571 SY - 10Y Total F 0 - 3M F 3M - 1Y 12Y - 2Y F 2Y - 3Y F 3Y - 5Y F 3Y - 10Y Total	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Japan													
[0 - 3M	U.S.													
[0 - 3M [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 2 0	0 0 0 0 0 2	0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Other Central and eastern Europe countries non EEA	0 0 5 0 0 0 3 1	0 0 5 0 0 0 0 3 1	0 0 5 0 0 3 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Middle East			.v			, and the second	Ţ,		j		j		
[0 - 3M [3M - 1Y	Latin America and the Caribbean	0 0 0 2 2 2 3 3	0 0 2 2 3 3	0 0 0 2 2 2 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 2 0	0	0 0 0 0 0 0 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		11	11	11	1 0	. 0	0	0	1 2	Ü	0	ı u	0	U



General governments exposures by country of the counterparty

lyske Bank A/S

							Jyske Bank A/S							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitiva fair valva	Donivativos vist	n negative fair value	Off-balance sl	neet exposures	
								Derivatives with po	Stuve fall value	Derivatives with	Thegauve fall 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)	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	Risk weighted exposure amount
[0 - 3M [13M - 11f 13M - 11f 14 - 27f 12 - 23f 13Y - 57f 15Y - 10Y 10Y - more 10Y - more Total	Africa	0 0 0 2 2 0 0	0 0 0 2 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	1	0	o o	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this tamplabe is ion 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 at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 accounter accorded coner only encounters to control, recisional and focal overvments on immediate borower basis, and do not lockde accounter to other counternants with full or cartial oovernment ouarnaties.

 (3) The basis dischole the accounters for the "Financial assert here of the "Timorial assert here" in the "Financial assert h

(5) Residual countries not reported separately in the Transparency exercise

(s) Residual countries not reported separately in the Transparency services

Regions:

Other advanced non EEx Israel, Korea, New Zealand, Teasis, San Marino, Singapore and Talwan.

Other CEE non EEX Albania, Bonsia and Herzegovina, PRR Macedonia, Montenegro, Sertia and Turkey.

Middle East: Balranii, Djibout, Iran, Iran, Jordan, Kiwaet, Lebanori, Libba, Omania, Quanti, Saudi Arabis, Sudian, Syria, United Arab Emirates and Yemen.

Latin America: Agent, Seepartis, Beltze, Boliko, Para, Directio, Cata Raza, Omania, Comminac, Dominica, Dominica, Dominica, Deminica, Deminica

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2019	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet 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)	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	Risk weighted exposure amount
[0 - 3M [Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	0 65 0 0 0	0 65 0 0 0	0 0 0 0	0 65 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[15Y - 10Y [[10Y - more]	Bulgaria	65	65	0	65	0	0	0	0	0	0	0	0	0
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic	0 0 5 0 0 0	0 0 5 0 0 0	0 0 0 0 0	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 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 [Denmark	129 287 246 123 299 277 216 1,577	129 287 246 123 299 277 216 1,577	0 0 0 5 0 1	0 271 77 0 28 77 22 474	0 0 0 0 0	129 15 169 123 267 200 194 1,096	232 0 0 0 0 0 0 5 237	3.465 0 53 108 379 200 142 4,348	0 0 0 0 0 0	0 0 0 0 0	0 583 0 0 0 0 0 583	0 0 0 0 0	2
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet 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)	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	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 0 2	0 0 0 0 0 0 2 2	0 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 - 3M [France													
[0 - 3M [Germany	0 2 50 0 67 0 0	0 2 50 0 67 0	0 2 50 0 0 0	0 0 0 67 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia													
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
13Y - 20Y	Hungary	0 0 0 0 1 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Ireland	•	•	,	•					,		,	3	
[0 - 3M [Italy	0 0 0 15 15 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 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
Total	Latvia		33	J	J		30			j		j	,	_



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2019	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Platuity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 0 5 0 0	0 0 5 0 0	0 0 0 0 0	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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [13M - 11] [13Y - 12] [13Y - 22] [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more] Total	Portugal	0 0 0 0 0 12 0	0 0 0 0 0 12 0	0 0 0 0 0 12 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Romania						,			j		j		
[0 - 3M [Slovakia	0 11 0 11 0 0 0	0 11 0 11 0 0 0 0	0 11 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 - 3M [Slovenia													



General governments exposures by country of the counterparty

	,						Jyske Bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom	0 0 0 0 0 0 15	0 0 0 0 0 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [15Y - 10Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	1 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 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative maincal assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
0 - 3M 3M - 1Y	U.S.													
[0 - 3M [China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Switzerland			•									•	
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 2 1	0 0 0 0 0 2 1	0 0 0 0 0 2 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Other Central and eastern Europe countries non EEA	0 4 0 0 3 0 1	0 4 0 0 3 3 0	0 4 0 0 3 0 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East													
10 - 3M	Latin America and the Caribbean	0 1 1 2 2 3	0 1 0 1 2 2 2 3	0 1 0 1 2 2 2 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 2 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	eet exposures	
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	Risk weighted exposure amount
[0 - 3M [Africa	0 0 2 0 0 0	0 0 2 0 0 0	0 0 2 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Others	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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 tamplate is ion 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 at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 exocumes recorded cover only exocurses to central, recional and local oovernments on immediate borrower basis, and do not include exocurses to other counterwarts with full or certail covernment cuarantities.

 (3) The basis disclose the exocurses in the "Financial assets held for brainfor Contribio after offsettion the cash short oxocitions haven the same maturities.

 (4) The exocurse recorded include the oxocitions towards countermarts (other than sovereign on severeign not existed in cut existed include the oxocitions towards countermarts (other than sovereign) on severeign not existed in a cut existed in the exocurrity of the demonstration and or accounting classification of the contitions of the economic substance over the form must be used as a orthest for the identification of the exocurs to be included in this column. This item does not include exocours to countermarts (other than sovereign) with full or cartail oovernment quarantities.

 (3) The pastic disconting the contraction of the disconting out that the contraction of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest for the identification of the economic substance over the form must be used as a orthest form the economic substance over the form must be used as a orthest form the economic substance over the form must be used as a orthest form the economic substance over the form must be used as a orthest form the economic substance over the form must be used as a orthest form the economic substance over t

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other advanced non Ext. Listas, Korea, New Zealands, Krissas, Sain Narrins, Spraguere and Lawrin.

The CEF com Ext. Harrins, (Notes, 10 kinas), Borisia and Narrins, (Notes, 10 kinas), Ext. (Notes), Comminica, Dominica, Dominic

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



Performing and non-performing exposures

				As of 30/09/201	.8					ı	As of 31/12/201	18		
		Gross carry	ing amount		accumulated	l impairment, I changes in fair credit risk and	Collaterals and financial		Gross carryi	ng amount		accumulated	l impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	6,141	0	0	0	0	0	0	6,536	0	0	0	0	0	0
Central banks	17	0	0	0	0	0	0	17	0	0	0	0	0	0
General governments	869	0	0	0	0	0	0	871	0	0	0	0	0	0
Credit institutions	4,814	0	0	0	0	0	0	5,134	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	93	0	0	0	0	0	0
Non-financial corporations	441	0	0	0	0	0	0	422	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	65,978	25	1,401	627	125	467	913	65,119	28	1,357	588	129	449	780
Central banks	2,172	0	0	0	0	0	0	821	0	0	0	0	0	0
General governments	1,186	0	12	0	0	3	9	1,200	0	3	3	0	2	1
Credit institutions	1,900	0	0	0	0	0	0	1,892	0	0	0	1	0	0
Other financial corporations	3,593	1	84	27	5	50	34	4,029	2	82	24	6	49	27
Non-financial corporations	27,083	16	657	276	64	201	436	27,288	15	624	242	68	188	368
of which: small and medium-sized enterprises at amortised cost	4,715	15	318	161	48	178	140	4,753	14	303	145	50	162	78
Households	30,045	8	648	325	56	214	434	29,889	11	649	319	54	209	386
DEBT INSTRUMENTS other than HFT	72,119	25	1,401	627	125	467	913	71,655	28	1,357	588	129	449	780
OFF-BALANCE SHEET EXPOSURES	12,925		167	163	19	30	129	12,888		176	170	21	28	130

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

⁽⁹⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

Grothe 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			ı	As of 31/03/201	9					ı	value due to credit risk and provisions ⁴ fill			
		Gross carry	ing amount		accumulated	I impairment, I changes in fair credit risk and	Collaterals and financial guarantees		Gross carryi	ng amount		accumulated value due to	l changes in fair	
		Of which performing but past due >30	Of which non	n-performing ¹	On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	7,216	0	0	0	0	0	0	8,357	0	0	0	0	0	0
Central banks	17	0	0	0	0	0	0	17	0	0	0	0	0	0
General governments	839	0	0	0	0	0	0	819	0	0	0	0	0	0
Credit institutions	5,779	0	0	0	0	0	0	6,705	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	67	0	0	0	0	0	0
Non-financial corporations	581	0	0	0	0	0	0	749	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	66,708	39	1,290	566	120	436	785	68,747	53	1,232	543	118	411	740
Central banks	1,281	0	0	0	0	0	0	2,113	0	0	0	0	0	0
General governments	1,189	0	2	1	0	2	0	1,000	0	0	0	0	0	0
Credit institutions	2,051	0	0	0	1	0	0	1,975	0	0	0	1	0	0
Other financial corporations	4,125	0	81	25	9	50	31	4,960	3	81	26	11	50	30
Non-financial corporations	28,107	25	607	236	61	180	377	28,699	41	577	228	61	165	356
of which: small and medium-sized enterprises at amortised cost	4,651	16	302	135	46	155	126	4,576	11	260	127	44	137	98
Households	29,955	14	601	304	48	205	377	29,999	9	574	289	45	196	353
DEBT INSTRUMENTS other than HFT	73,924	39	1,290	566	120	436	785	77,104	53	1,232	543	118	411	740
OFF-BALANCE SHEET EXPOSURES	12,647		158	157	18	29	83	12,225		81	78	18	35	127

⁽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)

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

⁽⁴⁾ For the on-balance sheet lines, accumulated impairments and accumulated regarding to understood of the provisions of



Forborne exposures

			As of 30/09/2018	3			,	As of 31/12/201	3	
		ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and financial guarantees		ing amount of with forbearance	value due to o	changes in fair redit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,913	847	247	238	1,652	1,778	813	214	205	1,547
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	22	0	0	0	13	22	0	0	0	11
Other financial corporations	59	29	30	29	25	59	29	30	29	23
Non-financial corporations	1,255	475	134	130	1,121	1,131	441	110	106	1,020
of which: small and medium-sized enterprises at amortised cost	206	168	112	109	94	182	147	98	95	84
Households	577	343	83	79	494	567	342	74	70	493
DEBT INSTRUMENTS other than HFT	1,913	847	247	238	1,652	1,778	813	214	205	1,547
Loan commitments given	89	32	0	0	0	104	33	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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair



Forborne exposures

	As of 31/03/2019					As of 30/06/2019				
	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 guarantees	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 guarantees
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forboarance
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,796	787	222	211	1,556	1,719	757	210	198	1,495
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	20	0	0	0	10	19	0	0	0	8
Other financial corporations	59	29	30	29	23	66	32	31	29	33
Non-financial corporations	1,133	462	124	117	1,009	1,066	434	108	102	958
of which: small and medium-sized enterprises at amortised cost	265	193	106	100	159	222	153	89	82	133
Households	583	296	69	65	514	568	291	72	67	496
DEBT INSTRUMENTS other than HFT	1,796	787	222	211	1,556	1,719	757	210	198	1,495
Loan commitments given	84	21	0	0	0	40	19	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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair