

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



## Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.99%	18.20%	17.25%	17.88%	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	17.99%	18.20%	17.25%	17.88%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.79%	19.97%	18.93%	19.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.79%	19.97%	18.93%	19.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.64%	22.77%	21.57%	22.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.64%	22.77%	21.57%	22.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	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	5.14%	5.40%	5.30%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,926	5,054	5,018	5,113	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,926	5,054	5,018	5,113	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.2]/[B.2]	



# 2022 EU-wide Transparency Exercise Capital Jyske Bank A/S

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-44	59	6	82	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,538	4,574	4,589	4,620	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	27	23	23	23	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-42	-39	-43	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	0	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	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 (r0370,c0010)	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 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (10450,c0010) + C 01.00 (10460,c0010) + C 01.00 (10470,c0010) + C 01.00 (10471,c0010) + C 01.00 (10472,c0010)	Articles 4(35), 32(1) point (0) (1) and 89 to 91 of CRR; Articles 38(1) point (4) (8), 24(1) point (6), 24(1) point (9), 24(2) point (9), 24(2
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 (r0500,c0010)	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	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-8	-7	-13	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
,	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21			0	0			•
		Transitional adjustments	0			0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	448	448	447	443	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	448	448	447	443	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	710	709	700	690	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	710	709	700	690	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{split} &C01.00(e9910,c0010) + C01.00\\ &(e9920,c0010) + C05.00(e9930,c0010) + C\\ &C0.00(e9930,c0010) + C01.00(e9950,c0010)\\ &+ C05.00(e9955,c0010) + C01.00(e9950,c0010)\\ &+ C05.00(e9955,c0010) + C01.00(e9974,c0010) + C\\ &C0.10(e9978,c0010) + C0.00(e9978,c0010) + C\\ &C0.00(e9978,c0010) + C0.00(e9978,c0010) + C0.00(e9978,c0010) + C\\ &C0.00(e9978,c0010) + C0.00(e9978,c0010) + C0.00(e9978,c001$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
		TOTAL RISK EXPOSURE AMOUNT					(r0900,c0010) + C 01.00 (r0960,c0010)	Antido (OCI) pro or make a comp
OWN FUNDS REQUIREMENTS	В		24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.99%	18.20%	17.25%	17.88%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.79%	19.97%	18.93%	19.57%	CA3 (3)	•
CETA Comital	C.3	TOTAL CAPITAL RATIO (transitional period)	22.64%	22.77%	21.57%	22.21%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,478	4,606	4,572	4,670	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.99%	18.20%	17.25%	17.88%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- Memo Items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
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<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	19,248	19,689	19,971	19,799	$\begin{array}{l} \text{C 02.00 (r 6040, c0010)} + \text{C 07.00 (r 6090, c0220, s001)} + \text{C 07.00 (r 0110, c0220, s001)} + \text{C 07.00 (r 0130, c0220, s001)} + \text{C 08.01 (r 6090, c0220, s001)} + \text{C 08.01 (r 6090, c0220, s001)} + \text{C 08.01 (r 6090, c0220, c0220, s002)} + C 08.01 (r 6090, c0220, c02$
Of which the standardised approach	1,424	1,282	1,311	1,301	C 02.00 (r0060, r0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	17,004	17,605	17,872	17,645	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,206	1,127	1,066	937	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (10040, c0226, s002) + C 08.01 (100460, c0226, s002) + C 08.01
Credit valuation adjustment - CVA	180	219	267	257	C 02.00 (r0640, c0010)
Settlement risk	0	3	4	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	174	186	183	184	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,475	1,442	1,305	1,237	C 02.00 (r0520, c0010)
Of which the standardised approach	1,475	1,442	1,305	1,237	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0493)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,924	1,923	1,967	1,967	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,924	1,923	1,967	1,967	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	686	716	1,740	1,740	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	24,892	25,305	26,504	26,121	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2022 EU-wide Transparency Exercise P&L Jyske Bank A/S

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	905	1,197	311	642
Of which debt securities income	37	48	12	27
Of which loans and advances income	729	970	247	509
Interest expenses	402	519	133	277
(Of which deposits expenses)	38	35	6	19
(Of which debt securities issued expenses)	313	416	110	227
Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	4	11
Net Fee and commission income	224	310	92	168
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	55	45	12	35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	48	-11	-40
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	20	27	5	5
Net other operating income /(expenses)	88	114	31	63
TOTAL OPERATING INCOME, NET	913	1,230	311	607
(Administrative expenses)	459	637	151	305
Cash contributions to resolution funds and deposit guarantee schemes)	7	9	2	5
(Depreciation)	64	86	21	41
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	29	10	-6	-21
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	29	10	-6	-21
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-54	-48	4	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-54	-48	4	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-4	-5	-1	-1
(of which Goodwill)	0	0	0	0
legative 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	0	7	6
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	412	541	146	283
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	322	427	114	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	322	427	114	227
Of which attributable to owners of the parent	322	427	114	227

Of which attributable to owners of the parent.

"Information available only as of end of the year

"For IRRS 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	21			As of 31	/12/2021			As of 31/	03/2022			As of 30,	06/2022		
		Fi	air value hieran	chy		Fi	air value hierar	chy		Fa	ir value hierar	chy		Fair valu		:hy	
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	7,298				5,151				5,981				7,643				IAS 1.54 (i)
Financial assets held for trading	6,740	3,190	3,550	0	5,692	2,188	3,504	0	5,617	2,207	3,411	0	5,666	2,333	3,333	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	201	32	0	169	208	36	0	172	191	49	0	143	181	39	0	142	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	50,964	4,536	46,428	0	51,459	4,343	47,116	0	49,975	4,490	45,485	0	48,192	4,114	44,078	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	23,718				23,063				24,111				26,612				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 <sup>1</sup>	1,246				1,447				1,542				1,386				
TOTAL ASSETS	90,167				87,021				87,417				89,679				IAS 1.9(a), IG 6

<sup>(1)</sup> 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 30/09/2021							As of 31	/12/2021					As of 31	/03/2022			As of 30/06/2022							
		Gross carryi	ng amount <sup>(2)</sup>		Accum	nulated impairm	nent <sup>(2)</sup>	Gross	s carrying amou	ınt <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	nulated impairn	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		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	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 since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc 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 since	assets	credit risk since	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	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)
value through other 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	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,299	0	0	0	0	0	3,641	0	0	0	0	0	4,024	0	0	0	0	0	4,700	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	19,312	923	608	-74	-63	-286	18,502	752	586	-76	-54	-289	18,647	1,276	573	-67	-92	-250	20,525	1,205	589	-65	-93	-247	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Jyske Bank A/S

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	3,573	3,471	3,300	3,563	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	45,715	45,939	44,183	42,131	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	32,760	30,054	32,335	35,997	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; 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(b), IFRS 9.6.5.8
Provisions	200	179	173	159	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	4	4	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,781	2,228	2,267	2,646	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	1	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	85,032	81,875	82,262	84,496	IAS 1.9(b);IG 6
TOTAL EQUITY	5,135	5,146	5,156	5,183	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,167	87,021	87,417	89,679	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### **Breakdown of liabilities**

Jyske Bank A/S

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		3,573	3,471	3,300	3,563	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,517	1,172	9	675	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	9	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	176	132	741	440	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	153	109	333	260	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,034	1,066	4,154	4,022	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	291	288	869	1,109	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,336	2,285	3,793	4,941	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	899	807	2,374	2,232	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,234	6,331	4,647	5,399	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,838	5,897	4,336	4,791	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,492	8,490	9,131	9,358	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,457	8,453	9,084	9,302	Annex V.Part 1.42(f), 44(c)
Debt securities issued		56,686	56,518	54,044	53,292	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	742	741	737	722	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		82,048	79,464	79,818	81,690	



# 2022 EU-wide Transparency Exercise Market Risk

									Jyske bui													
	SA			IM												IM					<i> </i>	
			VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		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)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	2/2021					
Traded Debt Instruments	1.076	1.077	0	0	0	0							0	0	0	0						
Of which: General risk	650	683	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	426 272	393 296	0	0	0	0							0	0	0	0						
Of which: General risk	145	159	0	0	0	0							0	0	ı ,	0						
Of which: Specific risk	127	137	ō	ō	ō	ō							0	ō	ō	ō						
Foreign exchange risk	125	68	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,473	1,441		. 0	. 0	0	0	0	0	0	0	0	0	0		0		0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31	/03/2022									As of 30/0	6/2022					
Traded Debt Instruments	1,037	972	0	0	0	0							0	0	0	0						
Of which: General risk	635	523	0	0	0	0							0	0	0	0						
Of which: Specific risk	400	449	0	0	0	0							0	0	0	0						
Equities	264	260	0	0	0	0							0	0	0	0						
Of which: General risk	125	136	0	ō	ō	ō							0	0	0	ō						
Of which: Specific risk	139	123	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	1,300	1,232	0	0	0	0	0	_	0	0	0	_	0	0	0	0		•	0	0	0	
rotar	1,300	1,232			U	U				1 0	J	U							,		-	U

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



		Standardised Approach													
		As of 30/09/2021 As of 31/12/2021													
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount													
	Central governments or central banks	6,995	6.974	1		4.583	4,565	0							
	Regional governments or local authorities	2,689	1.612	0		2,855	1.688	0							
	Public sector entities	27	12	2		27	7	1							
	Multilateral Development Banks	1,210	145	0		1,147	150	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	4,150	1,329	348		1,945	1,308	324							
	Corporates	230	113	81		148	106	74							
	of which: SME	156	64	35		90	60	30							
	Retail	142	61	37		131	62	37							
Consolidated data	of which: SME	105	49	28		102	53	31							
CONSONIGUECO GUEG	Secured by mortoages on immovable property	89	85	28		82	78	26							
	of which: SME	34	30			32 184	28								
	Exposures in default	193 119	108 118	111 178	81	184	102	107	79						
	Items associated with particularly high risk Covered bonds	6.360	6,360	1/8		6.851	6.851	25 685							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	6,360	6,360	48.6		6,851	6,851	685							
	Collective investments undertakings (CIU)	ů	0	0		0	0	0							
	Fourty	215	215	215		222	222	222							
	Other exposures	0	0	0		4	0	0							
	Standardised Total <sup>2</sup>	22,419	17,133	1,638	87	18,197	15,154	1,501	84						
		(ii) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factor	or credit risk mitigation technic	ues (e.a. substitution effects).								

\*\*\* Chorant accurar, units Chorant which, is wonderfolder self-units rote contract any effect due to coeff convenion for coeff nik militation behazines (e.s. substitution effects).

\*\*Standardisent Folder som or closel, the Standardisenders units in results more to the 20 Standardisent Folders or coefficient coefficients in results more before the 20 Standardisent Folders or coefficients or coefficients and coefficients or coefficients are disclosed. These have been selected under the followine rule: Courtrise of counterester covering to to 55% of total original counteres coefficients.

\*\*Committee for most indirect countries are disclosed.\*\* These have been selected under the followine rule: Countries of counterester covering to 55% of total original counterest covering to the counterest covering to the counterest covering to the counterest covering to the counterest covering to 55% of total original counterest covering to the counterest covering to 55% of total original counterest covering to the counterest covering to 55% of total original counterest covering to the counterest covering to 55% of total original counterest covering to the counterest covering to 55% of total original covering to 55% of total origina

		carculated as or last quarter							
					Standardisc	d Approach			
			As of 30,	(09/2021		As of 31/12/2021			
	(refer FIR %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Count of governments or control shador  Application of recomment of local architecture  and an application of the control of the country of t	392 2,352 27 0 0 1,790 87 22 80 80 18 19 10 17 6,146 0 0 220 0	771 1,275 122 0 0 330 66 177 34 34 155 6 6 6 167 6,147 0 0	0 0 0 0 0 93 55 14 19 19 4 4 8 25 615 0 0 0 22 10 10 10 10 10 10 10 10 10 10 10 10 10	4	267 2.532 27 0 0 0 5 6 6 1 13 3 73 117 6.639 0 0 227 0 0 227 0 0	329 1,364 7 0 0 245 8 8 34 34 13 7 7 6,638 0 0 0	0 0 1 0 0 75 66 20 20 4 4 4 4 6 6 6 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	3
	Standardised Total <sup>2</sup>				6				6

		exposures, but includes gener	al chick hisk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(rele EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control accomments or control basis.  Debt and comments or both antitrolles  Resident comments on both antitrolles  Resident comments on both antitrolles  Resident comments  Generates  Ge	6,410 223 0 0 0 196 4 4 111 0 3 0 6 0 0	6,410 2222 0 0 0 194 4 4 1 0 3 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	4,113 222 0 0 0 191 0 0 10 2 2 6 0 0 0	4.117 2222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Central overcomments or central sharist solicidal overcomment or local arthritiss solicidal comments of local arthritiss sharisticant development Banks fathilities development Banks (Institution) (I	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardized Total <sup>2</sup>				0				0

		(2) Total value adjustments an exposures, but includes gener		intercarty excludes those for sec	uristisation exposures, addition	al valuation adjustments (AVAs	and other own funds reduction	ons related to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(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	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME 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	
	of which: SME 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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0		0	
	Standardised Total <sup>2</sup>								

The Charlest assesses while Enterior value is resemble from their test account are what due to could convert enterior or could not estimate incleases in its authorities and in its account are what it is a could convert enterior or could not estimate incleases in its account and in its account are what it is account and its account a



	Jyske Bank A/S											
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
	(min FIR %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 5	Control operations for control sharing  decisional conversance on forced antiferities  decisional conversance on forced antiferities  decisional conversance tentors  forced and the control of the control operations  forced and the control operations  of which, 1956  decision	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0			
	_				rise to medit convenion factor curistisation exposures, addition							

					Standardise	d Approach				
			As of 30	/09/2021		As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>	
	(min EUR. %)									
	Central governments or central banks Regional governments or local authorities	0	0	0			U	0		
	Regional governments or local authorities  Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	o o	0	0		ō	ō	i o		
	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		
	of which: SME	0	0	0			U	0		
Counterpart 6	Secured by mortoages on immovable property of which: SME		0	0			0	0		
	Exposures in default	ı o	0	0	0	0	0	0		
	Items associated with particularly high risk	ı o	0	0	ů	0	0	0		
	Covered bonds	o o	0	0		ō	ō	i o		
	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									

\*\*Control monume, while Learner value is recorded before failers to learnered as the control destroy failer and the second as welfard due to could convening failers an could call indication before an in-control destroy failer and the failer and the control destroy failers and the control destroy failers and the control destroy failers and entered the control of the control destroy of the control of the contr

Country of Counterpart 7 Count		exposures, but includes gene	al credit risk adjustments.						
Country of Counterpart 7 Counterpart 8 Counterpart 9 Count					Standardisc	d Approach			
Country of			As of 30,	09/2021			As of 31	/12/2021	
Country of Countrepart 7 Count	(1178-1)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other executes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central concentration or central station  Sectional conversames to administration  Sectional conversames to administration  Sectional conversames to a conversame to a conversament a conversament a conversament confined and conversament confined conversament conversame	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	٥

The Chairwal assesses while Emmary value, is recorded below below the cost are effect due to rediff content inclined below the cost of content and the cost of content inclined below the cost of content inclined below the cost of c

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Central coverementals or control to select  Accident coveremental or control and central centr	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	٥
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>								0

Obtained accessers, untilled becomes value, in recorded before taken into account any effect due to credit convenient factors or credit risk embassion techniques (e.g., substitution effects).

Total value adhabitments and provisions are country of countenanty excludes those for securitalization excounts, additional valuation adhabitments (NAVA) and other one funds excludes to the

Country of		exposures, but includes gene	ral credit risk adjustments.						
Contract accommendation control statistics  Control accommend					Standardise	ed Approach			
Country of			As of 30	/09/2021			As of 31	/12/2021	
Country of		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Rejoined powerments to food attentions  Platfic sector weight and the sector of the se									
Country of Counterpart 9  Counterpar	Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Componities Componities	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0	0	0	
Them associated with surficularly high risk 0 Convert books 0 Chime so institutions and convocates with a ST craft sessement 0 Collective invariants underfailure (CIUI) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Retail of which: SME Secured by mortoaces on immovable property	0	0	0 0		0	0	0 0	
	Exposures in default Titems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0	0 0	0 0 0	0	0 0 0	0	0 0	0
	Equity Other exposures	0	0	0	0	0	0	0 0	

(ii) Choinel accours: utilise becours value, is reconted before takins into account any effect due to credit convenien factors or credit nik missation techniques (e.g., substitution effects).

(ii) Total value act submerts and convisions per country of counterparty excludes those for securitization opposures, additional valuation advatments (N/Ne) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(redo FER %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control operation for control hashing and activation of the control operation operation of the control operation operatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

<sup>©</sup> Distried assource, unlike Economy value, in recorded beform taken in discount any effect due to confid connevers freihn or credit risk influsion businesses (i.e., substatution effects).

"End value abstatution and connections or credit of constructive actions from the substatution endounce, and other processes of the configuration of the confidence of constructive actions from the connections, and other processes, the strokes processed evaluation processes, the strokes processed evaluation and other processes.

The strokes processes are connected and applications of the connections and the connection and the connections are connected as a stroke processes.



					Standardisc	d Approach						
			As of 31,	03/2022			As of 30	(06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR. %) Central governments or central banks	5,399	5,381			7,036	7,108					
1		2,969	1.757			2,287	1.835					
Public sector entities 27 8 2 13 2 0												
	Multilateral Development Banks	1,387	120			102	102					
	International Organisations	1,207		0		102		o o				
	Institutions	2,384	1,309	341		1,326	1,295	370				
	Cornerates	137	114	81		117	79	72				
	of which: SME	75	67	35		41	32	28				
	Retail	130	62	37		121	58	34				
Consolidated data	of which: SME	112	57	33		109	54	31				
Consolidated data	Secured by mortgages on immovable property	79	72	23		72	68	22				
	of which: SNE	30	26	7		28	24	7				
	Exposures in default	170	91	92	74	167	92	93	71			
	Items associated with particularly high risk	14	14	22		17	17	26				
	Covered bonds	7,346	7,345	735		7,587	7,587	759				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU)	211	211	238		0 198	198	218				
	Equity Other emogures	211	211	2.58		198	198	218				
		20.255	16.485	1,570	80	19.043	18,441	1,594	77			
	Standardised Total <sup>2</sup>											
		(1) Original exposure, unlike Ex				rs or credit risk mitigation techn	iques (e.g. substitution effects	).				

					Standardisc	d Approach			
			As of 31;	03/2022			As of 30,	(06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks	293 2,653	274 1.441	0		398 1.994	470 1.542	0	
	Regional governments or local authorities Public sector entities	2,033	1,441	0		1,994	1,542	0	
	Multilateral Development Banks		0				n	o o	
	International Organisations	ō	ō	i o		ō	ō	i o	
	Institutions	391	180	63		204	203	101	
	Corporates	63	49	47		76	46	44	
	of which: SME	15	10	8		14	7	6	
	Retail	77	36	21		73	33	19	
DENMARK	of which: SME	77	36	21		73	33	19	
DEITHOUGH	Secured by mortgages on immovable property	19	14	4		17	13	4	
	of which: SME	18	13	4		16	12	4	
	Exposures in default  Items associated with particularly high risk	14	3 14	3 22		17	3	3 26	
	Items associated with particularly high risk Covered honds	7.134	7.134	713		7.376	7.376	738	
	Claims on institutions and corporates with a ST credit assessment	7,134	7,134	/10		0,5,7	0	1 20	
	Collective investments undertakings (CIU)	ō	ō	i o		ō	ō	i o	
	Equity	207	207	234		194	194	214	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				6				

(1) Criginal exposure, unlike Exposure waks, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g., substitution effects).

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

exposures, but includes general credit risk adjustments.

Second and conversion of control basics   Second and conversion of the control basic   Second and control basic   Secon		exposures, but includes gener	nal credit risk adjustments.						
Coliginal Exposure*   Exposure Value*   Elike exposure amount Value at Sposure Value*   Elike exposure amount Value at Sposure Value*   Exposure Value*					Standardise	d Approach			
Certification of control loads   Certification   Certificati			As of 31;	03/2022			As of 30,	/06/2022	
Coult of overmental processes and seasons   County   Co	(mb RR A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Exity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Control developments or control abusine Recional developments be local authorities Recional developments be local authorities Recional developments be local authorities Recipied authorities and recipied authorities Recipied authorities and recipied authorities Institutions Inst	217 0 0 0	217 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1		194 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

exposures, but includes gene					,,	
			Standardis	ed Approach		
	As of 31;	03/2022			As of 30/	06/2022

	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	
	of which: SME	0	0	0		0	0	0	
Counterpart 3	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		
	Items associated with particularly high risk					0	0	0	
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)						0		
	Equity Other excesures						0		
							0		
	Standardised Total <sup>2</sup>								

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

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

		exposures, but includes gene	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min ELR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities  Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	i i	i i	ō		0	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME					0	0	0	
	Secured by mortgages on immovable property	ů		0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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	
	Collective investments undertakings (CIU) Equity						0		
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>	Ů		Ů				Ů	

EBA SUBSTANCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach								
Jyske Bank A/S				Standardis	ed Approach			
		As of 31	/03/2022			As of 30	0/06/2022	
(1.00.1)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	t Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	Value adjustments a provisions <sup>2</sup>
Country of Country and Country of	000000000000000000000000000000000000000							
Edition and	(2) Total value adjustments a	Exposure value, is reported before and provisions per country of co real credit risk adjustments.	one taking into account any eff ounterparty excludes those for	lect due to credit conversion facts securistisation exposures, addition	nal valuation adjustments (AV	nniques (e.g. substitution effect 4s) and other own funds reduct	ts). tions related to the	
			/03/2022	Standardis	ed Approach	As of 30	0/06/2022	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	t Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	value adjustments a
Control devarraments or control about the second of the se	000000000000000000000000000000000000000							
Standardised Total <sup>2</sup>	(2) Total value adjustments a	nd provisions per country of co	one taking into account any effounterparty endudes those for	0 lect due to credit conversion facts securistisation exposures, additio	ons or credit risk mitigation tech	hniques (e.g. substitution effect As) and other own funds reduct	ts). tions related to the	
	exposures, but includes game	nal credit risk adjustments.	/03/2022	Standardis	ed Approach	As of 30	0/06/2022	
	Original Exposure <sup>1</sup>	Francure Value <sup>1</sup>	Risk exposure amoun	t Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	Value adjustments a
Country of				provisions*				provisions <sup>3</sup>
Standardised Total <sup>2</sup>							U	
	(2) Total value adjustments a	nd provisions per country of co	one taking into account any efficunterparty excludes those for	lect due to credit convenion facts securistisation exposures, addition	ons or credit risk mitigation ted nail valuation adjustments (AV	nniques (e.g. substitution effect As) and other own funds reduct	ts). tions related to the	
AND REAL	(2) Total value adjustments a	nd provisions per country of co rail credit risk adjustments.	oo taking into account any eff contemparty excludes those for /03/2022	securistisation exposures, additio	ons or credit risk mitigation tecl nail veluation adjustments (AV. ed Approach Original Exposure <sup>1</sup>	As) and other own funds reduct	ta).  a).  a).  a).  a).  a).  a).  a).	it Value adjustments a
Country of	(2) Total value adjustments a exposures, but includes onne	nd provisions per country of or nal credit risk advantments.  As of 31	ounterparty encludes those for	Standardis  Value adjustments and	nal veluation adjustments (AV	As of 36  Exposure Value <sup>1</sup>	0/06/2022	Value adjustments of provisions
Residual deversements of local anthrotion building scaled and sections building scaled and sections of training se	(2) Total wise adjustments as executed to the control of the contr	As of 31  Exposure Value*	Position of the second and the secon	Standardin spores, additional sp	and Approach  (A)  (A)  (A)  (A)  (A)  (A)  (A)  (A	As of 36  Exposure Value*	Risk exposure amount	Value adjustments provisions <sup>2</sup>
Residual deversements of local anthrotion building scaled and sections building scaled and sections of training se	(2) Total wise adjustments as executed to the control of the contr	As of 31.  Exposure Value*	Position of the second and the secon	Standardin spores, adding	od Approach  Original Exposure*	As of 300 and the committee of the commi	Risk exposure amount	Value adjustments providence
Residual deversements of local anthrotion building scaled and sections building scaled and sections of training se	(2) Total wise adjustments as executed to the control of the contr	As of 31.  Exposure Value*	(93) 2022  Risk Carpiners amount  on Using the second any office of the second and the	Standardin spores, adding	and Approach  (A)  (A)  (A)  (A)  (A)  (A)  (A)  (A	As of 300 and the committee of the commi	Too select to the William Control of the Will	provisions*
Residual deversements of local anthrotion building scaled and sections building scaled and sections of training se	(2) Total segment for behalve the excession of the scholar transfer for	As of 31  Exposure Value  As of 31	(1017-222) Risk exposure amount  monthly the state of the first and the	Standards  Standards  Value adjustments and  previous adjustments and  Use of the seal memory and  Standards  Value adjustments and  Standards  Value adjustments and  Standards  Value adjustments and  One of the seal memory and  Standards  Value adjustments and  One of the seal memory and  One of the seal mem	of Agenciach  Original Expenses  Original Expenses  Original Expenses  Original Expenses  Original Expenses	As of 30 Exposure Value  As of 30 Exposure Value  As of 30 A deliable and the second of the second o	The state of the s	Value of justiments of the provision of
Recipional conversaments or local arthrottical No. (Country of Country of Cou	(2) Total depositor of the control o	As of 31  Exposure value, a request for a support of the property of the prope	(0.2) (2.22)  Risk exposure amount on the contract of the cont	Standardin  Standardin  Value adjudinantis and  Parallel to sell amounts and  Uniformatical and  Value adjudinantis and  Value	or water from property for the property of the	As of 30 Exposure Value*  As of 30 Exposure Value*  As of 30 Exposure Value*	To delicate to the second of t	provisions*
Recipional conversaments or local arthrottical No. (Country of Country of Cou	(2) Total depositor of the control o	As of 31  Exposure value, is equivalent of a similar of a	(0.2) (2.22)  Risk exposure amount on the contract of the cont	Standardin  Standardin  Value adjudinantis and  Particular din  Value adjudinantis and  Value adjudina	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	As of 30 Exposure Values  As of 30 Exposure Values  As of 30 Exposure Values  As of 30 As of 30 Exposure Values  As of 30 As of 30 As of 30 Exposure Values  As of 30 As of 30 As of 30 Exposure Values  As of 30	To delicate to the second of t	provisions*
Recipional conversaments or local arthrottical No. (Country of Country of Cou	(2) Total depositor of the control o	As of 31  Exposure value, is equivalent of a similar of a	To start the second any object to second any object	Standards  Value adjustments and  O  Value adjustments and  O  Value adjustments and  Standards  Value adjustments and  Standards  Value adjustments and  Standards  O  O  O  O  O  O  O  O  O  O  O  O  O	or water from property for the property of the	As of 30 Exposure Values  As of 30 Exposure Values  As of 30 Exposure Values  As of 30 As of 30 Exposure Values  As of 30 As of 30 As of 30 Exposure Values  As of 30 As of 30 As of 30 Exposure Values  As of 30	The state of the s	y Value of Systematics  Value of Systematics  Providence  Providen
Recipional conversaments or local arthrottical No. (Country of Country of Cou	(2) Total vision exponent of the colonial state exponent of th	As of 31  Exposure value, a synothetic file of an annual file of annual file of an a	In the property contains the transfer and the property contains the property of the property o	Standardin  Standardin  Value adjustments and  previous adjustments and  O  O  O  O  O  O  O  O  O  O  O  O  O	or water for property for a series of Approach  Original Expenses*  Original Expenses*  Original Expenses*  Original Expenses*	As of 36 Exposure Value*  As of 36 Exposure Value*	The state of the s	Value of University

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Jyske Bank A/S

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporat		46,226	715	42.213	12.307	807	395	49,405	805	44,445	12.780	695	375
	Corporat	Corporates - Of Which: Specialised Lending	40,220 85	713	60	26	0.07	0	45,403	0.00	40	12,700	033	0
		Corporates - Of Which: SME	12,242	429	10,917	3,391	449	191	15,504	384	13,835	4,411	374	187
	Retail		31,102	379	29,939	5,688	280	264	31,110	409	29,918	5,733	270	253
		Retail - Secured on real estate property	24,977	221	24,871	4,196	131	121	25,753	279	25,402	4,452	168	125
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,050	33	1,020	76	8	8	1,364	41	1,305	215	10	14
CONSONIDATED DATA		Retail - Secured on real estate property - Of Which: non-Si	23,927	188	23,851	4,120	123	113	24,389	238	24,098	4,238	158	111
		Retail - Qualifying Revolving Retail - Other Retail	6.126	0 158	5,068	0 1,493	149	144	0 5,358	130	0 4.516	0 1.281	102	0 128
		Retail - Other Retail - Of Which: SMF	2,966	110	2,324	759	109	83	2,727	130	4,516 2,059	1,281 642	76	74
		Retail - Other Retail - Of Which: non-SME	3,160	48	2 744	733	40	61	2,631	42	2,457	639	26	53
	Equity	Main - Cord Real - Cr Wilds Ind Sec	0	0	0	0			0	0	0	0	0	
		n credit-obligation assets				821						801		
	IRB Tota	p p				18,817						19.315		

(1) Original exposure, unlike Exposure value, a reported realizer into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., autostation effects).
(2) 185 final disce not include the Sustaination position unlike in the results prior to the 221 exercise.
(3) 100 final final resistance controllers de riscount final fina

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021	ı	
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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	0 0	0	0 0	0	0 0	0 0	0 0	0	0 0	0	0	0
	Corporates	43,931	683	40.177	11.833	758	376	47.352	775	42,734	12.265	655	357
	Corporates - Of Which: Specialised Lending	85	0	60	26	0	0	45	0	40	10	0	0
	Corporates - Of Which: SME	11,213	399	9,939	3,207	406	177	14,646	354	13,061	4,218	338	172
	Retail	30,743	376	29,611	5,642	277	262	30,715	406	29,556	5,683	268	250
	Retail - Secured on real estate property	24,745	221	24,640	4,180 76	129	120	25,491	277	25,148	4,429	167	124
DENMARK	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	1,046 23,699	33 188	1,017 23.623	76 4.105	8 121	8 112	1,358 24.133	41 237	1,299 23.849	214 4.214	10 157	14 111
	Retail - Qualifying Revolving	23,099	100	23,023	9,103	121	0	24,133	23/	23,019	9,219	137	111
	Retail - Other Retail	5.998	156	4,972	1.462	148	142	5,224	128	4.407	1.254	101	126
	Retail - Other Retail - Of Which: SME	2,901	108	2,275	744	109	82	2,660	87	2.008	626	76	73
	Retail - Other Retail - Of Which: non-SME	3,098	47	2,696	718	39	59	2,564	41	2,400	628	25	53
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			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	194	5	190	72	13	2	194	3	189	66	5	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	145	3	144	42	7	1	147	2	143	37	1	1
	Retail	13	0	12	2	0	0	15	1	14	3	0	0
	Retail - Secured on real estate property	0	0	2	0			3	1		0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non		0		0		0	1		1	0	0	0
	Retail - Secured on real estate property - Ut Which: non Retail - Qualifying Revolving	2	0	2	0	0		2	1	2	0	0	0
	Retail - Quairying Revolving Retail - Other Retail	11	0	10	0	0		12	0	12	0	0	0
	Retail - Other Retail - Of Which: SME	11	0	10	2	0	0	11	0	10	3		0
	Retail - Other Retail - Of Which: non-SME	2	0	l °			0	1 11		10	0		ı ö
	Retail - Other Retail - Of Which: non-sme Equity	0	0	, ž	0	0	0	0	0		0		0
	Other non credit-obligation assets		0	Ů	·	,			,	,			-
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
							0						0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-S		0		0		0				0		0
	Retail - Qualifying Revolving	, i	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail		0		0		0			0	0	0	0
	Retail - Other Retail - Of Which: SME	, i			ŏ		0						
	Retail - Other Retail - Of Which: non-SME	0	0	0	ů .	0	0	n	0	0	n	0	0
	Equity				0		0	ů					
	Other non credit-obligation assets	ŭ	Ů	Ů	-	Ů	Ů	, i	Ů	- ů		- ů	, i
	IRB Total												

(I) Original executes, unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and 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	ů	0	0	0	0	0	0	0	0	0	0	0
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-Si	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	U		0	0			0	0	
	Retail - Other Retail - Of Which: non-SME Equity	ů	0	0	0		0	0	0	0	0	0	0
	Other non credit-obligation assets	Ů	, i	Ů			-	_	Ů	Ů	_	, i	<u> </u>
	IRB Total												

(i) Décisal auroure: unille Funcare value is recontat hefre talen into arrount au effort due to reolt remercine factors or reolt ide mitration techniques (a n. adultation diferts)

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure	Risk exposure amount		Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Value adjustments	
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0	0	ů,	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 5		Retail - Secured on real estate property - Of Which: non-Si 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
		Retail - Other Retail - Of Which: SMF		0	0	0	0	o o	0	0	o o	n	0	0
		Retail - Other Retail - Of Which: non-SME	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of :	30/09/2021					As of	31/12/2021		
			Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 6		ty ate property - Of Which: SME ate property - Of Which: non-Sf	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 W Equity Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	ō	0	0	ō	0	0	0	o o	0	0	0	0
	Retail	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: SME Retail - Secured on real estate property - Of Which: non-Si	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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets		0				0	0			U		
	IRB Total													

		Ī						IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central by Institution	sanks and central governments	0 0	0	0	0	0	0	0	0 0	0	0	0	0
	Corporate	es Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	ō	0	ō	0	0	ō	0	0	ō	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-St		0	0	0	0	ō	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	ō	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other nor	n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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	
	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 9	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0	0	0
country or counterpart 5	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0		0	0	0	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0		0	0				0
	Retail - Other Retail - Of Which: SME		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
	Equity Other non credit-obligation assets			0				- 0			Ü	-	-
	IRB Total												_
	INB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0 0	0	0 0	0	0 0	0	0	0 0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	ő	ő	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  Retail - Secured on real estate property - Of Which: SME		0		0		0	0		0	0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St		0	0	0	0	0	0	0	0	0	0	0
,		Retail - Qualifying Revolving	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		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		U	0	0	0	0	0	U		0
	Other non	credit-obligation assets												

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Control below and central governments   Cont					proach	IRB Ap								
Consolidated data   Cons		0/06/2022	As of 3					1/03/2022	As of 3					
Control havins and central governments   0   0   0   0   0   0   0   0   0	cposure amount	Risk exposure		Exposure <sup>1</sup>	Original E	adjustments	dnuome	Risk exposure		Exposure <sup>1</sup>	Original			
Nesthaclasses	Of which: po defaulted		Value						Value					
Corporates Corporates (**Min.**) 500 44,631 9 12,200 609 300 39,641 001, 547,761 12,200 609 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 39,641 001, 547,761 12,300 600 300 300 300 300 300 300 300 300	0 0	0			0	0	0 0	0 0	0 0		0			
Composite of Winth Securation Learning   38	591 345	12.212			39 401	360	699		41 403		46 163			
Second data	0 0	8				0	0	9						
Real - Secured on real extate property   23,939   466   27,948   4,937   413   155   27,600   511   27,011   47,000   511	261 111	3,228												
Consolidated data  Read - Securd or rise datas property - Of Which: SPE - 4,895 74 4,798 766 79 26 4,995 75 4,818 799  Read - County Final Read - Securd or rise datas property - Of Which: sheet - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	618 260	6,077											Retail	
Consolidated data Real - Secured on an estate properly - Of Which renoil 2,2499 372 22,136 4,171 353 509 22,555 458 22,199 373 24,171 353 509 22,555 458 22,199 373 24,171	460 137	4,780												
Real County real Real County (1997) (	66 24 395 113	798										Retail - Secured on real estate property - Of Which: SME		Consolidated data
Retal = Other Retal         5,972         155         4,982         1,462         140         137         5,135         142         4,982         1,25           Retal = Other Retal = Other Retal = Of Which: 0xm59E         2,261         106         2,214         702         104         83         2,559         109         1,981         61           Retal = Other Retal = Oth Retal = Other R	395 113	3,982			22,505	109	353		23,136					CONSONIGATED GATA
Real - Other Seal - Of Webs. SHE 2,681 09 2,681 49 2,499 680 56 54 2,759 100 1,881 67 8,824 - Other Seal - Of Webs. no. SHE 2,681 49 2,499 680 56 54 2,756 53 2,402 68	158 123	1,297			5 135	0	140		4 013					
Retail - Other Retail - Of Which: non-SME 2,681 49 2,499 680 36 54 2,576 53 2,402 68	97 69	617				83								
	60 53	680				54				49		Retail - Other Retail - Of Which: non-SMF		
	0	0	0	0	0			0	0	0	0		Equity	
Other non credit-obligation assets 788		853						788				non credit-obligation assets	Other non c	
IRB Total <sup>2</sup> 19,467 19		19,141						19,467				tal <sup>2</sup>	IRB Total <sup>2</sup>	

							IRB Ap	proach					
				As of	31/03/2022					As of	80/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0 0	0	0	0 0	0	0	0	0	0	0	0 0
	Corporates	43,565 38	655	39,212	11,522	613	341	37,423	662	33,189	11,594	574	330
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			36 9.401	9 3,337	216	0 106	36 9.876	0 230	34 8.581	8 3.072	245	99
	Retail	10,875 33,950	213 595	32,377	6,334	570	268	32,232	668	30,933	6,007	609	258
	Retail - Secured on real estate property	28,137	445	27,684	4,911	430	135	27,244	510	26,769	4,754	458	136
DENMARK	Retail - Secured on real estate property - Of Which: Sh Retail - Secured on real estate property - Of Which: no		74 371	4,792 22.892	765 4.146	79 351	26 109	4,974 22,270	75 434	4,808 21.962	797 3.957	66 393	24 113
Dentinut	Retail - Secured on real estate property - Ut which: no Retail - Qualifying Revolving	23,247	3/1	22,892	9,196	351	109	22,270	434	21,962	3,957	393	113
	Retail - Other Retail	5,814	150	4,694	1,423	140	134	4,988	159	4,163	1,253	151	121
	Retail - Other Retail - Other Retail - Of Which: SME		103	2,256	764	104	81	2,494	107	1,835	602	97	69
	Retail - Other Retail - Of Which: non-SME	2,610	47	2,437	659	36	52	2,494	52 0	2,329	651	54	53
	Equity Other non credit-obligation assets	•	0		U	0	0	0	0	0	U	0	
	IRB Total												

								IRB Ap	proach					
					As of 3	1/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate:		223	0	217	91	0	1	168	0	164	74	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	121	0	121	34	0	0	96	0	96	28	0	0
	Retail		13	2	10	2	0	1	12	1	10	2	0	0
		Retail - Secured on real estate property		1	0	0		0		1		0	0	
GERMANY		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh				0		0			0		0	
		Retail - Secured on real estate property - Ut which: non-St Retail - Qualifying Revolving	1	1	0	0	0	0	2	1	2	0	0	
		Retail - Other Retail	11	1		2		1		0		2	0	
		Retail - Other Retail - Of Which: SME	10	i	, s	5	0	i	8	0	7	2	0	o o
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	i	0	0	0
	Equity	NAME - COLO PARE - OF WHICH, HAT SPIE	i i	0	i i	n n	0	0	0	0	0	n n	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	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 Retail	0	0		0	0	0		0	0	0	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
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0		0	0	0	0		0	0	0	0
,	Retail - Qualifying Revolving				0		0			0		0	0
	Retail - Other Retail	0			0		0			0		0	
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME			ů	ŭ						l ŏ	0	0
	Equity	ů	0	, a	0	0	0			0	0	0	ů
	Other non credit-obligation assets	Ů	Ů	Ů		- ů	, i	Ů	Ů	Ü	Ů	Ü	Ů
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and 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	ō	ō	0	ō	ō	ō	ō	ō	ō	0	ō
	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SI	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	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	-	,		·		,	,		,	·		ů
	IRB Total												

Country of Counterpart 10

# 2022 EU-wide Transparency Exercise

EBA ANTIGORITY	2022 EU-wide Transparency Exercise												
	Credit Risk - IRB Approach												
	Jyske Bank A/S												
							IRB A	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur		Value adjustments and provisions
	(min ELR, %)		Of which: defaulted		0	Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0 0 0	0
Country of Counterpart 5	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Partail - Other Partail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	0 0 0	0	0	0	0	0 0 0	0
	Equity  Chier non credit-obligation assets  IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
	,	(1) Original ex	xposure, unlike Ex	posure value, is r	reported before taking i	nto account any	effect due to cre	dit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substituti	on effects).	
				As of :	31/03/2022		IRB A	proach		As of	30/06/2022		
		Orioina	l Exposure <sup>1</sup>		Risk exposure	e amount	Value	Original	Exposure <sup>1</sup>		Risk exposur	re amount	Value adjustments
			Of which:	Exposure Value <sup>1</sup>		Of which:	adjustments and provisions		Of which:	Exposure Value <sup>1</sup>		Of which:	adjustments and provisions
	(min EUR, %)  Central banks and central governments  Testitutions	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0	0	defaulted 0 0	0
	Corporates - Of Which: Specialised Lending 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
Country of Counterpart 6	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-S	0 0 50	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-create-obligation assets IRB Total	(1) Original as	unon un unitée Eu	nonura valua ir r	reported before taking	ofo account you	effect due to con	dt consumion fr	where or courts of	rk mitigation too	hniques (e.g. substitution	on effects)	
		(1) Original O	quare, unine D	posare vaue, a r	eporada berore daving i	no account any	enect due to the	at contract in	LIGIT OF CHEEK IS	ac mogación toc	armques (e.g. accessor	un unuus).	
							IRB A	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	l Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets IRR Total	0	0	0	0	0	0	0	0	0	0	0	0
	IRD 10tal	(1) Original ex	xposure, unlike Ex	posure value, is r	reported before taking i	nto account any	effect due to cre	dit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substituti	on effects).	
				As of :	31/03/2022		IRB A	proach		As of	30/06/2022		
		Original	I Exposure <sup>1</sup>		Risk exposure	e amount	Value	Original	Exposure <sup>1</sup>		Risk exposur	e amount	Value adjustments
			Of which:	Exposure Value <sup>1</sup>		Of which:	adjustments and provisions		Of which:	Exposure Value <sup>1</sup>		Of which:	adjustments and provisions
	(min ELR, %)  Central banks and central governments Institutions	0	defaulted 0 0	0	0	0 0	0	0	0 0	0	0	0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	(1) Original es	xposure, unlike Ex	posure value, is r	reported before taking i	nto account any	effect due to cre	dit conversion fa	ctors or credit ri	sk mitigation tec	hniques (e.g. substitution	on effects).	
										,		,-	
							IRB A	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur		Value adjustments and
	(min EUR, %)  Central banks and central governments Institutions	0	Of which: defaulted 0	0	0	Of which: defaulted 0	and provisions	0	Of which: defaulted 0	0	0	Of which: defaulted 0	and provisions
	Cornorates	0	0 0	0	0	0	0	0	0	0 0	0	0 0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0 0 0	0	0 0	0 0 0	0	0 0 0	0	0	0 0 0	0	0 0 0	0 0
country or counterpart 5	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	-	0	0	0	0	L °	0	0
		(1) Original ex	xposure, unlike Ex	posure value, is r	reported before taking i	nto account any	effect due to cre	dit conversion fa	ectors or credit ri	sk mitigation tec	hniques (e.g. substituti	on effects).	
							IRB.A	proach					
				As of	31/03/2022		IND A			As of	30/06/2022		
		Origina	l Exposure <sup>1</sup>	Fynoguro	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>		Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Exposure Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Exposure Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0 0	0	0 0	0	0 0 0	0	0	0 0 0	0 0	0 0 0	0

(1) Original exp	osure, unlike Exp	osure value, is r	eported before taking in	to account any o	effect due to cre	dit conversion fa	tors or credit ris	k mitigation tech	niques (e.g. substitution	n effects).



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium	333	0 0 0 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 33 0 0	0	000000000000000000000000000000000000000	0	0 0 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 [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	33 30 488 15 15 40 2 31 1,71	25 318	0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 305 482 150 400 19 300 1,691	123 0 0 0 0 0 -1- 122	573 418 273 594 39 551	0 0 0 0 0	0 0 0 0 0	44 629 0 0 0 0 0		1
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	A <sub>1</sub> /2 & 1	1/12				1,091	142	0,047			0/3		



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet 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 [	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	France	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Germany	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 20 0 0 50 0 0 50 0 1 131 0 201	0 0 0 0 0 51 0			0 20 0 50 0 79 0	0 0 0 0 1	0 0 0 4 107 0	0 0 0 0 0	0 0 0 0 0	0 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 [	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 - 3M [	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			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 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	Ireland													
[ 0 - 3M [	Italy	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 15 15 0 0 15 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 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 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet 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 Cleandal accets	of which Einsteid screens						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Lithuania													
0 - 3M	Luxembourg													
[ 0 - 3M [	Maita													
Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
10 - 3M	Portugal													
[ 0 - 3M [	Romania	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 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	Słovakia	000000000000000000000000000000000000000	0 11 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		Ü
10 - 3M	Slovenia											·		,



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min EOIV)				Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	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 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   1   1   1   1   1   1   1   1   1	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		) ) ) ) )
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein			·				·		J		J		
[ 0 - 3M [	Norway	15	19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0	19 0 0 0 0 0 0	7 0 0 0 0 0	448 0 0 0 0 0 0	0 0 0 0 0	0 0 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							,		J.		J		
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(IIIIII EOK)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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
1 ME - 0 1														
[ 0 - 3M [	Japan													
Total   0 - 3M     3M - 1Y		9	0	0	9	9	0	0	0	0	0	0	9	
1 3M - 1 Y     1 Y - 2 Y     2 Y - 3 Y			0	0	0	i i	0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	U.S.		0	0	Ċ	0	0	0	0	0	0	0	o o	
l 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	China													
Total f 0 - 3M f														
Total [0 - 3M   [3M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5Y   [5 Y - 10 Y   [10 Y - more Total	Switzerland													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	(		0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	0	0 0 0 0 1 1 1 0 1 1	0 0 1 1	0	0	0	0	0	0	0	0 0 0	0	0
[ 0 - 3M [		0	0 0	0	(	0	0	0	0	0	0	0	0	U
[ 2Y - 3Y [	Other Central and eastern	0	0	0 4	Ċ	0	0	0	0	0	0	0	o o	
[3Y - 5Y [ [5Y - 10Y [	Europe countries non EEA		0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Middle East													
	<u> </u>	0	0	0			0	0	0	0	0	0	0	
[ 0 - 3M [	Latin America and the		0	0	i i	i i	0	0	0	0	0	0	0	
[5Y - 10Y [	Caribbean		0	0	Ċ	0	0	0	0	0	0	0	o o	
「10Y - more Total	1	3	3	3	0	0	0	0	0	0	0	0	0	0



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

							Jyske Bank A/S							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolic	•	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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa													
[ 0 - 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		

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

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie 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 exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guaranties) booked in all the accounting portfolio (on-off balance sheet). Intespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationisi Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittanis, Macambiques, Namibia, Nger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines,

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	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	exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 3 3 0 0 0 0 0 0 0	0 0 0 0 0	(		0 0 33 0 0	0	0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M	Denmark	4: 655 18: 5: 49: 2: 2: 1,688	187 53 1 491 1 24 237	0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47 650 183 53 491 18 221 <b>1,663</b>	212 1 1 1 0 0 8 8 222	0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 141 456 120 189 34 0	(	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	2022	2,000		-		2/000		2,000	J				



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 19	0 0 0 0 0 0 0 0 0 0 1 9	0 0 0 0 0			0 0 0 0 0 0 19	0 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 [	Germany	25 75 75 25 25 33	0 0 255 255 255 255 255 255 255 255 255	0 25 25 25 0 0 0 32 82			0 0 50 0 25 54 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 [	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 - 3M [	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 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy	15 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			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 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
	,				Non-derivative financial as	sets by accounting portfoli	0	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 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 [	Lithuania													
[10Y - more Total														
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
Total   0 - 3M     3M - 1Y     13Y - 2Y     1Y - 2Y     2Y - 3Y     13Y - 5Y     10Y - more	Netherlands													
0 - 3M	Poland													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Portugal													
[ 0 - 3M [	Romania	0 0 0 3 3	0 0 0 0 0 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 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Slovakia	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total   Tota	Slovenia		·		V		V			·		· ·		J



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min EOIV)				Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	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 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   1   1   1   1   1   1   1   1   1	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein			·			,	·		J		J		
[ 0 - 3M [	Norway	22	23 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	23 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 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							·		J.		J		
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
						-	As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	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 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 [	Japan													
[ 0 - 3M [	U.S.	0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Other advanced economies non EEA		0 0 0 0	0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
13V - more	Other Central and eastern Europe countries non EEA	0	0 0 4 0 0 0	0 0 4 0 0 0	(	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
10-13M     10-3M     13M - 1Y      13Y - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East	3	3	3		U	v	Ū		J J		U	U	
Total	Latin America and the Caribbean	000000000000000000000000000000000000000	0 0 0 0 0 2 2	0 0 0 0 0 0 2	()	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	



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

Tyske Bank A/S

							Jyske Bank A/S							
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolic		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 [	Africa													
[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			000000000000000000000000000000000000000	0	0 0 0		

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

- (1) Information on sovereign exposures is only availDie for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivibles". Country of breakdown is only availDie 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 exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi ArOia, Sudan, Syria, United ArO Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Behavidor, Geneda, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panema, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Genadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, Fiench Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (British), Virgin Islands (U.S.).

Africa: A Signita, Egypt, Morocco, South Africa: A Angola, Bernin, Estowans, Businish Faco, Burrund, Cameroon, Cape Veeler, Certifial African Republic Of The, Ozer D'horire, Equationisi Guines, Effresa, Ethiopia, GOon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittan, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittanis, Macambiques, Namibia, Moger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines, Guines, Guines-Bissau, Kernya, Lesothe, Unerly, Madagascar, Malawi, Mali, Maurittanis, Macambiques, Namibia, Nger, Ngeria, Navenda, Salo Tome And Phrincipe, Goon, Gambia, Gharra, Guines, Guines,

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

Jyske Bank A/S

					As of 30/09/2021									As of 31/12/2021				
	Gross carrying amount/ Nominal amount			Accumulated imp	pairment, accumulated no dit risk and provisions <sup>6,8</sup>	gative changes in fair	Collaterals and		Gross carrying amount/ Hominal amount					pairment, accumulated no dit risk and provisions <sup>48</sup>	egative changes in fair	Collaterals and		
		Of which performing but past due >30 days and <=90 days	Of which non-	-performing <sup>2</sup>		On non-newforming exposures <sup>2</sup>		financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of which non-performing <sup>1</sup>		On performing exposures		On non-performing exposures <sup>2</sup>		financial guarantees received on non- performing exposures	
(min EUR)		and <=90 days	Of which:	defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	7,271		0	0	0	1				5,127								0
Debt securities (including at amortised cost and fair value)	8,491			0						9.014								
Central banks	, ,		0	0	0	0	0			82								
General governments	82	1 0	0	0	0	0	0	0	0	794								0
Credit institutions	6.57	8 0	0	0	0	0	0	0		6.974								
Other financial corporations	9	8 0	0	0	0	0	0	0	0	200			0			0		0
Non-financial corporations	91	3 0	0	0	0	0	0	0	0	963		0				0		0
Loans and advances(including at amortised cost and fair value)	66,693	15	1,024	985	608	137	368	286	616	66,013	10	1,034	987	586	130	375	289	626
Central banks	3	4 0	0	0	0	0	0			32							l .	
				1		-	-	-		-			_			-		1
General governments	1,30	1 0	0	0	0	0	0	0	0	1,710		0				0		0
Credit institutions	1,21	3 0	0	0	0	0	0	0	0	259	0	0				0		0
Other financial corporations	7,38	1 5	98	97	96	14	59	59	42	6,363	1	84	83	83	12	50	5	33
Non-financial corporations	29,49	9	542	528	259	70	173	109	333	30,350	8	547	523	254	66	194	12	333
of which: small and medium-sized enterprises	9,63	0 2	418	411	142	40	123	59	270	15,502	6	434	415	147	41	128	6.	274
	23,87									24,261							_	
of which: Loans collateralised by commercial immovable property	23,87	9	400	397	128	12	105	41	297	24,261		407	393	125	11	112	*	287
Households	27,26		202	261	754		126	110	241	27.300		402	207	367		131		360
Hobelida	27,20	1 1	363	301	234	33	135	110	241	27,300	i i	403	362	250	*	131		260
of which: Loans collateralised by residential immovable property	25,51	1 2	338	316	211	27	99	83	240	25.544	1	358	336	206	25	100	8	255
,,		1				_		_	1								_	
of which: Credit for consumption	1,75	8 0	45	44	43	26	35	35	1	1,755	0	46	45	44	24	32	3	1
					608													
DEBT INSTRUMENTS other than HFT	82,46-	15	1,024	985	608	138	368	286	616	80,153	10	1,034	987	586	131	375	289	626
OFF-BALANCE SHEET EXPOSURES	11,69	2	162	161	162	42	63	63	30	12,978		163	162	163	43	43	43	30

<sup>11.02 16 15 16 12 40 43 40 12.00 10.</sup> 

Performing and non-performing exposures

Jyske Bank A/S

									Jyske L	dnk AyS								
					As of 31/03/2022									As of 30/06/2022				
		Gross carrying amount? Hominal amount  Of which performing  Not past due 20 days			Accumulated imp	pairment, accumulated ne fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		rrying amount/ Nominal	amount	Accumulated impa value due to credi	irment, accumulated no t risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and			
				On non-performing exposures <sup>3</sup> exposures <sup>3</sup>		financial guarantees received on non- performing exposures	but past	nich performing st due >30 days	d	f which non-performing	r	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>		financial guarantees received on non- performing exposures			
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3		and	d <=90 days		Of which: defaulted	Of which Stage 3	Строже		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	5,963				0	1	0	0	0	7,622		0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	9,416			0	0	0		0	0	9,567	0	0	0		0		0	0
Central banks	81		0	0	0	0		0	0	83	0	0	0	0	0	0	0	0
General governments	815	0	0		0	0		0	0	783	0	0	0	0	0	0	0	0
Credit institutions	7,517	0	0		0	0		0	0	7,734	0	0	0	0	0	0	0	0
Other financial corporations		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	999	0	0	0	0	0	0	0	0	967	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	65,138	28	1,092	1,049	573	159	310	250	745	65,708	12	1,135	1,072	589	158	313	247	759
Central banks	31	. 0	0		0	0		0	0	33	0	0	0	0	0	0	0	0
General governments	1,593	0	0	0	0	0	0	0	0	1,684	0	0	0	0	0	0	0	0
Credit institutions	135	0	0	0	0	0	0	0	0	469	0	0	0	0	0	0	0	0
Other financial corporations	6,280	0	81	81	81	53	45	45	37	7,504	2	85	85	85	55	52	52	32
Non-financial corporations	30,802	23	537	510	240	62	142	99	366	30,755	10	523	507	243	62	138	91	339
of which: small and medium-sized enterprises	15,516	22	437	412	141	38	100	57	315	15,457	4	415	401	137	33	94	48	293
of which: Loans collateralised by commercial immovable property	23,785	0	393	380	110	8	71	28	328	23,406	0	387	383	120	10	78	32	297
Households	26,298	5	474	459	253	43	123	107	342	25,264	0	528	480	261	41	124	104	388
of which: Loans collateralised by residential immovable property	24,477	1	428	414	209	19	90	74	340	23,564	0	477	431	213	20	91	71	384
of which: Credit for consumption	1,821	3	45	45	43	24	33	32	2	1,700	0	51	49	48	21	33	33	3
DEBT INSTRUMENTS other than HFT	80,517	28	1,092	1,049	573	160	310	250	745	82,898	12	1,135	1,072	589	159	313	247	759
OFF-BALANCE SHEET EXPOSURES	13,627	,	183	181	183	37	42	42	50	12,472		158	155	158	29	35	35	51
				1		1	1							1				

The first administration disconnection for the confidence in the processing sequences planes and the first to SCo\_2 of the significant (SQ) is \$15,52231 (CO) and the first produced and the processing sequences planes and the first to SCo\_2 of the significant (SQ) is \$15,52231 (CO) and the first produced and the sequences (SQ) and the significant (SQ) is \$15,52231 (CO) and the first produced and the sequences (SQ) and the sequences (



#### Forborne exposures

			As of 30/	09/2021		As of 31/12/2021										
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	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)	1,152	627	203	198	817	376	1,118	664	203	198	789	411				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	1	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	55	47	32	32	23	15	47	40	26	26	21	14				
Non-financial corporations	727	389	121	117	506	229	687	408	126	122	467	242				
of which: small and medium-sized enterprises	531	357	98	94	341		655	376	104	100	458					
Households	369	191	49	48	289	132	384	217	51	50	301	155				
DEBT INSTRUMENTS other than HFT	1,152	627	203	198	817		1,118	664	203	198	789					
Loan commitments given	35	27	3	3	17	0	43	34	3	3	17	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(1)</sup>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 10 and 11 of Regulation (EU) 2021/451- 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 operative reported with a positive sign.

commitments are generally reported with a positive sign.

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#### Forborne exposures

			As of 31/	03/2022			As of 30/06/2022										
		ving amount of with forbearance	Accumulated i accumulated of value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures					
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o					
Debt securities (including at amortised cost and fair value)	o	0	0	0		0	o	o	0	0	0	o					
Central banks	0	0	0	0	0		0	0	0	0	0						
General governments	0	0	0	0	C		0	0	0	0	0						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	0	0	0	0	o		0	0	0	0	0						
Non-financial corporations	0	0	0	0	O		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	1,143	740	176	171	868	533	1,078	749	172	167	800	540					
Central banks	0	0	0	0	C	0	0	0	0	0	0	0					
General governments	0	0	0	0	C	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	o	0	0	0	0	0	0	0					
Other financial corporations	47	40	23	23	22	15	44	35	23	22	20	11					
Non-financial corporations	647	414	104	100	471	289	564	391	99	96	392	269					
of which: small and medium-sized enterprises	611	379	85	81	461		527	356	80	77	382						
Households	449	286	49	47	375	229	469	324	50	49	388	259					
DEBT INSTRUMENTS other than HFT	1,143	740	176	171	868		1,078	749	172	167	800						
Loan commitments given	38	30	3	3	19	0	36	16	3	3	15	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0										

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup>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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Jyske Bank A/S

			AS 01 3	0/09/2021					AS 01 3	1/12/2021					AS 01 3:	1/03/2022			AS 0f 3U/U6/2U22						
	Gross carrying amount					Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
A Agriculture, forestry and fishing	593	31	31	575	16	0	594	30	30	575	15	0	950	29	29	933	14	0	949	31	31	933	16	0	
B Mining and guarrying	57	0	0	52	0	0	79	0	0	74	0	0	104	0	0	99	0	0	87	0	0	82	0	0	
C Manufacturing	1.287	103	103	1.209	43	0	1.174	92	92	1.093	51	0	1.420	77	77	1.342	41	0	1.510	83	83	1.435	38	0	
D Electricity, gas, steam and air conditioning supply	678	2	2	517	4	0	1,004	2	2	842	5	0	923	1	1	767	4	0	919	1	1	763	4	0	
E Water supply	77	0	0	72	0	0	105	0	0	99	0	0	105	0	0	99	1	0	99	0	0	94	0	0	
F Construction	860	12	11	359	8	0	940	12	12	405	8	0	1.021	14	14	459	10	0	1.044	13	10	506	8	0	
G Wholesale and retail trade	1.191	32	29	982	25	0	1.234	31	27	1.018	29	0	1.419	39	29	1.200	27	0	1.482	41	33	1.270	29	0	
H Transport and storage	723	10	10	668	6	0	725	9	8	672	5	0	579	8	7	526	6	0	669	8	6	619	6	0	
I Accommodation and food service activities	45	10	10	35	4	0	45	12	12	35	5	0	48	12	12	38	4	0	48	13	13	39	4	0	
3 Information and communication	167	27	27	157	20	0	152	27	27	141	19	0	363	28	28	352	19	0	317	29	29	306	19	0	
K Financial and insurance activities	315	4	4	49	0	0	359	4	4	45	0	0	384	4	4	79	1	0	375	4	4	73	1	0	
L Real estate activities	21,340	292	289	1,397	14	64	21,666	310	296	1,601	18	66	21,223	304	291	1,656	13	43	20,878	282	280	1,624	9	46	
M Professional, scientific and technical activities	161	3	1	111	2	0	161	1	1	112	2	0	200	3	3	152	3	0	154	2	2	110	2	0	
N Administrative and support service activities	740	12	12	684	10	0	806	12	12	747	11	0	780	12	12	723	15	0	930	12	12	822	13	0	
O Public administration and defence, compulsory social security	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0	
P Education	827	1	1	11	0	0	859	1	1	7	0	0	845	2	2	6	1	0	791	1	1	6	1	0	
Q Human health services and social work activities	158	1	1	26	1	0	161	1	1	27	1	0	161	1	1	30	1	0	159	1	1	33	1	0	
R Arts, entertainment and recreation	9	2	2	6	1	0	10	2	1	7	1	0	12	2	2	9	1	0	15	2	2	12	1	1	
S Other services	233	0	0	130	25	0	239	1	1	146	25	0	229	1	1	152	2	0	293	1	1	219	2	0	
Loans and advances	29 498	542	532	7.041	179	64	30 350	547	527	7 646	195	67	30.802	537	511	8 621	161	43	30.755	523	508	8 945	154	46	

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (IV) 2014/1-1115 on Superviory reporting.