



2016 EU-wide Stress Test

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK



2016 EU-wide Stress Test: Summary

Jyske Bank

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		2,865.53	2,662.45
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-62.18	-314.75
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-418.05	-1,087.76
Cumulative 3y: Profit or (-) loss for the year		840.16	-68.58
Coverage ratio - Default stock	40.40%	31.15%	35.77%
Common Equity Tier 1 capital	3,805.98	4,734.97	3,631.68
Total Risk exposure amount	23,705.42	23,858.02	25,941.70
Common Equity Tier 1 ratio, %	16.1%	19.8%	14.0%
Fully loaded Common Equity Tier 1 ratio, %	16.0%	19.8%	14.0%
Tier 1 capital	3,914.45	4,802.44	3,699.15
Total leverage ratio exposures	73,996.54	73,996.54	73,996.54
Leverage ratio, %	5.3%	6.5%	5.0%
Fully loaded leverage ratio, %	5.1%	6.4%	4.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Jyske Bank

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Jyske Bank	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	34,019	1,278	0	0	9,905	560	0	0	260	619	0	0	42.0%
	Corporates - Of Which: Specialised Lending	29	22	0	0	37	0	0	0	1	17	0	0	1.5%
	Corporates - Of Which: SME	7,309	987	0	0	3,865	416	0	0	139	537	0	0	51.4%
	Retail	24,699	512	0	0	4,516	467	0	0	55	172	0	0	36.9%
	Retail - Secured on real estate property	21,315	349	0	0	3,497	340	0	0	22	79	0	0	26.7%
	Retail - Secured on real estate property - Of Which: SME	969	70	0	0	288	46	0	0	4	21	0	0	20.8%
	Retail - Secured on real estate property - Of Which: non-SME	20,346	279	0	0	3,209	292	0	0	18	57	0	0	28.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,384	163	0	0	1,019	127	0	0	33	93	0	0	58.7%
	Retail - Other Retail - Of Which: SME	1,026	63	0	0	336	33	0	0	11	41	0	0	64.0%
	Retail - Other Retail - Of Which: non-SME	2,358	100	0	0	683	94	0	0	22	52	0	0	55.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	773	0	0	0	773	0	0	0	0	0	0	0	0	
IRB TOTAL	59,490	1,791	0	0	15,193	1,028	0	0	315	791	0	0	40.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	33,322	1,248	0	0	9,573	542	0	0	258	600	0	0	41.6%
	Corporates - Of Which: Specialised Lending	29	22	0	0	37	0	0	0	1	17	0	0	1.5%
	Corporates - Of Which: SME	6,869	969	0	0	3,817	408	0	0	129	526	0	0	51.3%
	Retail	24,233	491	0	0	4,475	455	0	0	35	163	0	0	37.5%
	Retail - Secured on real estate property	20,959	336	0	0	3,469	332	0	0	22	75	0	0	27.1%
	Retail - Secured on real estate property - Of Which: SME	964	70	0	0	288	46	0	0	4	21	0	0	20.8%
	Retail - Secured on real estate property - Of Which: non-SME	19,996	266	0	0	3,181	286	0	0	18	54	0	0	28.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,334	155	0	0	1,006	123	0	0	33	88	0	0	60.0%
	Retail - Other Retail - Of Which: SME	1,015	63	0	0	335	33	0	0	11	41	0	0	64.0%
	Retail - Other Retail - Of Which: non-SME	2,319	92	0	0	672	90	0	0	22	46	0	0	57.4%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	57,615	1,738	0	0	14,047	997	0	0	313	763	0	0	40.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	289	0	0	0	29	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	256	0	0	0	65	0	0	0	0	0	0	0	0
	Retail	14	1	0	0	3	1	0	0	3	1	0	0	13.6%
	Retail - Secured on real estate property	13	1	0	0	3	1	0	0	0	0	0	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	13	1	0	0	3	1	0	0	0	0	0	0	3.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	61.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	61.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	303	1	0	0	77	1	0	0	0	0	0	0	13.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mil EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	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	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mil EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	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	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mil EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	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	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Jyske Bank

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.3%	919	37.4%	0.2%	1,007	34.0%	1.115	1,115	32.7%
Corporates - Of Which: Specialised Lending		1.4%	17	66.1%	1.2%	17	63.1%	1.1%	17	60.8%
Corporates - Of Which: SME		0.5%	302	46.9%	0.5%	755	43.5%	0.8%	823	42.5%
Retail		0.1%	275	31.2%	0.1%	297	27.4%	0.1%	324	25.8%
Retail - Secured on real estate property		0.0%	126	21.2%	0.0%	132	17.6%	0.0%	139	15.7%
Retail - Secured on real estate property - Of Which: SME		0.3%	36	25.3%	0.2%	29	24.0%	0.2%	33	24.4%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	100	20.4%	0.0%	103	16.4%	0.0%	107	14.1%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		0.6%	148	54.0%	0.5%	165	51.3%	0.4%	185	51.4%
Retail - Other Retail - Of Which: SME		1.2%	64	54.1%	1.0%	74	49.9%	0.9%	89	51.1%
Retail - Other Retail - Of Which: non-SME		0.3%	84	53.9%	0.3%	91	52.6%	0.2%	96	51.8%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.2%	1,134	35.6%	0.2%	1,304	32.1%	0.2%	1,439	30.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.5%	1,061	40.0%	0.6%	1,337	39.9%	0.5%	1,562	39.6%
Corporates - Of Which: Specialised Lending		3.1%	2	5.1%	5.1%	4	10.0%	4.8%	5	13.5%
Corporates - Of Which: SME		1.7%	957	50.2%	1.8%	959	49.9%	1.5%	1,058	49.4%
Retail		0.3%	323	30.0%	0.3%	426	28.1%	0.3%	520	27.5%
Retail - Secured on real estate property		0.1%	146	19.4%	0.2%	185	16.8%	0.2%	223	15.8%
Retail - Secured on real estate property - Of Which: SME		0.6%	37	32.9%	0.6%	49	35.3%	1.1%	58	36.2%
Retail - Secured on real estate property - Of Which: non-SME		0.1%	110	17.0%	0.1%	137	14.1%	0.1%	165	13.1%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		1.3%	177	56.2%	1.3%	241	59.9%	1.3%	297	62.4%
Retail - Other Retail - Of Which: SME		2.8%	81	54.5%	2.7%	117	56.2%	2.3%	144	56.3%
Retail - Other Retail - Of Which: non-SME		0.6%	96	57.9%	0.7%	123	64.3%	0.9%	153	70.1%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.4%	1,385	36.9%	0.5%	1,763	36.0%	0.4%	2,083	35.8%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.2%	893	37.4%	0.2%	972	33.9%	0.2%	1,063	32.7%
Corporates - Of Which: Specialised Lending		1.4%	17	66.1%	1.2%	17	63.1%	1.1%	17	60.8%
Corporates - Of Which: SME		0.9%	687	46.3%	0.8%	738	43.5%	0.7%	800	42.6%
Retail		0.1%	359	31.5%	0.1%	291	27.6%	0.1%	318	25.9%
Retail - Secured on real estate property		0.0%	124	21.4%	0.0%	130	17.7%	0.0%	136	15.7%
Retail - Secured on real estate property - Of Which: SME		0.3%	26	25.3%	0.2%	29	24.0%	0.2%	33	24.4%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	98	20.5%	0.0%	101	16.4%	0.0%	104	14.9%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		0.6%	145	54.0%	0.5%	161	51.9%	0.4%	181	52.0%
Retail - Other Retail - Of Which: SME		1.2%	64	54.1%	1.0%	74	49.9%	0.9%	88	51.1%
Retail - Other Retail - Of Which: non-SME		0.3%	81	55.5%	0.3%	87	54.0%	0.2%	93	53.0%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.2%	1,162	35.7%	0.2%	1,263	32.1%	0.1%	1,380	30.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.5%	1,027	39.9%	0.6%	1,280	39.6%	0.5%	1,462	39.0%
Corporates - Of Which: Specialised Lending		3.1%	2	5.1%	5.1%	4	10.0%	4.8%	5	13.5%
Corporates - Of Which: SME		1.7%	786	50.5%	1.9%	935	50.0%	1.5%	1,049	49.9%
Retail		0.2%	316	30.1%	0.3%	403	27.1%	0.2%	438	25.6%
Retail - Secured on real estate property		0.0%	142	19.4%	0.1%	167	15.3%	0.1%	188	13.3%
Retail - Secured on real estate property - Of Which: SME		0.6%	36	32.7%	0.7%	46	33.0%	0.7%	52	32.4%
Retail - Secured on real estate property - Of Which: non-SME		0.1%	106	16.9%	0.1%	122	12.6%	0.1%	133	10.8%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		1.2%	174	57.0%	1.3%	238	60.5%	1.1%	280	62.4%
Retail - Other Retail - Of Which: SME		2.6%	79	53.2%	2.6%	115	55.2%	2.1%	142	55.5%
Retail - Other Retail - Of Which: non-SME		0.6%	95	61.2%	0.7%	121	67.3%	0.7%	149	71.6%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.4%	1,343	36.8%	0.4%	1,683	35.4%	0.4%	1,960	34.4%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Corporates - Of Which: Specialised Lending		-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Secured on real estate property		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Secured on real estate property - Of Which: SME		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	0	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%	0	0.0%
Retail - Other Retail		0.3%	0	59.6%	0.3%	0	58.0%	0.2%	0	56.7%
Retail - Other Retail - Of Which: SME		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Other Retail - Of Which: non-SME		0.3%	0	59.6%	0.3%	0	58.0%	0.2%	0	56.7%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		-	0	-	-	0	-	-	0	-
IRB TOTAL		0.0%	0	13.3%	0.0%	0	10.2%	0.0%	0	8.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Corporates - Of Which: Specialised Lending		-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail		0.1%	0	12.0%	0.1%	0	14.6%	0.1%	0	15.8%
Retail - Secured on real estate property		0.1%	0	12.0%	0.1%	0	14.6%	0.1%	0	15.8%
Retail - Secured on real estate property - Of Which: SME		0.1%	0	13.2%	0.1%	0	15.7%	0.1%	0	16.8%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	0	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%	0	0.0%
Retail - Other Retail		0.8%	0	59.8%	0.9%	0	65.4%	0.9%	0	68.7%
Retail - Other Retail - Of Which: SME		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Other Retail - Of Which: non-SME		0.8%	0	59.8%	0.9%	0	65.4%	0.9%	0	68.7%
Equity		-	0	-	-	0	-	-	0	-
Securitisation		-	0	-	-	0	-	-	0	-
Other non-credit obligation assets		-	0	-	-	0	-	-	0	-
IRB TOTAL		0.0%	0	11.5%	0.0%	0	9.9%	0.0%	0	9.3%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0	-	-	0	-
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME		-	0	-	-	0	-	-	0	-
Retail		-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property		-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME		-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME		-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving		-	0	-	-					

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Jyske Bank	Central governments or central banks	916	0	0	0	0	0	100.0%
	Regional governments or local authorities	470	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,521	0	816	0	2	0	0.0%
	Corporates	270	17	234	25	1	18	97.4%
	of which: SME	185	17	152	25	1	18	96.9%
	Retail	71	7	53	11	1	9	90.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	313	133	107	48	2	38	27.3%
	of which: SME	109	37	34	14	0	13	33.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	357	0	36	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	41	0	21	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	370	0	813	0	0	0	0.0%	
Securitisation								
Other exposures	773	0	223	0	0	0	0.0%	
Standardised Total	6,102	158	2,301	84	5	65	38.8%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central governments or central banks	883	0	0	0	0	0	100.0%
	Regional governments or local authorities	470	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	742	0	172	0	2	0	0.0%
	Corporates	183	6	160	8	0	6	97.6%
	of which: SME	98	6	79	8	0	6	97.6%
	Retail	3	0	2	0	0	0	39.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	17	5	6	2	0	4	77.7%
	of which: SME	15	4	5	2	0	4	81.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	282	0	28	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	370	0	813	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,952	11	1,180	10	2	9	87.7%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	7	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	221	0	110	0	0	0	0.0%
	Corporates	16	0	13	0	0	0	0.0%
	of which: SME	16	0	13	0	0	0	0.0%
	Retail	18	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	2	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	10	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	278	0	139	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks		0	0	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0	0	0.0%
International Organisations		0	0	0	0	0	0	0.0%
Institutions		0	0	0	0	0	0	0.0%
Corporates		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0	0	0.0%
Covered bonds		0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
Securitisation		0	0	0	0	0	0	0.0%
Other exposures		0	0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks		0	0	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0	0	0.0%
International Organisations		0	0	0	0	0	0	0.0%
Institutions		0	0	0	0	0	0	0.0%
Corporates		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0	0	0.0%
Covered bonds		0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
Securitisation		0	0	0	0	0	0	0.0%
Other exposures		0	0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks		0	0	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0	0	0.0%
International Organisations		0	0	0	0	0	0	0.0%
Institutions		0	0	0	0	0	0	0.0%
Corporates		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0	0	0.0%
Covered bonds		0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
Securitisation		0	0	0	0	0	0	0.0%
Other exposures		0	0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Jyske Bank	Central governments or central banks	0.0%	0	48.3%	0.0%	0	43.4%	0.0%	0	41.6%
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	2	-	-	0	-	-	2	-
	Corporates	0.0%	23	0.0%	0.0%	27	0.0%	0.0%	31	0.0%
	of which: SME	0.8%	23	74.6%	0.8%	27	64.3%	0.7%	31	59.0%
	Retail	1.2%	23	83.3%	1.3%	27	76.1%	1.2%	31	72.1%
	of which: SME	1.5%	12	89.6%	1.5%	15	88.9%	1.4%	18	88.4%
	Secured by mortgages on immovable property	-	40	-	-	41	-	-	41	-
	of which: SME	0.1%	40	26.7%	0.1%	41	26.1%	0.0%	41	25.7%
	Items associated with particularly high risk	0.2%	13	30.8%	0.2%	13	28.6%	0.1%	14	27.0%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	78	38.7%	0.1%	85	38.5%	0.1%	91	38.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Jyske Bank	Central governments or central banks	0.0%	0	48.0%	0.0%	0	47.1%	0.0%	0	47.6%
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	2	-	-	0	-	-	2	-
	Corporates	0.0%	26	0.0%	0.0%	36	0.0%	0.0%	44	0.0%
	of which: SME	0.0%	26	71.1%	0.0%	36	59.8%	0.0%	44	55.2%
	Retail	2.2%	26	82.4%	3.1%	36	74.6%	2.8%	45	71.3%
	of which: SME	2.3%	14	89.4%	3.2%	20	88.3%	3.0%	25	87.7%
	Secured by mortgages on immovable property	-	42	-	-	44	-	-	45	-
	of which: SME	0.2%	42	27.7%	0.3%	44	27.4%	0.3%	45	27.4%
	Items associated with particularly high risk	0.5%	15	33.8%	0.8%	17	32.2%	0.8%	18	31.7%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	84	40.0%	0.2%	102	40.9%	0.1%	117	41.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	47.0%	0.0%	0	41.7%	0.0%	0	39.7%
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	2	-	-	0	-	-	2	-
	Corporates	0.0%	8	0.0%	0.0%	10	0.0%	0.0%	12	0.0%
	of which: SME	0.6%	8	59.8%	0.6%	10	48.6%	0.5%	12	43.8%
	Retail	1.3%	8	79.7%	1.3%	10	72.1%	1.2%	12	66.3%
	of which: SME	1.5%	0	53.3%	1.6%	0	61.2%	1.5%	0	65.8%
	Secured by mortgages on immovable property	-	4	-	-	4	-	-	4	-
	of which: SME	0.1%	4	69.9%	0.1%	4	63.6%	0.1%	4	59.0%
	Items associated with particularly high risk	0.1%	4	72.3%	0.1%	4	65.6%	0.1%	4	60.7%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	14	62.2%	0.1%	16	51.6%	0.0%	18	46.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	46.4%	0.0%	0	46.0%	0.0%	0	46.7%
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	2	-	-	0	-	-	2	-
	Corporates	0.0%	9	0.0%	0.0%	13	0.0%	0.0%	17	0.0%
	of which: SME	0.0%	9	53.1%	0.9%	13	42.0%	1.3%	17	38.4%
	Retail	2.0%	9	75.9%	2.9%	13	67.7%	2.7%	17	64.9%
	of which: SME	2.4%	0	58.3%	3.4%	0	68.9%	3.2%	0	73.7%
	Secured by mortgages on immovable property	-	4	-	-	4	-	-	4	-
	of which: SME	0.3%	4	67.9%	0.7%	4	59.2%	0.7%	4	54.1%
	Items associated with particularly high risk	0.4%	4	70.3%	0.8%	4	60.8%	0.8%	4	55.2%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	15	56.1%	0.1%	20	44.8%	0.1%	24	40.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	

2016 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

Jyske Bank

		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
(mln EUR)								
Exposure values	STA	0						
	IRB	43						
	Total	43						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	18	20	21	21	24	31	41
	Total	18	20	21	21	24	31	41
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Jyske Bank

		31/12/2015																
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		14	14	0	0	14	0	0	0	0	0	0	0	0	0	0	0	
Total		1,154	1,154	0	0	468	15	671	0	0	0	0	0	0	0	0	0	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dilibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragau, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Jyske Bank

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	18,625	18,626	18,627	18,628	19,718	20,482	20,720
Risk exposure amount for securitisations and re-securitisations	18	20	21	21	24	31	41
Risk exposure amount other credit risk	18,606	18,606	18,606	18,606	19,694	20,450	20,678
Risk exposure amount for market risk	2,829	2,829	2,829	2,829	2,829	2,829	2,829
Risk exposure amount for operational risk	2,252	2,282	2,268	2,402	2,282	2,264	2,393
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	23,705	23,737	23,724	23,858	24,829	25,575	25,942

2016 EU-wide Stress Test - P&L

Jyske Bank

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,032	944	951	970	900	888	874
Interest income	1,868	1,828	1,939	2,068	2,098	2,096	2,133
(Interest expense)	-835	-884	-988	-1,098	-1,198	-1,207	-1,259
Dividend income	10	10	10	10	8	8	8
Net fee and commission income	245	245	245	245	241	241	241
Gains or (-) losses on financial assets and liabilities held for trading, net	11	-21	-21	-21	-273	-21	-21
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-140				0		
Other operating income not listed above, net	98	55	55	55	55	55	55
Total operating income, net	1,257	1,235	1,241	1,261	931	1,172	1,157
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-94	-160	-117	-141	-357	-396	-335
Other income and expenses not listed above, net	-734	-706	-706	-706	-810	-730	-730
Profit or (-) loss before tax from continuing operations	429	369	417	413	-236	46	92
(Tax expenses or (-) income related to profit or loss from continuing operations)	-98	-110	-125	-124	71	-14	-28
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	332	258	292	290	-165	32	64
Attributable to owners of the parent	332	258	292	290	-165	32	64
Amount of dividends paid	67	0	0	0	0	0	0
Attributable to owners of the parent net of estimated dividends	265	258	292	290	-165	32	64

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €40mln; 2017 Baseline €40mln; 2018 Baseline €40mln; 2016 Adverse €25mln; 2017 Adverse €25mln; 2018 Adverse €25mln

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	4,032	4,406	4,680	4,932	3,697	3,693	3,760
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,806	4,149	4,443	4,735	3,562	3,559	3,632
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	32	114	114	114	114	114	114
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,761	4,019	4,311	4,601	3,596	3,628	3,692
	A.1.3	Accumulated other comprehensive income	71	73	75	77	64	59	55
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-48	-48	-48	-48	-48	-48
	A.1.8	(-) Intangible assets (including Goodwill)	-9	-9	-9	-9	-9	-9	-9
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	-71	-57	-29
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	-84	-127	-143
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	0	0	0	0	0	0	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	108	95	81	67	95	81	67	
A.2.1	Additional Tier 1 Capital instruments	-2	-2	-2	-2	-2	-2	-2	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-11	-7	-4	0	-7	-4	0	
A.2.4	Additional Tier 1 transitional adjustments	122	104	87	69	104	87	69	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,914	4,243	4,524	4,802	3,657	3,640	3,699	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	117	162	157	130	40	52	61	
A.4.1	Tier 2 Capital instruments	133	133	133	133	133	133	133	
A.4.2	Other Tier 2 Capital components and deductions	63	93	71	32	-29	-33	-37	
A.4.3	Tier 2 transitional adjustments	-79	-63	-47	-36	-63	-47	-36	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	23,705	23,737	23,724	23,858	24,829	25,575	25,942
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	16.06%	17.48%	18.73%	19.85%	14.35%	13.92%	14.00%
	C.2	Tier 1 Capital ratio	16.51%	17.88%	19.07%	20.13%	14.73%	14.23%	14.26%
	C.3	Total Capital ratio	17.01%	18.56%	19.73%	20.67%	14.89%	14.44%	14.49%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	16.00%	17.44%	18.70%	19.84%	14.31%	13.89%	13.99%
	D.2	Tier 1 Capital ratio (2)	16.00%	17.44%	18.70%	19.84%	14.31%	13.89%	13.99%
	D.3	Total Capital ratio (3)	16.83%	18.39%	19.56%	20.53%	14.73%	14.29%	14.36%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	73,997	73,997	73,997	73,997	73,997	73,997	73,997
	G.2	Total leverage ratio exposures (fully loaded)	74,010	74,010	74,010	74,010	74,010	74,010	74,010
	G.3	Leverage ratio (transitional)	5.29%	5.73%	6.11%	6.49%	4.94%	4.92%	5.00%
G.4	Leverage ratio (fully loaded)	5.12%	5.59%	6.00%	6.40%	4.80%	4.80%	4.90%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] / [B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)] / [B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3] / [B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Jyske Bank

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non- performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	8,727	0	0	0	0	0	0
Central banks	86	0	0	0	0	0	0
General governments	373	0	0	0	0	0	0
Credit institutions	7,021	0	0	0	0	0	0
Other financial corporations	1,021	0	0	0	0	0	0
Non-financial corporations	226	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	54,591	39	3,170	1,855	71	767	2,051
Central banks	0	0	0	0	0	0	0
General governments	1,401	0	23	20	0	6	2
Credit institutions	1,293	0	0	0	2	0	0
Other financial corporations	4,799	3	150	108	1	52	90
Non-financial corporations	22,329	16	2,193	1,110	13	565	1,447
Households	24,768	19	805	617	55	145	511
DEBT INSTRUMENTS other than HFT	63,318	39	3,170	1,855	71	767	2,051
OFF-BALANCE SHEET EXPOSURES	9,937		411	173	2	61	400

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Jyske Bank

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,301	2,803	630	627	3,417
Central banks	0	0	0	0	0
General governments	9	8	5	5	2
Credit institutions	0	0	0	0	0
Other financial corporations	180	131	40	40	131
Non-financial corporations	3,111	1,988	462	461	2,505
Households	1,001	676	123	121	778
DEBT INSTRUMENTS other than HFT	4,301	2,803	630	627	3,417
Loan commitments given	0	0	0	0	0

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