

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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,307	4,327	4,431	4,529	C 01.00 (r020,c010)	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	4,307	4,327	4,431	4,529	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,772	4,802	4,885	4,978	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,772	4,802	4,885	4,978	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,486	5,519	5,716	5,690	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,486	5,519	5,716	5,690	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,608	24,114	24,651	24,797	C 02.00 (r010,c010)	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	24,608	24,114	24,651	24,797	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.50%	17.94%	17.97%	18.26%	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	17.50%	17.94%	17.97%	18.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.39%	19.92%	19.82%	20.08%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.39%	19.92%	19.82%	20.08%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.29%	22.89%	23.19%	22.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.29%	22.89%	23.19%	22.95%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	88,796	92,188	94,719	93,203	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.37%	5.21%	5.16%	5.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,772	4,802	4,885	4,978	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,737	4,767	4,868	4,978	C 47.00 (r310,c010)	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	88,796	92,188	94,719	93,203	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	88,761	92,153	94,701	93,203	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.2%	5.2%	5.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.2%	5.1%	5.3%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital

			As of 30/09/2020					
		(min EUR, %)		As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	5,486	5,519	5,716	5,690	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,307	4,327	4,431	4,529	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	90	-6	9	49	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,238	4,355	4,439	4,496	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	27	26	27	27	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-49	-45	-34	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	0	0	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(Sb, 36(1) point (0) (i) and 89 to 91 of CRR; Articles 36(1) point (4) (ii), 24(1) point (b), 24(1) point (b) and 25% of CRR; Articles 36(1) point b) (iii) and 25%(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-8	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515.c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524.c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	_
	A.1.21.1	Transkional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	. Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1 A.1.21.2			0		0		
		Transitional adjustments due to additional minority interests (+/-)	0		0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	465	476	454	449	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	430	441	437	431	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+690,c010) + C 01.00 (7700,c010) + C 01.00 (7700,c010) + C 01.00 (7740,c010) + C 01.00 (7744,c010) + C 01.00 (7748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	35	35	17	17	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,772	4,802	4,885	4,978	C 01.00 (r015,c010)	Article 25 of ORR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	714	717	831	712	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	595	618	715	596	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r920,c010) + C 01.00 (r940,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r970,c010) + C 01.00 (r978,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	119	99	116	116	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	24,608	24,114	24,651	24,797	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.50%	17.94%	17.97%	18.26%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.39%	19.92%	19.82%	20.08%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.29%	22.89%	23.19%	22.95%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,307	4,327	4,431	4,529	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.50%	17.94%	17.97%	18.26%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n		•		•		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RW	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	19,713	19,476	19,767	19,593	C 02.00 (n940, c310) -[C 07.00 (n90, c220, s901) + C 07.00 (n110, c220, s901) + C 07.00 (n130, c220, s901) + C 08.01 (n90, c280, s902) - C 08.
Of which the standardised approach	1,512	1,453	1,485	1,426	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)}
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	17,341	17,193	17,428	17,271	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	924	871	791	1,285	C 07.00 (1996, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (110, c220, s001) + C 08.01 (1040, c256, s002) + C 08.01 (1050, c256, s002) + C 08.01 (1050, c256, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	122	124	116	137	C 02.00 (R640, c010)
Settlement risk	0	0	0	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	187	182	187	188	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,691	1,383	1,586	1,399	C 02.00 (R520, c010)
Of which the standardised approach	1,691	1,383	1,586	1,399	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,971	1,973	1,923	1,924	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,971	1,973	1,923	1,924	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	105	281	270	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	24,608	24,114	24,651	24,797	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.



2021 EU-wide Transparency Exercise P&L Jyske Bank A/S

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	AS 01 30/09/2020	AS OF 31/12/2020	AS 01 31/03/2021	AS OT 30/06/2021
Interest income	932	1,228	305	601
Of which debt securities income	48	59	14	26
Of which loans and advances income	772	1,021	249	492
Interest expenses	417	549	139	266
(Of which deposits expenses)	30	40	16	25
(Of which debt securities issued expenses)	340	448	106	211
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	7	2	7
Net Fee and commission income	203	281	77	146
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	33	51	40	50
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-86	-66	1	13
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	28	5	15
Net other operating income /(expenses)	62	94	26	57
TOTAL OPERATING INCOME, NET	733	1,074	318	623
(Administrative expenses)	469	628	153	306
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	2	4
(Depreciation)	66	88	21	43
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	26	-1	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	15	26	-1	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-5	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	41	39	-10	-28
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	41	39	-10	-28
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	-1	0	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-2	-1	0	0
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	136	284	152	291
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	104	216	119	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	104	216	119	227
Of which attributable to owners of the parent	104	216	119	227

Or mind reductable to other parent.

"Information available only as of end of the year

(") For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fi	air value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	evel 1 Level 2		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	2,697				5,460				7,203				6,634				IAS 1.54 (i)
Financial assets held for trading	7,917	3,637	4,280	0	7,390	2,576	4,814	0	7,557	3,487	4,070	0	6,227	2,764	3,463	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	192	0	0	192	196	0	0	196	174	14	0	160	199	32	0	167	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	52,179	5,008	47,171	0	52,461	4,983	47,477	0	51,612	4,797	46,814	0	51,110	4,316	46,794	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	22,719				23,567				23,885				22,720				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5	0	5	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 ¹	1,265				1,326				1,371				1,395				
TOTAL ASSETS	86,975				90,399				91,802				88,284				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accı	ımulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 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		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk 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	3,207	0	0	0	0	0	3,212	0	0	0	0	0	3,258	0	0	0	0	0	3,212	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		18,379	1,004	614	-62	-99	-324	19,555	689	587	-69	-87	-322	19,297	1,210	585	-50	-107	-308	18,357	951	653	-57	-70	-325	Annex V.Part 1.32, 44(a)

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

⁽P) 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)

LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	4,231	4,597	3,818	3,400	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	46,620	47,059	47,165	45,569	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,688	31,239	32,927	31,267	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5	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	168	169	169	180	IAS 37.10; IAS 1.54(I)
Tax liabilities	34	1	1	2	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	2,417	2,409	2,710	2,587	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	82,163	85,476	86,792	83,006	IAS 1.9(b);IG 6
TOTAL EQUITY	4,812	4,923	5,010	5,279	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	86,975	90,399	91,802	88,284	IAS 1.IG6

⁽¹⁾ 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		4,236	4,597	3,818	3,400	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	1,226	2,113	1,979	1,591	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	399	357	311	217	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	374	333	286	193	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,392	2,155	1,959	2,079	Annex V.Part 1.42(c),44(c)
Danielle.	of which: Current accounts / overnight deposits	205	433	220	270	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,350	2,036	2,562	2,212	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	938	662	848	744	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,154	6,463	6,146	6,030	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,658	5,810	5,266	5,744	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,645	8,772	8,826	8,710	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,576	8,703	8,763	8,663	Annex V.Part 1.42(f), 44(c)
Debt securities issued		54,142	56,401	58,310	55,997	Annex V.Part 1.37, Part 2.98
Of which: Subor	rdinated Debt securities issued	778	782	977	877	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		79,543	82,895	83,910	80,236	



2021 EU-wide Transparency Exercise Market Risk

F	SA						М									IM						
			VaR (Memoran	ndum item)	STRESSED VaR ('Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISE CAPITAL CHARGE		ALL PRICE	RISKS CAPITAL 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	LAST 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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	1.183	1.026	0	0	0	0							0	0	0	0						
Of which: General risk	724	626	0	0	0	0							0	0	0	0						1
Of which: Specific risk	459 367	400	0	0	0	0							0	0	0	0						1
Equities		252 135	0	0	0	0							0	0	0	0						1
Of which: General risk Of which: Specific risk	211 157	135 117	0	0		U							0	0	0	0						1
Foreign exchange risk	137	117	0	0	0	0							0	0	0	0						1
Commodities risk	133	00	o o	l o	l ő	0							0	l o	0	ů						1
Total	1.687	1,367	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	1,231	999	0	0	0	0							0	0	0	0						
Of which: General risk	727	549	0	0	0	0							0	0	0	0						1
Of which: Specific risk	503	449	0	0	0	0							0	i .	0	0						1
Equities	240	322											ر ا									
Of which: General risk	240 127	322 154	I 0	0	I 0	"							l v	"	1 %	1 6						
Of which: Specific risk	113	168	l ,	l ,	l ő	0							١	۱	1 0	l o						
		76											Ů			1 %						
	97																					
Or Which: Specific risk Foreign exchange risk Commodities risk	97 0	76	0	0	0	0							0	0	0	0						

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.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount												
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	3,083 1,309	3,083 664	1		6,262 2,018	6,077 1.052	0						
	Public sector entities	37	26	ů,		31	20	, a						
	Multilateral Development Banks	1,435	63	ő		1,608	94	o o						
	International Organisations	0	0	0		0	0	0						
1	Institutions	2,409	1,506	418		3,116	1,481	374						
c c	Corporates	716	261	191		336	235	167						
	of which: SME	220	84	66		177	77	60						
F	Retail	66	20	15		54	14	11						
Consolidated data	of which: SME	0	0	0		0	0	0						
coribolidated data	Secured by mortgages on immovable property	110 31	110 31	37		107 30	107	36						
	of which: SME Exposures in default	31 216	132	134		30 204	108	110	97					
	Exposures in default Items associated with particularly high risk	210	132	134	02	204	100	110	93					
	Covered honds	7.135	7,135	714		7,150	7.150	715						
	Claims on institutions and comorates with a ST credit assessment	,,133	0	7.14		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0						
	Equity	130	130	242		133	133	248						
i	Other exposures	0	0	0		0	0	0						
s	Standardised Total ²	16,646	13,128	1,757	87	21,019	16,471	1,665	98					

					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	752	752	0		859	674	0				
	Regional governments or local authorities	1,309	664	0		2,018	1,052	0				
	Public sector entities	37	26	5		31	20	4				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	434	236 235	68		616 264	233 218	67				
	Corporates of which: SME	598 109	235	166 52		264 113	218	149				
	or which: SME Retail	109	00	32		113	00	34				
	of which: SME	o o	0	0		0	0	0				
DENMARK	Secured by mortgages on immovable property	22	22	8		14	14	5				
	of which: SME	13	13	4		12	12	4				
	Exposures in default	12	6	7	5	11	6	7	5			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	6,917	6,917	692		6,926	6,926	693				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	130	130	242		133	133	248				
	Equity Other exposures	130	130	292		133	133	248				
	Standardised Total ²				7				7			
		(1) Original generation wellen für										

Control Information of central labels Control Information Co			exposures, but includes gene	al credit risk adjustments.						
Command Exposure Command Exp						Standardise	d Approach			
Control anywherenests or central to skeld Providence Providence				As of 30)	09/2020			As of 31	/12/2020	
Central incommentation or central basissis 1.121 1.121 0 1.221 0 1.222 0 1.222 0 1.222 0 1.222 0 1.222 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposures 0 0 0 0 0 0 0 0	GERMANY	Central averaments or central sales facilities development or sector administration of the common of the contral sector and con	1,812 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4,897 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,899 0 0 140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control commences or control basis. Reflection commences for rola authorities Publication commences for rola authorities Publication commences for rola authorities Publication commences for rola authorities International Control Inte	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	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

		(2) Total value adjustments and crevisions our country of counterparty excludes those for securistisation excourse, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providings* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providings*									
Reuleural source Public sector	Development Banks 10 FE 50 F	0 0 0 0 494 17 17 18 0 0 0 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 78 2 2 2 9 0 1 1 1 0 0 0 1 8 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 21 1 1 1 0 0 4 4 0 0	0	0 0 0 572 27 27 29 0 3 3 1 1 1 0 66 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 4 3 6 6 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0			



Credit Risk - Standardised Approach

Jyske Bank A/S

	Jyske Bank A/S								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	0	0	0		o o	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	ō	ō	0		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME Secured by mortgages on immovable property							0	
Counterpart 5	of which: SME		0					0	
	Exposures in default	ō	ō	o o	0	ō	ō	i i	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity							0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů				Ů			0
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	riques (e.g. substitution effect	st	

		Standardised Approach								
			As of 30,	/09/2020			As of 31)	12/2020		
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 6	Control overweements or central basis. Initiation decommends for fool authorities Hallist and Christopers of basis of Hallist and Christopers of basis Christopers of Hallist and Christopers of basis Christopers of Hallist and Christopers Hallist and Christopers	0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

O Casinal encourse, write Encourse value is recorded before station to account an effect due to cost Commercin faction or cost risk inflication beforeixes (e.g., subdition effects).

Total was achieved and provisions are country of constructor's considerative exclude to the encountries. additional valuation advantages in Strike and other own funds reductions related to the exposures. See Exclusion and contributions are contributed and exclusions advantages and exclusions advantages and exclusions advantages.

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	from FIR 963	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	interfer developmentate or central sealed colored environment or both arthrottles deliberted (Covelances Barries deliberted (Covelances Barries properties of products (Covelances Barries of pr	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of countercardir excludes those for scountistation encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		exposures, but includes gene		INTERPORTO EXCEDIDAS EFFORE FOR SAF	SURBERATION EXECUTIONS. ACCESSOR	al Valuation actionments (Asks.	and other own lights reduct	DITE PERMITED SO STATE	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ő	ŏ	ő		ŏ	ŏ	ő	
	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 of which: SME	0						0	
	or which: SME Retail							0	
Country of	of which: SME	ő	ŏ	ő		ŏ	ŏ	ő	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0	
	Equity	0		0		o o		0	
	Other exposures	ŏ	ŏ	ő		ŏ	ŏ	ő	
	Standardised Total ²				0				0

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation encourse, additional valuation administration factor own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 9	Count of communities or cell and but the County of Count	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		000000000000000000000000000000000000000	· ·	
	Standardised Total ²	Ů			0	Ů	,			

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31,	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Control operations to entire the control of the control operation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·		
	Standardised Total ²				0				0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Jyske Bank A/S

					Standardise	d Approach			
			As of 31;	03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)	7,763	7.695			6,348	6.325		
	Central governments or central banks Regional governments or local authorities	1,928	1,007	0		2,824	1,627		
	Public sector entities	73	12	-		27	13	3	
	Multilateral Development Banks	1,271	63	0		1,262	143	0	
I	International Organisations	0	0	0		0	0	0	
	Institutions	3,124	1,281	317		2,450	1,181	392	
	Corporates	437	329			274	113	82	
	of which: SME	181	80	64		142 149	51 62	24 38	
	Retail	49	13	10		149	62	38 27	
Consolidated data	of which: SME Secured by mortoages on immovable property	103	103	35		106	48 92	30	
	of which: SME	78	28	9		33	29	8	
	Exposures in default	201	108	110	90	207	118	126	
	Items associated with particularly high risk	0	0	0		118	118	177	
	Covered bonds	6,860	6,860	686		6,310	6,310	631	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	. 0		. 0		. 0	.0	.0	
	Equity	105	105	205		212	212	212	
	Other exposures	21.863	17,576	1.677	94	20.279	16.313	1.691	-
	Standardised Total ²						niques (e.a. substitution effec		

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30;	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	695	631	0		440	417		
	Regional governments or local authorities	1,928	1,007			2,487	1,289	0	
	Public sector entities	23	12	2		27	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	119			630	259	72	
	Corporates	362 114	310 68	291		82	57	55	
	of which: SME Retail	119	68	54		19	8	20	
	of which: SME	0		0		92	34	20	
DENMARK	Secured by mortgages on immovable property	21	71	7		18	14	4	
	of which: SME	12	12	4		17	13	4	
	Exposures in default	13	6	7	5	23	17	24	
	Items associated with particularly high risk	0	0	0		17	16	25	
	Covered bonds	6,648	6,648	665		6,097	6,097	610	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)			0			0		
	Equity	105	105	205		208	208	208	
	Other excosures	U			,		U		
	Standardised Total ²	(O Calabat annual and C							

		exposures, but includes gene	ral credit risk adjustments.											
		Standardised Approach As of 31/03/2021 As of 30/06/2021												
			As of 31/	03/2021			As of 30	06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
GERMANY	Cont Dist, No. 1 Control Cont	6.551 0 0 0 176 1 1 1 1 6 0 0 0 0 0 0	6,551 0 0 0 0 125 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 66 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0		S,707 223 0 0 0 161 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$,707 223 0 0 160 2 0 1 1 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 99 99 0 0 0 0 1 1 0 5 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardised Total ²				1				2					

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecunibiation exposures, additio	nai valuation adjustments (AVA	s) and other own funds reduc	oons related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central overnments or central subsets Resional overnments or local authorities Public sector entities Militaria Overnment Suids Militaria Overnment Suids Schilder Sui	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 1,762 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

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

		(2) Total value adjustments and provisions per country of countreparty excludes those for securidization exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the encourses, but includes connecid credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2021			As of 30	06/2021					
	(min EUR, %))	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
SWEDEN	Contral community or contral basis (Inc. 9). Medical communities or local authorities Public social contralies Public social contralies Basis Martines or local authorities Martines or local authorities and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and convolutes with a ST orall aussessment Colonies on local fundings and local authorities Martines of local fundings and local	0 0 0 0 0 0 0 0 0 0 31 31 31 1 1 1 1 1 0 0 6 6 6 6 6 6 6 6 6 7 7 7 8 8 8 8 8 8 8 8	0 0 0 0 116 6 6 8 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 255 5 5 6 0 1 1 0 1 5	0	0 0 0 0 524 23 23 36 18 1 1 2 102 44 6 0 0	0 0 0 0 99 1 1 1 1 1 1 1 1 1 1 1 1 0 0 0 0	0 0 0 0 20 1 1 1 4 6 1 0 1 1 1 1 2 4 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1	0				
	Standardised Total ²		,		1			Ů	1				

(1) Original exposure, unline Enganes value, in reported buffer tablesy this account any effect due to credit convention factors or credit risk indigation sub-inspect (e.g., substitution effects).
(2) Table value adjustments and provisions per covery of constrainparty excludes those for accumitation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, that forcing are orthod risk indigations adjustments (skills) and other own funds reductions related to the exposures, that forcing are orthod risk indigations.



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Jyske Bank A/S								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Cont Discovered Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²				0	·			0
					ect due to credit conversion fact ecuristisation exposures, additio				

	Standardised Approach											
		As of 31	/03/2021			As of 30	/06/2021					
(100.4)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	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					
	0	0	0		0	0	0					
	0	0	0			0	0					
	0		0			0	0					
	0		,				0					
	o n		i i		ı o	0	0					
	ō	i o	ō		i i	i i	ō					
Secured by mortgages on immovable property	0	0	0		0	0	0					
of which: SME	0	0	0		0	0	0					
Exposures in default	0	0	0	0	0	0	0					
	0	0	0		0	0	0					
	0	0	0		0	0	0					
	0	0	0			0	0					
	0						0					
	0		i i		0		0					
	Ů		Ü	0			Ů					
	Additional Construction of Basis Millitated Development Basis Sectional Communications Composates of which SHE Sectional Communications Sectional Communications Sectional Communications Sectional Communications Sectional Communications Sectional Communications of which SHE of which SHE of which SHE of which SHE of which SHE	Central covernments or central basis Palidic sector entitles or local authorities Palidic sector entitles Palidic sector sector entitles Palidic sector sector entitles Palidic sector entitles	Control decommends or control hands (15 G, 5)) Control decommends or control hands (15 G, 5)) Residual decommends or control hands (15 G, 5)) Residual decommends or control hands (15 G, 5)) Residual decommends (15 G, 5) Residual decommends (15 G, 5) Control decommends (15 G, 5) Control decommends (15 G, 5) Residual (15 G, 5) Control decommend (15 G, 5) Control decommends (15 G, 5) Control decommend (15 G, 5)	Central covernments or central banks Politic sector entities Politic entit	As of 31/03/2011 Original Exposure* Exposure Value* Milk exposure amount Value adjustments and providence* Contract covernments or contract banks Contract covernments or contract banks Contract covernments or contract banks Contract covernments are contract banks Contrac	As of 31/03/2021 Original Exposure* Original Exposure* Original Exposure* Exposure Value* Note exposure amount Value adjustments and provisional Original Exposure* Original Expos	As of 31/03/2021 As of 30/03/2021 Original Exposure* Displace Exposure Value* Risk exposure amount Value adjustments and provisional Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisional Original Exposure* Exposure Value* Original Exposure* Exposure Value* Original Exposure* Original Exposure*	As of 31/03/2021 As of 31/03/2021 Criginal Exposure* Criginal Exposure* Criginal Exposure* Control conveniments or control basis Control				

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

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

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	all concentrations or control is basis. Linear Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	ě	0	0	
	0	0	0		ō	0	0	
ent	0	0	0		0	0	0	
	0	0	0		0	0	0	
				0				

		(2) Total value adjustments a	nd provisions per country of co		ecuristisation exposures, additio			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exocures, but includes cereival credit risk adjustments.												
					Standardis	ed Approach														
			As of 31	/03/2021			As of 30	/06/2021												
	(min PIII) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²											
Country Counterp	Contral overmentation or central hashas Residual outcommental or local pathodities Public sectory entities International of branch asks International of branch asks International of branch International of branch International organizations (Corporate Galdicia) Sec	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000												
	Standardicad Total ²																			

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or control for Control Control Administration of Control Control Control Administration of Control Control Administration of Control Administration Composites Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				0				0

Credit Risk - IRB Approach

	Syste Dalik Ny 3												
							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original Exposure Exposure Exposure amount adjustments and Value Adjustments and State Original Exposure Exposure Exposure Exposure Adjustments and State Original Exposure Ex											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	0
	Institutions	47,404	674	42.653	12.502	383	464	46.330	648	40.851	12.022	0 361	
	Corporates - Of Which: Specialised Lending	47,404 51	674	42,653	12,502	383	464	96,330 50	648	40,851	12,022	361	94/
	Corporates - Of Which: SME	9,432	300	7,949	2.723	120	202	11.648	285	9,829	3.285	99	191
	Retail	29,745	350	28,668	5,518	272	253	32,222	332	31,043	5,829	210	249
	Retail - Secured on real estate property	26,037	259	25,768	4,750	290	146	28,494	255	28,159	5,085	188	153
Consolidated data	Retail - Secured on real estate property - Of Which: SME	640	49	603	158	32	25	3,144	50	3,099	588	22	31
CONSONUALEU UALA	Retail - Secured on real estate property - Of Which: non-S	25,396	210	25,165	4,592	218	120	25,340	205	25,060	4,497	166	122
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,708	91	2,900	768	22	108	3,738	77	2,894	744	22	96
	Retail - Other Retail - Of Which: SME	940 2.768	44	785	213 555	6 16	52 56	953 2,785	35 42	762	205 540	8	43
	Retail - Other Retail - Of Which: non-SME	2,768	47	2,115	555	16	56	2,785	42	2,123	540	14	5.5
	Equity Other non credit-obligation assets		0		0 859			0			0 830		
				1	18.880		1				18.682		
	IRB Total ²				18,880								

(1) Original exposure, unlike Exposure value, is reported relating into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Risk exposure amount Value ⁴		amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	45,586	644	41,102	12,087	371	447	44,355	618	39,127	11,607	351	427
	Corporates - Of Which: Specialised Lending	51	0	0	0	0	0	50	0	42	0	0	0
	Corporates - Of Which: SME Retail	8,643 29,459	271 348	7,219 28.415	2,614 5.501	108 269	189 251	10,626 31,928	257 330	8,864	3,169 5.809	89 208	177
	Retail - Secured on real estate property		348 259	25,550	4,740	269	145	31,928 28.264	330 255	30,780 27,939	5,809	208 186	247 153
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	25,817 638	259	25,350	158	298	25	28,264	255 50	3.098	5,073	18b 22	31
DENMARK	Retail - Secured on real estate property - Of Which: non-S		209	24,949	4.582	216	120	25.121	205	24,841	4.485	164	122
	Retail - Qualifying Revolving	23,179	209	24,549	9,302	210	0	25,121	205	24,641	1,103	104	122
	Retail - Other Retail	3.642	89	2.865	761	22	105	3,664	76	2.841	736	22	95
	Retail - Other Retail - Of Which: SME	909	44	769	211	-	51	920	35	745	202		43
	Retail - Other Retail - Of Which: non-SME	2.732	45	2.096	550	15	54	2,744	41	2.096	534	14	52
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original Exposure ¹		Value ¹ adjustments							Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ¹		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	162	2	133	58	1	2	167	3	143	59	1	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	77	0	0	0 20	0	0
	Corporates - Of Which: SME	68	1	61	19	1	1	//	1	72	20	0	1
	Retail	10	0	6	1	0	0	8	0	5	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0		1	0	1	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME					0	0				0		0
OLIGINATI	Retail - Secured on real estate property - Of Which: non-Si	2	0	2		0		1		1	0		0
	Retail - Qualifying Revolving Retail - Other Retail					0	0	0			Ü		0
	Retail - Other Retail - Of Which: SME	,	0	4	1	0	0	,	0		1	0	0
		- 1		2		0		3	0	1 3	1	0	0
	Retail - Other Retail - Of Which; non-SME	- 1			1	0			0	1	0	0	0
	Equity Other non credit-obligation assets		0	- 0	0		0	0		0	- 0	0	0
	Other non-credit-obligation assets IRB Total												

(1) Original executes: unlike Execute value, is recorded 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	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	¥	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
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity		0	0	0	0	0	0	0	0	0	0	0	0
1		credit-obligation assets												
	IRB Total													

							1КВ АР	proacti					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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	278	1	176	156	0	2	288	1	172	159	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	103	1	77	58	0	1	104	1	77	62	0	1
	Retail	23	0	11	2	0	0	24	0	11	2	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-St	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	9	2	0	0	22	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	20	0	8	2	0	0	21	0	8	2	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity		0		0		0					0	0
	Other non credit-obligation assets												
	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Institutions	(min EUR. %)	Original	Exposure ¹	As of	30/09/2020	IRB Approach As of 30/09/2020 As of 31/12/2020									
Institutions	(min FIR %)	Original	Exposure ¹								J1/11/1010				
Institutions	(min FIR %)	Original Exposure ¹ Of which: defaulted 0 0		Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and		
Institutions				Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	and central governments	0		0	0	0	0	0	0	0	0	0	0		
Corporates		0	0	0	0	0	0	0	0	0	0	0	0		
	orporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0	0	0	0		
	orporates - Of Which: Specialised Lending forporates - Of Which: SME	0	0	0		0	0	0	0	0	0		0		
Retail	orpation of milations	0	0	0	0	0	ő	0	0	o o	n	0	ů ů		
	tetail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0		0		0		
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-St		0	0	0	0	0	0	0	0	0	0	0		
	tetail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
R	tetail - 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		
Equity Other per cred	fit-obligation assets		0					0	0	- 0		0	0		
IRB Total	nt obligation dances														
		(1) Orininal owners	ure unlike Evensu	ne value is removte	d before taking into accou	nt any effort due t	n medit mayerina	factors or credit	rick militaation turbs	ninues (e.n. substit	ation offerts)				

		İ						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	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
	Retail	corporates - or winds: sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	credit-obligation assets		0		U	0	0	0	0	۰	U		
	IRB Total													_

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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	0	0	0	0	0	0	0	0	0	0	0	0
6		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
Country of Counterpart 7		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 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						Ů						- ŭ
	IKB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ^s	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 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 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
Country of Counterpart 8	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0 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 - Qualifying Revolving Retail - Other Retail 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 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 bas Institution	nks and central governments	0 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	0	0	0	0
		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	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0
		Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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					-	
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(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
	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
	Retail	Corporates - Of Which: SME		0	0	0	0		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 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail					0							
		Retail - Other Retail - Of Which: SME			0	0	0		0			0		0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	o o	0	0	0
	Equity	read - cold read - of Fillel, not are	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		credit-obligation assets												
	IRB Total													

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

Credit Risk - IRB Approach

Jyske Bank A/S

								IRB Ap	proach					
					As of 3	31/03/2021					As of 3	0/06/2021		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	657	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	47,946 56	0.0	42,431 48	12,432	372	459	47,061 187	713	43,135 123	12,398 64	847	408
		Corporates - Of Which: SME	11.335	274	9,703	3.245	102	174	12.611	423	11.302	3,538	482	200
	Retail		31,579	332	30.279	5,596	250	234	31,737	383	30,446	5,893	317	253
		Retail - Secured on real estate property	27.829	248	27,458	4.852	208	145	25.204	218	25.095	4.362	172	117
Consolidated data		Retail - Secured on real estate property - Of Which: SME	2,857	53	2,807	364	26	26	987	29	954	50	3	6
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	24,972	195	24,650	4,487	182	119	24,217	190	24,141	4,311	169	111
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,750	84	2,822	744	41	89	6,533	165	5,351	1,531	145	137
		Retail - Other Retail - Of Which: SME	920 2.830	34 50	741 2.090	202	11 30	42	3,041	115	2,367	794	100 45	85
		Retail - Other Retail - Of Which: non-SME	2,830	50	2,080	543	30	9/	3,492		2,983	736	45	52
	Equity	dit-obligation assets			0	853	0		- 0		0	896	- 0	
	IRB Total ²	one-conqueton assets				18.881						19,186		

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 Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	45,970	626	40,808	12,002	361	440	44,967	683	41,247	11,943	804	390
	Corporates - Of Which: Specialised Lending	56	0	48	0	0	0	187	0	123	64	0	0
	Corporates - Of Which: SME	10,437	245	8,865	3,133	92	159	11,431	395	10,150	3,352	443	185
	Retail	31,278	330	30,009	5,571	247	232	31,329	379	30,081	5,835	315	251
	Retail - Secured on real estate property	27,602	248	27,232	4,835	206	145	24,976	218	24,867	4,347	172	117
DENMARK	Retail - Secured on real estate property - Of Which		53	2,805	364	26	26	985	29	952	50	3	6
DENIMARK	Retail - Secured on real estate property - Of Which	non-Si 24,747	194	24,426	4,471	180	118	23,990	189	23,915	4,297	169	111
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,676	83	2,778	736	41	87	6,353	161	5,214	1,488	144	134
	Retail - Other Retail - Of Which: SME	886	34	723	198	11	41	2,919	113	2,277	765	99	83
	Retail - Other Retail - Of Which: non-SME	2,790	49	2,054	537	30	46	3,434	49	2,937	723	44	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

| As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 31/03/2021 | As of 30/04/2021 | As of 30/04

(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

	(min ELR, %)	Original	Exposure ¹	As of 3	Risk exposure		Value			As of :	30/06/2021		
		Original	Exposure ¹	Eveneura	Rick evenoure		Makes						
				Exposure		amount	adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
Contra			Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	al banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institu		0	0	0	0	0	0	0	0	0	0	0	0
Corpor	Corporates - Of Which: Specialised Lending	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	0	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	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 Retail - Other Retail	0	0	0	0	0	0			0	0	0	0
	Retail - Other Retail - Of Which: SME	0			0		0			0	ů		0
	Retail - Other Retail - Of Which: non-SME	ő	ő	ő	o o	ő	ő	ő	ő	ő	ŏ	ő	ő
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other	non credit-obligation assets												
IRB To	otal												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Jyske Bank A/S										
					IRB	Approach					
				/03/2021 Risk exposure ar					30/06/2021 Risk exposur	a xmount	Value
	(min EUR, %) Central banks and central governments Institutions	Original Exposure ¹ Of which defaulte 0 0 0 0 0 0	Exposure Value ¹ 0 0	_	adjustment and provision defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ts Original 0 0 0	Of which: defaulted	Exposure Value ¹	0 0	Of which: defaulted	adjustment and provisions 0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	0 0 0 0 0 0	0 0 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 of Counterpart 5	Retail - Secured on real estate property - Of Wi Retail - Qualifying Revolving Retail - Other Retail - Of Which: She Retail - Other Retail - Of Which: She Retail - Other Retail - Of Which: non-ShE	0 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0	0	0	0 0	0	0	0	0	0	0
		(1) Original exposure, unlike	Exposure value, is repo	orted before taking into			actors or credit ris	sk mitigation tec	hniques (e.g. substituti	on effects).	
			As of 31/	/03/2021		Approach		As of	30/06/2021		
	(min EUR, %)	Original Exposure ¹ Of which defaulte	Exposure Value ²	Risk exposure ar	or which: defaulted Value adjustmen and provision	ts Original	Of which: defaulted	Exposure Value ¹	Risk exposui	Of which: defaulted	Value adjustment and provisions
	Central banks and central governments Institutions 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 0	0 0	0 0	0 0	0	0 0
Country of Counterpart 6	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of W Retail - Qualifying Revolution or eal estate property - Of W Retail - Qualifying Revolution Retail - Other Retail	0 0 0 0 0 0 nich: SME 0 0 nich: non-S) 0 0	0 0 0	0	0 0 0 0 0 0	0	0	0	0	0	0
	Retail - Other Retail 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 0	0 0 0	0 0 0	0 0 0 0	0	0 0	0 0
	Other non credit-obligation assets IR8 Total	(1) Original exposure, unlike	Exposure value, is repo	orted before taking into	account any effect due to	credit conversion f	actors or credit ris	sk mitigation tec	hniques (e.g. substituti	on effects).	
					IRB	Approach					
		Original Exposure ^s	As of 31/ Exposure Value ¹	/03/2021 Risk exposure ar	mount Value	ts Original	Exposure ¹	As of Exposure Value ¹	30/06/2021 Risk exposu	e amount	Value adjustmen
	(min ELR, %) Central banks and central governments Institutions	Of which defaulte 0 0 0 0	Value ²	0	adjustmen and Of which: defaulted 0 0 0 0	0 0	Of which: defaulted 0 0	Value ¹ 0 0	0	Of which: defaulted 0 0	adjustment and provisions 0 0
	Corporates Corporates - Of Which: Specialised Lending 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 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
Country of Counterpart 7	Retail - Secured on real estate property Retail - Secured on real estate property - Of W Retail - Secured on real estate property - Of W Retail - Qualifying Revolving Retail - Other Retail	sich: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0	0 0	0 0	0 0 0	0 0	0	0
	Retail - Other Retail - Of Which: SME 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 0 0 0	0	0 0	0 0	0	0	0 0
	IR8 Total	(1) Original exposure, unlike	Exposure value, is repo	orted before taking into	account any effect due to	credit conversion for	actors or credit ris	sk mitigation tec	hniques (e.g. substituti	on effects).	
L	IRB Total	(1) Original exposure, unlike		orted before taking into		Approach	actors or credit ris		hniques (e.g. substituti	on effects).	
	TAR Telel	Original Exposure ^s		/03/2021 Risk exposure ar	IRB mount Value adjustmen	Approach ts Original	Exposure ¹				Value adjustmen and provisions
	(oh SE, %) Control banks and control governments Institution Compariso Comp	Original Exposure ¹ Or which distants	As of 31/ Exposure Value ¹ 0 0	/03/2021 Risk exposure ar	mount adjustment and provision of our of our of our of our our out of our out	Approach ts Original	Exposure ¹ Of which: defaulted 0 0	As of Exposure Value 0 0	30/06/2021 Risk exposul 0 0	of which:	Value adjustment and provisions
Country of Country and S	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Original Exposure ¹ Of which of state 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31/ Exposure Value ¹	/03/2021 Risk exposure ar	mount adjustmen and Of which: and of or out of or out of o o o o	Approach S Original O O O O O O O O O O O O O	Exposure ¹ Of which: defaulted 0 0 0 0 0 0 0	As of Exposure Value ¹ 0 0 0 0 0	30/06/2021 Risk exposui	e amount Of which: defaulted 0 0 0 0	0
Country of Counterpart 8	Testitutions Corporates - O' Which: Secciliand Lending Corporates - O' Which: Section Lending Corporates - O' Which: Section Lending Corporates - O' Which: Section Lending Reads - Secured on real exists properly - O' W Reads - Secured on real exists properly - O' W Reads - Country Benchlorg Reads - Other Reads - O' Which: SEC	Original Exposure*	As of 31/ Exposure Value ²	/03/2021 Risk exposure ar 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value	Approach Original O O O O O O O O O O O O O	Exposure ¹ Of which-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 8	Testitutions Corporates Of Which, Specialised Lending Corporates Of Which, Specialised Lending Retail = Secured on real estate property Retail = Secured on real estate property - Of W Retail = Secured on real estate property - Of W Retail = Secured on real estate property - Of W Retail = Secured on real estate property - Of W Retail = Secured on real estate property - Of W Retail = Secured on real estate property - Of W	Criginal Exposure*	Az of 31/ Exposure Value ¹	/03/2021 Risk exposure at 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IRB Wount adjustment and or of which: Of which: O	Approach Original S O O O O O O O O O O O O	Exposure* Of which: cefaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	As of Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Risk exposul 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 8	Testifation Corporates Composities Confidence Section Corporates Confidence Section Corporates Confidence Section Retail Secured on real exists properly CV W Retail Secured on real exists properly CV W Retail Collect Install Retail Collect Install CV Which 1995 Retail	Original Exposura ² Original Exposura ² Of since original O	Az of 31/ Exposure Value ¹	/03/2021 Risk exposure at 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Wount adjustment of the provision of the	Approach Original O O O O O O O O O O O O O	Exposure* Of which: cefaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	As of Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Risk exposul 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 8	Testifation Corporates Composities Confidence Section Corporates Confidence Section Corporates Confidence Section Retail Secured on real exists properly CV W Retail Secured on real exists properly CV W Retail Collect Install Retail Collect Install CV Which 1995 Retail	Original Expessors Or what O	As of 31	Risk expenses at 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TRB TROOT Value Previous Of substance Previous Of substance Previous Of substance Of substance Of substance Previous Of substance	Approach Original 0 0 0 0 0 0 0 0 0 0 0 Approach	Exposure* Of which of the control o	As of Exposure Value ¹ 0 0 0 0 0 0 0 0 0 As of	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which is a control of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 8	Testifation Corporates Composities Confidence Section Corporates Confidence Section Corporates Confidence Section Retail Secured on real exists properly CV W Retail Secured on real exists properly CV W Retail Collect Install Retail Collect Install CV Which 1995 Retail	Criginal Exposure* Or such Set	As of 31) Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nisk exposure at 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TRB Moort Value Polymera Of which Of whic	Approach ts Original O O O O O O O O O O O O O	Exposure* Of which defailed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Comparisor Exposure* Comparisor Control and	As of Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 As of	30/06/2021 Risk exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmen and provisions
Country of Counterpart 8	Testitations Corporates Retal = Secured on real exists properly Retal = Corporate Retal = Corporate on real exists properly Retal = Corporate Retal = Corporate Corporates Cor	Original Exposure* Or which she control of the con	As of 31, Exposure Value O O O O O O O O O O O O O	//03/2021 Risk exposure as 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TRB Water and American Control of Control o	Approach Original OO OO OO OO OO OO OO OO OO	Exposure* Of which: Of production of the control o	As of Exposure Value* 0 0 0 0 0 0 0 0 0 0 0 0 Construction techniques As of Exposure Value*	30/06/2021 Risk exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: Otherwise Octavited O O O O O O O O O O O O O	Value adjustmen provisions
Country of Counterpart 8 Country of Counterpart 9	Testination Corporates Read - Socred on real cate properly Read - Socred on real cate properly Read - Socred on real cate properly Read - Color Read - Corporate Read - Color Read - Corporate Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Color Read - Of Which, corp SNI Read - Socred on call estate properly Read - Socred on call estate	Criginal Exposure* Original Exposure* Original Exposure* Original exposure, unlike Original exposure, unlike Original Exposure* Original Exposure*	As of 31, Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure at a control of the co	meant Value Transition of ministration of min	Approach Original Original Original Approach Original Original Original Original Original	Exposure* Of shinks definition O O O O O O O O O O O O O	As of Exposure Value Value As of Exposure As of Control of Con	30/06/2021 Risk expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: of and and O O O O O O O O O O O O O O O	Value adjustmen and provisions
	Testinations Composities Composities Composities Composities - Of White's Securities Landing Composities - Of White's Securities Read - Securities Commission Read - Securities Commission Read - Securities Read - Commission Read	Criginal Exposure* Original Exposure* Original Exposure* Original Exposure* (1) Original exposure, units Original Exposure* Original Exposure* Original Exposure*	As of 31, Expensive Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//03/2021 Flak exposure at a control of the contro	188 mount violation violat	Approach Criginal	Exposure* Of white, of white, O	As of Exposure Value As of Cartesian As of Cartesian As of Cartesian O O O O O O O O O O O O O O O O O O O	30/06/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of salabit offsuled 0 0 0 0 0 0 0 0 0 0 on effects).	Value adjusting provisions
	Testination Composities Composities Composities Composities Composities Composities Composities Composities Read = Secured on read state property Read = Secured on read state property Read = Secured on read state property Read = Composities Read =	Criginal Exposure* Original Exposure* Original Exposure* Original Exposure* (1) Original exposure, units Original Exposure* Original Exposure* Original Exposure*	As of 31, Capacitors Value Value O O O O O O O O O O O O O	//03/2021 Risk expenses as a control of the control	188 188	Approach Original	Exposure* Of which, which is a condition of	As of Exposure Value Val	30/06/2021 Risk exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount of which of which of o	Value Value Value O O O O O O O O O O O O O
	Testination Corporates Of White: Secondard Lending Corporates Of White: Secondard Lending Corporates Of White: Secondard Lending Read - Second on real state properly Read - Second on real state properly Read - Collect Read - Collec	Criginal Experient Or slock On slo	As of 31, Expensive Value O D D D D D D D D D D D D	(03/2021 Risk exposure as a control of the control	mount of Value of Val	Approach Original	Exposure* Of which, which is a condition of	As of Espaining Value Value O O O O O O O O O O O O O O O O O O O	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount of which of which of o	Value Value Value O O O O O O O O O O O O O
	Testination Corporates Of White: Secondard Lending Corporates Of White: Secondard Lending Corporates Of White: Secondard Lending Read - Second on real state properly Read - Second on real state properly Read - Collect Read - Collec	Criginal Exposure* (1) Original Exposure, unlike (2) Original Exposure* (3) Original Exposure* (4) Original Exposure* (5) Original Exposure* (6) Original Exposure* (7) Original Exposure*	As of 31, Exposure Value O	Risk exponents as a second of the second of	188 188	Approach Original Original Approach Original Original Original Original Original Original Original Original Original Approach	Exposure* Of which is a country of the country of	As of Espaining Value Value O O O O O O O O O O O O O O O O O O O	30/06/2021 Risk exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or a amount or which or which or or or or or or or or or or	Value adjustners of the control of t
	Testinations Composities Composities Composities Composities Composities Composities Composities Composities Read - Source or one of composities Read - Source or one of data property - Of Windows Read - Source or one of data property - Of Windows Read - Composities Composities Composities Composities - Of Windows Read - Source or one of composities Composities Composities Composities - Of Windows Read - Composities Read - Compo	Criginal Exposure* Original Exposure*	As of 31, Exposure value, a report value As of 31, Exposure value, a report value As of 31, As of 31, Exposure value, a report value As of 31, Descriptions Desc	(03/2021 Risk exposure at a control of the control	188 188	Approach Original Approach Original Original Approach Approach Approach Original Approach Original Exposure* Useful of the second of the secon	As of Exposure As of Control of	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	to a mount Verification of sinker 0 0 0 0 0 0 0 0 0 0 0 0 0	Value	
	Testinations Composities Composities Composities Composities Composities Composities Composities Composities Read - Secured on real exists properly Read - Secured on real exists properly Read - Secured on real exists properly Read - Collect Reads Reads - Collect Reads Read	Criginal Exposure* Criginal Exposure* Criginal	As of 31, Exposure Value O	(93) 2021 Flak exponent at a control of the contro	188 188	Approach Original Approach Original	Exposure* Or window	As of Exposure Exposure As of Control of C	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	a amount Of which Of which Of the control of the	Value Adjustment O O O O O O O O O O O O O O O O O O O
	Testinations Composities Composities Composities Composities Composities Composities Composities Composities Read - Sourced control caread state property Read - Sourced control disting property - CF William Read - Composities Compo	Criginal Exposure* Original Exposure* Original Exposure* (1) Original Exposure, with the property of the pr	As of 31, Exposure value, a report value, a r	(03/2021 Risk exposure at a contract before taking into the c	mount wy value due to 1 and 1	Approach Approach Approach Approach Cripinal Approach Cripinal Cripinal Cripinal Cripinal Cripinal Cripinal Cripinal Cripinal	Exposure* Of salice, or salice of the salic	As of Contract As of	30/06/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	a amount or which or offices). a amount or offices).	Value adjust series of the control o
Country of Counterpart 9	Testinations Composities Composities Composities Composities Composities of Whitel Specialised Limiting Composities of Whitel Specialised Limiting Read at Second on real state property Read at Second on real state property Read at Composities Read of	Criginal Expenses (1) Original Expenses (2) Original Expenses (3) Original Expenses (4) Original Expenses (5) Original Expenses (6) Original Expenses (7) Original Expenses (8) Original Expenses (9) Original Expenses (1) Original Expenses (1) Original Expenses (1) Original Expenses (2) Original Expenses (3) Original Expenses (4) Original Expenses (5) Original Expenses (6) Original Expenses (7) Original Expenses (8) Original Expenses (9) Original Expenses (1) Original Expenses (1) Original Expenses (2) Original Expenses (3) Original Expenses (4) Original Expenses (5) Original Expenses (6) Original Expenses (7) Original Expenses (8) Original Expenses (9) Original Expenses	As of 31, Expensive Value O	//03/2021 Risk exposure at a control of the contro	188 188	Approach Original Approach Original	Exposure* Of which, which is a contract of	As of Exposure Exposure Exposure As of Control of Co	30/06/2021 Risk exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To a mount To discharge B a mount To discha	Value Algorithms O O O O O O O O O O O O O O O O O O O



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off halanco d	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0 0 57	0 0 57	0	0 0 23	0	0 0 35	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0 0 57	0 0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		57	57	0	23	0	35	0	0	Ö	0	0	0	0
[1Y - 2Y [Bulgaria													
37 - 37 37 - 57 57 - 107 107 - more Total	Bulgaria													
Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 4	0 0 4	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Czech Republic	0	0	0	0	0	0	0	0	0	0	o o	0	
[5Y - 10Y [[10Y - more Total		0 0	0 0	0	0 0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [120 456 178		0	0	0	120 456	245 0	6,688 247	0	0	4 424	0	Ů
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	178 425	120 456 178 425 301 51 445	5	0	0	178 421	0	310 187 313	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		425 301 51 445	51 445	0	29 20	0	120 456 178 421 224 22 425	0	44 805	0	0	0	0	
[0 - 3M [1,976	1,976	5	126	0	1,845	249	8,593	0	0	428	0	2
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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	exposure amount
[0 - 3M [Finland	0 0 0 0 15 2	0 0 0 0 15 0 2	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	0 0 104 0 50 118 0	0 0 104 0 50 118 0	0 0 104 0 0 0 0	0 0 0 0 0 49	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 50 69 0	1 0 0 0 0 0	269 0 209 130 174 68 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
Total [0 - 3M [Croatia													
[0 - 3M [Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
10Y - more	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	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	0 15 15 0 0 0	0 15 15 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 15 15 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
Total	Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020)						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								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	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 [Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Luxembourg													
[0 - 3M [Maita													
10 - 3M 13M - 11 13M - 11	Netherlands	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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]	Poland	0 5 0 0 0	0 5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - More Total [0 - 3M [Portugal	j	J	·	J	J	Ü	,	Ţ.	Ţ	, and the second	J	Ü	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	0 0 10 0 0 0	0 0 10 0 0 0	0 0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Slovenia					J	-			-	-	-	J	-



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								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	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 13M - 17 13M - 17 11	Spain													
[0 - 3M [Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	United Kingdom	0 0 0 0 0 0 17	0 0 0 0 0 0 0 17	0 0 0 0 0 0 0 17	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 1 1 1 1 1 1	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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Liechtenstein							-						
13Y - 10Y 110Y - more	Norway	4 0 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	4 0 0 0 0 0	2 0 0 0 0 0	50 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Australia			·				•		,		,		
110Y - more	Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
10 - 3M	U.S.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [China													
10 - 3M	Switzerland													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Other advanced economies non EEA	0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Other Central and eastern Europe countries non EEA	0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Middle East	5	5	5	0	0	U	0	J	J	U	υ	J	U
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 1 1 3	0 0 0 0 0 1 1 3	0 0 0 0 0 1 1 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	
Total	ı	1 4	4	4	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
								Derivatives with po	siave iaii vaide	Delivatives with	Theyauve lan 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	Kisk Weighted exposure amount
[0 - 3M [Africa	2 0 0 0 0 0	2 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Others	0 14 8 6 5	0 14 8 6 5	0 14 0 0 0	0 0 8 6 5	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10Y - more Total		32	32	0 14	18	0	0	0	0	0	0	0	0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The 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

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 Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	25 0	25 0	0	25 0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 25	0 25	0	0 25	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	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 57	0 57	0	0 22 0	0	0 35 0	0	0	0	0	0	0	
[10Y - more		0 57	0 57	0	0 22	0 0	0 35	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y	Cyprus													
	=													
[0 - 3M [[3M - 1Y [İ	0 4	0 4	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	0	0	0 0	0 0 0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	ő	0	
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「	İ	50	50 434	0 0 21	4 0 0	0 0	50 413	0 139 0	6.502 634 268	0 0	0 0	37 119	0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	434 439 155 180	434 439 155 180 10	0 5	0 28 98	0	413 439 123 82	0	268 97 162	0	0	597 67 89	0	
[5Y - 10Y [10Y - more		335	10 335	0	5 18	0	4 317 1,429	0	22 623 8,307	0	0	0	0	
Total [0 - 3M [[3M - 1Y [1,604	1,604	26	149	0	1,429	143	8,307	0	0	908	1	3
1Y - 2Y 2Y - 3Y	Estonia													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total														



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								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 1 1 1 1 1 1 1 1 1	Finland	0 0 0 0 15 0 2	0 0 0 0 15 0 2	0 0 0 0 0 0 0 2 2	0 0 0 0 15 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [France	0 0 41 0 0 0 0 39	0 0 41 0 0 0 39 79	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 41 0 0 0 18	0 0 0 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 0 0 0 0 0 0 0	0	0	0
Total	Germany	0 20 139 111 98 147 0	0 20 139 111 98 147 0 516	0 0 78 0 0 0	0 61 61 98 68 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 50 0 79 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 104 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y	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
13Y - more	Hungary	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Ü	, , ,	,		J		Ţ		, and the second		j	J	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	5 10 15 0 0 0 0	5 10 15 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 10 15 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
10 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Latvia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	28 11 0 4 0 2 4	28 11 0 4 0 2 4	0 11 0 4 0 2 4	15 0 0 0 0 0 0	0 0 0 0 0	13 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 3 1	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Poland	5 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - 10Y 110Y - more	Portugal			-						-				-
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Slovenia													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 - 3M	Spain													
To - 3M	Sweden	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [United Kingdom	0 10 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	· ·
Total	Iceland	30 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M] [13M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10tal 10ta	Australia		,	, and the second	,	, and the second		Ü	J	J	U	v	Ü	J
[3M - 1Y [Canada													
Total [0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								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
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Japan													
[0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 0Y - more	u.s.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China													
[0 - 3M [Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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	Middle East							•						
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Jyske Bank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturil	y 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
TO - 3M	Africa	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Others	0 8 6 0 5 0	0 8 6 0 5 0	0 0 0 0 0	0 8 6 0 5 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	1	18	18	0	18	0	0	0	0	0	0	0	0	

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt's securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The 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

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 Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Jyske Bank A/S

ı				A	s of 30/09/202	0								As of 31/12/202	0			
		Gro	oss carrying amo	unt			ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amo	ınt			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ing¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		lays and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	2,645	0	0	0	0	1		0	0	5,414	0	0		0	2	0		0
Debt securities (including at amortised cost and fair value)	9,146	0	0	0	0	0	0	0	0	9,213	0	0		0	0	0	0	0
Central banks	7	0	0	0	0	0	0	0	0		0	0	(0	0	0	c	0
General governments	965	0	0	0	0	0	0	0	0	652	0	0		0	0	0	0	0
Credit institutions	7,004	0	0	0	0	0	0	0	0	7,400	0	0		0	0	0	0	0
Other financial corporations	99	0	0	0	0	0	0	0	0	93	0	0	(0	0	0	0	0
Non-financial corporations	1,072	0	0	0	0	0	0	0	0	1,068	0	0	(0	0	0	c	0
Loans and advances(including at amortised cost and fair value)	66,288	7	1,076	1,025	614	160	376	324	642	67,344	13	1,025	980	587	155	374	322	595
Central banks	38	0	0	0	0	0	0	0	0	35	0	0	(0	0	0	o	0
General governments	1,010	0	0	0	0	O	0	0	0	1,730	0	0	(0	0	0	c	0
Credit institutions	763	0	0	0	0	0	0	0	0	813	0	0	(0	0	0	C	0
Other financial corporations	7,263	1	105	105	104	16	5 56	56	51	7,768	0	105	109	5 104	17	61	61	1 43
Non-financial corporations	28,462	4	479	463	210	103	149	119	274	28,705	12	468	45	3 207	100	149	120	268
of which: small and medium-sized enterprises at amortised cost	3,588	2	160	151	151	48	3 78	78	57	3,540	11	163	155	154	43	79	79	55
of which: Loans collateralised by commercial immovable property at amortised cost	1,866	1	67	65	65	36	5 28	28	38	1,803	1	68	67	67	37	31	31	37
Hauseholds	28,752	1	492	456	300	40	172	150	318	28,292	1	451	42	276	38	164	141	1 284
of which: Loans collateralised by residential immovable property at amortised cost	2,678	1	257	247	246	18	100	100	160	2,406	1	239	230	229	17	98	98	145
of which: Credit for consumption at amortised cost	1,824	0	57	56	54	20	50	50	1	1,822	0	49	49	47	21	43	43	1
DEBT INSTRUMENTS other than HFT	78,079	7	1,076	1,025	614	161	376	324	642	81,971	13	1,025	980	587	157	374	322	595
OFF-BALANCE SHEET EXPOSURES	10,017		132	130	132	28	37	37	41	10,486		145	141	142	38	38	38	3 41

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Jyske Bank A/S

i					As of 31/03/2021	1								As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, accu fair value due to cre		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to ,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of	which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	7,160	0	0	ueraurteu 0	0	1			0	6,590	0	0	deraulted 0	0	1	0		0
Debt securities (including at amortised cost and fair value)	8,963	0	0	0	0			0	0	8,405		0	0	0	0	0		
Central banks	26	0	0	0	0		0	0	0	80	0	0	0	0	0	0	0	0
General governments	740	0	0	0	0	c	0	0	0	831	0	0	0	0	0	0	0	0
Credit institutions	6,966	0	0	0	0	c	0	0	0	6,372	. 0	0	0	0	0	0	0	0
Other financial corporations	94	0	0	0	0	C	0	0	0	113	0	0	0	0	0	0	0	0
Non-financial corporations	1,137	0	0	0	0	0	0	0	0	1,009	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	67,074	10	1,001	944	585	157	385	308	539	65,951	16	1,057	1,020	653	127	399	325	623
Central banks	35	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0
General governments	1,662	0	1	1	1	0	1	1	0	1,458	0	0	0	0	0	0	0	0
Credit institutions	924	0	0	0	0	,		0	0	523	0	0						
Credit insulations	324		0		Ů		1	·	Ü	323		·		۰				· ·
Other financial corporations	7,923	0	109	109	102	17	63	62	47	7,475	. 0	109	108	101	14	64	64	45
Non-financial corporations	28,794	2	462	451	203	112	163	108	228	28,957	5	554	539	287	80	189	132	334
of which: small and medium-sized enterprises at amortised cost	3,603	2	153	145	145	40	60	60	50	3,458		159	154	153	20	67	67	
of which: Loans collateralised by commercial immovable property at	•					72		03	30						33	0,	0,	0.0
amortised cost	1,703	0	62	62	62	38	23	23	38	1,496	0	149	149	149	13	48	48	101
Households	27,737	7	428	382	278	28	158	127	264	27,502	11	394	372	265	33	145	129	243
nousenous	21,737	1	420	302	2/0	20	150	13/	204	27,502	11	394	3/2	203	33	143	129	243
of which: Loans collateralised by residential immovable property at amortised cost	2,347	2	232	229	229	13	96	96	139	2,282	3	219	216	216	16	89	89	129
of which: Credit for consumption at amortised cost	1,798	1	50	49	49	15	41	41	1	1,768	0	49	49	47	17	39	39	0
DEBT INSTRUMENTS other than HFT	83,197	10	1,001	944	585	158	385	308	539	80,946	16	1,057	1,020	651	128	399	323	623
OFF-BALANCE SHEET EXPOSURES	11,693		144	141	141	38	37	37	44	12,096		154	151	152	36	49	49	35

⁽¹⁾ For the difficition of non-performing exposures please refer to COMMISSION INPERIENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substate 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value of the robust risk and provisions (instruments at fair value other than HFT)
(4) For the orbitatives benet kens, accumulated impairment and accumulated repairment and accumulated accumulated accumulated accumulated accumulated accum



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit 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)	О	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)	1,251	665	183	176	884	417	1,224	622	174	166	859	379
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	50	34	13		36	21	42	27	11	10	30	16
Non-financial corporations	741	379	101		489	215	755	367	102	96	498	201
of which: small and medium-sized enterprises at amortised cost	158		40		32		161	87	41	37		
Households	459		68		358	181	427	227	62	60		162
DEBT INSTRUMENTS other than HFT	1,251		183		884		1,224	622	174	166		
Loan commitments given	46	25	6	5	19	0	33	23	5	4	12	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing robborne loans and advances that railed to meet the non- nerforming exit criteria	0						0					

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

[©]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 FINKEP 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 9 and 10 of Regulation (EU) No 680/2014-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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Jyske Bank A/S

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr 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 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)	1,218	619	209	199	836	343	1,181	620	211	205	830	356
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	53	40	19	19	35	22	64	53	33	33	31	21
Non-financial corporations	759	363	130	122	493	173	732	375	126	121	500	204
of which: small and medium-sized enterprises at amortised cost	150	82	41	34	36		142	88	37	33	35	
Households	403	214	58	57	309	147	385	192	52	51	299	131
DEBT INSTRUMENTS other than HFT	1,218	619	209	199	836		1,181	620	211	205	830	
Loan commitments given	32	23	4	4	13	0	34	22	3	3	15	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Jyske Bank A/S

			AS OF 3	0/09/2020					As of 3	1/12/2020					As of 3	1/03/2021					As of 30	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair
A Agriculture, forestry and fishing	524	40	38	496	21	0	543	36	35	511	19	0	564	34	34	528	18	0	602	33	33	568	17	0
B Mining and guarrying	11	0	0	11	0	0	12	0	0	12	0	0	34	0	0	34	0	0	43	0	0	43	0	0
C Manufacturing	1.218	28	27	1.149	42	0	1.016	29	29	948	38	0	1.178	28	28	1.105	40	0	1.137	117	116	1.065	45	0
D Electricity, gas, steam and air conditioning supply	650	3	3	506	4	0	725	3	3	578	5	0	684	3	3	539	4	0	561	2	2	493	4	0
E Water supply	82	0	0	80	0	0	82	1	1	78	0	0	81	1	1	77	0	0	87	1	1	83	0	0
F Construction	998	20	20	397	15	0	1.035	12	11	393	12	0	1.049	11	10	419	11	0	1.035	12	11	338	9	0
G Wholesale and retail trade	1.284	27	21	952	24	0	1.259	31	24	928	28	0	1.372	35	29	1.041	30	0	1.250	36	28	924	31	0
H Transport and storage	690	9	8	599	7	0	713	12	12	628	10	0	735	11	11	647	7	0	815	11	11	729	7	0
I Accommodation and food service activities	76	7	7	45	6	0	78	8	8	46	7	0	79	7	7	49	11	0	70	12	12	37	10	0
3 Information and communication	139	28	28	128	27	0	114	29	29	103	28	0	114	33	33	103	31	0	122	28	28	111	29	0
K Financial and insurance activities	124	5	5	53	0	0	93	5	5	34	0	0	149	5	4	56	0	0	166	4	4	70	0	0
L Real estate activities	20,300	283	282	1,599	32	28	20,464	273	272	1,515	24	28	20,456	270	269	1,448	22	55	20,706	275	275	1,405	18	56
M Professional, scientific and technical activities	138	3	3	89	2	0	197	2	2	152	3	0	229	2	2	187	4	0	143	2	1	101	2	0
N Administrative and support service activities	653	16	16	578	10	0	637	17	17	566	11	0	686	17	16	622	11	0	784	16	16	721	12	0
O Public administration and defence, compulsory social security	42	0	0	0	0	0	41	0	0	0	0	0	39	0	0	0	0	0	37	0	0	0	0	0
P Education	699	1	1	36	1	0	819	1	1	17	1	0	804	1	1	12	0	0	844	2	2	12	0	0
Q Human health services and social work activities	148	0	0	24	1	0	147	0	0	24	1	0	145	0	0	25	1	0	144	0	0	29	1	0
R Arts, entertainment and recreation	12	2	2	7	1	1	12	2	2	7	1	1	15	2	1	11	1	0	13	2	2	10	1	0
S Other services	674	7	6	133	28	0	716	7	6	185	32	0	382	1	1	157	28	0	399	1	1	159	27	0
Loans and advances	28.462	479	467	6.881	222	29	28 705	468	457	6.727	220	29	28 794	462	451	7.061	220	55	28 957	554	543	6.897	212	57

⁽¹⁾ 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 oppositive 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 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



İ								As of 30	/09/2020															As of 31/	12/2020							
	Gross i	sanying amount						,	Accumulated imp	sairment, accumul	lated negative char	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							ccumulated impa	irment, accumu	lated negative ch	anges in fair vali	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures wit forbeirance	Of which: Instruments with significant	Non-perform	Of which: exposures with forbserance			Purforming Of whole: opcourse with forbarence in significant forbarence in significant forbarence in significant forbarence in significant forbarence in significant forbarence in purple forbarence in public forbarence in significant forbarence in public forbare										Of which: exposures wit forbearance	Of which: Instruments with significant		Of which: exposures with forbeignos				Of which: exposures with forbearings	Of which: Instruments with significant	Non-perform	Of which: exposures with forbearance		Public	
(min EUR)			measures	increase in credit risk sinor initial recognition but not credit- impaired (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			measures	increase in credit risk since initial secognition but not credit- impaired (Stage 2)		meinures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			measures	increase in credit risk since initial recognition but not credit- impained (Stage 2)		missions	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			measures	increase in credit risk since initial recognition but not credit- impaired (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		0	0		0		0		0	0	0	0		0	۰	0	0				0	۰		0		0	۰	0	0	0	0	
of which: Households	0	0	0		0		0		0	0	0	0		0		0					0		0	0	0	0		0	0	0	0	
of which: Collateralised by residential immovable property		0	0	0	0		0		0	0	0	0		0	۰	0	0		0		0		0	0		0		0	0	0	0	
	0	0	0	0	0		0	0	0	0	0	0		0		0	0		0		0		0	0	0	0		0	0	0	0	
of which: Small and Medium-sized Enterprises	0	0	0		0	0	0		0	0	0	0		0		0	0		0		0		0	0	0	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	0	0	0		0		0		0	0	0	0		0	0	0	0	۰	0		٥	۰	0	0	0	0		0	0	0	0	۰

								As of 30	/09/2020															As of 31	/12/2020							
		carrying amount							Accomulated regenerary, accomulated regetters sharings in the value due to credit risk Profession of Accomunity o							Gross carrying amount		carrying amount							Accumulated imp		lated negative char			k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi				Performing									Performing							Performing							
(min EUR)			Of which: soposures wit forbeirance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures			Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in conditrisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	۰	۰	۰	۰	۰	۰	٥	0	0	0	0	0	۰	0	۰	0	0	۰	۰	۰	0	۰	0		0	0	۰	0	0	0	0	۰
of which: Households		0	0		0	0	0	0	0	0	0	0		0		0	0		0	0	0		0	0	0	0		0	0	0	0	
of which: Collateralised by residential immovable property		0	۰		0	۰	0		0	0	0	0		0	۰	0	0	۰	0		0	۰	0	0		0	0	0	0	0	0	
of which: Non-financial corporations		0			0		0	0	0	0	0			0		0			0		0		0		0	0		0	0	0	0	
of which: Small and Medium-sized Enterprises	۰	0	0	0	0		0	0	0	0	0	0		0	۰	0	0	0	0				0	۰	0	0	0	0	0	0	۰	
of which: Collateralised by commercial immovable property		0	0		0		0		0	0	0			0		0			0		0		0			0		0	0	0		

								As of 30)	09/2020															As of 31	/12/2020							
		Gross carrying amount Accommissed treparties, accommissed treparties, changes in far side due to co-													Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooseed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	50	43	0	۰	6	6	6	2	0	0	0	1		1	37	13	77	70	0		7	s	0	2		٥		2	1	0	61	1
of which: Households		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			0				0			0				0	0				0			0				0				0
of which: Non-financial corporations	43	43	0		1		1	0	0	0	0	0		0	32	1	72	70	0	9	2		0	1		٥	0	1	0	0	57	1
of which: Small and Medium-sized Enterprises	21	20			1				0			0				1	22	20			2			1				1				1
of which: Collateralised by commercial immovable property		0			0				0			0				0	37	36			0			0	۰			0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Note Bask A/S

								As of 31,	(03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Miconsum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing			Non-performi											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeatings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: eopoisures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	۰	0	0		0	0		0	۰	0	0	0	0	٥	0	0	0	۰	0	۰	٥		۰		0	0		0	0	۰	0	۰
of which: Households	۰	0	0		0	۰	0	0	٥	0	0	0	۰	0	0	0	0	۰	0		0	0	۰	0	۰	0		0	0	۰		
of which: Collaboralised by residential immovable property		0	0		0		0	0	0	0	0	0		0	0	0	0		0		0	0						0	0		0	
		0	0		0		0	0		0	0	0		0	0	0	0		0		0	0				0		0	0		0	
of which: Small and Medium-sized Enterprises		0	0		0	0	0	0	0	0	0	0	0	0	0	0	0		0		0	0		0	0	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property		0	0		0		0	0	0	0	0	0		0	0	0	0		0	0	0	0	۰	0		0	0	0	0		0	

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in could risk sinol initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Skage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	۰	٥		0		0	0		0	0		0	۰	0	0	0	0	۰		۰	۰	0	0	0	0	۰		0	0	0	0	۰
of which: Households		0	0	0	0	0	0	0	0	0		0		0	0	0	0		0		0	0	0	0	0	0		0	0		0	
of which: Collaboralised by residential immovable property	۰	0	0	0	0	0	0	0	0	0	0	0	۰	0	0	0	0	۰				0		0		0		0	٥	۰	0	0
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	۰		0	0	0		0		0	0				0		0	٥	۰		0
of which: Small and Medium-sized Enterprises	۰	0	0		0		0	0	0	0		0	۰	0	0	0	0	۰	0		٥	0		0		0	۰	0	0	۰	0	
of which: Collateralised by commercial immovable property		0	0		0		0	0	0	0	0				0	0	0				0	0	0		0	0					0	

İ								As of 31	/03/2021															As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in codit risk since intelligent recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposums with forbearance measures	Of which:	Non-perform	Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearence measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due o= 90 days		Performing	Of which: exposures will forbearance measures	Of which:	Non-perform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	44	35	4	24	9	5	0	3	2	1	1	2	1	0	39	2	0	۰	0		0	0		0		0	0	0	0		0	۰
of which: Households		0			0			0	0			0				0	0	۰			0			0				0				
of which: Collateralised by residential immovable property		0						0				0				0	0	۰			0				۰			0				
of which: Non-financial corporations	39	35	4	23	4		0	2	2	1	1	1			34	2	0		0	0	0	0		0		0	0	0	0	0		
of which: Small and Medium-sized Enterprises	29	26			4			1				1				2	0	۰			0			۰	۰			0				
of which: Collateralised by commercial immovable property	17	15			1			1	1			0				1	0				0			0				0				