



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Jyske Bank A/S

| | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|---------------|-------------------|---------------|---------------|------------------|--------------|--------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR, %) | | | | | | | |
| Net interest income | 793 | 1,138 | 1,470 | 1,409 | 780 | 776 | 774 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | -167 | 15 | 15 | 15 | -388 | 11 | 11 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | 40 | -319 | -128 | -119 | -1,095 | -428 | -353 |
| Profit or (-) loss for the year | 505 | 352 | 738 | 693 | -871 | -61 | -7 |
| Coverage ratio: non-performing exposure (%) | 27.68% | 40.57% | 36.57% | 34.13% | 48.47% | 42.62% | 39.84% |
| Common Equity Tier 1 capital | 4,512 | 4,715 | 5,145 | 5,509 | 3,217 | 3,106 | 3,028 |
| Total Risk exposure amount (all transitional adjustments included) | 29,707 | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |
| Common Equity Tier 1 ratio, % | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% | 8.70% |
| Fully loaded Common Equity Tier 1 ratio, % | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% | 8.70% |
| Tier 1 capital | 4,952 | 5,155 | 5,585 | 5,949 | 3,657 | 3,546 | 3,468 |
| Total leverage ratio exposures | 107,544 | 107,544 | 107,544 | 107,544 | 107,544 | 107,544 | 107,544 |
| Leverage ratio, % | 4.60% | 4.79% | 5.19% | 5.53% | 3.40% | 3.30% | 3.22% |
| Fully loaded leverage ratio, % | 4.60% | 4.79% | 5.19% | 5.53% | 3.40% | 3.30% | 3.22% |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, % | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% | 8.70% |

| | |
|-----------------------------------|----|
| IFRS 9 transitional arrangements? | No |
|-----------------------------------|----|

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| Jyske Bank A/S | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 43,089 | 491 | 0 | 0 | 12,032 | 852 | 0 | 0 | 31,855 | 1,309 | 488 | 78 | 88 | 159 | 32.86% |
| | Corporates - Of Which: Specialised Lending | 61 | 0 | 0 | 0 | 28 | 0 | 0 | 0 | 61 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 8,927 | 243 | 0 | 0 | 2,601 | 381 | 0 | 0 | 6,849 | 479 | 246 | 20 | 17 | 66 | 27.33% |
| | Retail | 29,221 | 538 | 0 | 0 | 4,948 | 622 | 0 | 0 | 27,944 | 1,264 | 537 | 77 | 50 | 116 | 21.97% |
| | Retail - Secured on real estate property | 25,647 | 434 | 0 | 0 | 3,950 | 491 | 0 | 0 | 24,926 | 839 | 434 | 56 | 34 | 78 | 19.29% |
| | Retail - Secured on real estate property - Of Which: SME | 4,440 | 48 | 0 | 0 | 565 | 37 | 0 | 0 | 4,228 | 162 | 48 | 13 | 4 | 12 | 25.79% |
| | Retail - Secured on real estate property - Of Which: non-SME | 21,207 | 386 | 0 | 0 | 3,405 | 454 | 0 | 0 | 20,526 | 678 | 386 | 43 | 30 | 66 | 16.97% |
| | Retail - Qualifying Revolving | 100 | 0 | 0 | 0 | 990 | 138 | 0 | 0 | 3,027 | 422 | 103 | 17 | 16 | 38 | 36.93% |
| | Retail - Other Retail | 3,472 | 100 | 0 | 0 | 413 | 84 | 0 | 0 | 1,015 | 288 | 55 | 8 | 12 | 20.94% | |
| | Retail - Other Retail - Of Which: SME | 1,403 | 28 | 0 | 0 | 413 | 84 | 0 | 0 | 1,015 | 288 | 55 | 8 | 12 | 20.94% | |
| | Retail - Other Retail - Of Which: non-SME | 2,072 | 48 | 0 | 0 | 577 | 54 | 0 | 0 | 1,936 | 134 | 48 | 12 | 7 | 21 | 43.85% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 1,154 | 0 | 0 | 0 | 1,154 | 0 | 0 | 0 | 6,940 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 73,464 | 1,020 | 0 | 0 | 18,134 | 1,473 | 0 | 0 | 66,729 | 2,673 | 1,025 | 155 | 139 | 275 | 26.86% | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| DENMARK | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 40,685 | 472 | 0 | 0 | 11,217 | 811 | 0 | 0 | 30,376 | 1,275 | 466 | 75 | 88 | 151 | 32.31% |
| | Corporates - Of Which: Specialised Lending | 61 | 0 | 0 | 0 | 29 | 0 | 0 | 0 | 61 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 8,367 | 223 | 0 | 0 | 2,499 | 369 | 0 | 0 | 6,529 | 479 | 223 | 19 | 17 | 53 | 25.86% |
| | Retail | 28,871 | 535 | 0 | 0 | 4,995 | 613 | 0 | 0 | 23,621 | 1,235 | 533 | 77 | 49 | 133 | 31.52% |
| | Retail - Secured on real estate property | 25,424 | 432 | 0 | 0 | 3,930 | 481 | 0 | 0 | 24,591 | 833 | 432 | 59 | 34 | 77 | 17.91% |
| | Retail - Secured on real estate property - Of Which: SME | 4,423 | 48 | 0 | 0 | 544 | 32 | 0 | 0 | 4,220 | 161 | 48 | 13 | 4 | 13 | 25.79% |
| | Retail - Secured on real estate property - Of Which: non-SME | 20,992 | 385 | 0 | 0 | 3,385 | 444 | 0 | 0 | 20,321 | 671 | 385 | 45 | 30 | 65 | 16.93% |
| | Retail - Qualifying Revolving | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 88 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 3,347 | 103 | 0 | 0 | 958 | 132 | 0 | 0 | 2,935 | 401 | 101 | 17 | 15 | 37 | 26.96% |
| | Retail - Other Retail - Of Which: SME | 1,372 | 55 | 0 | 0 | 404 | 82 | 0 | 0 | 1,080 | 285 | 54 | 15 | 9 | 17 | 31.07% |
| | Retail - Other Retail - Of Which: non-SME | 1,972 | 48 | 0 | 0 | 554 | 50 | 0 | 0 | 1,855 | 116 | 47 | 12 | 6 | 20 | 43.77% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 1,154 | 0 | 0 | 0 | 1,154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 70,712 | 1,006 | 0 | 0 | 17,266 | 1,423 | 0 | 0 | 58,000 | 2,511 | 1,002 | 152 | 137 | 266 | 26.57% | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| GERMANY | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 238 | 2 | 0 | 0 | 138 | 0 | 0 | 0 | 114 | 0 | 2 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 26 | 0 | 0 | 0 | 28 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 4 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 237 | 2 | 0 | 0 | 137 | 0 | 0 | 0 | 120 | 0 | 2 | 0 | 0 | 0 | 0 | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 31,169 | 1,684 | 799 | 53 | 102 | 376 | 46.99% | 30,769 | 1,812 | 1,091 | 38 | 107 | 460 | 42.96% | 30,508 | 1,801 | 1,341 | 38 | 108 | 547 | 40.71% | |
| Corporates - Of Which: Specialised Lending | 66 | 1 | 0 | 0 | 1 | 0 | 45.31% | 66 | 0 | 0 | 0 | 0 | 0 | 24.76% | 66 | 0 | 0 | 0 | 0 | 0 | 18.90% | |
| Corporates - Of Which: SME | 6,224 | 522 | 323 | 13 | 38 | 130 | 40.16% | 6,046 | 518 | 400 | 7 | 38 | 153 | 38.15% | 6,010 | 493 | 466 | 17 | 35 | 171 | 36.74% | |
| Retail | 27,897 | 1,352 | 796 | 29 | 44 | 214 | 26.87% | 27,393 | 1,368 | 1,074 | 27 | 44 | 250 | 24.04% | 27,060 | 1,341 | 1,344 | 27 | 43 | 301 | 22.38% | |
| Retail - Secured on real estate property | 24,952 | 974 | 620 | 19 | 27 | 112 | 17.22% | 24,161 | 1,030 | 889 | 17 | 29 | 140 | 15.79% | 23,918 | 1,050 | 1,113 | 17 | 30 | 167 | 14.95% | |
| Retail - Secured on real estate property - Of Which: SME | 4,234 | 175 | 79 | 1 | 3 | 23 | 29.84% | 4,198 | 178 | 112 | 1 | 3 | 26 | 21.36% | 4,169 | 174 | 144 | 1 | 3 | 20 | 18.85% | |
| Retail - Secured on real estate property - Of Which: non-SME | 20,718 | 799 | 541 | 18 | 24 | 89 | 15.49% | 19,963 | 898 | 777 | 16 | 26 | 114 | 14.71% | 19,749 | 896 | 969 | 16 | 27 | 147 | 14.20% | |
| Retail - Qualifying Revolving | 99 | 2 | 0 | 0 | 0 | 0 | 19.37% | 100 | 0 | 0 | 0 | 0 | 0 | 12.04% | 100 | 0 | 0 | 0 | 0 | 0 | 6.95% | |
| Retail - Other Retail | 3,042 | 376 | 143 | 11 | 17 | 101 | 70.71% | 3,043 | 330 | 188 | 10 | 15 | 110 | 62.84% | 3,042 | 290 | 230 | 10 | 13 | 134 | 58.28% | |
| Retail - Other Retail - Of Which: SME | 1,218 | 247 | 79 | 4 | 7 | 59 | 74.48% | 1,220 | 210 | 109 | 5 | 6 | 68 | 61.66% | 1,228 | 178 | 128 | 4 | 5 | 73 | 59.88% | |
| Retail - Other Retail - Of Which: non-SME | 1,024 | 129 | 60 | 0 | 10 | 43 | 66.11% | 1,014 | 120 | 83 | 5 | 9 | 50 | 60.04% | 1,006 | 111 | 101 | 4 | 8 | 57 | 56.27% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 6,940 | 0 | 0 | 0 | 0 | 0 | 0 | 6,940 | 0 | 0 | 0 | 0 | 0 | 6,940 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 65,707 | 3,036 | 1,595 | 82 | 145 | 589 | 36.95% | 64,922 | 3,180 | 2,162 | 65 | 151 | 727 | 33.57% | 64,500 | 3,142 | 2,687 | 65 | 149 | 847 | 31.54% | |

Jyske Bank A/S

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 29,727 | 1,420 | 760 | 49 | 97 | 397 | 46.57% | 29,330 | 1,749 | 1,040 | 39 | 101 | 441 | 42.45% | 29,104 | 1,729 | 1,284 | 38 | 99 | 517 | 40.16% | |
| Corporates - Of Which: Specialised Lending | 60 | 3 | 0 | 0 | 1 | 0 | 45.31% | 60 | 1 | 0 | 0 | 1 | 0 | 24.76% | 59 | 1 | 0 | 0 | 1 | 0 | 18.90% | |
| Corporates - Of Which: SME | 5,381 | 507 | 303 | 10 | 13 | 117 | 38.74% | 5,310 | 506 | 370 | 7 | 13 | 130 | 36.62% | 5,293 | 477 | 441 | 7 | 11 | 153 | 33.14% | |
| Retail | 27,779 | 1,320 | 788 | 29 | 43 | 211 | 29.25% | 26,967 | 1,354 | 1,053 | 26 | 43 | 250 | 23.93% | 26,245 | 1,319 | 1,233 | 26 | 42 | 294 | 22.27% | |
| Retail - Secured on real estate property | 24,242 | 966 | 648 | 18 | 27 | 111 | 17.17% | 23,951 | 1,027 | 879 | 17 | 29 | 139 | 15.71% | 23,710 | 1,041 | 1,055 | 17 | 30 | 165 | 14.89% | |
| Retail - Secured on real estate property - Of Which: SME | 4,236 | 175 | 79 | 1 | 3 | 23 | 29.86% | 4,196 | 178 | 112 | 1 | 3 | 26 | 21.36% | 4,168 | 174 | 144 | 1 | 3 | 20 | 18.87% | |
| Retail - Secured on real estate property - Of Which: non-SME | 20,016 | 792 | 569 | 17 | 24 | 88 | 15.42% | 19,760 | 850 | 767 | 16 | 26 | 113 | 14.61% | 19,549 | 867 | 911 | 15 | 27 | 136 | 14.15% | |
| Retail - Qualifying Revolving | 98 | 2 | 0 | 0 | 0 | 0 | 19.11% | 98 | 2 | 0 | 0 | 0 | 0 | 11.97% | 98 | 2 | 1 | 0 | 0 | 0 | 8.90% | |
| Retail - Other Retail | 9,009 | 352 | 140 | 11 | 15 | 100 | 72.11% | 9,036 | 315 | 183 | 10 | 14 | 110 | 61.40% | 9,007 | 276 | 221 | 10 | 11 | 131 | 59.89% | |
| Retail - Other Retail - Of Which: SME | 1,097 | 244 | 78 | 4 | 7 | 58 | 74.45% | 1,108 | 208 | 104 | 5 | 6 | 67 | 60.01% | 1,115 | 177 | 127 | 5 | 6 | 76 | 59.84% | |
| Retail - Other Retail - Of Which: non-SME | 1,042 | 113 | 62 | 0 | 0 | 40 | 66.98% | 1,011 | 103 | 80 | 0 | 0 | 40 | 61.31% | 1,002 | 100 | 90 | 0 | 0 | 55 | 57.64% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 57,006 | 2,982 | 1,555 | 77 | 139 | 568 | 36.92% | 56,317 | 3,087 | 2,108 | 62 | 144 | 698 | 33.12% | 55,850 | 3,048 | 2,615 | 61 | 141 | 813 | 31.07% | |

DENMARK

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 112 | 9 | 3 | 0 | 1 | 2 | 66.53% | 110 | 9 | 4 | 0 | 1 | 1 | 61.16% | 109 | 9 | 6 | 1 | 1 | 3 | 58.45% | |
| Corporates - Of Which: Specialised Lending | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail | 6 | 1 | 2 | 0 | 0 | 0 | 41.67% | 6 | 1 | 2 | 0 | 0 | 0 | 41.38% | 6 | 1 | 2 | 0 | 0 | 0 | 41.20% | |
| Retail - Secured on real estate property | 1 | 0 | 0 | 0 | 0 | 0 | 14.35% | 1 | 0 | 0 | 0 | 0 | 0 | 11.69% | 1 | 0 | 1 | 0 | 0 | 0 | 13.12% | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 14.35% | 1 | 0 | 0 | 0 | 0 | 0 | 11.69% | 1 | 0 | 1 | 0 | 0 | 0 | 13.12% | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Retail - Other Retail | 4 | 1 | 1 | 0 | 0 | 1 | 83.33% | 5 | 1 | 1 | 0 | 1 | 1 | 79.39% | 5 | 1 | 1 | 0 | 1 | 1 | 74.60% | |
| Retail - Other Retail - Of Which: SME | 3 | 1 | 1 | 0 | 0 | 1 | 84.28% | 3 | 1 | 1 | 0 | 0 | 1 | 79.11% | 3 | 1 | 1 | 0 | 1 | 1 | 75.20% | |
| Retail - Other Retail - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 74.44% | 1 | 0 | 0 | 0 | 0 | 0 | 71.32% | 1 | 0 | 0 | 0 | 0 | 0 | 68.54% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 118 | 10 | 5 | 0 | 1 | 2 | 65.16% | 116 | 10 | 6 | 0 | 2 | 1 | 60.67% | 115 | 9 | 7 | 1 | 1 | 4 | 58.09% | |

GERMANY

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|---|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 29,722 | 2,723 | 1,188 | 261 | 206 | 628 | 52.86% | 27,576 | 3,951 | 2,124 | 142 | 293 | 987 | 46.45% | 26,667 | 4,121 | 2,864 | 120 | 315 | 1,251 | 43.88% | |
| Corporates - Of Which: Specialised Lending | 52 | 3 | 1 | 1 | 2 | 0 | 69.97% | 54 | 3 | 1 | 0 | 0 | 0 | 55.30% | 53 | 6 | 1 | 0 | 0 | 0 | 44.94% | |
| Corporates - Of Which: SME | 6,414 | 746 | 408 | 78 | 75 | 225 | 56.12% | 5,863 | 978 | 628 | 40 | 95 | 338 | 53.62% | 5,788 | 987 | 800 | 31 | 96 | 401 | 60.11% | |
| Retail | 27,226 | 1,610 | 959 | 77 | 72 | 304 | 31.41% | 26,472 | 1,895 | 1,375 | 56 | 85 | 468 | 29.65% | 26,057 | 1,910 | 1,778 | 50 | 88 | 495 | 27.89% | |
| Retail - Secured on real estate property | 24,126 | 1,209 | 723 | 69 | 69 | 170 | 22.56% | 23,620 | 1,507 | 1,149 | 35 | 60 | 728 | 29.51% | 23,020 | 1,528 | 1,494 | 32 | 62 | 753 | 19.61% | |
| Retail - Secured on real estate property - Of Which: SME | 4,177 | 215 | 96 | 4 | 4 | 39 | 37.50% | 4,070 | 259 | 158 | 1 | 10 | 41 | 26.90% | 4,054 | 263 | 210 | 2 | 11 | 48 | 22.86% | |
| Retail - Secured on real estate property - Of Which: non-SME | 19,949 | 994 | 626 | 65 | 65 | 131 | 26.38% | 19,550 | 1,248 | 991 | 35 | 49 | 387 | 19.49% | 19,015 | 1,245 | 1,264 | 29 | 51 | 245 | 19.06% | |
| Retail - Other Retail | 99 | 96 | 0 | 0 | 0 | 0 | 19.94% | 96 | 96 | 0 | 0 | 0 | 0 | 9.90% | 96 | 96 | 0 | 0 | 0 | 0 | 9.90% | |
| Retail - Qualifying Revolving | 3,002 | 403 | 152 | 28 | 28 | 134 | 85.44% | 2,951 | 385 | 236 | 20 | 25 | 172 | 76.19% | 2,929 | 349 | 288 | 24 | 23 | 202 | 71.15% | |
| Retail - Other Retail - Of Which: SME | 1,023 | 256 | 84 | 14 | 14 | 71 | 84.90% | 1,009 | 238 | 121 | 10 | 10 | 91 | 73.46% | 1,004 | 198 | 153 | 10 | 8 | 102 | 70.51% | |
| Retail - Other Retail - Of Which: non-SME | 1,899 | 146 | 73 | 15 | 15 | 63 | 86.07% | 1,854 | 157 | 105 | 10 | 15 | 81 | 77.04% | 1,835 | 150 | 133 | 9 | 15 | 65 | 71.88% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 6,940 | 0 | 0 | 0 | 0 | 0 | 0 | 6,940 | 0 | 0 | 0 | 0 | 0 | 6,940 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 63,899 | 4,343 | 2,096 | 338 | 277 | 931 | 44.43% | 60,991 | 5,847 | 3,497 | 198 | 378 | 1,394 | 39.85% | 59,664 | 6,021 | 4,642 | 170 | 403 | 1,746 | 37.61% | |

Jyske Bank A/S

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 28,357 | 2,620 | 1,137 | 240 | 194 | 991 | 51.98% | 26,305 | 3,783 | 2,033 | 131 | 274 | 923 | 45.44% | 25,440 | 3,942 | 2,738 | 110 | 295 | 1,164 | 42.64% | |
| Corporates - Of Which: Specialised Lending | 52 | 3 | 1 | 1 | 2 | 0 | 69.97% | 54 | 3 | 1 | 0 | 0 | 0 | 55.30% | 53 | 6 | 1 | 0 | 0 | 0 | 44.94% | |
| Corporates - Of Which: SME | 6,095 | 722 | 384 | 69 | 71 | 205 | 54.17% | 5,693 | 927 | 591 | 38 | 60 | 301 | 50.71% | 5,494 | 946 | 760 | 30 | 61 | 303 | 49.98% | |
| Retail | 26,912 | 1,881 | 900 | 78 | 69 | 295 | 33.28% | 26,168 | 1,865 | 1,360 | 95 | 83 | 403 | 29.52% | 25,251 | 1,853 | 1,750 | 49 | 85 | 487 | 27.75% | |
| Retail - Secured on real estate property | 23,916 | 1,194 | 746 | 48 | 46 | 168 | 22.49% | 23,222 | 1,494 | 1,140 | 35 | 59 | 359 | 20.40% | 22,830 | 1,545 | 1,482 | 31 | 64 | 289 | 19.49% | |
| Retail - Secured on real estate property - Of Which: SME | 4,169 | 214 | 96 | 4 | 4 | 38 | 37.53% | 4,061 | 259 | 152 | 1 | 10 | 41 | 26.92% | 4,007 | 263 | 210 | 2 | 10 | 44 | 23.98% | |
| Retail - Secured on real estate property - Of Which: non-SME | 19,746 | 980 | 651 | 44 | 38 | 132 | 20.28% | 19,159 | 1,235 | 983 | 32 | 49 | 358 | 19.36% | 18,822 | 1,282 | 1,272 | 29 | 54 | 241 | 18.91% | |
| Retail - Qualifying Revolving | 97 | 3 | 0 | 0 | 0 | 0 | 18.48% | 96 | 3 | 0 | 0 | 0 | 0 | 9.85% | 97 | 3 | 0 | 0 | 0 | 0 | 6.50% | |
| Retail - Other Retail | 3,900 | 394 | 153 | 29 | 23 | 112 | 86.01% | 3,869 | 367 | 219 | 20 | 24 | 169 | 78.98% | 3,826 | 333 | 273 | 18 | 22 | 194 | 73.98% | |
| Retail - Other Retail - Of Which: SME | 1,083 | 253 | 83 | 14 | 10 | 70 | 84.90% | 1,074 | 235 | 119 | 10 | 9 | 90 | 74.47% | 1,073 | 196 | 150 | 9 | 8 | 105 | 70.51% | |
| Retail - Other Retail - Of Which: non-SME | 1,817 | 140 | 70 | 15 | 13 | 61 | 87.32% | 1,795 | 142 | 100 | 10 | 14 | 79 | 78.77% | 1,750 | 137 | 123 | 9 | 14 | 93 | 73.72% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 55,269 | 4,207 | 2,037 | 315 | 263 | 890 | 43.72% | 52,472 | 5,648 | 3,392 | 185 | 357 | 1,325 | 39.65% | 51,194 | 5,823 | 4,498 | 160 | 381 | 1,654 | 36.80% | |

DENMARK

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|--|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | |
| (mth EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Corporates | 106 | 13 | 4 | 2 | 2 | 4 | 82.22% | 99 | 17 | 8 | 1 | 2 | 0 | 76.48% | 96 | 17 | 11 | 1 | 2 | 8 | 73.27% | |
| Corporates - Of Which: Specialised Lending | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 57.72% | 11 | 0 | 0 | 0 | 0 | 0 | 57.01% | |
| Corporates - Of Which: SME | 6 | 1 | 2 | 0 | 0 | 1 | 71.17% | 6 | 1 | 2 | 0 | 0 | 0 | 66.97% | 6 | 1 | 2 | 0 | 0 | 1 | 63.98% | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property | 1 | 0 | 0 | 0 | 0 | 0 | 20.82% | 1 | 0 | 1 | 0 | 0 | 0 | 19.44% | 1 | 0 | 1 | 0 | 0 | 0 | 18.40% | |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 20.82% | 1 | 0 | 1 | 0 | 0 | 0 | 19.44% | 1 | 0 | 1 | 0 | 0 | 0 | 18.40% | |
| Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Retail - Other Retail | 4 | 1 | 1 | 0 | 0 | 1 | 92.92% | 4 | 1 | 1 | 0 | 0 | 0 | 88.43% | 4 | 1 | 1 | 0 | 0 | 1 | 83.96% | |
| Retail - Other Retail - Of Which: SME | 3 | 1 | 1 | 0 | 0 | 1 | 92.95% | 3 | 1 | 1 | 0 | 0 | 0 | 88.50% | 3 | 1 | 1 | 0 | 0 | 1 | 82.00% | |
| Retail - Other Retail - Of Which: non-SME | 1 | 0 | 0 | 0 | 0 | 0 | 92.62% | 1 | 0 | 0 | 0 | 0 | 0 | 89.78% | 1 | 0 | 0 | 0 | 0 | 0 | 80.88% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 112 | 14 | 6 | 2 | 2 | 6 | 79.35% | 105 | 18 | 10 | 1 | 2 | 0 | 74.81% | 102 | 18 | 13 | 1 | 2 | 9 | 71.92% | |

GERMANY

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
Jyske Bank A/S

| | | Actual | | | | | | | | | | | | |
|---|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|-----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| Jyske Bank A/S | (in EUR, %) | | | | | | | | | | | | | |
| | Central banks | 1,538 | 0 | 0 | 0 | 1,538 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 6,350 | 0 | 0 | 0 | 6,313 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 2,653 | 0 | 0 | 0 | 1,852 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 8 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 2,866 | 0 | 0 | 0 | 2,867 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 2,197 | 0 | 242 | 0 | 142 | 151 | 0 | 0 | 1 | 0 | 0.00% | | |
| | Corporates | 129 | 33 | 123 | 0 | 115 | 34 | 88 | 0 | 0 | 31 | 45.11% | | |
| | of which: SME | 15 | 8 | 8 | 0 | 14 | 1 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 15 | 8 | 8 | 0 | 14 | 1 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 52 | 14 | 18 | 0 | 39 | 11 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 21 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 13 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 17 | 0 | 25 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Covered bonds | 1,264 | 0 | 269 | 0 | 2,094 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Equity | 209 | 0 | 232 | 0 | 209 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Standardised Total | 22,699 | 154 | 1,534 | 89 | 17,810 | 175 | 164 | 1 | 1 | 54 | 32.85% | | | |

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|-----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| DENMARK | (in EUR, %) | | | | | | | | | | | | | |
| | Central banks | 1,538 | 0 | 0 | 0 | 1,538 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 2,034 | 0 | 0 | 0 | 2,000 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 2,456 | 0 | 0 | 0 | 1,499 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 312 | 0 | 13 | 0 | 24 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Corporates | 75 | 14 | 67 | 0 | 72 | 11 | 4 | 0 | 0 | 1 | 36.31% | | |
| | of which: SME | 15 | 0 | 7 | 0 | 11 | 1 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 15 | 0 | 19 | 0 | 9 | 1 | 0 | 0 | 0 | 1 | 36.31% | | |
| | of which: SME | 13 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 12 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 17 | 0 | 25 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Covered bonds | 7,527 | 0 | 753 | 0 | 7,527 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Equity | 209 | 0 | 232 | 0 | 209 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Standardised Total | 14,187 | 5 | 1,147 | 3 | 12,846 | 21 | 5 | 0 | 0 | 2 | 30.18% | | | |

| | | Actual | | | | | | | | | | | | |
|---|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|-----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | |
| GERMANY | (in EUR, %) | | | | | | | | | | | | | |
| | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 4,170 | 0 | 0 | 0 | 4,170 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 101 | 0 | 0 | 0 | 101 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 251 | 0 | 94 | 0 | 22 | 33 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | | |
| Standardised Total | 4,615 | 0 | 95 | 5 | 4,384 | 33 | 0 | 0 | 0 | 1 | 16.49% | | | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Jyske Bank A/S

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|-------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--------|
| | | 31/12/2023 | | | | | 31/12/2024 | | | | | 31/12/2025 | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | | | | | |
| Jyske Bank A/S | Central banks | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 6,313 | 0 | 0 | 0 | 0 | 0.00% | 6,313 | 0 | 0 | 0 | 0 | 0 | 0.00% | 6,313 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Regional governments or local authorities | 1,452 | 0 | 0 | 0 | 0 | 0.00% | 1,452 | 0 | 0 | 0 | 0 | 0 | 0.00% | 1,452 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Public sector entities | 8 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 142 | 157 | 0 | 0 | 0 | 0.00% | 142 | 157 | 0 | 0 | 0 | 0 | 0.00% | 142 | 157 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Corporates | 111 | 24 | 70 | 1 | 1 | 75.19% | 108 | 24 | 72 | 1 | 1 | 77.55% | 106 | 24 | 74 | 1 | 1 | 75.98% | | | | |
| | of which: SME | 13 | 1 | 0 | 0 | 0 | 51.41% | 13 | 2 | 1 | 0 | 0 | 51.11% | 12 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 50.61% |
| | of which: SME | 48 | 1 | 1 | 0 | 0 | 46.58% | 47 | 4 | 1 | 0 | 0 | 46.21% | 47 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 45.33% |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Items associated with particularly high risk | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 7,694 | 0 | 0 | 0 | 0 | 0.00% | 7,694 | 0 | 0 | 0 | 0 | 0 | 0.00% | 7,694 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Equity | 209 | 0 | 0 | 0 | 0 | 0.00% | 209 | 0 | 0 | 0 | 0 | 0 | 0.00% | 209 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 17,805 | 177 | 147 | 1 | 1 | 126 | 75.04% | 17,801 | 178 | 170 | 1 | 1 | 127 | 74.67% | 17,798 | 178 | 173 | 1 | 1 | 128 | 74.34% | | |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|---|---|-------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--|
| | | 31/12/2023 | | | | | 31/12/2024 | | | | | 31/12/2025 | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | | | | | |
| DENMARK | Central banks | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Central governments | 2,000 | 0 | 0 | 0 | 0 | 0.00% | 2,000 | 0 | 0 | 0 | 0 | 0.00% | 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Regional governments or local authorities | 1,458 | 0 | 0 | 0 | 0 | 0.00% | 1,458 | 0 | 0 | 0 | 0 | 0.00% | 1,458 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Public sector entities | 8 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0.00% | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Institutions | 24 | 0 | 0 | 0 | 0 | 0.00% | 24 | 0 | 0 | 0 | 0 | 0.00% | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Corporates | 68 | 1 | 2 | 1 | 1 | 69.44% | 64 | 4 | 3 | 1 | 1 | 66.44% | 64 | 2 | 4 | 1 | 1 | 64.00% | | | | |
| | of which: SME | 13 | 1 | 0 | 0 | 0 | 51.37% | 13 | 2 | 1 | 0 | 0 | 51.09% | 12 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 50.59% | |
| | of which: SME | 48 | 1 | 1 | 0 | 0 | 48.36% | 44 | 4 | 1 | 0 | 0 | 46.36% | 46 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 44.11% | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Items associated with particularly high risk | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Covered bonds | 7,527 | 0 | 0 | 0 | 0 | 0.00% | 7,527 | 0 | 0 | 0 | 0 | 0.00% | 7,527 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Equity | 202 | 0 | 0 | 0 | 0 | 0.00% | 202 | 0 | 0 | 0 | 0 | 0.00% | 202 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 12,841 | 10 | 7 | 1 | 1 | 5 | 66.89% | 12,838 | 11 | 9 | 1 | 1 | 6 | 64.76% | 12,835 | 12 | 10 | 1 | 1 | 1 | 6 | 63.66% | |

| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | | |
|--------------------|---|-------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--|
| | | 31/12/2023 | | | | | 31/12/2024 | | | | | 31/12/2025 | | | | | | | | | | | |
| | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | | | | | |
| GERMANY | Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Central governments | 4,170 | 0 | 0 | 0 | 0 | 0.00% | 4,170 | 0 | 0 | 0 | 0 | 0.00% | 4,170 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Regional governments or local authorities | 154 | 0 | 0 | 0 | 0 | 0.00% | 154 | 0 | 0 | 0 | 0 | 0.00% | 154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Institutions | 22 | 31 | 0 | 0 | 0 | 0.00% | 22 | 31 | 0 | 0 | 0 | 0.00% | 22 | 31 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| | Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 4,384 | 31 | 7 | 0 | 0 | 5 | 73.09% | 4,384 | 31 | 7 | 0 | 0 | 5 | 73.09% | 4,384 | 31 | 7 | 0 | 0 | 0 | 5 | 72.92% | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
Jyske Bank A/S

| | Adverse Scenario | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|--------|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | |
| Jyske Bank A/S | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | |
| Central banks | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | |
| Central governments | 6,313 | 0 | 0 | 0 | 0 | 0.00% | 6,313 | 0 | 0 | 0 | 0 | 0.00% | 6,313 | 0 | 0 | 0 | 0 | 0.00% | |
| Regional governments or local authorities | 1,452 | 0 | 0 | 0 | 0 | 0.00% | 1,452 | 0 | 0 | 0 | 0 | 0.00% | 1,452 | 0 | 0 | 0 | 0 | 0.00% | |
| Public sector entities | 4 | 0 | 0 | 0 | 0 | 0.00% | 4 | 0 | 0 | 0 | 0 | 0.00% | 4 | 0 | 0 | 0 | 0 | 0.00% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Institutions | 142 | 157 | 0 | 0 | 0 | 0.00% | 142 | 157 | 0 | 0 | 0 | 0.00% | 142 | 157 | 0 | 0 | 0 | 0.00% | |
| Corporates | 105 | 72 | 77 | 3 | 2 | 98.15% | 95 | 24 | 77 | 3 | 3 | 97.21% | 91 | 25 | 89 | 2 | 3 | 96.99% | |
| of which: SME | 12 | 2 | 0 | 0 | 0 | 78.75% | 11 | 3 | 1 | 0 | 0 | 77.58% | 11 | 3 | 1 | 0 | 0 | 75.58% | |
| of which: SME | 46 | 3 | 1 | 1 | 1 | 76.75% | 43 | 3 | 1 | 1 | 1 | 76.12% | 42 | 2 | 0 | 0 | 0 | 71.43% | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Items associated with particularly high risk | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0.00% | |
| Covered bonds | 7,694 | 0 | 0 | 0 | 0 | 0.00% | 7,694 | 0 | 0 | 0 | 0 | 0.00% | 7,694 | 0 | 0 | 0 | 0 | 0.00% | |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Equity | 209 | 0 | 0 | 0 | 0 | 0.00% | 209 | 0 | 0 | 0 | 0 | 0.00% | 209 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 17,797 | 182 | 170 | 4 | 3 | 167 | 98.47% | 17,784 | 190 | 176 | 2 | 172 | 97.26% | 17,778 | 191 | 181 | 2 | 3 | 97.05% |

| | Adverse Scenario | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|--------|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | |
| DENMARK | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | |
| Central banks | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | 1,538 | 0 | 0 | 0 | 0 | 0.00% | |
| Central governments | 2,000 | 0 | 0 | 0 | 0 | 0.00% | 2,000 | 0 | 0 | 0 | 0 | 0.00% | 2,000 | 0 | 0 | 0 | 0 | 0.00% | |
| Regional governments or local authorities | 1,458 | 0 | 0 | 0 | 0 | 0.00% | 1,458 | 0 | 0 | 0 | 0 | 0.00% | 1,458 | 0 | 0 | 0 | 0 | 0.00% | |
| Public sector entities | 4 | 0 | 0 | 0 | 0 | 0.00% | 4 | 0 | 0 | 0 | 0 | 0.00% | 4 | 0 | 0 | 0 | 0 | 0.00% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Institutions | 24 | 0 | 0 | 0 | 0 | 0.00% | 24 | 0 | 0 | 0 | 0 | 0.00% | 24 | 0 | 0 | 0 | 0 | 0.00% | |
| Corporates | 62 | 3 | 2 | 1 | 1 | 89.14% | 58 | 11 | 1 | 1 | 1 | 89.64% | 54 | 13 | 7 | 1 | 2 | 86.14% | |
| of which: SME | 12 | 2 | 0 | 0 | 0 | 78.75% | 11 | 3 | 1 | 0 | 0 | 77.51% | 11 | 3 | 1 | 0 | 0 | 75.13% | |
| of which: SME | 46 | 3 | 1 | 1 | 1 | 76.12% | 43 | 2 | 1 | 1 | 1 | 76.14% | 42 | 2 | 0 | 0 | 0 | 71.13% | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Items associated with particularly high risk | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0.00% | 12 | 0 | 0 | 0 | 0 | 0.00% | |
| Covered bonds | 7,527 | 0 | 0 | 0 | 0 | 0.00% | 7,527 | 0 | 0 | 0 | 0 | 0.00% | 7,527 | 0 | 0 | 0 | 0 | 0.00% | |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Equity | 205 | 0 | 0 | 0 | 0 | 0.00% | 205 | 0 | 0 | 0 | 0 | 0.00% | 205 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 12,826 | 14 | 9 | 3 | 1 | 8 | 80.95% | 12,826 | 19 | 12 | 2 | 11 | 87.97% | 12,821 | 21 | 15 | 1 | 13 | 84.87% |

| | Adverse Scenario | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|------------------|------------------|------------------|--|--|----------------------------------|--------|
| | 31/12/2023 | | | | | | 31/12/2024 | | | | | | 31/12/2025 | | | | | | |
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Coverage Ratio- Stage 3 exposure | |
| (mB EUR, %) | | | | | | | | | | | | | | | | | | | |
| GERMANY | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Central governments | 4,170 | 0 | 0 | 0 | 0 | 0.00% | 4,170 | 0 | 0 | 0 | 0 | 0.00% | 4,170 | 0 | 0 | 0 | 0 | 0.00% | |
| Regional governments or local authorities | 18 | 0 | 0 | 0 | 0 | 0.00% | 18 | 0 | 0 | 0 | 0 | 0.00% | 18 | 0 | 0 | 0 | 0 | 0.00% | |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Institutions | 22 | 33 | 0 | 0 | 0 | 0.00% | 22 | 33 | 0 | 0 | 0 | 0.00% | 22 | 33 | 0 | 0 | 0 | 0.00% | |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Covered bonds | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Collective Investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Standardised Total | 4,384 | 33 | 7 | 0 | 0 | 0 | 98.93% | 4,384 | 33 | 7 | 0 | 0 | 98.78% | 4,384 | 33 | 7 | 0 | 0 | 98.64% |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Securitisations

Jyske Bank A/S

| | | (mln EUR) | Actual | Baseline Scenario | | | Adverse Scenario | | |
|-----------------|---|-----------|--------------|-------------------|------------|------------|------------------|------------|------------|
| | | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Exposure values | SEC-IRBA | | 0 | | | | | | |
| | SEC-SA | | 0 | | | | | | |
| | SEC-ERBA | | 1,011 | | | | | | |
| | SEC-IAA | | 0 | | | | | | |
| | Total | | 1,011 | | | | | | |
| REA | SEC-IRBA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-SA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-ERBA | | 201 | 222 | 245 | 268 | 229 | 412 | 713 |
| | SEC-IAA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | | 201 | 222 | 245 | 268 | 229 | 412 | 713 |
| Impairments | Total banking book others than assessed at fair value | | | 0 | 0 | 0 | 0 | 0 | 1 |



2023 EU-wide Stress Test: Risk exposure amounts

Jyske Bank A/S

| | (mln EUR) | | | | | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | Actual | Baseline scenario | | | Adverse scenario | | |
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Risk exposure amount for credit risk | 21,431 | 22,527 | 22,482 | 22,352 | 25,603 | 27,081 | 26,510 |
| Risk exposure amount for securitisations and re-securitisations | 201 | 222 | 245 | 268 | 229 | 412 | 713 |
| Risk exposure amount other credit risk | 21,229 | 22,305 | 22,237 | 22,083 | 25,374 | 26,669 | 25,797 |
| Risk exposure amount for market risk | 1,346 | 1,346 | 1,346 | 1,346 | 1,346 | 1,346 | 1,346 |
| Risk exposure amount for operational risk | 1,968 | 1,968 | 1,968 | 1,968 | 1,968 | 1,968 | 1,968 |
| Other risk exposure amounts | 4,963 | 4,963 | 4,963 | 4,963 | 4,963 | 4,963 | 4,963 |
| Total risk exposure amount | 29,707 | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |
| Total Risk exposure amount (transitional) | 29,707 | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |
| Total Risk exposure amount (fully loaded) | 29,707 | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |

2023 EU-wide Stress Test: Capital

Jyske Bank A/S

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|---------|---|-----------------------------|------------|-------------------|-------|-------|------------------|-------|-------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A | OWN FUNDS | | 5,783 | 5,986 | 6,416 | 6,780 | 4,488 | 4,377 | 4,299 |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 4,512 | 4,715 | 5,145 | 5,509 | 3,217 | 3,106 | 3,028 |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 84 | 84 | 84 | 84 | 84 | 84 | 84 |
| | A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.2 | Retained earnings | | 4,910 | 5,137 | 5,634 | 6,099 | 4,039 | 3,978 | 3,971 |
| | A.1.3 | Accumulated other comprehensive income | | 23 | 23 | 23 | 23 | 23 | 23 | 23 |
| | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.3.3 | Other OCI contributions | | 23 | 23 | 23 | 23 | 23 | 23 | 23 |
| | A.1.4 | Other Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.7 | Adjustments to CET1 due to prudential filters | | -46 | -46 | -46 | -46 | -85 | -85 | -85 |
| | A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -37 | -37 | -37 | -37 | -75 | -75 | -75 |
| | A.1.7.2 | Cash flow hedge reserve | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.7.3 | Other adjustments | | -10 | -10 | -10 | -10 | -10 | -10 | -10 |
| | A.1.8 | (-) Intangible assets (including Goodwill) | | -447 | -447 | -447 | -447 | -447 | -447 | -447 |
| | A.1.8.1 | of which: Goodwill (-) | | -382 | -382 | -382 | -382 | -382 | -382 | -382 |
| | A.1.8.2 | of which: Software assets (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.8.3 | of which: Other intangible assets (-) | | -65 | -65 | -65 | -65 | -65 | -65 | -65 |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | 0 | 0 | 0 | 0 | -373 | -399 | -402 |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | 0 | -11 | -47 | -73 | 0 | 0 | 0 |
| | A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(mln EUR, %)

2023 EU-wide Stress Test: Capital

Jyske Bank A/S

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|------------------|-------------------|---|-----------------------------|------------|-------------------|------|------|------------------|------|------|------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| (mln EUR, %) | | | | | | | | | | | |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | | -10 | -23 | -54 | -130 | -22 | -46 | -115 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | | -93 | -93 | -93 | -93 | -93 | -93 | -93 | -93 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22 | Transitional adjustments | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2023 EU-wide Stress Test: Capital

Jyske Bank A/S

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 440 | 440 | 440 | 440 | 440 | 440 | 440 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 440 | 440 | 440 | 440 | 440 | 440 | 440 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 4,952 | 5,155 | 5,585 | 5,949 | 3,657 | 3,546 | 3,468 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 831 | 831 | 831 | 831 | 831 | 831 | 831 |
| | A.4.1 | Tier 2 Capital instruments | | 831 | 831 | 831 | 831 | 831 | 831 | 831 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 29,707 | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% | 8.70% |
| | C.2 | Tier 1 Capital ratio | | 16.67% | 16.74% | 18.16% | 19.42% | 10.80% | 10.03% | 9.97% |
| | C.3 | Total Capital ratio | | 19.47% | 19.43% | 20.86% | 22.14% | 13.25% | 12.38% | 12.36% |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 4,512 | 4,715 | 5,145 | 5,509 | 3,217 | 3,106 | 3,028 |
| | D.2 | TIER 1 CAPITAL (fully loaded) | | 4,952 | 5,155 | 5,585 | 5,949 | 3,657 | 3,546 | 3,468 |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 5,783 | 5,986 | 6,416 | 6,780 | 4,488 | 4,377 | 4,299 |

(mln EUR, %)

2023 EU-wide Stress Test: Capital

Jyske Bank A/S

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|--|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| (min EUR, %) | | | | | | | | | | |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% | 8.70% |
| | E.2 | Tier 1 Capital ratio | | 16.67% | 16.74% | 18.16% | 19.42% | 10.80% | 10.03% | 9.97% |
| | E.3 | Total Capital ratio | | 19.47% | 19.43% | 20.86% | 22.14% | 13.25% | 12.38% | 12.36% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 107,544 | 107,544 | 107544 | 107544 | 107544 | 107544 | 107544 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 107,544 | 107,544 | 107544 | 107544 | 107544 | 107544 | 107544 |
| | H.3 | Leverage ratio (transitional) | | 4.60% | 4.79% | 5.19% | 5.53% | 3.40% | 3.30% | 3.22% |
| | H.4 | Leverage ratio (fully loaded) | | 4.60% | 4.79% | 5.19% | 5.53% | 3.40% | 3.30% | 3.22% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 1.92% | 2.42% | 2.42% | 2.42% | 2.42% | 2.42% | 2.42% |
| | P.3 | O-SII buffer | | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% |
| | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 5.92% | 6.42% | 6.42% | 6.42% | 6.42% | 6.42% | 6.42% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% |
| | R.1.1 | of which: CET1 | | 1.56% | 1.56% | 1.56% | 1.56% | 1.56% | 1.56% | 1.56% |
| | R.1.2 | of which: AT1 | | 0.52% | 0.52% | 0.52% | 0.52% | 0.52% | 0.52% | 0.52% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.77% | 10.77% | 10.77% | 10.77% | 10.77% | 10.77% | 10.77% |
| | R.2.1 | of which: CET1 | | 6.06% | 6.06% | 6.06% | 6.06% | 6.06% | 6.06% | 6.06% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 16.69% | 17.19% | 17.19% | 17.19% | 17.19% | 17.19% | 17.19% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 11.98% | 12.48% | 12.48% | 12.48% | 12.48% | 12.48% | 12.48% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 4,512 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 4,715 | 5,145 | 5,509 | 3,217 | 3,107 | 3,028 |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 29,708 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 30,804 | 30,758 | 30,628 | 33,880 | 35,357 | 34,787 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | | 15.19% | 15.31% | 16.73% | 17.99% | 9.50% | 8.79% |



2023 EU-wide Stress Test: Capital

Jyske Bank A/S

(min EUR, %)

| IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|-----------------------------|------------|-------------------|------|------|------------------|------|------|
| 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |

2023 EU-wide Stress Test: P&L

Jyske Bank A/S

| | Actual | Baseline scenario | | | Adverse scenario | | |
|---|------------|-------------------|------------|------------|------------------|------------|------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Net interest income | 793 | 1,138 | 1,470 | 1,409 | 780 | 776 | 774 |
| Interest income | 1,519 | 2,612 | 3,278 | 3,082 | 3,485 | 4,784 | 4,317 |
| Interest expense | -726 | -1,475 | -1,808 | -1,673 | -2,645 | -3,515 | -3,140 |
| Dividend income | 12 | 12 | 12 | 12 | 9 | 9 | 9 |
| Net fee and commission income | 340 | 329 | 327 | 330 | 238 | 238 | 238 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | -167 | 15 | 15 | 15 | -388 | 11 | 11 |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | 0 | | |
| Other operating income not listed above, net | 293 | 122 | 122 | 122 | 109 | 110 | 110 |
| Total operating income, net | 1,272 | 1,616 | 1,946 | 1,888 | 747 | 1,145 | 1,142 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | 40 | -319 | -128 | -119 | -1,095 | -428 | -353 |
| Other income and expenses not listed above, net | -699 | -793 | -764 | -779 | -897 | -804 | -799 |
| Profit or (-) loss before tax from continuing operations | 613 | 503 | 1,054 | 990 | -1,244 | -86 | -10 |
| Tax expenses or (-) income related to profit or loss from continuing operations | -108 | -151 | -316 | -297 | 373 | 26 | 3 |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | 0 | | | | | | |
| Profit or (-) loss for the year | 505 | 352 | 738 | 693 | -871 | -61 | -7 |
| Amount of dividends paid and minority interests after MDA-related adjustments | 19 | 125 | 241 | 227 | 0 | 0 | 0 |
| Attributable to owners of the parent net of estimated dividends | 485 | 227 | 497 | 466 | -871 | -61 | -7 |
| Memo row: Impact of one-off adjustments | | 19 | 19 | 19 | 19 | 19 | 19 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 19 | 19 | 19 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | | | | | | |

2023 EU-wide Stress Test: Major capital measures and realised losses

Jyske Bank A/S

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|--|---------------------------------------|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | 0 |