

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

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

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**

| (mln EUR, %)   | As of 31/03/2020 | As of 30/06/2020 | COREP CODE   | REGULATION  |
|--|------------------|------------------|--|---|
| Available capital (amounts)  |                  |                  |  |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 4,098            | 4,223            | C 01.00 (r020,c010)  | Article 50 of CRR   |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 4,098            | 4,223            | C 01.00 (r020,c010)<br>- C 05.01 (r440,c010)   | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 4,552            | 4,690            | 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   | 4,552            | 4,690            | C 01.00 (r015,c010)<br>- C 05.01 (r440,c010) - C 05.01 (r440,c020)   | Article 25 of CRR   |
| Total capital - transitional period  | 5,266            | 5,406            | C 01.00 (r010,c010)  | Articles 4(118) and 72 of CRR   |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 5,266            | 5,406            | C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030)   | Articles 4(118) and 72 of CRR   |
| Risk-weighted assets (amounts)   |                  |                  |  |   |
| Total risk-weighted assets   | 24,487           | 24,380           | C 02.00 (r010,c010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 24,487           | 24,380           | C 02.00 (r010,c010)<br>- C 05.01 (r440,c040)   | Articles 92(3), 95, 96 and 98 of CRR  |
| Capital ratios   |                  |                  |  |   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 16.73%           | 17.32%           | CA3 {1}  | -   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.73%           | 17.32%           | (C 01.00 (r020,c010) - C 05.01 (r440,c010) )/<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040) )  | -   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 18.59%           | 19.24%           | CA3 {3}  | -   |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 18.59%           | 19.24%           | (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  | 21.50%           | 22.18%           | CA3 {5}  | -   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 21.50%           | 22.18%           | (C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030) /<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040)) | -   |
| Leverage ratio   |                  |                  |  |   |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital  | 92,288           | 88,117           | 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   | 4.93%            | 5.32%            | 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 31/03/2020 | As of 30/06/2020 | COREP CODE          | REGULATION  |
|-----|---|------------------|------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition  | 4,552            | 4,690            | C 47.00 (r320,c010) |   |
| A.2 | Tier 1 capital - fully phased-in definition   | 4,518            | 4,655            | C 47.00 (r310,c010) |   |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 92,288           | 88,117           | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 92,253           | 88,083           | C 47.00 (r290,c010) | CRR   |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital                    | 4.9%             | 5.3%             | C 47.00 (r340,c010) |   |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 4.9%             | 5.3%             | C 47.00 (r330,c010) |   |



Capital

|  |          | (mln EUR, %)   | As of 31/03/2020 | As of 30/06/2020 | COREP CODE   | REGULATION  |
|--|----------|--|------------------|------------------|--|---|
|  | A        | OWN FUNDS  | 5,266            | 5,406            | 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)                                       | 4,098            | 4,223            | 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)                             | 89               | 93               | 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  | 4,051            | 4,157            | C 01.00 (r130,c010)  | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  |
|  | A.1.3    | Accumulated other comprehensive income   | 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                | 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                | C 01.00 (r210,c010)  | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  |
|  | A.1.6    | Minority interest given recognition in CET1 capital  | 0                | 0                | C 01.00 (r230,c010)  | Article 84 of CRR   |
|  | A.1.7    | Adjustments to CET1 due to prudential filters  | -70              |                  | C 01.00 (r250,c010)  | Articles 32 to 35 of and 36 (1) point (I) of CRR  |
|  | A.1.8    | (-) Intangible assets (including Goodwill)   | 0                |                  | C 01.00 (r300,c010) + C 01.00 (r340,c010)  | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR  |
|  | A.1.9    | (-) DTAs that rely on future profitability and do not arise from temporary differences net of                                      | 0                |                  | C 01.00 (r370,c010)  | Articles 36(1) point (c) and 38 of CRR  |
|  |          | associated DTLs  ( ) IDB chartfall of gradit rick adjustments to expected leases   | 0                |                  |  |   |
|  | A.1.10   |  | 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                |                  | C 01.00 (r390,c010)  | Articles 4(109), 36(1) point (e) and 41 of CRR  |
|  | A.1.12   | (-) Reciprocal cross holdings in CET1 Capital  | 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                | 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                | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)   | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. |
|  | A.1.14.1 | Of which: from securitisation positions (-)  | 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                | 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                | 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                | 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  |
| OWN FUNDS                              | A.1.18   | (-) Amount exceding the 17.65% threshold   | 0                | 0                | C 01.00 (r510,c010)  | Article 48 of CRR   |
| Transitional period                    | A.1.19   | (-) Additional deductions of CET1 Capital due to Article 3 CRR   | 0                | 0                | C 01.00 (r524,c010)  | Article 3 CRR   |
|  | A.1.20   | CET1 capital elements or deductions - other  | 0                | 0                | C 01.00 (r529,c010)  | -   |
|  | A.1.21   | Transitional adjustments   | 0                | 0                | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}   | -   |
|  | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   | 0                | 0                | C 01.00 (r220,c010)  | Articles 483(1) to (3), and 484 to 487 of CRR   |
|  | A.1.21.2 | 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                | 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)   | 455              | 466              | C 01.00 (r530,c010)  | Article 61 of CRR   |
|  | A.2.1    | Additional Tier 1 Capital instruments  | 420              |                  | C 01.00 (r540,c010) + C 01.00 (r670,c010)  |   |
|  | A.2.2    | (-) Excess deduction from T2 items over T2 capital   | 0                |                  | C 01.00 (r720,c010)  |   |
|  |          | ( ) = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 =  |                  |                  |  |   |
|  | A.2.3    | Other Additional Tier 1 Capital components and deductions  | 0                |                  | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)  |   |
|  | A.2.4    | Additional Tier 1 transitional adjustments   | 35               | 35               | C 01.00 (r660,c010) + C 01.00 (r680,c010) +<br>C 01.00 (r730,c010)   |   |
|  | A.3      | TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 4,552            | 4,690            | C 01.00 (r015,c010)  | Article 25 of CRR   |
|  | A.4      | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 713              | 717              | C 01.00 (r750,c010)  | Article 71 of CRR   |
|  | A.4.1    | Tier 2 Capital instruments   | 590              | 595              | C 01.00 (r760,c010) + C 01.00 (r890,c010)  |   |
|  | A.4.2    | Other Tier 2 Capital components and deductions   | 0                | 0                | C 01.00 (r910,c010) + C 01.00 (r920,c010) +<br>C 01.00 (r930,c010) + C 01.00 (r940,c010) +<br>C 01.00 (r950,c010) + C 01.00 (r970,c010) +<br>C 01.00 (r974,c010) + C 01.00 (r978,c010) |   |
|  | A.4.3    | Tier 2 transitional adjustments  | 123              | 121              | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)  |   |
| OWN FUNDS                              | В        | TOTAL RISK EXPOSURE AMOUNT   | 24,487           | 24,380           | C 02.00 (r010,c010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| REQUIREMENTS                           | B.1      | Of which: Transitional adjustments included  | 0                | 0                | C 05.01 (r010;c040)  |   |
|  | C.1      | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   | 16.73%           | 17.32%           | CA3 {1}  | -   |
| CAPITAL RATIOS (%) Transitional period | C.2      | TIER 1 CAPITAL RATIO (transitional period)   | 18.59%           | 19.24%           | CA3 {3}  | -   |
|  | C.3      | TOTAL CAPITAL RATIO (transitional period)  | 21.50%           | 22.18%           | CA3 {5}  | -   |
| CET1 Capital<br>Fully loaded           | D        | COMMON EQUITY TIER 1 CAPITAL (fully loaded)  | 4,098            | 4,223            | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-<br>A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]   | -   |
| CET1 RATIO (%)                         | E        | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)  | 16.73%           |                  | [D.1]/[B-B.1]  | -   |
| Fully loaded <sup>1</sup>              | F        | Adjustments to CET1 due to IFRS 9 transitional arrangements  | 0                | 0                | C 05.01 (r440,c010)  |   |
|  | F        | Adjustments to AT1 due to IFRS 9 transitional arrangements   | n                |                  | C 05.01 (r440,c020)  |   |
| Memo items                             | F        | Adjustments to T2 due to IFRS 9 transitional arrangements  | 0                |                  | C 05.01 (r440,c020)  |   |
|  | _        |  | 0                |                  |  |   |
|  |          | Adjustments included in RWAs due to IFRS 9 transitional arrangements   | 0                | 0                | C 05.01 (r440,c040)  |   |



#### **Overview of Risk exposure amounts**

|  | RWA              | As               |   |
|--|------------------|------------------|---|
| (mln EUR, %)   | As of 31/03/2020 | As of 30/06/2020 | COREP CODE  |
| Credit risk (excluding CCR and Securitisations) <sup>1</sup>       | 19,547           | 19,708           | C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R470, c010)] - C 02.00 (R460, c010)] |
| Of which the standardised approach                                 | 1,544            | 1,519            | 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                | 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                          | 17,160           | 17,333           | 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                | C 02.00 (R420, c010)  |
| Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>         | 1,035            | 959              | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]   |
| Credit valuation adjustment - CVA                                  | 133              | 122              | C 02.00 (R640, c010)  |
| Settlement risk  | 0                | 0                | C 02.00 (R490, c010)  |
| Securitisation exposures in the banking book (after the cap)       | 195              | 184              | C 02.00 (R470, c010)  |
| Position, foreign exchange and commodities risks (Market risk)     | 1,611            | 1,437            | C 02.00 (R520, c010)  |
| Of which the standardised approach                                 | 1,611            | 1,437            | C 02.00 (R530, c010)  |
| Of which IMA   | 0                | 0                | C 02.00 (R580, c010)  |
| Of which securitisations and resecuritisations in the trading book | 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                | C 02.00 (R680, c010)  |
| Operational risk   | 1,966            | 1,970            | C 02.00 (R590, c010)  |
| Of which basic indicator approach                                  | 0                | 0                | C 02.00 (R600, c010)  |
| Of which standardised approach                                     | 1,966            | 1,970            | C 02.00 (R610, c010)  |
| Of which advanced measurement approach                             | 0                | 0                | C 02.00 (R620, c010)  |
| Other risk exposure amounts  | 0                | 0                | C 02.00 (R630, c010) + C 02.00 (R690, c010)   |
| Total  | 24,487           | 24,380           |   |

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

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



# 2020 EU-wide Transparency Exercise P&L Jyske Bank A/S

|  | As of 31/03/2020 | As of 30/06/2020 |
|--|------------------|------------------|
| (mln EUR)  | AS 01 31/03/2020 | AS 01 30/00/2020 |
| Interest income  | 322              | 633              |
| Of which debt securities income  | 17               | 32               |
| Of which loans and advances income   | 257              | 520              |
| Interest expenses  | 154              | 289              |
| (Of which deposits expenses)   | 13               | 25               |
| (Of which debt securities issued expenses)   | 119              | 231              |
| (Expenses on share capital repayable on demand)  | 0                | 0                |
| Dividend income  | 1                | 4                |
| Net Fee and commission income  | 87               | 142              |
| 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                |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | -1               | 20               |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  | -105             | -102             |
| Gains or (-) losses from hedge accounting, net   | 0                | 0                |
| Exchange differences [gain or (-) loss], net   | -36              | -5               |
| Net other operating income /(expenses)   | 10               | 31               |
| TOTAL OPERATING INCOME, NET  | 124              | 434              |
| (Administrative expenses)  | 164              | 317              |
| (Cash contributions to resolution funds and deposit guarantee schemes)   |                  | 0                |
| (Depreciation)   | 22               | 44               |
| Modification gains or (-) losses, net  | 0                | 0                |
| (Provisions or (-) reversal of provisions)   | -6               | -11              |
| (Payment commitments to resolution funds and deposit guarantee schemes)  |                  | 0                |
| (Commitments and guarantees given)   | -6               | -11              |
| (Other provisions)   | 0                | 0                |
| Of which pending legal issues and tax litigation <sup>1</sup>  |                  |                  |
| Of which restructuring <sup>1</sup>  |                  |                  |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   | 0                | 0                |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 76               | 65               |
| (Financial assets at fair value through other comprehensive income)  | 0                | 0                |
| (Financial assets at amortised cost)   | 76               | 65               |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | 1                | 2                |
| (of which Goodwill)  | 0                | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 0                | -3               |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 0                | 0                |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | -133             | 14               |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | -104             | 11               |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                |
| PROFIT OR (-) LOSS FOR THE YEAR  | -104             | 11               |
| Of which attributable to owners of the parent  | -104             |                  |

<sup>(1)</sup> 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** 

| (mln EUR)   | I               | As of 31/03/20  | 20               |         |                    | As of 30 | /06/2020         |         |  |
|---|-----------------|-----------------|------------------|---------|--------------------|----------|------------------|---------|--|
|   |                 | Fa              | nir value hierar | chy     |                    | F        | air value hierar | chy     |  |
| ASSETS:   | Carrying amount | Level 1 Level 2 |                  | Level 3 | Carrying<br>amount | Level 1  | Level 2          | Level 3 | References   |
| Cash, cash balances at central banks and other demand deposits                  | 5,953           |                 |                  |         | 2,452              |          |                  |         | IAS 1.54 (i)                                       |
| Financial assets held for trading   | 8,139           | 3,653           | 4,485            | 0       | 8,130              | 3,813    | 4,317            | 0       | IFRS 7.8(a)(ii);IFRS 9.Appendix A                  |
| Non-trading financial assets mandatorily at fair value through profit or loss   | 185             | 0               | 0                | 184     | 199                | 0        | 0                | 199     | IFRS 7.8(a)(ii); IFRS 9.4.1.4                      |
| Financial assets designated at fair value through profit or loss                | 51,280          | 5,285           | 45,995           | 0       | 51,336             | 4,096    | 47,240           | 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       | IFRS 7.8(h); IFRS 9.4.1.2A                         |
| Financial assets at amortised cost  | 22,896          |                 |                  |         | 22,712             |          |                  |         | IFRS 7.8(f); IFRS 9.4.1.2                          |
| Derivatives – Hedge accounting  | 81              | 0               | 81               | 0       | 20                 | 0        | 20               | 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                  |          |                  |         | IAS 39.89A(a); IFRS 9.6.5.8                        |
| Other assets <sup>1</sup>   | 1,739           |                 |                  |         | 1,311              |          |                  |         |  |
| TOTAL ASSETS  | 90,272          |                 |                  |         | 86,160             |          |                  |         | IAS 1.9(a), IG 6                                   |

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

| (mln E  | EUR)   |   | A   | s of 31/03/20 | 20   |                               |        |  |                       |   |  |                |                                       |                          |  |
|---|--|---|---|---------------|--|-------------------------------|--------|--|-----------------------|---|--|----------------|---------------------------------------|--------------------------|--|
|   |  | Gross carry   | ying amount   |               | Accu   | Accumulated impairment        |        |  | Gross carrying amount |   |  | mulated impair | ment                                  |                          |  |
| Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup> |  | <b>Stage 1</b> Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | assets        | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                       | <b>Stage 3</b><br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                | <b>Stage 3</b> Credit-impaired assets | aired                    |  |
| Financial assets at fair value  | Debt securities                                      | 0   | 0   | 0             | 0  | 0                             | 0      | 0  | 0                     | 0   | 0  | 0              | 0                                     | Annex V.Part 1.31, 44(b) |  |
| comprehensive income  | prough other Comprehensive income Loans and advances |   | 0   | 0             | 0  | 0                             | 0      | 0  | 0                     | 0   | 0  | 0              | 0                                     | Annex V.Part 1.32, 44(a) |  |
| Financial assets at   | Debt securities                                      | 2,241   | 0   | 0             | 0  | 0                             | 0      | 2,763  | 0                     | 0   | 0  | 0              | 0                                     | Annex V.Part 1.31, 44(b) |  |
| amortised cost  | Loans and advances                                   | 19,493  | 998   | 712           | -68  | -90                           | -388   | 18,839   | 947                   | 683   | -62  | -85            | -373                                  | Annex V.Part 1.32, 44(a) |  |

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



#### **Breakdown of liabilities**

Jyske Bank A/S

#### (mln EUR)

|   | Carrying         | amount           |  |
|---|------------------|------------------|--|
| LIABILITIES:  | As of 31/03/2020 | As of 30/06/2020 | References                                 |
| Financial liabilities held for trading  | 4,630            | 4,160            | IFRS 7.8 (e) (ii); IFRS 9.BA.6             |
| Trading financial liabilities <sup>1</sup>  | 0                | 0                | Accounting Directive art 8(1)(a),(3),(6)   |
| Financial liabilities designated at fair value through profit or loss                         | 46,720           | 45,724           | IFRS 7.8 (e)(i); IFRS 9.4.2.2              |
| Financial liabilities measured at amortised cost  | 31,306           | 29,240           | IFRS 7.8(g); IFRS 9.4.2.1                  |
| Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup> | 0                | 0                | Accounting Directive art 8(3)              |
| Derivatives – Hedge accounting  | 57               | 20               | 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                | IAS 39.89A(b), IFRS 9.6.5.8                |
| Provisions  | 158              | 169              | IAS 37.10; IAS 1.54(I)                     |
| Tax liabilities   | 4                | 32               | IAS 1.54(n-o)                              |
| Share capital repayable on demand   | 0                | 0                | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12   |
| Other liabilities   | 2,190            | 2,091            | Annex V.Part 2.13                          |
| Liabilities included in disposal groups classified as held for sale                           | 602              | 1                | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value <sup>1</sup>                                   | 0                | 0                | Annex V Part 1.29                          |
| TOTAL LIABILITIES   | 85,668           | 81,438           | IAS 1.9(b);IG 6                            |
| TOTAL EQUITY  | 4,604            | 4,722            | IAS 1.9(c), IG 6                           |
| TOTAL EQUITY AND TOTAL LIABILITIES  | 90,272           | 86,160           | IAS 1.IG6                                  |

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



#### **Breakdown of liabilities**

Jyske Bank A/S

(mln EUR)

|                             |  | Carryi           | ng amount        |   |
|-----------------------------|--|------------------|------------------|---|
| Breakdown of financial lia  | abilities by instrument and by counterparty sector | As of 31/03/2020 | As of 30/06/2020 | References                                |
| Derivatives                 |  | 4,688            | 4,181            | IFRS 9.BA.7(a); CRR Annex II              |
| Chart resitions             | Equity instruments                                 | 0                | 0                | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Short positions             | Debt securities                                    | 0                | 0                | Annex V.Part 1.31                         |
|                             | Central banks                                      | 2,333            | 1,470            | Annex V.Part 1.42(a), 44(c)               |
|                             | of which: Current accounts / overnight deposits    | 5                | 4                | ECB/2013/33 Annex 2.Part 2.9.1            |
|                             | General governments                                | 960              | 829              | Annex V.Part 1.42(b), 44(c)               |
|                             | of which: Current accounts / overnight deposits    | 670              | 525              | ECB/2013/33 Annex 2.Part 2.9.1            |
|                             | Credit institutions                                | 3,944            | 2,024            | Annex V.Part 1.42(c),44(c)                |
| Donocito                    | of which: Current accounts / overnight deposits    | 327              | 235              | ECB/2013/33 Annex 2.Part 2.9.1            |
| Deposits                    | Other financial corporations                       | 3,152            | 2,843            | Annex V.Part 1.42(d),44(c)                |
|                             | of which: Current accounts / overnight deposits    | 1,207            | 1,094            | ECB/2013/33 Annex 2.Part 2.9.1            |
|                             | Non-financial corporations                         | 5,332            | 6,164            | Annex V.Part 1.42(e), 44(c)               |
|                             | of which: Current accounts / overnight deposits    | 4,916            | 5,559            | ECB/2013/33 Annex 2.Part 2.9.1            |
|                             | Households   | 9,093            | 8,871            | Annex V.Part 1.42(f), 44(c)               |
|                             | of which: Current accounts / overnight deposits    | 9,031            | 8,807            | Annex V.Part 1.42(f), 44(c)               |
| Debt securities issued      |  | 53,212           | 52,763           | Annex V.Part 1.37, Part 2.98              |
| Of which: S                 | Subordinated Debt securities issued                | 775              | 779              | Annex V.Part 1.37                         |
| Other financial liabilities |  | 0                | 0                | Annex V.Part 1.38-41                      |
| OTAL FINANCIAL LIABILITIES  |  | 82,714           | 79,145           |   |



Market Risk
Jyske Bank A/S

|  | Jyske balik A/S            |   |                       |                          |                             |                               |                                |  |       |                                |                 |                                  |   |                          |  |                                  |   |          |                                |         |                                  |
|--|----------------------------|---|-----------------------|--------------------------|-----------------------------|-------------------------------|--------------------------------|--|-------|--------------------------------|-----------------|----------------------------------|---|--------------------------|--|----------------------------------|---|----------|--------------------------------|---------|----------------------------------|
|  | SA                         |   |                       |                          |                             | I                             | M                              |  |       |                                |                 |                                  |   |                          |  | I                                | М   |          |                                |         |                                  |
|  |                            |   | VaR <i>(Memorandu</i> | um item)                 | STRESSED VaR (M             | demorandum item)              | AND MIG                        | NTAL DEFAULT<br>RATION RISK<br>AL CHARGE |       | ICE RISKS C                    |                 |                                  | VaR (Memori   | andum item)              | STRESSED VaR (M  | lemorandum item                  | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | C        | RICE RISKS (<br>HARGE FOR      |         |                                  |
|  | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE<br>AMOUNT                 |                       | PREVIOUS<br>DAY (VaRt-1) | PREVIOUS 60<br>WORKING DAYS | LATEST AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE                          | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY<br>(VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST<br>AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE MEASUF                 | RE FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | MEASUDE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
| (mln EUR)                                      | As of 31/03/2020           | As of 30/06/2020                              | (varavy)              |                          | (SVaRavg)                   | As of 31/                     | 03/2020                        |  |       |                                |                 |                                  | (vakavy)  |                          | (Svakavy)  | As of 30/                        | 06/2020   |          |                                |         |                                  |
| Traded Debt Instruments                        | 1,187<br>730               | 946   | 0                     | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  | 0   | 0                        | 0  | (                                |   |          |                                |         |                                  |
| Of which: General risk Of which: Specific risk | 730<br>456                 | 946<br>550<br>394<br>316<br>164<br>153<br>167 | 0                     | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  | 0   | 0                        | 0  |                                  |   |          |                                |         |                                  |
| Fauities                                       | 196                        | 316   |                       | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  |   |                          |  |                                  |   |          |                                |         |                                  |
| Of which: General risk                         | 104                        | 164   | 0                     | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  | 0   | 0                        | 0  |                                  |   |          |                                |         |                                  |
| Of which: Specific risk                        | 92                         | 153   | 0                     | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  | 0   | 0                        | 0  |                                  |   |          |                                |         |                                  |
| Foreign exchange risk Commodities risk         | 192<br>n                   | 167<br>n                                      | 0                     | 0                        | 0                           | 0                             |                                |  |       |                                |                 |                                  | 0   | 0                        | 0  |                                  |   |          |                                |         |                                  |
| Total  | 1,576                      | 1,429   | 0                     | 0                        | 0                           | 0                             | 0                              | 0  | 0     | 0                              | 0               | 0                                | 0   | 0                        | 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 OV1 template.



**Credit Risk - Standardised Approach** 

|                   |   |                                |                             |                      | Jyske B                          | ank A/S                        |                             |   |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|---|
|                   |   |                                |                             |                      | Standardise                      | ed Approach                    |                             |   |
|                   |   |                                | As of 31                    | ./03/2020            |                                  |                                | As of 30/                   | 06/2020   |
|                   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount Value adjustments and provisions |
|                   | (mln EUR, %)  |                                |                             |                      |                                  |                                |                             |   |
|                   | Central governments or central banks                              | 5,324                          | 5,254                       | 0                    |                                  | 2,469                          | 2,452                       | 0   |
|                   | Regional governments or local authorities                         | 1,606                          | 743                         | 0                    |                                  | 1,743                          | 968                         | 0   |
|                   | Public sector entities  | 38                             | 10                          | 2                    |                                  | 39                             | 12                          | 2   |
|                   | Multilateral Development Banks                                    | 2,116                          | 132                         | 0                    |                                  | 1,305                          | 79                          | 0   |
|                   | International Organisations                                       | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0   |
|                   | Institutions  | 5,333                          | 1,726                       | 500                  |                                  | 3,376                          | 1,801                       | 477   |
|                   | Corporates  | 460                            | 268                         | 148                  |                                  | 383                            | 243                         | 134   |
|                   | of which: SME   | 289                            | 107                         | 84                   |                                  | 210                            | 75                          | 59  |
|                   | Retail  | 129                            | 47                          | 35                   |                                  | 82                             | 31                          | 23  |
| Consolidated data | of which: SME   | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0   |
| Corisonaacea aaca | Secured by mortgages on immovable property                        | 241                            | 241                         | 86                   |                                  | 109                            | 109                         | 36  |
|                   | of which: SME   | 108                            | 108                         | 37                   |                                  | 33                             | 33                          | 10  |
|                   | Exposures in default  | 227                            | 141                         | 146                  | 83                               | 222                            | 136                         | 139 84  |
|                   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0   |
|                   | Covered bonds   | 6,628                          | 6,628                       | 663                  |                                  | 7,068                          | 7,068                       | 707   |
|                   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0   |
|                   | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0   |
|                   | Equity  | 130                            | 130                         | 235                  |                                  | 136                            | 136                         | 250   |
|                   | Other exposures   | 0                              | U                           | U                    |                                  | U                              | 12.00                       | U   |
|                   | Standardised Total <sup>2</sup>                                   | 22,233                         | 15,321                      | 1,814                | 88                               | 16,933                         | 13,035                      | 1,770 88  |

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

|         |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|         |   |                                | As of 3:                    | 1/03/2020            |   |                                | As of 30                    | /06/2020             |   |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|         | (mln EUR, %)  | 4.046                          | 1.017                       |                      |   | F30                            | F22                         | •                    |   |
|         | Central governments or central banks                              | 1,046                          | 1,017                       | 0                    |   | 539                            | 523                         | 0                    |   |
|         | Regional governments or local authorities  Public sector entities | 1,606                          | 743                         | 0                    |   | 1,743<br>39                    | 968                         | 0                    |   |
|         | Multilateral Development Banks                                    | 38                             | 10                          | 2                    |   | 39                             | 12                          | 2                    |   |
|         | International Organisations                                       | 0                              | 0                           |                      |   | 0                              |                             |                      |   |
|         | Institutions  | 2,788                          | 249                         | 73                   |   | 938                            | 180                         | 49                   |   |
|         | Corporates  | 226                            | 166                         | 106                  |   | 211                            | 165                         | 104                  |   |
|         | of which: SME   | 120                            | 70                          | 56                   |   | 109                            | 67                          | 53                   |   |
|         | Retail  | 10                             | 9                           | 7                    |   | 9                              | 9                           | 6                    |   |
|         | of which: SME   | 0                              | 0                           | 0                    |   | 0                              |                             |                      |   |
| DENMARK | Secured by mortgages on immovable property                        | 25                             | 25                          | 9                    |   | 14                             | 14                          | 5                    |   |
|         | of which: SME   | 14                             | 14                          | 5                    |   | 12                             | 12                          | 4                    |   |
|         | Exposures in default  | 13                             | 6                           | 7                    | 6   | 12                             | 6                           | 7                    | 6   |
|         | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Covered bonds   | 6,451                          | 6,451                       | 645                  |   | 6,865                          | 6,865                       | 686                  |   |
|         | Claims on institutions and corporates with a ST credit assessment | o o                            | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Equity  | 130                            | 130                         | 235                  |   | 136                            | 136                         | 250                  |   |
|         | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 8   |                                |                             |                      | 7   |
|         |   | (4)                            |                             |                      |   |                                |                             |                      |   |

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|                |   | exposures, but includes general credit risk adjustments. |                             |                      |   |                                |                             |                      |   |  |  |  |  |
|----------------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|--|
|                |   |  |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |  |  |  |  |
|                |   |  | As of 31                    | /03/2020             |   |                                | As of 30                    | /06/2020             |   |  |  |  |  |
|                |   | Original Exposure <sup>1</sup>                           | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |  |
|                | (mln EUR, %)  |  |                             |                      |   |                                |                             |                      |   |  |  |  |  |
|                | Central governments or central banks                              | 4,090  | 4,090                       | 0                    |   | 1,737                          | 1,737                       | 0                    |   |  |  |  |  |
|                | Regional governments or local authorities                         | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Public sector entities  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Multilateral Development Banks                                    | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | International Organisations                                       | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Institutions  | 163  | 147                         | 70                   |   | 251                            | 181                         | 73                   |   |  |  |  |  |
|                | Corporates  | 6  | 6                           | 5                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | of which: SME   | 6  | 6                           | 5                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Retail  | 8  | 1                           | 1                    |   | 6                              | 1                           | 1                    |   |  |  |  |  |
| CEDMANN        | of which: SME   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| <b>GERMANY</b> | Secured by mortgages on immovable property                        | 2  | 2                           | 1                    |   | 2                              | 2                           | 1                    |   |  |  |  |  |
|                | of which: SME   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Exposures in default  | 6  | 6                           | 8                    | 0   | 6                              | 6                           | 8                    | 0   |  |  |  |  |
|                | Items associated with particularly high risk                      | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Covered bonds   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Claims on institutions and corporates with a ST credit assessment | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Collective investments undertakings (CIU)                         | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Equity  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                | Other exposures   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|                |   |  |                             |                      |   |                                |                             |                      |   |  |  |  |  |

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|          |   | Exposures, but includes general credit risk adjustments.  Standardised Approach |                             |                      |   |                                |                             |                      |   |  |  |  |  |
|----------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|--|
|          |   |   |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |  |  |  |  |
|          |   |   | As of 31                    | /03/2020             |   |                                | As of 30                    | /06/2020             |   |  |  |  |  |
|          | (mln EUR, %)  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |  |
|          | Central governments or central banks                              | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Regional governments or local authorities                         | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Public sector entities  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Multilateral Development Banks                                    | 495   | 22                          | 0                    |   | 723                            | 30                          | 0                    |   |  |  |  |  |
|          | International Organisations                                       | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Institutions  | 424   | 67                          | 13                   |   | 370                            | 212                         | 42                   |   |  |  |  |  |
|          | Corporates  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Retail  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| FINLAND  | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| TINLAIND | Secured by mortgages on immovable property                        | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Exposures in default  | 0   | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |  |  |  |  |
|          | Items associated with particularly high risk                      | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Covered bonds   | 23  | 23                          | 2                    |   | 48                             | 48                          | 5                    |   |  |  |  |  |
|          | Claims on institutions and corporates with a ST credit assessment | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Collective investments undertakings (CIU)                         | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Equity  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|          | Other exposures   | 0   | 0                           | 0                    | -   | 0                              | 0                           | 0                    | _   |  |  |  |  |
|          | Standardised Total <sup>2</sup>                                   |   |                             |                      | 0   |                                |                             |                      | 0   |  |  |  |  |

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Jyske Bank A/S

|                             |  |  |  |  | Standardise  | d Approach   |   |   |   |
|-----------------------------|--|--|--|--|--|--|---|---|---|
|                             |  |  | As of 31,  | /03/2020   |  |  | As of 30  | /06/2020  |   |
|                             |  |  |  |  | Value adjustments and  |  |   |   | Value adjustments and                           |
|                             |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount   | provisions <sup>2</sup>  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount  | provisions <sup>2</sup>                         |
|                             | (mln EUR, %)  Central governments or central banks   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Regional governments or local authorities  Public sector entities  | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Multilateral Development Banks International Organisations   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Institutions Corporates  | 741<br>15  | 110  | 28   |  | 566<br>15  | 2   | 19  |   |
|                             | of which: SME  Retail  | 15<br>11   | 10   | 8  |  | 15<br>11   | 10  | 7   |   |
| SWEDEN                      | of which: SME  Secured by mortgages on immovable property  of which: SME   | 3  | 3  | 1  |  | 3  | 3   | 1   |   |
|                             | Exposures in default Items associated with particularly high risk  | 1  | 0  | 0  | 1  | 1  | 1   | 1   |   |
|                             | Covered bonds Claims on institutions and corporates with a ST credit assessment  | 43<br>0  | 43   | 4  |  | 43   | 43<br>0   | 4   |   |
|                             | Collective investments undertakings (CIU) Equity   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Other exposures Standardised Total <sup>2</sup>  | 0  | 0  | 0  | 2  | 0  | 0   | 0   |   |
|                             |  | (2) Total value adjustments and  | provisions per country of counted  | taking into account any effect d<br>erparty excludes those for securi  | ue to credit conversion factors or istisation exposures, additional val  | credit risk mitigation techniques (<br>uation adjustments (AVAs) and o   | (e.g. substitution effects).<br>ther own funds reductions rel             | ated to the   |   |
|                             |  | exposures, but includes genera   | al credit risk adjustments.  |  | Standardise  | d Approach   |   |   |   |
|                             |  |  | As of 31,  | /03/2020   |  |  | As of 30  | /06/2020  |   |
|                             |  |  |  |  |  |  |   |   |   |
|                             |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and provisions <sup>2</sup>  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments ar<br>provisions <sup>2</sup> |
|                             | (mln EUR, %)   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities  | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Multilateral Development Banks International Organisations   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | Institutions Corporates  | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
|                             | of which: SME  Retail  | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
| Country of                  | of which: SME Secured by mortgages on immovable property   | 0  | 0  | 0  |  | 0  | 0   | 0   |   |
| Counterpart 5               | of which: SME  Exposures in default  | 0  | 0 0  | 0 0  | 0  | 0  | 0   | 0   |   |
|                             | Items associated with particularly high risk Covered bonds   | 0 0  | 0 0  | 0 0  |  | 0  | 0<br>0  | 0   |   |
|                             | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  | 0 0  | 0 0  | 0 0  |  | 0  | 0<br>0  | 0 0   |   |
|                             | Equity Other exposures   | 0  | 0  | 0  |  | 0  | 0<br>0  | 0   |   |
|                             | Standardised Total <sup>2</sup>  | (1) Original exposure, unlike Exp  | posure value, is reported before   | taking into account any effect d   | ue to credit conversion factors or   | credit risk mitigation techniques  | (e.a. substitution effects)   |   |   |
|                             |  | (2) Total value adjustments and  | provisions per sountry of sounts   | erparty evaludes these for securi  | ictication exposures additional val  | untion adjustments (AVAs) and o  | ther own funds reductions rel   | ated to the   |   |
|                             |  | (2) Total value adjustments and exposures, but includes genera                                 | provisions per country of counted  | erparty excludes those for securi  | istisation exposures, additional val   | uation adjustments (AVAs) and o  | ther own funds reductions rel   | ated to the   |   |
|                             |  | (2) Total value adjustments and  | provisions per country of counteral credit risk adjustments.               | erparty excludes those for securi  | istisation exposures, additional val  Standardise  | uation adjustments (AVAs) and o  | ther own funds reductions rel   |   |   |
|                             |  | (2) Total value adjustments and  | provisions per country of counteral credit risk adjustments.               | rparty excludes those for security enect of the control of the con | istisation exposures, additional val   | uation adjustments (AVAs) and o  | ther own funds reductions rel   | /06/2020  |   |
|                             |  | (2) Total value adjustments and  | provisions per country of counteral credit risk adjustments.               | erparty excludes those for securi  | istisation exposures, additional val   | uation adjustments (AVAs) and o  | ther own funds reductions rel   |   | Value adjustments a<br>provisions <sup>2</sup>  |
|                             | (min EUR, %)  Central governments or central banks   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
|                             | (mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities  | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
| Country of                  | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail  | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
| Country of<br>Counterpart 6 | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
| Country of<br>Counterpart 6 | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default  | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)   | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures  | (2) Total value adjustments and exposures, but includes generated                              | provisions per country of countered al credit risk adjustments.  As of 31, | 703/2020   | Standardise  Value adjustments and provisions <sup>2</sup>   | d Approach   | ther own funds reductions rel   | /06/2020  |   |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0             | CO3/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect d   | Standardise  Value adjustments and provisions <sup>2</sup> 0  ue to credit conversion factors or   | uation adjustments (AVAs) and o  d Approach  Original Exposure¹  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques (                                 | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | CO3/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect d   | Standardise  Value adjustments and provisions <sup>2</sup> 0  ue to credit conversion factors or istisation exposures, additional value additional value to credit conversion factors or istisation exposures, additional value to credit conversion factors or istisation exposures, additional value to credit conversion factors or istisation exposures, additional value conversion factors or istisation exposures. | uation adjustments (AVAs) and o  d Approach  Original Exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques (uation adjustments (AVAs) and o | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | CO3/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 taking into account any effect d   | Standardise  Value adjustments and provisions <sup>2</sup> 0  ue to credit conversion factors or   | uation adjustments (AVAs) and o  d Approach  Original Exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques (uation adjustments (AVAs) and o | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional val   | uation adjustments (AVAs) and o  d Approach  Original Exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques (uation adjustments (AVAs) and o | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup>                         |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions <sup>2</sup> 0  ue to credit conversion factors or istisation exposures, additional value additional value to credit conversion factors or istisation exposures, additional value to credit conversion factors or istisation exposures, additional value to credit conversion factors or istisation exposures, additional value conversion factors or istisation exposures. | uation adjustments (AVAs) and o  d Approach  Original Exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques (uation adjustments (AVAs) and o | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup>                         |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (min EUR, %)   | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities   | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| _                           | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (mln EUR, %) Central governments or central banks  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| _                           | Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates   | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| Counterpart 6               | Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| Counterpart 6  Country of   | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recall Secured by mortgages on immovable property  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| Counterpart 6               | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments a     |
| Counterpart 6  Country of   | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds  | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments ar    |
| Counterpart 6  Country of   | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments an                            |
| Counterpart 6  Country of   | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment       | Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O | As of 31/  Exposure Value  O O O O O O O O O O O O O O O O O O             | Risk exposure amount  O O O O O O O O O O O O O O O O O O  | Standardise  Value adjustments and provisions²  0  ue to credit conversion factors or istisation exposures, additional values additional values adjustments and Standardise  Value adjustments and   | original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O   | As of 30  Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions <sup>2</sup> Value adjustments an    |



Credit Risk - Standardised Approach

Jyske Bank A/S

|                |   |  |   |                                   | Standardise                                   | ed Approach                       |                               |                      |   |
|----------------|---|--|---|-----------------------------------|---|-----------------------------------|-------------------------------|----------------------|---|
|                |   |  | As of 31  | /03/2020                          |   |                                   | As of 30                      | 0/06/2020            |   |
|                |   |  |   |                                   |   |                                   |                               |                      |   |
|                |   | Original Exposure <sup>1</sup>                                   | Exposure Value <sup>1</sup>                                       | Risk exposure amount              | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>    | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|                | (mln EUR, %)  |  |   |                                   | provisions                                    |                                   |                               |                      | provisions                                    |
|                | Central governments or central banks  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Regional governments or local authorities Public sector entities  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Multilateral Development Banks International Organisations  | 0 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0                    |   |
|                | Institutions  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Corporates of which: SME  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
| Country of     | Retail of which: SME  | 0 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0                    |   |
| Counterpart 8  | Secured by mortgages on immovable property  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
| ·              | of which: SME  Exposures in default   | 0  | 0   | 0                                 | 0   | 0                                 | 0                             | 0                    |   |
|                | Items associated with particularly high risk Covered bonds  | 0  | 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  | 0 0   | 0 0                               |   | 0                                 | 0                             | 0                    |   |
|                | Other exposures   | 0  | 0   | 0                                 | 0   | 0                                 | 0                             | 0                    |   |
|                | Standardised Total <sup>2</sup>   |  |   |                                   | ue to credit conversion factors or            |                                   |                               |                      | 1   |
|                |   | (2) Total value adjustments and<br>exposures, but includes gener | I provisions per country of count ral credit risk adjustments.    | erparty excludes those for securi | stisation exposures, additional va            | luation adjustments (AVAs) and    | other own funds reductions re | elated to the        |   |
|                |   |  |   |                                   | Standardise                                   | d Approach                        |                               |                      |   |
|                |   |  | As of 31  | /03/2020                          |   |                                   | As of 30                      | 0/06/2020            |   |
|                |   |  | A5 01 31  |                                   |   |                                   | A3 01 30                      | 7,00,2020            |   |
|                |   |  |   |                                   | Value adjustments and                         |                                   |                               |                      | Value adjustments an                          |
|                |   | Original Exposure <sup>1</sup>                                   | Exposure Value <sup>1</sup>                                       | Risk exposure amount              | provisions <sup>2</sup>                       | Original Exposure <sup>1</sup>    | Exposure Value <sup>1</sup>   | Risk exposure amount | provisions <sup>2</sup>                       |
|                | (mln EUR, %)  |  |   |                                   |   | •                                 |                               |                      |   |
|                | Central governments or central banks Regional governments or local authorities                              | 0 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0 0                  |   |
|                | Public sector entities Multilateral Development Banks   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | International Organisations   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Institutions Corporates   | 0  | 0   | 0 0                               |   | 0                                 | 0                             | 0                    |   |
|                | of which: SME   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
| Country of     | Retail of which: SME  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
| Counterpart 9  | Secured by mortgages on immovable property of which: SME  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Exposures in default  | 0  | 0   | 0                                 | 0   | 0                                 | 0                             | 0                    |   |
|                | Items associated with particularly high risk Covered bonds  | 0 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0                    |   |
|                | Claims on institutions and corporates with a ST credit assessment   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Collective investments undertakings (CIU) Equity  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Other exposures Standardised Total <sup>2</sup>   | 0  | 0   | 0                                 | 0   | 0                                 | 0                             | 0                    |   |
|                | Standardised rotal  |  |   |                                   | ue to credit conversion factors or            |                                   |                               |                      |   |
|                |   | exposures, but includes gener                                    | f provisions per country of countral ral credit risk adjustments. | erparty excludes those for securi | stisation exposures, additional va            | luation adjustments (AVAs) and    | other own funds reductions re | elated to the        |   |
|                |   |  |   |                                   | Standardise                                   | d Approach                        |                               |                      |   |
|                |   |  | As of 31  | /03/2020                          |   |                                   | As of 30                      | 0/06/2020            |   |
|                |   |  |   |                                   |   |                                   |                               |                      |   |
|                |   | Original Exposure <sup>1</sup>                                   | Exposure Value <sup>1</sup>                                       | Risk exposure amount              | Value adjustments and                         | Original Exposure <sup>1</sup>    | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments an                          |
|                |   | Original Exposure  | Exposure value  | and exposure difficult            | provisions <sup>2</sup>                       | original Exposure                 | Exposure value                | and exposure unrount | provisions <sup>2</sup>                       |
|                | (mln EUR, %) Central governments or central banks   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Regional governments or local authorities   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Public sector entities Multilateral Development Banks   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | International Organisations Institutions  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Corporates  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | of which: SME  Retail   | 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0                    |   |
| Country of     | of which: SME   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
| Counterpart 10 | Secured by mortgages on immovable property of which: SME  | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Exposures in default Items associated with particularly high risk   | 0  | 0   | 0                                 | 0   | 0                                 | 0                             | 0                    |   |
|                | Covered bonds   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 0  | 0 0   | 0 0                               |   | 0<br>0                            | 0<br>0                        | 0 0                  |   |
|                | <b>Equity</b>   | 0  | 0   | 0                                 |   | 0                                 | 0                             | 0                    |   |
|                | Other exposures Standardised Total <sup>2</sup>   | U  | U   | U                                 | 0   | U                                 | U                             | U                    |   |
|                |   | (1) Original exposure, unlike Ex                                 | posure value, is reported before                                  | taking into account any effect d  | ue to credit conversion factors or            | credit risk mitigation techniques | (e.g. substitution effects).  |                      |   |

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

# 2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

|                   |   |  |  |   |   | C  | <b>redit Risk -</b><br>Jyske B  | IRB Appro  | oach   |   |  |  |   |
|-------------------|---|--|--|---|---|--|---|--|--|---|--|--|---|
|                   |   |  |  | As of 31  | /03/2020  |  | IRB Ap  | proach   |  | As of 30  | /06/2020   |  |   |
|                   | (   FUD 0()   | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk expo   | Of which:  | Value<br>adjustments<br>and<br>provisions   | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk exp   | Of which:  | Value<br>adjustments<br>and<br>provisions   |
| Consolidated data | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total <sup>2</sup> | 0<br>0<br>47,907<br>34<br>11,291<br>30,192<br>26,399<br>741<br>25,657<br>0<br>3,793<br>1,034<br>2,759<br>0 | defaulted  0 0 646 0 396 373 278 61 217 0 95 43 52 0                             | 0<br>0<br>43,034<br>33<br>9,315<br>29,025<br>26,049<br>696<br>25,352<br>0<br>2,977<br>823<br>2,153<br>0 | 0<br>0<br>12,268<br>21<br>2,843<br>5,657<br>4,863<br>190<br>4,672<br>0<br>795<br>244<br>551<br>0<br>843 | defaulted  0 0 320 0 130 311 280 35 246 0 31 14 17 0                             | 0<br>0<br>497<br>0<br>283<br>271<br>163<br>31<br>132<br>0<br>108<br>50<br>57      | 0<br>0<br>47,262<br>47<br>10,736<br>29,928<br>26,256<br>687<br>25,569<br>0<br>3,672<br>954<br>2,717<br>0 | defaulted  0 0 633 0 368 371 278 60 218 0 93 43 50 0                             | 0<br>0<br>42,465<br>45<br>8,760<br>28,839<br>25,947<br>642<br>25,305<br>0<br>2,893<br>791<br>2,102<br>0 | 0<br>0<br>12,502<br>28<br>2,812<br>5,540<br>4,781<br>158<br>4,622<br>0<br>759<br>222<br>537<br>0<br>856<br><b>18,898</b> | defaulted  0 0 305 0 122 274 245 30 216 0 29 12 17 0                             | 0<br>508<br>0<br>270<br>267<br>158<br>31<br>127<br>0<br>109<br>54                 |
|                   |   | (1) Original<br>(2) IRB Tota   | exposure, unlike E<br>Il does not include  | Exposure value, i<br>e the Secutarisat  | is reported befo<br>ion position unli   | re taking into ac<br>ike in the previou  | us Transparency   | due to credit<br>exercises' res<br>proach  | conversion factorults.   | rs or credit risk n   | nitigation tech  | nniques (e.g. subst  | itution effects).   |
|                   |   |  |  | As of 31  | /03/2020  |  | Value   |  |  | As of 30  | /06/2020   |  | Value   |
|                   | (mln EUR, %)  | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk expo   | Of which:<br>defaulted   | adjustments<br>and<br>provisions  | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk exp   | Of which:<br>defaulted   | adjustments<br>and<br>provisions  |
| DENMARK           | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total   | 0<br>0<br>45,948<br>34<br>10,827<br>29,876<br>26,178<br>739<br>25,439<br>0<br>3,698<br>968<br>2,730<br>0   | 0<br>0<br>616<br>0<br>366<br>370<br>277<br>61<br>216<br>0<br>93<br>42<br>51<br>0 | 0<br>0<br>41,317<br>0<br>8,931<br>28,761<br>25,829<br>695<br>25,135<br>0<br>2,932<br>797<br>2,135<br>0  | 0<br>0<br>11,836<br>0<br>2,734<br>5,637<br>4,853<br>190<br>4,663<br>0<br>784<br>237<br>546<br>0         | 0<br>0<br>309<br>0<br>119<br>308<br>278<br>35<br>243<br>0<br>31<br>14<br>17<br>0 | 0<br>0<br>478<br>0<br>268<br>268<br>162<br>31<br>131<br>0<br>106<br>50<br>56<br>0 | 0<br>0<br>45,896<br>47<br>10,254<br>29,646<br>26,035<br>685<br>25,349<br>0<br>3,612<br>926<br>2,685<br>0 | 0<br>0<br>601<br>0<br>337<br>368<br>277<br>60<br>217<br>0<br>91<br>43<br>48<br>0 | 0<br>0<br>41,392<br>45<br>8,356<br>28,583<br>25,726<br>641<br>25,086<br>0<br>2,857<br>773<br>2,084<br>0 | 0<br>0<br>12,054<br>28<br>2,687<br>5,523<br>4,772<br>158<br>4,614<br>0<br>751<br>218<br>533<br>0                         | 0<br>0<br>296<br>0<br>113<br>272<br>243<br>30<br>213<br>0<br>29<br>12<br>17<br>0 | 0<br>0<br>488<br>0<br>256<br>264<br>157<br>31<br>126<br>0<br>107<br>54<br>53<br>0 |
|                   |   | Original exp   | osure, unince expose   | ие value, в героп   | ed before taking i  | nto account any en   |   | proach   | IS OF CIEUR TISK ITH   | igation techniques  | (e.g. substitutio  | ii eliects).   |   |
|                   |   | Origina  | al Exposure¹   | As of 31  Exposure  | /03/2020<br>Risk expo   | sure amount  | Value<br>adjustments  | Origina  | l Exposure <sup>1</sup>  | As of 30  Exposure  | /06/2020<br>Risk exp   | osure amount   | Value<br>adjustments  |
|                   | (mln EUR, %)  Central banks and central governments Institutions  | 0  | Of which:<br>defaulted   | Value <sup>1</sup>  | 0   | Of which:<br>defaulted   | and provisions  | 0  | Of which:<br>defaulted   | Value <sup>1</sup>  | 0  | Of which:<br>defaulted   | and provisions  |
| GERMANY           | Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total  | 0<br>143<br>0<br>65<br>9<br>2<br>0<br>2<br>0<br>6<br>4<br>2<br>0   | 1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 0<br>116<br>0<br>47<br>7<br>2<br>0<br>2<br>0<br>5<br>3<br>2<br>0  | 0<br>52<br>0<br>18<br>2<br>0<br>0<br>0<br>0<br>0<br>2<br>1<br>1   | 0<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                         | 0<br>2<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 0<br>172<br>0<br>76<br>9<br>2<br>0<br>2<br>0<br>6<br>4<br>3  | 0<br>3<br>0<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0                              | 0<br>141<br>0<br>67<br>7<br>2<br>0<br>2<br>0<br>5<br>3<br>2<br>0  | 0<br>69<br>0<br>28<br>1<br>0<br>0<br>0<br>0<br>1<br>1<br>1   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 0<br>3<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>0                                    |
|                   |   | <sup>(1)</sup> Original exp  | osure, unlike Exposu   | ure value, is report  | ed before taking i  | nto account any ef   |   |  | ors or credit risk mit   | tigation techniques   | (e.g. substitutio  | n effects).  |   |
|                   |   | Origina  | al Exposure <sup>1</sup>   | Exposure  | ./03/2020<br>Risk expo  | sure amount  | Value<br>adjustments  | oproach<br>Origina   | l Exposure <sup>1</sup>  | Exposure  | 7/06/2020<br>Risk exp  | osure amount   | Value<br>adjustments  |
| FINLAND           | (mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME   | 0<br>0<br>20<br>0<br>1<br>0<br>0   | Of which: defaulted  0 0 0 0 0 0 0 0 0 0   | O 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>19<br>0<br>0<br>0<br>0  | Of which: defaulted  0 0 0 0 0 0 0 0 0 0 0                                       | and provisions  0 0 0 0 0 0 0 0 0 0 0 0 0   | 0<br>0<br>16<br>0<br>1<br>0<br>0   | Of which: defaulted  0 0 0 0 0 0 0 0 0 0 0                                       | Value <sup>1</sup> 0 0 13 0 0 0 0 0 0 0 0 0   | 0<br>0<br>17<br>0<br>0<br>0<br>0   | Of which: defaulted  0 0 0 0 0 0 0 0 0 0 0                                       | and provisions  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<br>0<br>0<br>0   | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0  |
|                   | Other non credit-obligation assets  IRB Total   | <sup>(1)</sup> Original exp  | osure, unlike Exposu   | ure value, is report  | ed before taking i  | nto account any ef   | fect due to credit  | conversion facto   | ors or credit risk mit   | tigation techniques   | (e.g. substitutio  | n effects).  |   |
|                   |   |  |  | As of 31  | ./03/2020   |  | IRB Ap  | proach   |  | As of 30  | 0/06/2020  |  |   |
|                   | (mla FUD. 0())  | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk expo   | of which:  | Value<br>adjustments<br>and<br>provisions   | Origina  | Of which:  | Exposure<br>Value <sup>1</sup>  | Risk exp   | Of which:  | Value<br>adjustments<br>and<br>provisions   |
| SWEDEN            | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME   | 0<br>0<br>240<br>0<br>86<br>58<br>2<br>0<br>2<br>0<br>56<br>55<br>2  | defaulted  0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                 | 0<br>0<br>191<br>0<br>68<br>20<br>2<br>0<br>2<br>0<br>18<br>17<br>2                                     | 0<br>0<br>127<br>0<br>38<br>6<br>0<br>0<br>0<br>0<br>5<br>5   | defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                   | 0<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>287<br>0<br>116<br>20<br>2<br>0<br>2<br>0<br>18<br>17<br>1                                     | defaulted  0 0 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                 | 0<br>0<br>178<br>0<br>81<br>11<br>2<br>0<br>2<br>0<br>9<br>8<br>1                                       | 0<br>0<br>150<br>0<br>56<br>2<br>0<br>0<br>0<br>0<br>2<br>2  | defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                   | 0<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>0                                    |
|                   | Other non credit-obligation assets  IRB Total   | (1) Original exp   | osure, unlike Exposu   | ure value, is report  | ed before taking i  | nto account any ef   | fect due to credit  | conversion factor  | ors or credit risk mit   | tigation techniques   | (e.g. substitutio  | n effects).  |   |

| EBA EUROPEAN BANKING AUTHORITY |  |  |   | 202   |   | vide Trar<br>redit Risk - 1<br>Jyske Ba                  | RB Approa   | -  | cise  |  |  |  |
|--------------------------------|--|--|---|---|---|--|---|--|---|--|--|--|
|                                |  |  |   |   |   | IRB Ap   | proach  |  |   |  |  |  |
|                                |  |  | As of 31  | /03/2020  |   | Value  |   | . ,  | As of 30/   | /06/2020   |  | Value  |
|                                |  | Original Exposure <sup>1</sup> Of which:   | Exposure<br>Value <sup>1</sup>                                | Risk exposi   | Of which:                                       | adjustments<br>and<br>provisions                         | Original I  | Of which:                                      | Exposure<br>Value <sup>1</sup>                                | Risk expo  | Of which:                                      | adjustments<br>and<br>provisions               |
| Country of Counterpart 5       | (mh EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Other non credit-obligation assets IRB Total | defaulted  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
|                                |  |  | proach  |   | As of 30,                                       | 706/2020   |   |  |   |  |  |  |
|                                | (mln EUR, %)   | Original Exposure <sup>1</sup> Of which: defaulted   | Exposure<br>Value <sup>1</sup>                                | Risk expos  | ure amount  Of which: defaulted                 | Value<br>adjustments<br>and<br>provisions                | Original I  | Exposure <sup>1</sup> Of which:  defaulted     | Exposure<br>Value <sup>1</sup>                                | Risk expo  | Of which:                                      | Value<br>adjustments<br>and<br>provisions      |
| Country of Counterpart 6       | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total                        |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
|                                |  | (1) Original exposure, unlike Exposu   |   |   | o account any er                                | IRB Ap   |   | or credit risk mitk                            |   |  | епестя).                                       |  |
|                                | (mln EUR, %)   | Original Exposure <sup>1</sup> Of which: defaulted   | As of 31  Exposure  Value <sup>1</sup>                        | /03/2020<br>Risk expos  | ore amount  Of which:  defaulted                | Value<br>adjustments<br>and<br>provisions                | Original I  | Exposure <sup>1</sup> Of which:  defaulted     | As of 30/<br>Exposure<br>Value <sup>1</sup>                   | 706/2020<br>Risk expo                                    | osure amount  Of which: defaulted              | Value<br>adjustments<br>and<br>provisions      |
| Country of Counterpart 7       | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total                | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
|                                |  |  |   |   |   | IRB Ap   |   |  |   |  |  |  |
|                                |  | Original Exposure  Of which:  As of 31/03/2020  Risk exposure amount adjustmen and Of which: |   |   |   |  |   | Exposure <sup>1</sup> Of which:                | As of 30/<br>Exposure<br>Value <sup>1</sup>                   | 706/2020<br>Risk expo                                    | osure amount  Of which:                        | Value<br>adjustments<br>and                    |

|  | IRB Approach  |   |  |                                       |                                       |                                       |  |  |  |                  |   |   |
|--|---|---|--|---------------------------------------|---------------------------------------|---------------------------------------|--|--|--|------------------|---|---|
|  |   |   | As of 31,  | /03/2020                              |                                       |                                       |  |  | As of 30   | 06/2020          |   |   |
|  | Origi   | nal Exposure <sup>1</sup>   | Exposure   | Risk ex                               | posure amount                         | Value<br>adjustments                  | Origina  | al Exposure <sup>1</sup>   | Exposure   | Risk expo        | sure amount   | Value<br>adjustments                                      |
| (mln EUR, %)   |   | Of which:<br>defaulted  | Value <sup>1</sup>   |                                       | Of which:<br>defaulted                | and provisions                        |  | Of which:<br>defaulted   | − Value¹   |                  | Of which:<br>defaulted  | provisions  |
| Central banks and central governments                        | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Institutions   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Corporates   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Corporates - Of Which: Specialised Lending                   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Corporates - Of Which: SME                                   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Secured on real estate property                     | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Secured on real estate property - Of Which: SME     | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Secured on real estate property - Of Which: non-SME | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Qualifying Revolving                                | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Other Retail  | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Other Retail - Of Which: SME                        | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Retail - Other Retail - Of Which: non-SME                    | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Equity   | 0   | 0   | 0  | 0                                     | 0                                     | 0                                     | 0  | 0  | 0  | 0                | 0   | 0   |
| Other non credit-obligation assets                           |   |   |  |                                       |                                       |                                       |  |  |  |                  |   |   |
| IRB Total  |   |   |  |                                       |                                       |                                       |  |  |  |                  |   |   |
|  | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets | (min EUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | (mln EUR, %)defaultedCentral banks and central governments00Institutions00Corporates00Corporates - Of Which: Specialised Lending00Corporates - Of Which: SME00Retail00Retail - Secured on real estate property00Retail - Secured on real estate property - Of Which: SME00Retail - Secured on real estate property - Of Which: non-SME00Retail - Qualifying Revolving00Retail - Other Retail00Retail - Other Retail - Of Which: SME00Retail - Other Retail - Of Which: non-SME00Equity00Other non credit-obligation assets | Central banks and central governments | Central banks and central governments | Central banks and central governments | Original Exposure   Exposure   Exposure   Palue   Of which: defaulted   Of which: Specialised Lending   Of which: Specialised Lending   Of which: Specialised Lending   Of which: SME   Of which: SM | Central banks and central governments   Of which: defaulted   Corporates - Of Which: Specialised Lending   Corporates - Of Which: Specialised Lending   Corporates - Of Which: SME   Retail - Secured on real estate property - Of Which: SME   Retail - Qualifying Revolving   Retail - Other Retail - Of Which: SME   O | As of 31/03/2020   As of 31/03 | As of 31/03/2020 | As of 31/03/2020   As of 31/03/2020   As of 31/03/2020   As of 30/06/2020 | As of 31/03/2020    Control banks and central governments |

|                          |  | ткь арргоасп              |                        |                      |                     |                        |                      |                   |                        |                      |                     |                        |                      |
|--------------------------|--|---------------------------|------------------------|----------------------|---------------------|------------------------|----------------------|-------------------|------------------------|----------------------|---------------------|------------------------|----------------------|
|                          |  |                           |                        | As of 31             | /03/2020            |                        |                      |                   |                        | As of 30             | /06/2020            |                        |                      |
|                          |  | Origi                     | nal Exposure¹          | Exposure             | Risk expos          | sure amount            | Value<br>adjustments | Original          | Exposure <sup>1</sup>  | Exposure             | Risk expos          | sure amount            | Value<br>adjustments |
|                          | (mln EUR, %)   |                           | Of which:<br>defaulted | - Value <sup>1</sup> |                     | Of which:<br>defaulted | and<br>provisions    |                   | Of which:<br>defaulted | - Value <sup>1</sup> |                     | Of which:<br>defaulted | and provisions       |
|                          | Central banks and central governments                        | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Institutions   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Corporates   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Corporates - Of Which: Specialised Lending                   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Corporates - Of Which: SME                                   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail - Secured on real estate property                     | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
| Country of Countarnart O | Retail - Secured on real estate property - Of Which: SME     | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
| Country of Counterpart 9 | Retail - Secured on real estate property - Of Which: non-SME | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail - Qualifying Revolving                                | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail - Other Retail  | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail - Other Retail - Of Which: SME                        | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Equity   | 0                         | 0                      | 0                    | 0                   | 0                      | 0                    | 0                 | 0                      | 0                    | 0                   | 0                      | 0                    |
|                          | Other non credit-obligation assets                           |                           |                        |                      |                     |                        |                      |                   |                        |                      |                     |                        |                      |
|                          | IRB Total  |                           |                        |                      |                     |                        |                      |                   |                        |                      |                     |                        |                      |
|                          |  | <sup>(1)</sup> Original e | xposure, unlike Exposu | re value, is reporte | ed before taking in | nto account any ef     | fect due to credit c | onversion factors | s or credit risk mitig | gation techniques (  | e.g. substitution ( | effects).              |                      |

|                           |  | IRB Approach        |                          |                      |            |                        |                      |          |                        |                      |           |                        |                      |
|---------------------------|--|---------------------|--------------------------|----------------------|------------|------------------------|----------------------|----------|------------------------|----------------------|-----------|------------------------|----------------------|
|                           |  |                     |                          | As of 31             | /03/2020   |                        |                      |          |                        | As of 30             | 06/2020   |                        |                      |
|                           |  | Origin              | al Exposure <sup>1</sup> | Exposure             | Risk expos | sure amount            | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure             | Risk expo | sure amount            | Value<br>adjustments |
|                           | (mln EUR, %)   | Of which: defaulted |                          | - Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | - Value <sup>1</sup> |           | Of which:<br>defaulted | and provisions       |
|                           | Central banks and central governments                        | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      | 0                    |
|                           | Institutions   | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      |                      |
|                           | Corporates   | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      |                      |
|                           | 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                      |                      |
|                           | Retail   | 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                      |                      |
| Country of Countarnart 10 | Retail - Secured on real estate property - Of Which: SME     | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      |                      |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: non-SME | 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                      |                      |
|                           | Retail - Other Retail  | 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                      |                      |
|                           | Retail - Other Retail - Of Which: non-SME                    | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      | [ C                  |
|                           | Equity   | 0                   | 0                        | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    | 0         | 0                      | 0                    |
|                           | Other non credit-obligation assets                           |                     |                          |                      |            |                        |                      |          |                        |                      |           |                        |                      |
|                           | IRB Total  |                     |                          |                      |            |                        |                      |          |                        |                      |           |                        |                      |



General governments exposures by country of the counterparty

|   |                  |  |   |  |  |   | Jyske Bank A/S                                  |   |   |                            |                            |                            |                            |                 |
|---|------------------|--|---|--|--|---|---|---|---|----------------------------|----------------------------|----------------------------|----------------------------|-----------------|
|   |                  |  |   |  |  |   | As of 30/06/2020                                |   |   |                            |                            |                            |                            |                 |
|   |                  |  |   |  |  | Direc   | ct exposures                                    |   |   |                            |                            |                            |                            |                 |
|   | (mln EUR)        |  |   | On balance s                                   | heet   |   |   |   | Deriva  | tives                      |                            | Off balar                  | nce sheet                  |                 |
|   |                  |  |   |  |  |   |   |   |   |                            |                            | Off-balance sh             | heet exposures             |                 |
|   |                  |  |   |  |  |   |   | Derivatives with pos                          | sitive fair value                               | Derivatives with           | negative fair value        |                            |                            | Risk weighted   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held<br>for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                               | Notional amount                                 | Carrying amount            | Notional amount            | Nominal                    | Provisions                 | exposure amount |
| [ 0 - 3M [  | Austria          |  |   |  |  |   |   |   |   |                            |                            |                            |                            |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Belgium          | 0<br>0<br>0<br>0<br>61<br>0<br>0                                   | 0<br>0<br>0<br>0<br>61<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>26<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>36<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0               |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Bulgaria         |  |   |  |  |   |   |   |   |                            |                            |                            |                            |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Cyprus           |  |   |  |  |   |   |   |   |                            |                            |                            |                            |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Czech Republic   | 0<br>0<br>4<br>0<br>0<br>0<br>0                                    | 0<br>0<br>4<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>4<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0               |
| [ 0 - 3M [  | Denmark          | 21<br>436<br>312<br>282<br>242<br>134<br>336<br><b>1,762</b>       |   | 0<br>0<br>0<br>0<br>5<br>0<br>5                | 0<br>76<br>0<br>0<br>69<br>59<br>20  | 0<br>0<br>0<br>0<br>0<br>0  |   | 230<br>0<br>0<br>0<br>0<br>0<br>0<br>2<br>233 | 6,937<br>314<br>127<br>154<br>122<br>149<br>584 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 |                            | 0<br>0<br>0<br>0<br>0<br>0 | 2               |
| [ 0 - 3M [  | Estonia          | 2,702  | <i>1</i> 11.02  |  |  |   | 1,001   |   | 0,000   |                            |                            |                            |                            |                 |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  |   | Jyske Bank A/S                                  |                            |   |                            |                            |                            |                            |                                  |
|---|------------------|--|--|--|--|---|---|----------------------------|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 30/06/2020                                |                            |   |                            |                            |                            |                            |                                  |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |                            |   |                            |                            |                            |                            |                                  |
|   | (mln EUR)        |  |  | On balance she                         | eet  |   |   |                            | Deriva  | tives                      |                            | Off balar                  | ce sheet                   |                                  |
|   |                  |  |  |  |  |   |   | Derivatives with po        | sitive fair value                             | Derivatives with           | negative fair value        | Off-balance sh             | eet exposures              |                                  |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) |  | of which: Financial assets<br>designated at fair value<br>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<br>exposure amount |
| [ 0 - 3M [  | Finland          |  |  |  |  |   |   |                            |   |                            |                            |                            |                            |                                  |
| [10Y - more<br>Total<br>[ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | France           |  |  |  |  |   |   |                            |   |                            |                            |                            |                            |                                  |
| [ 0 - 3M [  | Germany          | 110<br>0<br>0<br>64<br>137<br>177<br>0                             | 110<br>0<br>0<br>64<br>137<br>177<br>0   | 110<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>64<br>86<br>108<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>50<br>69<br>0<br><b>119</b> | 0<br>0<br>0<br>0<br>0<br>0 | 308<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>309 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total                         | Croatia          |  |  |  |  |   |   |                            |   |                            |                            |                            |                            |                                  |
| [ 0 - 3M [  | Greece           | 0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [  | Hungary          | 0<br>0<br>0<br>0<br>1<br>0<br>0                                    | 0<br>0<br>0<br>0<br>1<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>1<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more                                  | Ireland          |  |  |  |  |   |   |                            |   |                            |                            |                            |                            |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total                         | Italy            | 0<br>0<br>15<br>15<br>0<br>0<br>0                                  | 0<br>0<br>15<br>15<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>15<br>15<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total                         | Latvia           |  |  |  |  |   |   |                            |   |                            |                            |                            |                            |                                  |



General governments exposures by country of the counterparty

|  |                  |  |  |               |             |                                 | Jyske Bank A/S                                     |   |                               |                                      |                 |                 |                 |                               |            |  |
|--|------------------|--|--|---------------|-------------|---------------------------------|--|---|-------------------------------|--------------------------------------|-----------------|-----------------|-----------------|-------------------------------|------------|--|
|  |                  |  |  |               |             |                                 | As of 30/06/2020                                   |   |                               |                                      |                 |                 |                 |                               |            |  |
|  |                  |  |  |               |             | Direc                           | ct exposures                                       |   |                               |                                      |                 |                 |                 |                               |            |  |
|  | (mln EUR)        |  |  | On balance sh | neet        |                                 |  |   | Derivat                       | tives                                |                 | Off balan       | ce sheet        |                               |            |  |
|  |                  |  |  |               |             |                                 |  |   |                               | Derivatives with negative fair value |                 | Off-balance sh  | eet exposures   |                               |            |  |
|  |                  |  |  |               |             |                                 |  | Derivatives with pos                          | itive fair value              |                                      |                 |                 |                 |                               |            |  |
|  |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
|  |                  |  | Total carrying amount of                                 |               |             |                                 |  |   |                               |                                      |                 |                 |                 | Risk weighted exposure amount |            |  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial assets (net of short positions) |               |             |                                 |  |   |                               |                                      |                 | Newstern        | Burnistana      |                               |            |  |
|  |                  |  |  |               |             | of which: Financial assets held | of which: Financial assets                         | of which: Financial assets at                 | of which: Financial assets at | Counting amount                      | National amount | Counting amount | National amount | Nominal                       | Provisions |  |
|  |                  |  |  |               |             | for trading                     | designated at fair value<br>through profit or loss | fair value through other comprehensive income | amortised cost                | Carrying amount                      | Notional amount | Carrying amount | Notional amount |                               |            |  |
|  |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| 10. 2M.F   |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 0 - 3M [   |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [   | Lithuania        |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [10Y - more<br>Total<br>[ 0 - 3M [<br>[ 3M - 1Y [                                      |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [   | Luxembourg       |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more   | <b>,</b>         |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y [   |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ | Malta            |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| <u>[10Y - more</u><br>Total  |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [   | Netherlands      |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [10Y - more<br>Total<br>[ 0 - 3M [<br>[ 3M - 1Y [                                      |                  | 0  | 0  | 0             | 0           | 0                               | 0  | 0   | 0                             | 0                                    | 0               | 0               | 0               |                               |            |  |
| [ 3M - 1Y [  | Poland           | 0<br>5<br>0  | 0<br>5<br>0  | 0<br>0<br>0   | 0<br>5<br>0 | 0<br>0<br>0                     | 0<br>0<br>0  | 0<br>0<br>0                                   | 0<br>0<br>0                   | 0<br>0<br>0                          | 0<br>0<br>0     | 0<br>0<br>0     | 0<br>0<br>0     |                               |            |  |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more<br>Total                                      | Polaliu          | 0<br>0<br>0  | 0<br>0<br>0  | 0<br>0<br>0   | 0<br>0<br>0 | 0<br>0<br>0                     | 0<br>0<br>0  | 0<br>0<br>0                                   | 0<br>0<br>0                   | 0<br>0<br>0                          | 0<br>0<br>0     | 0<br>0<br>0     | 0<br>0<br>0     |                               |            |  |
| Total [ 0 - 3M [ [ 3M - 1Y [   |                  | 5  | 5  | 0             | 5           | 0                               | 0  | 0   | 0                             | 0                                    | 0               | 0               | 0               | 0                             |            |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ | Portugal         |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| Total  |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [   | Romania          |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [10Y - more<br>Total   |                  | 0  | 0  | 0             | 0           | 0                               | 0  | 0   | 0                             | 0                                    | 0               | 0               | 0               |                               |            |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [                                | <b>a.</b>        | 0<br>11<br>0   | 0<br>11<br>0   | 0<br>11<br>0  | 0<br>0<br>0 | 0 0                             | 0 0  | 0<br>0<br>0                                   | 0<br>0<br>0                   | 0 0                                  | 0<br>0<br>0     | 0<br>0<br>0     | 0<br>0<br>0     |                               |            |  |
| [ 1Y - 2Y [  | Slovakia         | 0 0  | 0 0  | 0 0           | 0<br>0<br>0 | 0 0                             | 0<br>0<br>0  | 0<br>0<br>0                                   | 0<br>0<br>0                   | 0<br>0<br>0                          | 0<br>0<br>0     | 0<br>0<br>0     | 0<br>0<br>0     |                               |            |  |
| [10Y - more<br>Total<br>[ 0 - 3M [<br>[ 3M - 1Y [                                      |                  | 11   | 11   | 11            | 0           | 0                               | 0  | 0   | 0                             | 0                                    | 0               | 0               | 0               | 0                             |            |  |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[5Y - 10Y [                               | Slovenia         |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more<br>Total                                      |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |
| ıvlaı  |                  |  |  |               |             |                                 |  |   |                               |                                      |                 |                 |                 |                               |            |  |



General governments exposures by country of the counterparty

|                   |                  |  |   |  |  |   | Jyske Bank A/S                |                                      |                                      |                                      |                            |                             |                            |                                  |
|-------------------|------------------|--|---|--|--|---|-------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------|-----------------------------|----------------------------|----------------------------------|
|                   |                  |  |   |  |  |   | As of 30/06/2020              |                                      |                                      |                                      |                            |                             |                            |                                  |
|                   |                  |  |   |  |  | Direc   | ct exposures                  |                                      |                                      |                                      |                            |                             |                            |                                  |
|                   | (mln EUR)        |  |   | On balance she                         | eet  |   |                               |                                      | Deriva                               | tives                                |                            | Off balan                   | ice sheet                  |                                  |
|                   |                  |  |   |  |  |   |                               | Derivatives with positive fair value |                                      | Derivatives with negative fair value |                            | Off-balance sheet exposures |                            |                                  |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) |  | of which: Financial assets                         | of which: Financial assets at<br>fair value through other | of which: Financial assets at |                                      |                                      |                                      |                            | Nominal                     | Provisions                 | Risk weighted<br>exposure amount |
| [5Y - 10Y [       |                  |  |   | for trading                            | designated at fair value<br>through profit or loss | fair value through other comprehensive income             | amortised cost                | Carrying amount                      | Notional amount                      | Carrying amount                      | Notional amount            |                             |                            |                                  |
| [ 2Y - 3Y [       | Spain            |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | Sweden           |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | United Kingdom   | 80<br>0<br>0<br>0<br>0<br>0<br>17<br>98                            | 80<br>0<br>0<br>0<br>0<br>0<br>0<br>17<br>98                                      | 80<br>0<br>0<br>0<br>0<br>0<br>0<br>17 | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [        | Iceland          |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | Liechtenstein    |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | Norway           | 0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>1<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [        | Australia        |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | Canada           |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |
| [ 0 - 3M [        | Hong Kong        |  |   |  |  |   |                               |                                      |                                      |                                      |                            |                             |                            |                                  |



General governments exposures by country of the counterparty

|   | ı  |  |  |  |  |   | Jyske Bank A/S                                  |                            |                                 |                            |                            |                            |                            |                                  |
|---|--|--|--|--|--|---|---|----------------------------|---------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------------|
|   |  |  |  |  |  |   | As of 30/06/2020                                |                            |                                 |                            |                            |                            |                            |                                  |
|   |  |  |  |  |  | Direc   | ct exposures                                    |                            |                                 |                            |                            |                            |                            |                                  |
|   | (mln EUR)  |  |  | On balance s                                   | heet   |   |   |                            | Derivat                         | 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<br>exposure amount |
| Residual Maturity   | - 3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ - 10Y [ - more - tal - more | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial assets (net of short positions) | of which: Financial assets held<br>for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount            | Notional amount                 | Carrying amount            | Notional amount            | Nominal                    | Provisions                 |                                  |
| [ 0 - 3M [  | Japan  |  |  |  |  |   |   |                            |                                 |                            |                            |                            |                            |                                  |
| [ 0 - 3M [  | u.s.   | 40<br>0<br>0<br>0<br>0<br>0<br>0                                   | 40<br>0<br>0<br>0<br>0<br>0<br>0<br>40                   | 40<br>0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 1<br>0<br>0<br>2<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [  | China  |  |  |  |  |   |   |                            |                                 |                            |                            |                            |                            |                                  |
| [ 0 - 3M [  | Switzerland  |  |  |  |  |   |   |                            |                                 |                            |                            |                            |                            |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Other advanced economies non EEA                               | 0<br>0<br>0<br>0<br>0<br>2<br>0                                    | 0<br>0<br>0<br>0<br>0<br>2<br>0                          | 0<br>0<br>0<br>0<br>0<br>2<br>0                | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Other Central and eastern<br>Europe countries non EEA          | 0<br>0<br>0<br>0<br>4<br>0<br>1                                    | 0<br>0<br>0<br>0<br>4<br>0<br>1                          | 0<br>0<br>0<br>0<br>4<br>0<br>1                | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>2<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [  | Middle East  |  |  |  |  |   |   |                            |                                 |                            |                            |                            |                            |                                  |
| [ 0 - 3M [  | Latin America and the<br>Caribbean                             | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>2                               | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>2                     | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>2           | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |



General governments exposures by country of the counterparty

lyske Bank A/S

|                   |                  |  |  |                                      |  |   | Jyske Bank A/S                  |                                      |                            |  |                             |                            |                                  |
|-------------------|------------------|--|--|--------------------------------------|--|---|---------------------------------|--------------------------------------|----------------------------|--|-----------------------------|----------------------------|----------------------------------|
|                   |                  |  |  |                                      |  |   | As of 30/06/2020                |                                      |                            |  |                             |                            |                                  |
|                   |                  |  |  |                                      |  | Dire  | ct exposures                    |                                      |                            |  |                             |                            |                                  |
|                   | (mln EUR)        |  |  | On balance sh                        | neet   |   |                                 |                                      | Deriva                     | tives                                  | Off balar                   | ice sheet                  |                                  |
|                   |                  |  |  |                                      |  |   |                                 | Derivatives with positive fair value |                            | Derivatives with negative fair value   | Off-balance sheet exposures |                            |                                  |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets held      | of which: Financial assets                         | of which: Financial assets at                 | of which: Financial assets at   |                                      |                            |  | Nominal                     | Provisions                 | Risk weighted<br>exposure amount |
|                   |                  |  |  | for trading                          | designated at fair value<br>through profit or loss | fair value through other comprehensive income | amortised cost                  | Carrying amount                      | Notional amount            | Carrying amount Notional amount        |                             |                            |                                  |
| [ 0 - 3M [        | Africa           | 0<br>2<br>0<br>0<br>0<br>0<br>0                                    | 0<br>2<br>0<br>0<br>0<br>0<br>0  | 0<br>2<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [        | Others           | 0<br>0<br>0<br>0<br>5<br>0   | 0<br>0<br>0<br>0<br>5<br>0   | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>5<br>0                         | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0      | 0 0<br>0 0<br>0 0<br>0 0<br>0 0<br>0 0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.



# 2020 EU-wide Transparency Exercise Performing and non-performing exposures

Jyske Bank A/S

|  |        | As of 31/03/2020                     |                       |                          |                  |                          |  |  |        |                                      | As of 30/06/2020    |                        |                   |  |                |                             |  |  |  |
|--|--------|--------------------------------------|-----------------------|--------------------------|------------------|--------------------------|--|--|--------|--------------------------------------|---------------------|------------------------|-------------------|--|----------------|-----------------------------|--|--|--|
|  |        | Gross carryi                         | Gross Carrying amount |                          |                  |                          | ed impairment, accumulated changes ed due to credit risk and provisions <sup>4</sup> Collaterals and financial |  | Gross  |                                      | oss carrying amount | :                      |                   | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> |                |                             | Collaterals and                              |  |  |
|  |        | Of which performing but past due >30 | Of which non          | -performing <sup>1</sup> |                  | On performing            | On non-performing exposures <sup>3</sup>   | guarantees<br>received on non-<br>performing |        | Of which performing but past due >30 | Of whic             | ch non-perform         | ning <sup>1</sup> | On performing  | On non-perform | ning exposures <sup>3</sup> | guarantees<br>received on non-<br>performing |  |  |
| (role EUD)   |        | days and <=90<br>days                |                       | Of which:<br>defaulted   | Of which Stage 3 | - exposures <sup>2</sup> | Of which Stage   | exposures                                    |        | days and <=90<br>days                |                     | Of which:<br>defaulted | Of which Stage    | exposures <sup>2</sup>   |                | Of which Stage              | exposures                                    |  |  |
| (mln EUR)  Cash balances at central banks and other demand deposits                |        |                                      |                       |                          |                  |                          |  |  | 2,404  | 0                                    | 0                   | 0                      | 0                 | 1  | 0              | 0                           | 0  |  |  |
| Debt securities (including at amortised cost and fair value)                       | 8,122  | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 8,177  | 0                                    | o                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Central banks  | 18     | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 7      | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| General governments  | 428    | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 951    | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Credit institutions  | 6,607  | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 6,156  | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Other financial corporations   | 0      | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 0      | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Non-financial corporations   | 1,070  | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 1,062  | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Loans and advances(including at amortised cost and fair value)                     | 72,540 | 29                                   | 1,170                 | 1,048                    |                  | 159                      | 436  | 656  | 66,470 | 60                                   | 1,162               | 976                    | 683               | 146  | 454            | 373                         | 433  |  |  |
| Central banks  | 4,760  | 0                                    | 0                     | 0                        |                  | 0                        | 0  | 0  | 38     | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| General governments  | 1,345  | 0                                    | 1                     | 1                        |                  | 0                        | 1  | 0  | 1,413  | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Credit institutions  | 2,353  | 0                                    | 0                     | 0                        |                  | 1                        | 0  | 0  | 1,297  | 0                                    | 0                   | 0                      | 0                 | 0  | 0              | 0                           | 0  |  |  |
| Other financial corporations   | 6,767  | 1                                    | 129                   | 128                      |                  | 20                       | 74   | 49   | 6,540  | 6                                    | 145                 | 143                    | 143               | 13   | 81             | 81                          | 58   |  |  |
| Non-financial corporations   | 28,344 | 24                                   | 484                   | 417                      |                  | 91                       | 172  | 262  | 28,170 | 33                                   | 431                 | 357                    | 222               | 94   | 170            | 132                         | 223  |  |  |
| of which: small and medium-sized enterprises at amortised cost                     | 3,914  | 11                                   | 188                   | 181                      |                  | 52                       | 105  | 64   | 3,504  | 19                                   | 175                 | 164                    | 163               | 48   | 95             | 94                          | 57   |  |  |
| of which: Loans collateralised by commercial immovable property at amortised cost  | 1,867  | 2                                    | 94                    | 93                       |                  | 22                       | 47   | 44   | 1,817  | 15                                   | 78                  | 77                     | 77                | 26   | 40             | 40                          | 38   |  |  |
| Households   | 28,971 | 4                                    | 555                   | 501                      |                  | 46                       | 189  | 345  | 29,012 | 20                                   | 586                 | 476                    | 318               | 39   | 203            | 160                         | 383  |  |  |
| of which: Loans collateralised by residential immovable property at amortised cost | 2,862  | 3                                    | 287                   | 279                      |                  | 24                       | 113  | 169  | 2,771  | 8                                    | 270                 | 260                    | 259               | 20   | 105            | 105                         | 165  |  |  |
| of which: Credit for consumption at amortised cost                                 | 1,915  | 1                                    | 64                    | 63                       |                  | 21                       | 54   | 0  | 1,831  | 1                                    | 60                  | 60                     | 58                | 19   | 55             | 55                          | 1  |  |  |
| DEBT INSTRUMENTS other than HFT  | 80,662 | 29                                   | 1,170                 | 1,048                    |                  | 159                      | 436  | 656  | 77,051 | 60                                   | 1,162               | 976                    | 683               | 148  | 454            | 373                         | 664  |  |  |
| OFF-BALANCE SHEET EXPOSURES  | 10,360 |                                      | 135                   | 133                      |                  | 24                       | 33   | 45   | 10,242 |                                      | 136                 | 135                    | 136               | 27   | 39             | 39                          | 41   |  |  |

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

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

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

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



#### Forborne exposures

|   |  |  | As of 31   | /03/2020  |               | As of 30/06/2020   |  |  |  |   |               |   |  |
|---|--|--|--|---|---------------|--|--|--|--|---|---------------|---|--|
|   | Gross carrying a exposures with measures |  | Accumulated impaccumulated chadue to credit risk for exposures wimeasures <sup>2</sup> | nges in fair value<br>and provisions  | received on e | ancial guarantees<br>xposures with<br>e measures   | Gross carrying a<br>exposures with<br>measures |  | Accumulated imp<br>accumulated cha<br>due to credit risk<br>for exposures wit<br>measures <sup>2</sup> | nges in fair value<br>and provisions  | received on e | ancial guarantees<br>xposures with<br>e measures  |  |
| (mln EUR)   |  | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures |  | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>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   |  |
| Debt securities (including at amortised cost and fair value)                                    | 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)                                 | 1,308                                    | 711  | 231  | 222   | 902           |  | 1,075  | 680  | 252  | 245   | 684           | 216   |  |
| Central banks   | 0  | 0  | 0  | 0   | 0             |  | 0  | 0  | 0  | 0   | 0             | 0   |  |
| General governments   | 2  | 1  | 1  | 1   | 0             |  | 1  | 0  | 0  | 0   | 0             | 0   |  |
| Credit institutions   | 0  | 0  | 0  | 0   | 0             |  | 0  | 0  | 0  | 0   | 0             | 0   |  |
| Other financial corporations  | 92                                       | 58   | 42   | 41  | 39            |  | 75   | 68   | 42   | 42  | 28            | 24  |  |
| Non-financial corporations  | 704                                      | 366  | 113  | 108   | 476           |  | 551  | 324  | 125  | 120   | 310           | 71  |  |
| of which: small and medium-sized enterprises at amortised cost                                  | 165                                      | 98   | 56   | 51  | 36            |  | 164  | 97   | 54   | 50  | 33            |   |  |
| Households  | 510                                      | 286  | 75   | 72  | 387           |  | 449  | 287  | 85   | 83  | 346           | 122   |  |
| DEBT INSTRUMENTS other than HFT   | 1,308                                    | 711  | 231  | 222   | 902           |  | 1,075  | 680  | 252  | 245   | 684           |   |  |
| Loan commitments given  | 41                                       | 21   | 2  | 2   | 17            |  | 48   | 28   | 7  | 7   | 20            | 0   |  |
| QUALITY OF FORBEARANCE <sup>2</sup>   |  |  |  |   |               |  |  |  |  |   |               |   |  |
| Loans and advances that have been forborne more than twice                                      |  |  |  |   |               |  | 0  |  |  |   |               |   |  |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria |  |  |  |   |               |  | 0  |  |  |   |               |   |  |

<sup>(1)</sup> 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

<sup>(2)</sup>The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading

Jyske Bank A/S

|   |                |                | As of                  | 31/03/2020                                   |                                     |   |                |                              | As of | 30/06/2020                                   |                                     |   |
|---|----------------|----------------|------------------------|--|-------------------------------------|---|----------------|------------------------------|-------|--|-------------------------------------|---|
|   | Gross carrying | g amount       |                        |  |                                     | Accumulated   | Gross carrying | g amount                     |       |  |                                     | Accumulated   |
|   |                | Of which: non- |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to<br>credit risk on |                | Of which: non-<br>performing |       | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to<br>credit risk on |
| (mln EUR)   |                |                | of which:<br>defaulted | impairment                                   |                                     | non-performing exposures <sup>1</sup>                         |                | of which:<br>defaulted       |       | impairment                                   |                                     | non-performing exposures <sup>1</sup>                         |
| A Agriculture, forestry and fishing                             | 502            | 57             |                        | 480  | 37                                  | 0   | 518            | 48                           | 47    | 496  | 28                                  | 0   |
| B Mining and guarrying  | 41             | 0              |                        | 41   | 0                                   | 0   | 14             | 0                            | 0     | 14   | 0                                   | 0   |
| C Manufacturing   | 1,304          | 34             |                        | 1,236  | 29                                  | 0   | 1,223          | 29                           | 28    | 1,152  | 28                                  | 0   |
| D Electricity, gas, steam and air conditioning supply           | 567            | 5              |                        | 430  | 5                                   | 0   | 665            | 5                            | 5     | 519  | 6                                   | 0   |
| E Water supply  | 70             | 0              |                        | 68   | 0                                   | 0   | 65             | 0                            | 0     | 62   | 0                                   | 0   |
| F Construction  | 965            | 24             |                        | 432  | 16                                  | 0   | 954            | 19                           | 18    | 403  | 15                                  | 0   |
| G Wholesale and retail trade                                    | 1,586          | 30             |                        | 1,263  | 29                                  | 0   | 1,323          | 23                           | 16    | 995  | 31                                  | 0   |
| H Transport and storage   | 765            | 5              |                        | 682  | 6                                   | 0   | 756            | 8                            | 5     | 669  | 7                                   | 0   |
| I Accommodation and food service activities                     | 82             | 7              |                        | 51   | 7                                   | 0   | 76             | 8                            | 8     | 46   | 7                                   | 0   |
| J Information and communication                                 | 113            | 28             |                        | 102  | 29                                  | 0   | 91             | 28                           | 28    | 80   | 25                                  | 0   |
| K Financial and insurance activities                            | 103            | 5              |                        | 43   | 0                                   | 0   | 86             | 5                            | 5     | 16   | 0                                   | 0   |
| L Real estate activities  | 19,841         | 265            |                        | 1,682  | 36                                  | 20  | 20,145         | 232                          | 172   | 1,630  | 35                                  | 37  |
| M Professional, scientific and technical activities             | 184            | 3              |                        | 134  | 3                                   | 0   | 172            | 2                            | 1     | 123  | 2                                   | 0   |
| N Administrative and support service activities                 | 691            | 11             |                        | 618  | 10                                  | 0   | 676            | 15                           | 15    | 598  | 10                                  | 0   |
| O Public administration and defence, compulsory social security | 42             | 0              |                        | 0  | 0                                   | 0   | 42             | 0                            | 0     | 0  | 0                                   | 0   |
| P Education   | 688            | 1              |                        | 33   | 1                                   | 0   | 698            | 1                            | 1     | 37   | 1                                   | 0   |
| Q Human health services and social work activities              | 145            | 0              |                        | 25   | 1                                   | 0   | 144            | 0                            | 0     | 21   | 1                                   | 0   |
| R Arts, entertainment and recreation                            | 12             | 1              |                        | 8  | 1                                   | 3   | 12             | 1                            | 1     | 7  | 1                                   | 0   |
| S Other services  | 644            | 8              |                        | 222  | 28                                  | 1   | 511            | 8                            | 7     | 167  | 28                                  | 0   |
| Loans and advances  | 28 344         | 484            |                        | 7 552  | 240                                 | 24  | 28 170         | 431                          | 357   | 7 035  | 227                                 | 37  |

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.