



**Jyske Bank Group
Capital Requirement
Third quarter of 2024**

This report discloses the capital requirement of the Jyske Bank Group for the third quarter of 2024.

The report serves as a quarterly follow-up to the publication "Risk and Capital Management 2023", which was published in February 2024 along with the annual report of the Group.

Capital requirement, 2024 3rd quarter	Jyske Bank Group		Jyske Bank A/S	
DKKm/pct.	Capital requirement	Pct. of REA	Capital requirement	Pct. of REA
Credit risk	19,718	8.6%	14,713	9.2%
Market risk	3,729	1.6%	3,764	2.3%
Operational risk	2,405	1.1%	1,890	1.2%
Liquidity risk	103	0.0%	103	0.1%
Capital requirement	25,955	11.3%	20,469	12.8%
Capital requirement + combined buffer requirement*	42,663	18.6%	31,065	19.4%
Capital Base	51,681	22.6%	51,798	32.3%
Capital buffer	9,018	3.9%	20,733	12.9%
Additional tier 1 capital buffer	8,011	3.5%	18,354	11.5%
Core tier 1 capital buffer	8,041	3.5%	17,355	10.8%

***Combined buffer requirement: SIFI-buffer 1.5% + Capital conservation buffer 2.5% + sector specific Systemic Risk Buffer 0,9% + countercyclical buffer 2.4%**

The individual capital requirement of the Group makes up 11.3% of the risk exposure assets (REA). Moreover, the total capital requirement encompasses the regulatory buffers, which currently constitutes 7.3% of REA. Hence, the total capital requirement of the Group amounts to 18.6% of REA. The capital buffer amounts to 3.9% of REA.

The capital requirement of the parent company (Jyske Bank A/S) is based on 8% of REA of the parent company, representing pillar 1 requirements. As a conservative assumption, the pillar 2 capital additions of the parent company are identical to those of the Group, as the parent is liable for all risk in the subsidiaries. Consequently, the capital requirement of Jyske Bank A/S including buffer requirements amounts to 19.4%. Thus, providing a capital buffer of the parent company of 12.9% of REA.