Jyske Bank

Q2 2026

Investor Presentation

19 August 2026

Q2 2026

Summary

Contents

Highlights

EPS increased 12% y/y in Q2 2026

Record-high Q2 EPS, supported by business momentum and positive markets.

Continued healthy fee income growth, stable costs and solid credit quality.

Accelerating mortgage growth

Jyske Frihed, a flexible mortgage product, has gained strong traction following launch.

Mortgage lending for personal customers grew **7%** p.a. in Q2 – highest since 2018.

High customer satisfaction

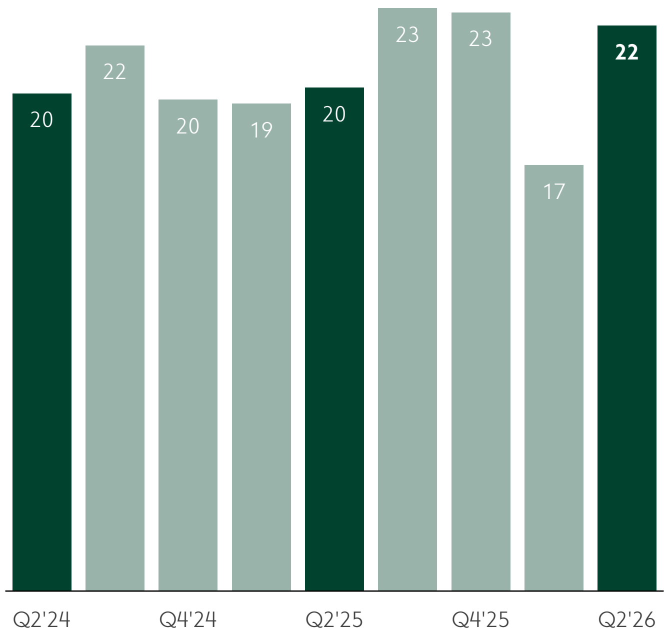
Highest private banking customer satisfaction for **11 consecutive years**

Both **personal** and **corporate** customer satisfaction have improved in recent years.

Strong Q2 2026, growing EPS 12% y/y, supported by higher business volumes and positive financial markets

Highest Q2 EPS on record

Earnings per share (DKK)



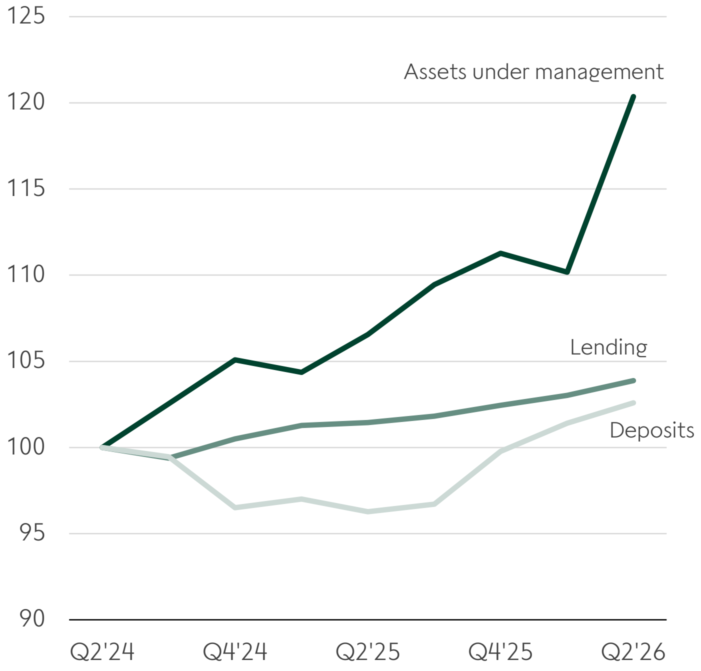
Net profit of DKK 1,353m in Q2 2026

Profit/loss statement

DKKm	Q2'26	Index, y/y	Index, q/q
Net interest income	2,177	99	102
Net fees and commissions	697	106	92
Value adjustments	499	137	1,996
Other income	16	89	64
Operating lease income	18	58	55
Core income	3,407	104	114
Core expenses	1,593	96	104
Core profit bef. loan losses	1,814	113	125
Loan impairment charges	11	-	38
Core profit	1,803	105	127
Investment portfolio	28	400	-
Pre-tax profit	1,831	106	129
Tax	478	106	129
Net profit	1,353	106	129
Attributable to AT1 holders	66	100	102
Return on tangible equity (p.a.)	11.9%	104	132
Cost/income ratio	46.8%	92	91
Cost of risk (bp)	0	-	-
CET1 ratio	15.7%	96	101

AuM grew 9% q/q in Q2 2026

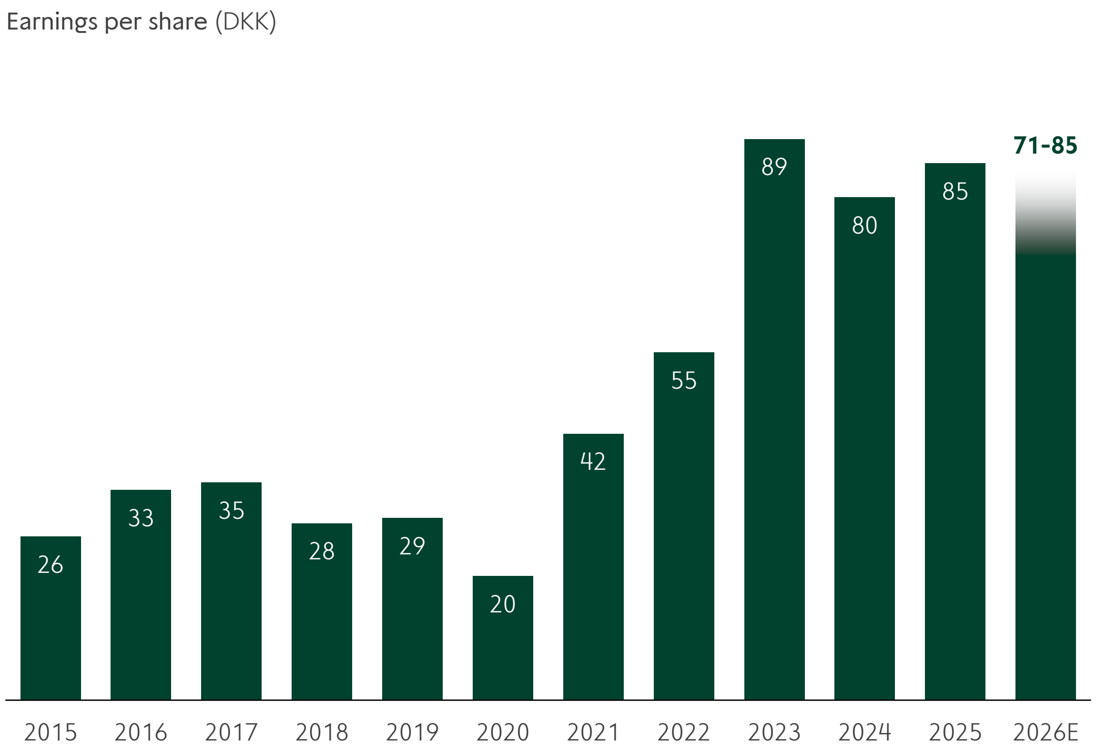
Business volumes (index)



Note: Bank loans and deposits excl. repo/triparty. Nominal mortgage loans.

Well on track to deliver on 2026 EPS outlook of DKK 71-85

Normalising value adjustments and loan impairments in 2026



Core income	Lower in 2026 than in 2025 Primarily caused by lower level of value adjustments
Core expenses	Slightly lower in 2026 than in 2025 Lower level of one-off items and cost initiatives
Loan impairment charges	Higher in 2026 than in 2025 Significant post-model adjustment buffers, low stage 3 share
Net profit	DKK 4.3bn-5.1bn in 2026 Earnings per share of DKK 71-85
Capital	c. 15% CET1 ratio, c. 20% total capital ratio No further significant impact from upcoming regulation expected. Capital distribution: Share buybacks and 30% dividend payout ratio.

Q2 2026

Highlights

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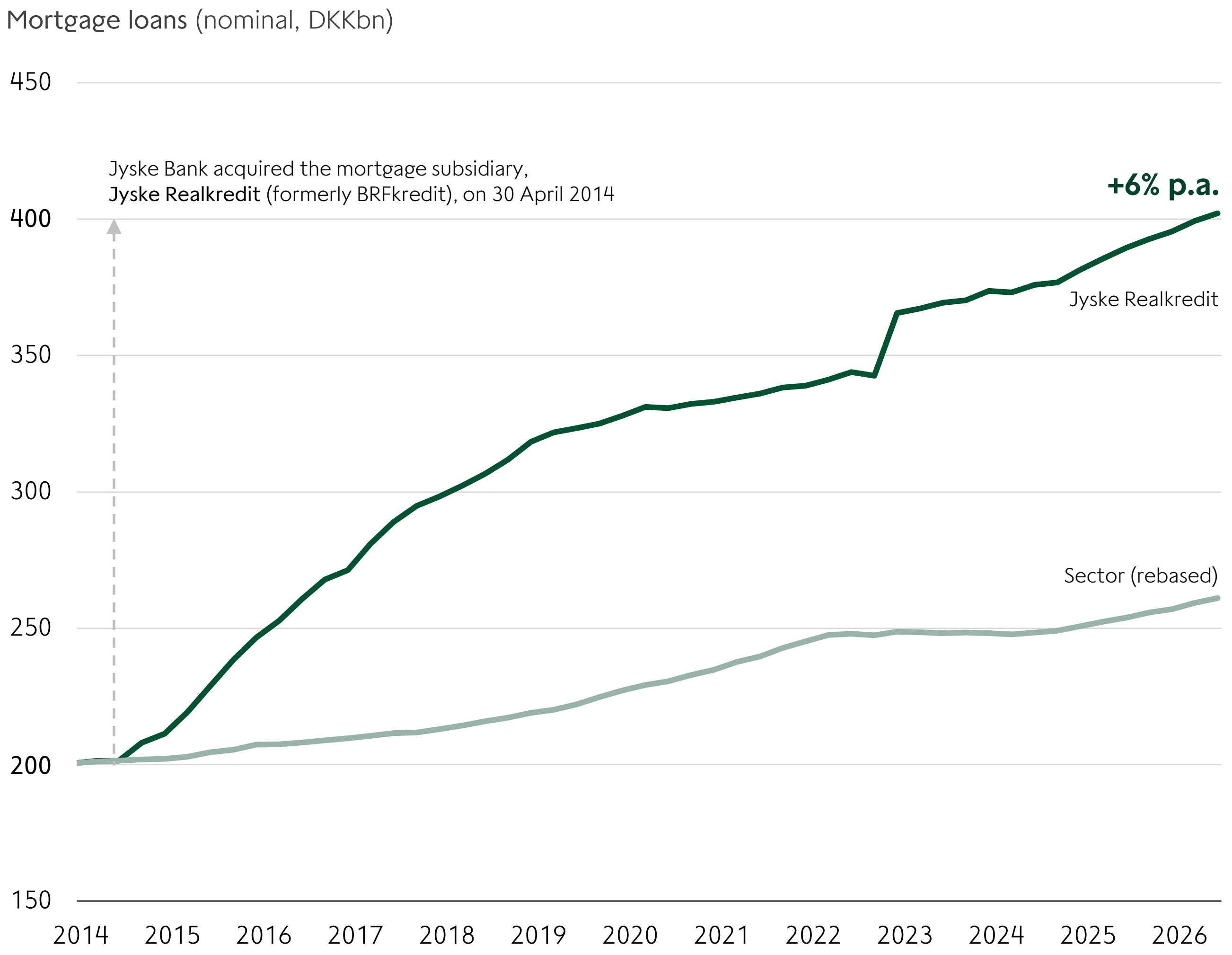
Mortgage lending doubled since acquisition in 2014

Mortgage loans now exceeding DKK 400bn



Significant mortgage lending growth since acquisition of Jyske Realkredit achieved while improving credit quality of the portfolio, supported by repatriation of previously distributed mortgage loans.

Note: Handelsbanken Denmark acquired in December 2022.

Successful launch of new mortgage product

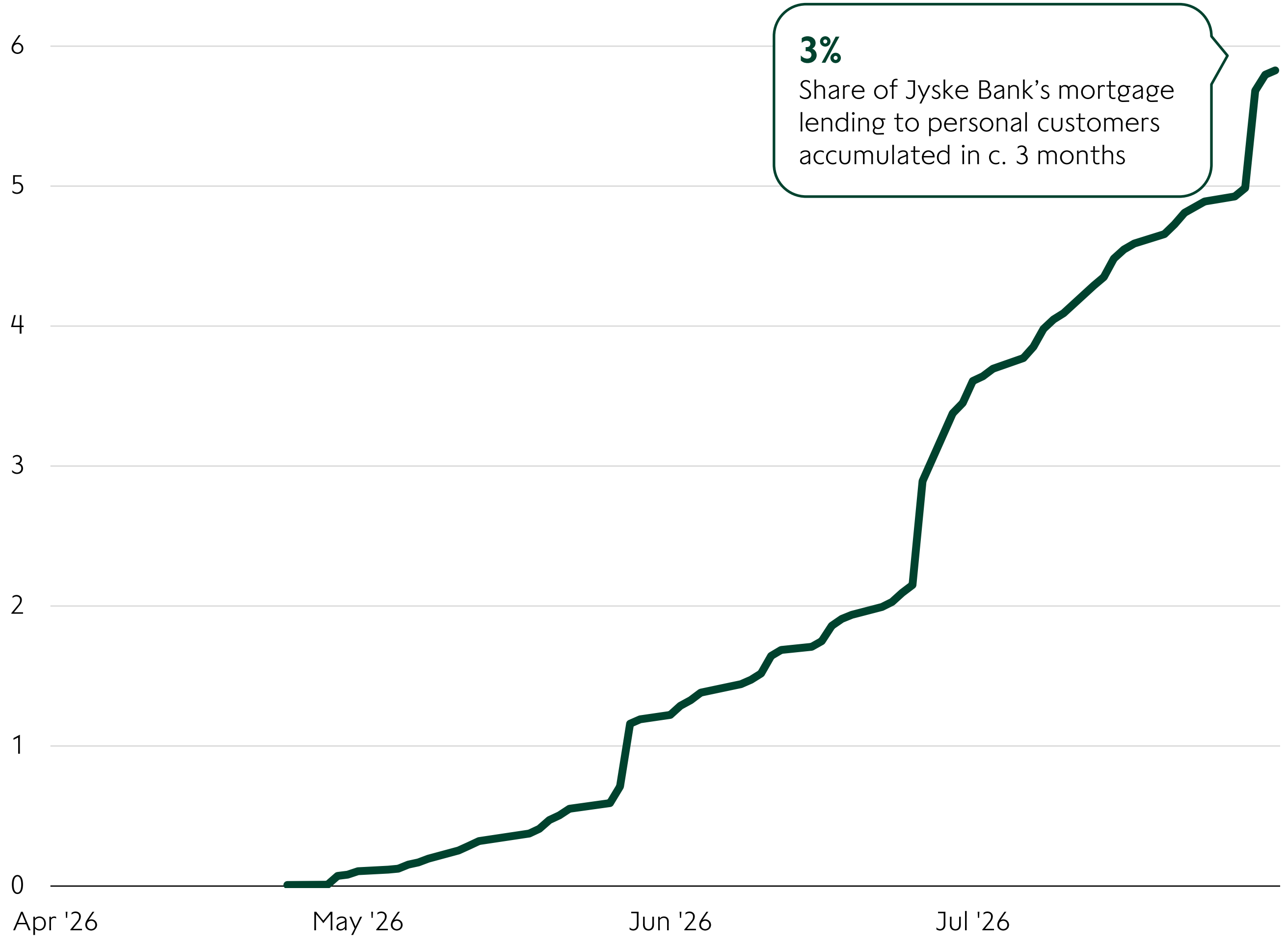
Jyske Frihed – a flexible variable-rate mortgage product

- Borrower discretion on amortisation, incl. payment holidays
- Flexible maturity profile driven by borrower choices
- Par-based structure: issuance and redemption at par
- Prepayable at short notice
- Higher-than-normal share of new customers.

Mortgage lending to personal customers accelerated further in Q2, reaching a quarterly growth rate of 7% p.a. – the highest organic growth rate since the repatriation of mortgage loans in 2014-2018.

Recently launched flexible mortgage product has strong traction

Cumulative Jyske Frihed mortgage lending (DKKbn)



Highest private banking customer satisfaction for **11** consecutive years and continued net customer inflow

#1 2016

#1 2017

#1 2018

#1 2019

#1 2020

#1 2021

#1 2022

#1 2023

#1 2024

#1 2025

#1

2026

Private banking customer satisfaction

Source: Voxmeter, rolling 12-month CEM score.

Highest organic AuM growth on record in Q2

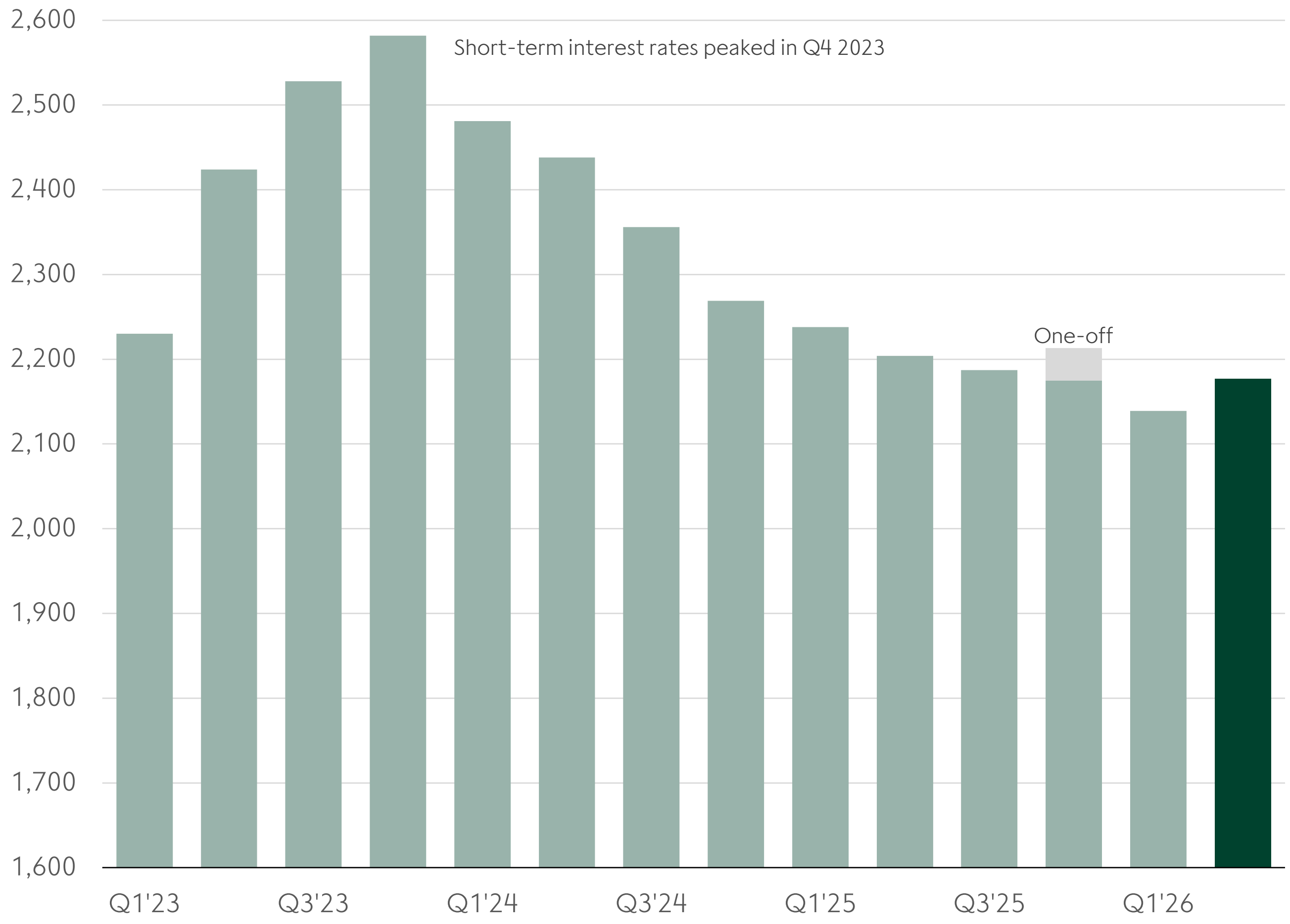
Assets under management grew DKK 28bn (9%) in Q2 2026

Positive **net inflow** of assets under management from both retail and institutional customers, further underpinned by net inflow of private banking customers.

A turning point for net interest income

Net interest income increased q/q for the first time since 2023

Net interest income excl. one-off items (DKKm)



Net interest income increased 2% q/q in Q2 2026 and is expected to increase again in Q3, following the increase of Danmarks Nationalbank's policy rate by 25bp on 12 June 2026.

Strong credit quality

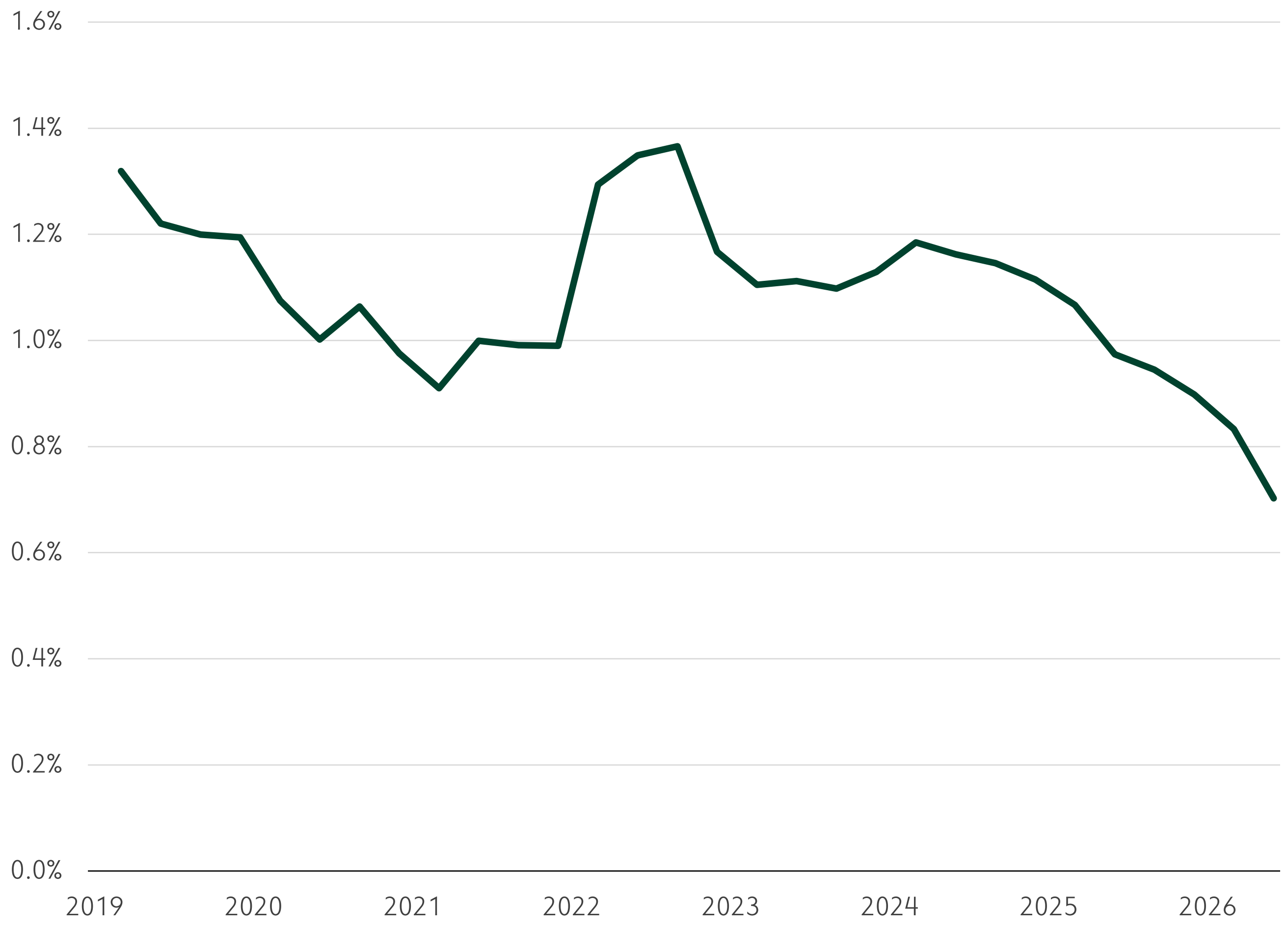
Stage 3 exposures reached the lowest share on record of **0.7%**, down 0.5pp in the last two years.

Stage 2 exposures also reached an all-time low share of **3.0%**, down 1.0pp in the last two years.

Note: Repeated overdrafts characterized as contract breaches from 2022, thus increasing stage 3 exposures.

Share of stage 3 exposures at lowest level on record

IFRS 9 stage 3 share of net loans and guarantees



Q2 2026

Financials

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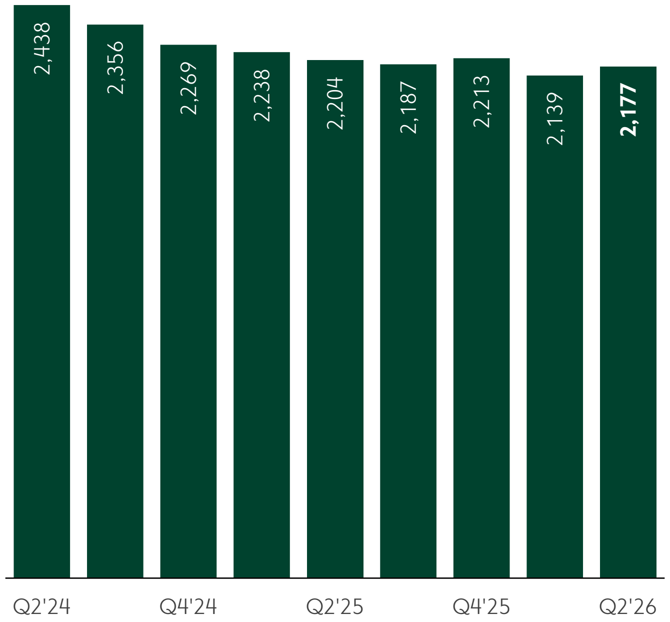
Net interest income increased 2% q/q

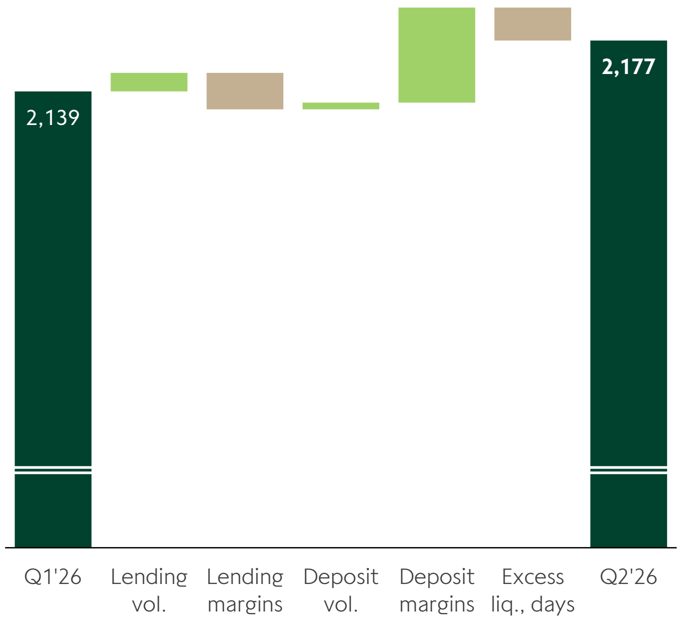
Net interest income down 1% y/y

Net interest income (DKKm)



Net interest income up 2% q/q

Net interest income (DKKm)



Net interest income trough
Q2 2026 showed the first q/q growth since 2023, excluding a positive one-off in Q4 2025. This reflects a prolonged period of gradually decreasing short-term interest rates.

Higher volumes
Nominal mortgage lending increased 1% q/q
Bank lending (excl. repo) increased 1% q/q
Deposits (excl. repo, triparty) increased 1% q/q

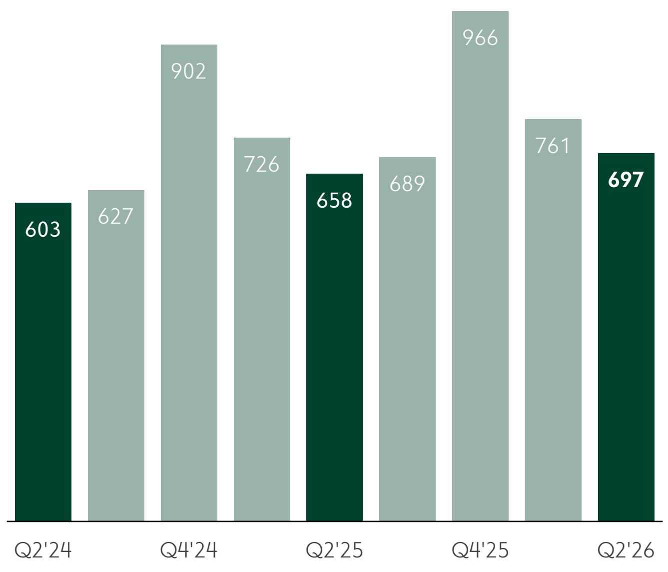
Increasing policy rates
On 12 June 2026, Danmarks Nationalbank increased its policy rate by 25 bp to 1.85%, entailing slightly higher short-term interest rates. Avg. 3-month CIBOR increased 17bp q/q.

Note: Implied margins based on 3-month CIBOR rates, except the mortgage administration margin which is unaffected by the level of interest rates. Excess liquidity is net interest-bearing assets excl. loans and deposits.

Net fee income up 6% y/y in Q2 2026

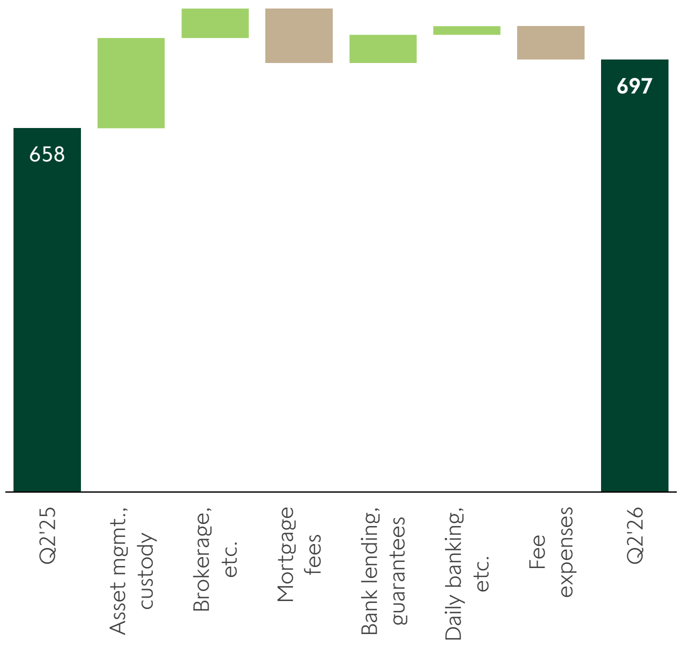
Net fee income up 6% y/y

Net fee and commission income (DKKm)



Underpinned by higher AuM

Net fee and commission income (DKKm)



Asset management and custody +16% y/y to DKK 374m in Q2
Continued growth of assets under management supported by positive financial markets and net inflow.

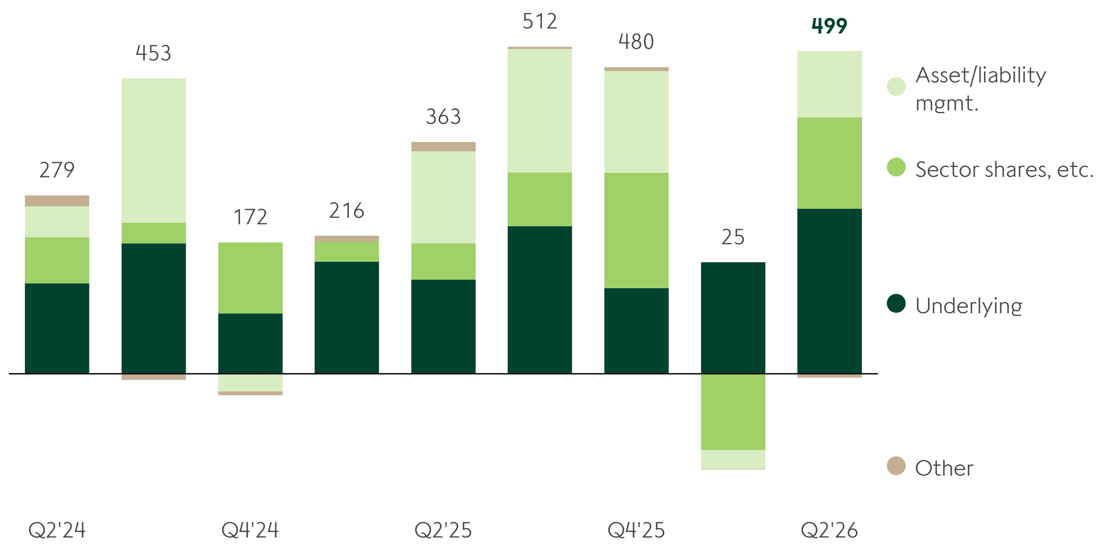
Mortgage fees -26% y/y to DKK 92m
Decrease from elevated level of seasonal mortgage refinancing income in Q2 2025.

Fee expenses +13% y/y to DKK 163m
The increase mainly reflects commissions paid for taking over direct vehicle financing from Selected Car Group.

Strong value adjustments in Q2 2026

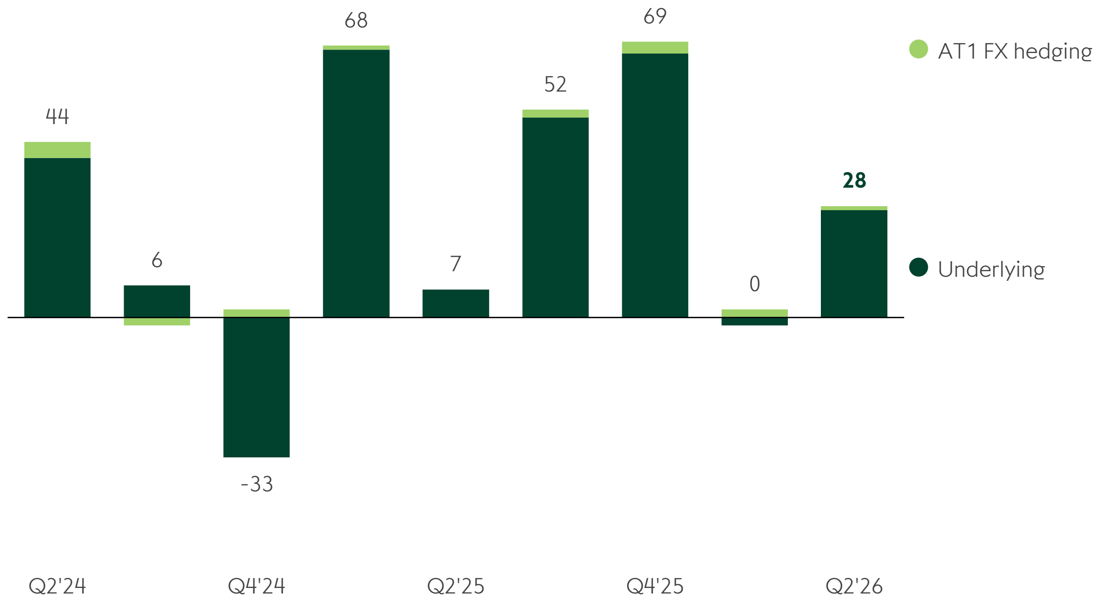
Value adjustments and dividends underpinned by spread tightening of Danish mortgage bonds in Q2 2026

Value adjustments and dividends (DKKm)



Investment portfolio earnings at higher level in Q2 2026 amid spread tightening of Danish mortgage bonds

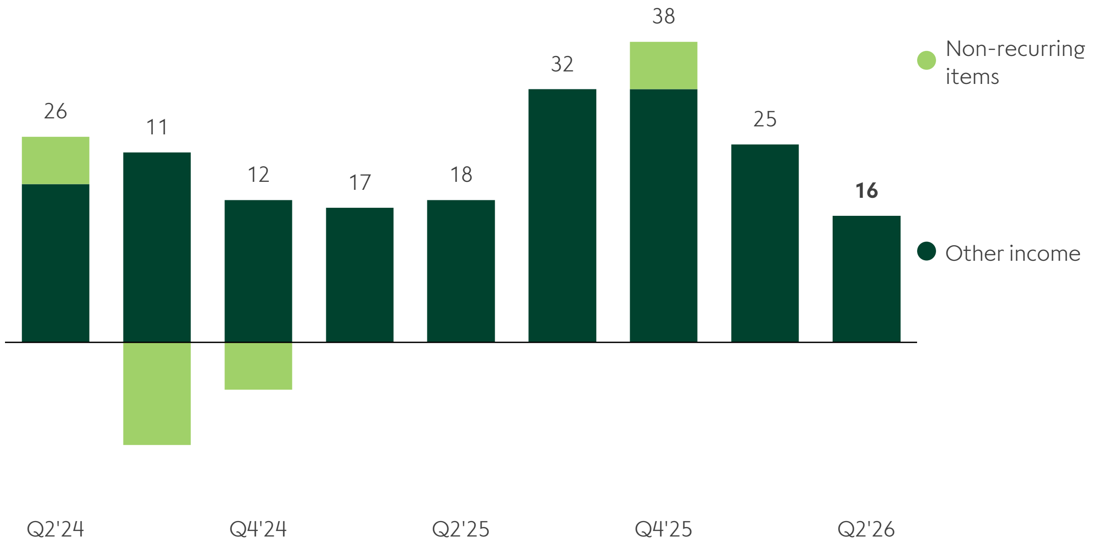
Investment portfolio earnings (DKKm)



Low level of other income in Q2 2026

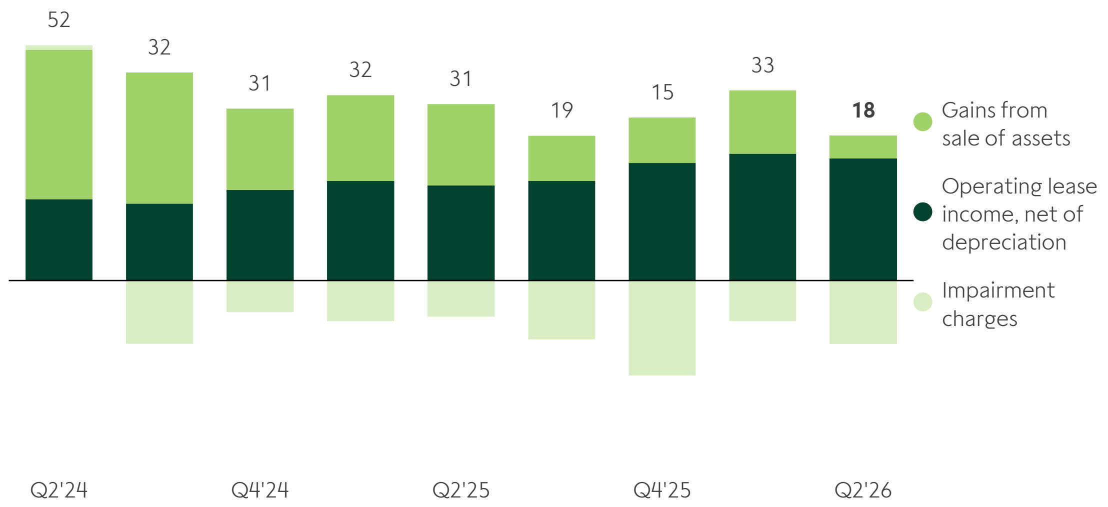
Other income fluctuating around a stable level in recent years, with no significant items in Q2 2026

Other income (DKKm)



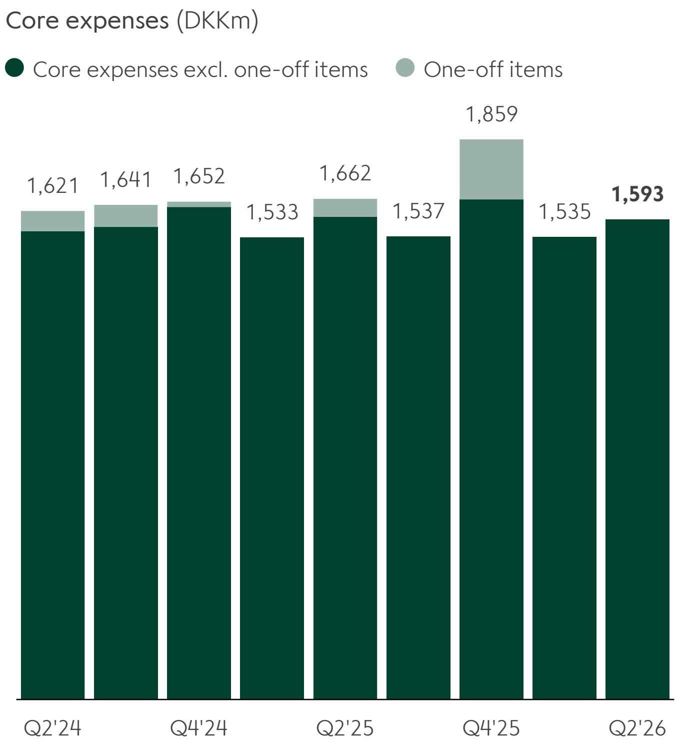
Gains from sale of **operating lease** assets at low level in Q2 2026

Income from operating lease (net, DKKm)

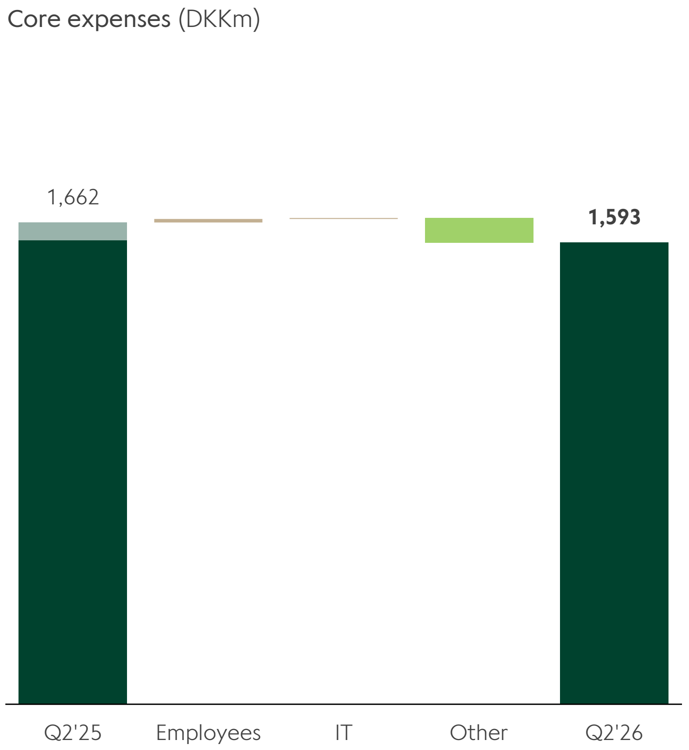


A continued stable underlying cost development

Core expenses declined 4% y/y



-1% y/y adjusted for one-off items



Cost initiatives offset impact from inflation
Core expenses decreased 4% y/y. Adjusted for one-off items, core expenses decreased 1% y/y, as cost initiatives helped more than offset the impact from inflation.

Staff costs increased 1% y/y in Q2 2026
Caused by a sector-wide salary increase of 2.4%, partly offset by 1% fewer employees.

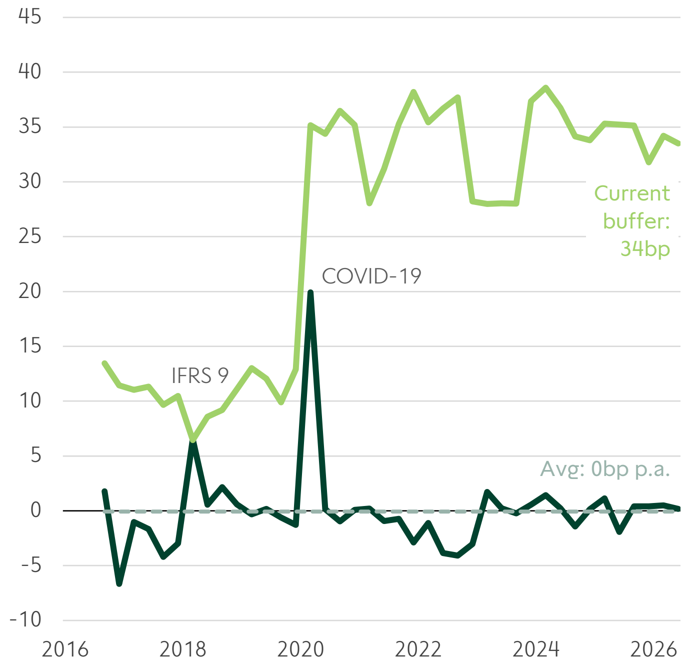
2026 outlook maintained
Development in Q2 2026 is in line with guidance for a slightly lower level of core expenses in 2026 than in 2025.

Note: Core expenses include one-off expenses related to acquisitions.

Record-low share of stage 3 exposures

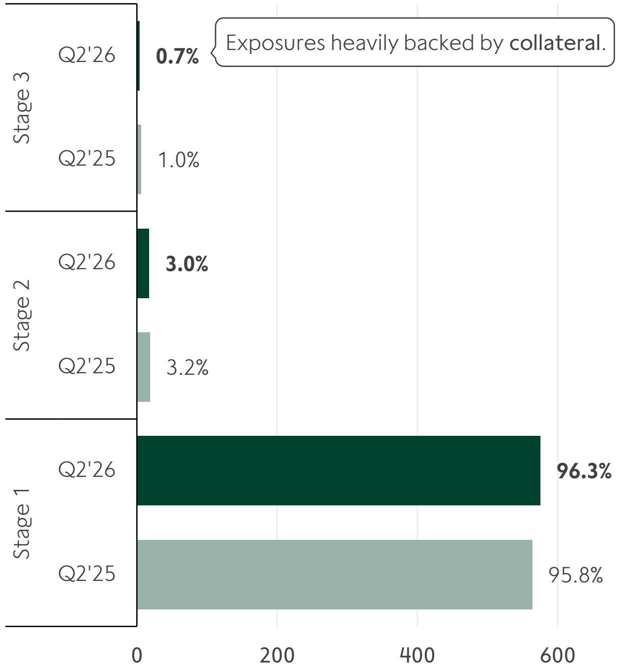
Cost of risk at 0bp in Q2 2026

Cost of risk and post-model adjustments buffer (bp)



Lower share of non-performing loans

Net loans and guarantees by IFRS 9 stages (%/DKKbn)



Loan impairment charges amounted to DKK 11m in Q2 2026, equivalent to a cost of risk of 0bp.

Cost of risk has averaged 0bp. p.a. in the last 10 years, despite building a significant post-model adj. buffer.

Post-model adjustments decreased by DKK 9m to DKK 1,830m in Q2 (34bp, c. 4x normalised cost of risk).

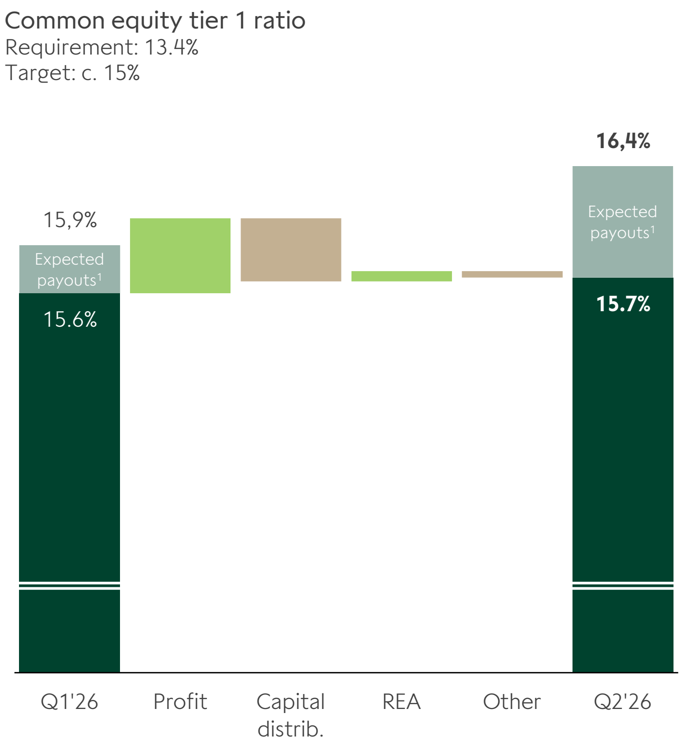
Actual write-offs continue to be at a low level of DKK 64m or 1bp in Q2.

Stage 3 exposures continued to decrease to the lowest level on record of 0.7% of total exposures at the end of Q2, heavily backed by collateral, and down 27bp y/y.

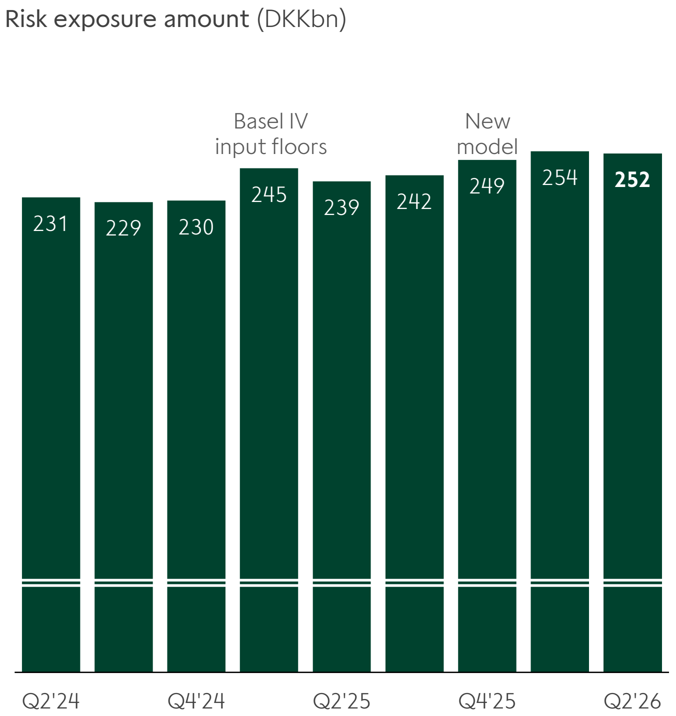
Note: Stage exposures include purchased/originated credit impaired exposures (<0.1%) as stage 3. Post-model adjustments reflect management's overlay related to the future economic development or processes that are not included in the loan impairment modelling. Jyske Bank's definition-of-default is characterized by early stage 3 categorization, resulting in a lower coverage ratio, underpinned by strong collateralisation.

Underlying CET1 ratio build of 0.5pp in Q2 2026

CET1 ratio of 16.4% at end of Q2



REA decreased slightly q/q



Solid capital position: CET1 ratio incl. reservations for expected payouts of 15.7% vs. c. 15% target.

REA down DKK 1bn q/q: Higher credit risk caused by lending growth was more than offset by lower market risk.

Capital distribution: DKK 1,751m was outstanding of DKK 3bn share buyback programme at the end of Q2 2026.

Strong liquidity and funding position: NSFR of 156%, LCR of 238% and low loan/deposit ratio[2] of 0.70. MREL debt of DKK 36.3bn, slightly above target of DKK 32bn-34bn.

No significant impact from upcoming regulation:
Basel IV output floor is not expected to be binding given current risk weights. Sector-specific buffer of 0.9pp targeting property companies (excl. LTV 0-30%) reflected in targets.

[1] Expected payouts based on stipulated 84% payout ratio, incl. 30% dividend and share buyback based on prior distribution. Jyske Bank targets share buybacks supplemented by 30% dividend.

[2] Ratio excludes Danish mortgage loans, which are funded by covered bonds with 1:1 matching terms.

Q2 2026

Volumes

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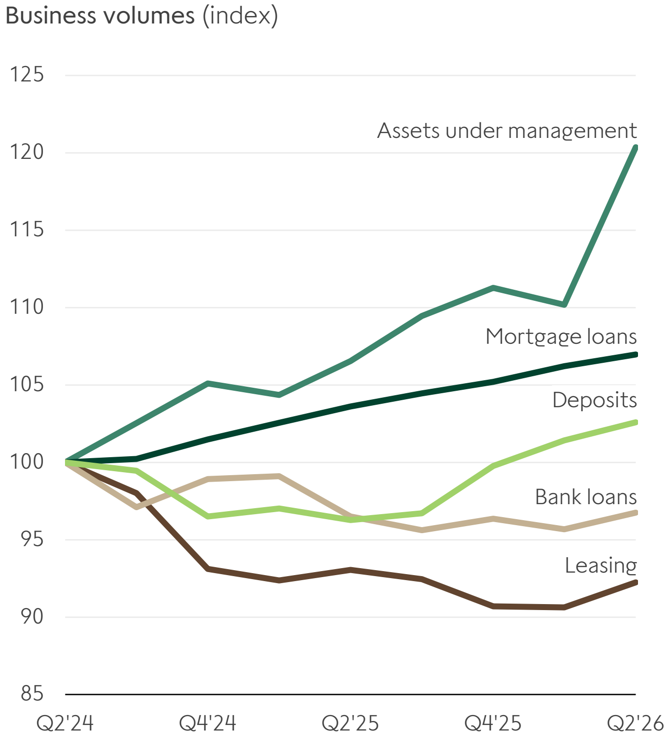
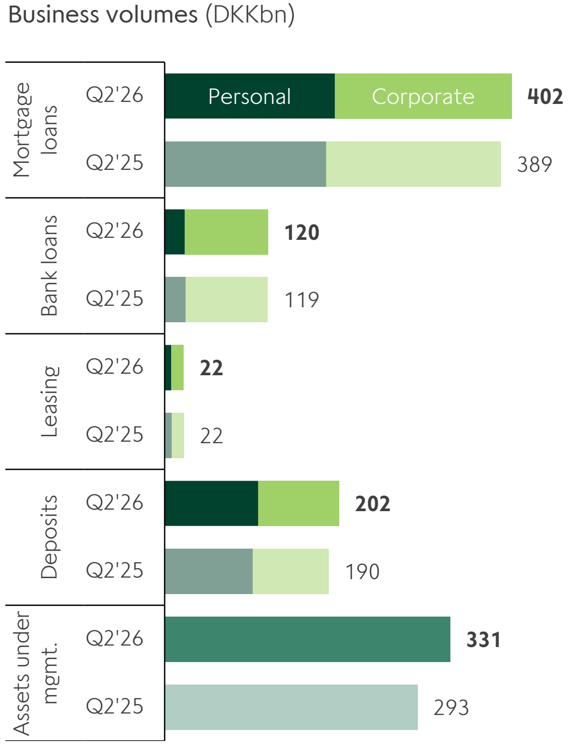
Positive development across business volumes in Q2

Assets under management up 9% q/q



Lending up 2% y/y, deposits up 7% y/y



Mortgage loans (nominal)
+1% q/q underpinned by increased lending to personal customers and launch of new Jyske Frihed product.

Bank loans
+1% q/q driven by higher corporate lending. Excluding lower mortgage-like bank loans transferred to the mortgage subsidiary, bank lending increased by 3% q/q.

Leasing
+2% q/q due to higher lending to both personal and corporate customers.

Deposits
+1% q/q due to higher deposits from personal customers.

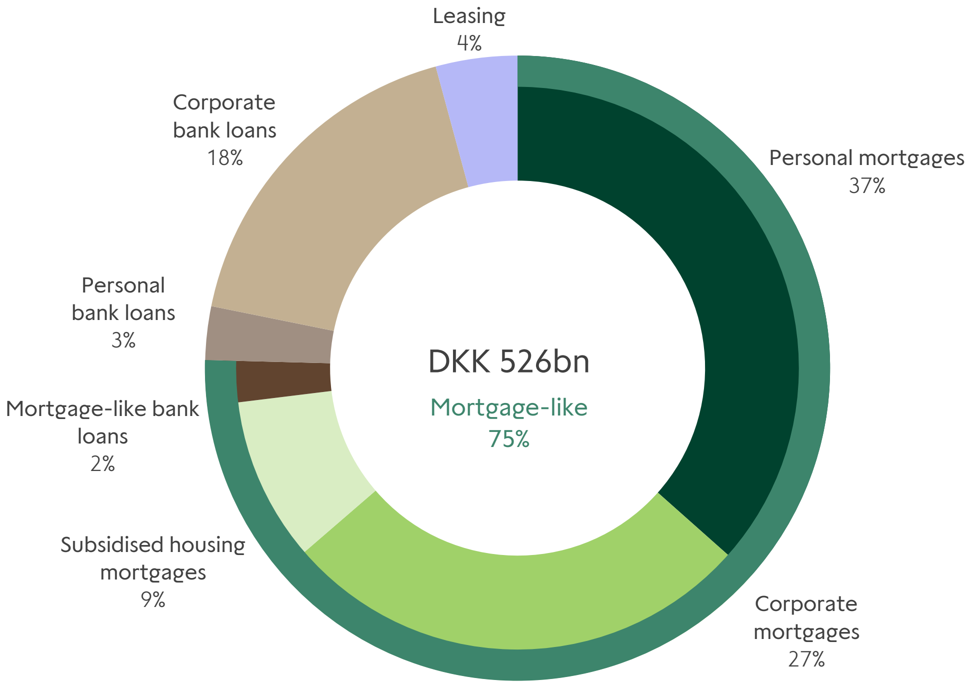
Assets under management
+9% q/q as continued net inflow was underpinned by a positive market development in the quarter.

Note: Lending and deposits figures are exclusive of repo. Mortgage-like bank loans are gradually transferred to mortgage lending.

Focused on structurally growing, low-risk collateralised lending

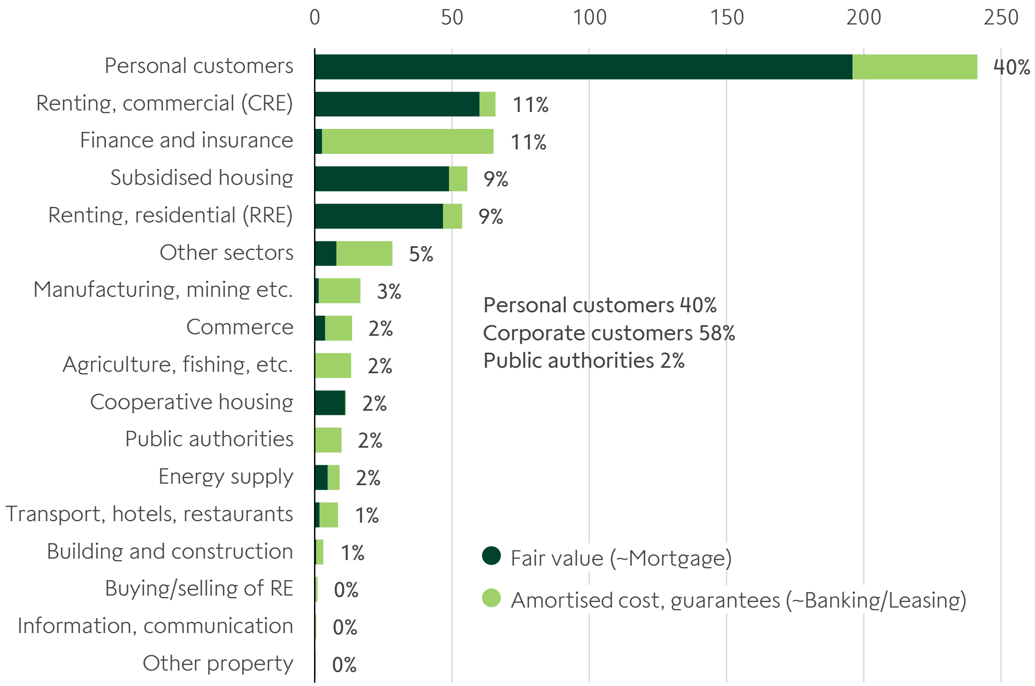
Mortgage-like lending constitutes 75% of total lending

Split of net lending volumes (excl. repo)



Well-diversified lending portfolio with emphasis on housing

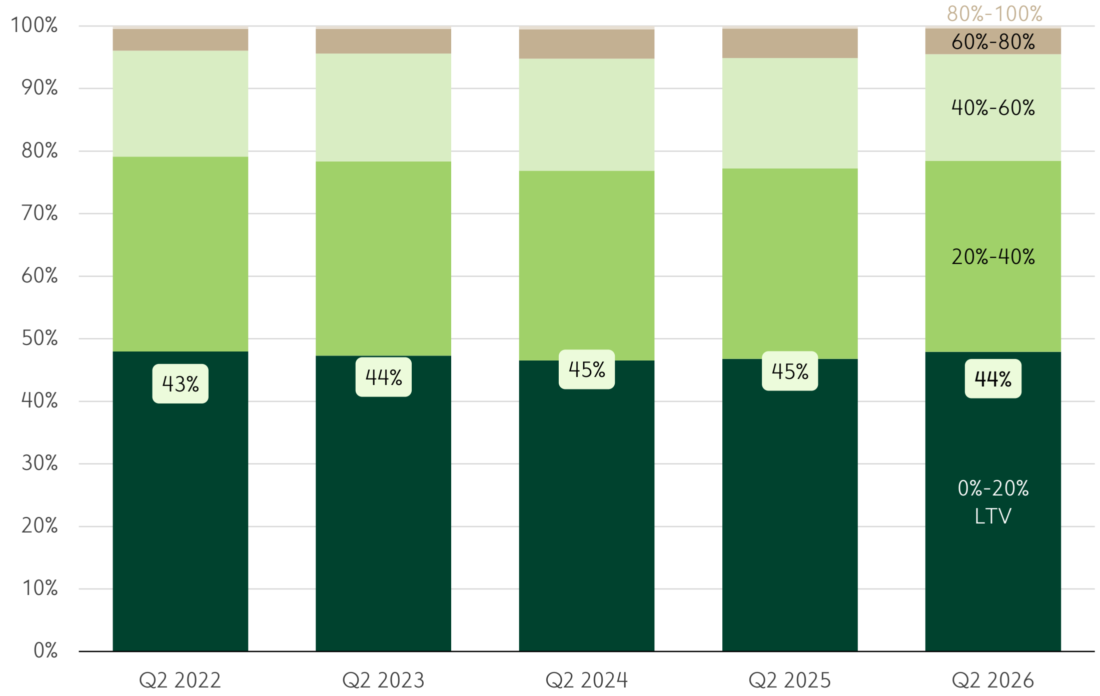
Loans, advances and guarantees by sector (DKKbn, net)



Robust mortgage portfolio with average LTV of 44%

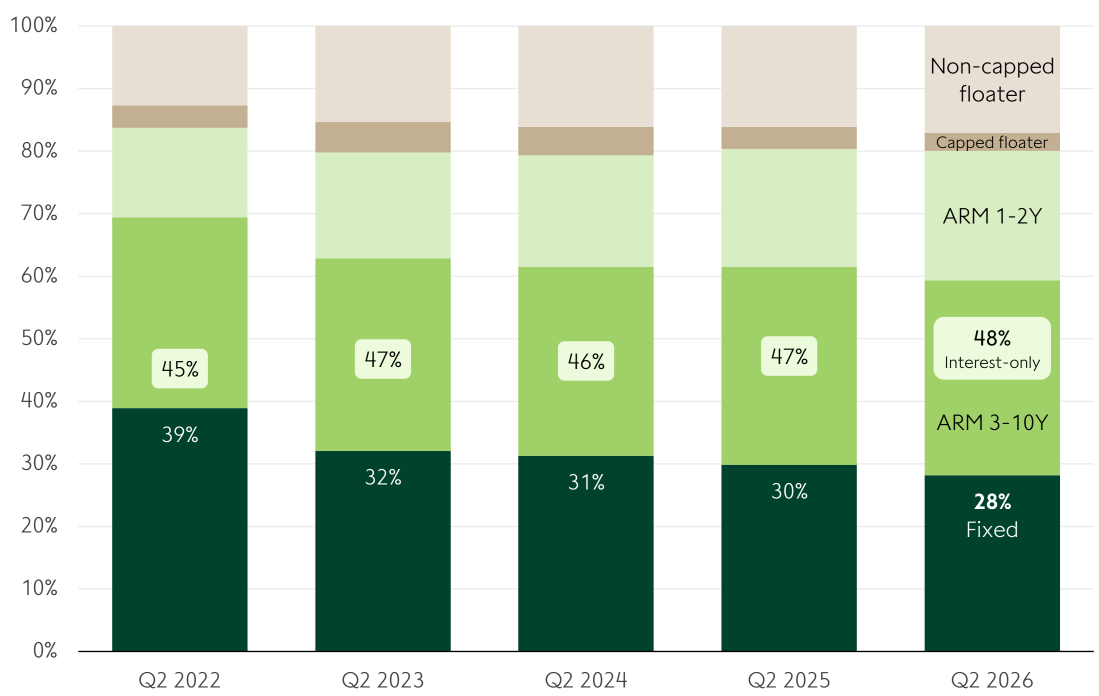
95% of mortgage lending below 60% LTV

Loan-to-value distribution of mortgage exposures



Well-diversified mortgage product mix

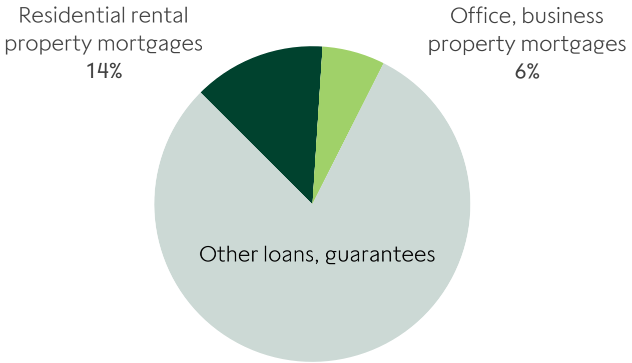
Product split of mortgage exposures



Prudent LTV of CRE exposures

Manageable share of overall exposure

RRE/CRE exposure as share of loans and guarantees



Non-performing loans at low level

Key figures[1] on RRE/CRE exposure

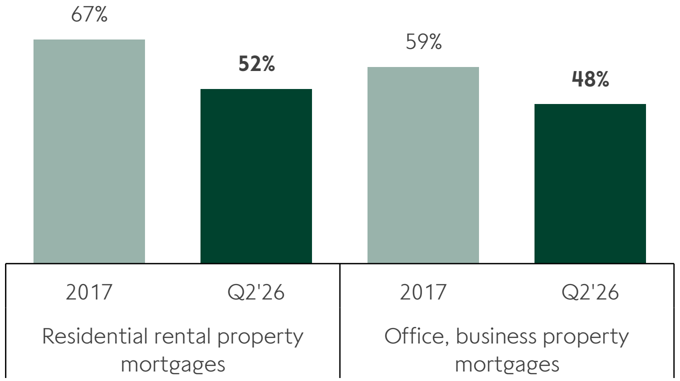
0.00%
90-day arrears

49%
Share of loans with rate fixed >3 years

93%
Share of loans below 60% loan-to-value

Solid loan-to-value levels

Loan-to-value for RRE/CRE exposures



Robust lending standards and stress testing

Underwriting standards for RRE/CRE exposures

- Initial loan-to-value (max. 60%-80%) reflects that all customers must, regardless of financing, be able to maintain a fixed-rate loan with amortization.
- Customers should also be able to withstand a 10%-20% loss of rent income or increase of vacancy rates in addition to a 3pp higher variable interest rate of debt.
- Ongoing monitoring and stress testing of commercial property exposures' rent and vacancy rates, cost of equity as well as interest rate of debt.

CRE exposure is mainly comprised by large customers with strong capital positions and diversified portfolios supported by demographic trends.

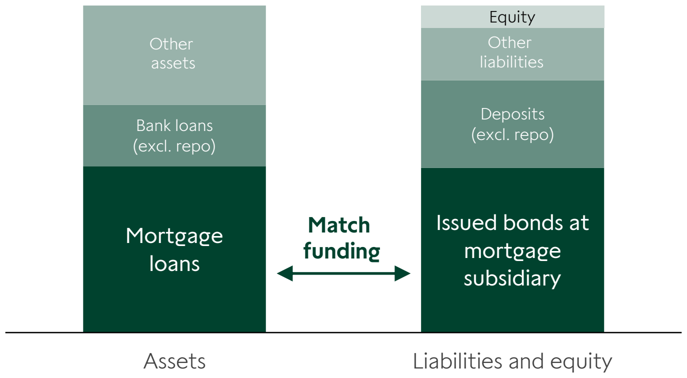
Collateralization is central, modern properties in urban areas with low loan-to-value and low vacancy rates, underpinned by demographic trends.

[1] Residential rental property mortgages (RRE) and office, business property mortgages (CRE).

Attractive Danish mortgage market

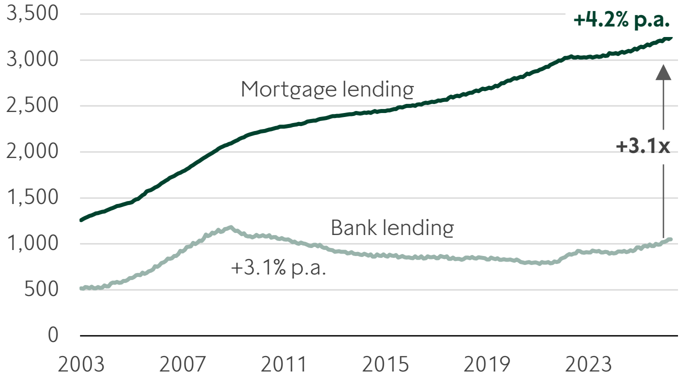
Balance principle reduces funding risks

Balance sheet of Jyske Bank, incl. Danish match funding principle



High and resilient growth of mortgage loans

Danish lending (DKKbn)



The Danish mortgage model is based on balance principle with no defaulting mortgage credit institutes (MCI) since inception in 1797.

An MCI funds loans by issuing **covered bonds with 1:1 matching terms**, thus transferring interest rate, currency, liquidity, prepayment risk to investors.

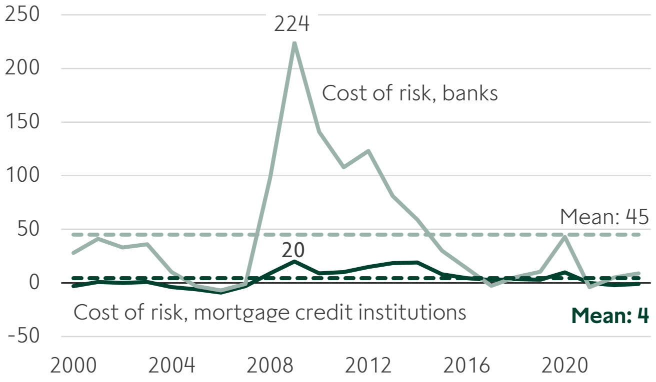
Borrowers can **prepay/remortgage by buying the bonds** at par or market price in a transparent and highly liquid market of AAA-rated covered bonds.

In addition to the principal and interest paid to the investor, the borrower pays an **administration margin** as well as **transaction-based fees** to the MCI.

The MCI, in return, **guarantees payments** from the borrower, who is subject to a thorough credit assessment with a strict 60%-80% loan-to-value limit.

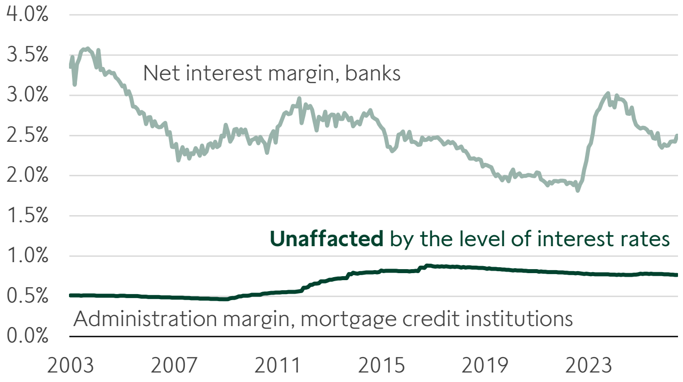
Very low cost of risk for mortgage lending

Danish cost of risk (bp)



Mortgage margin stabilises income

Danish margins (p.a.)



Q2 2026

Sustainability

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Sustainability at Jyske Bank

“

We are committed to making a difference and enabling our customers to become more sustainable.

We take part in the transition with our customers, contributing through guidance, products, and services, and by integrating climate-related considerations.

We have a long-term objective of achieving net-zero CO_2 emissions no later than 2050.

Our approach is holistic and based on impact, measurable progress, and transparency.

ESG ratings in upper half of banks

Select ESG ratings

A
MSCI ESG rating (‘CCC’ to ‘AAA’)

Low Risk
Sustainalytics ESG rating (‘Negligible Risk’ to ‘Severe Risk’)

B
CDP climate change score (‘D-’ to ‘A’)

C Prime
ISS ESG (‘D-’ to ‘A+’)

Committed to sustainability initiatives

Select examples of int’l sustainability commitments

UN Principles for Responsible Banking
The leading sustainable banking framework, embedding sustainability at the strategic, portfolio and transactional levels, across all areas.

UN Principles for Responsible Investment
An international investor network that supports the integration of ESG factors into investment and ownership decisions.

Net Zero Asset Managers Initiative
An international group of asset managers supporting investing aligned with net-zero greenhouse gas emissions by 2050 or sooner.

Science-Based Targets initiative
An organisation that aims to drive ambitious climate action in the private sector. We have set climate targets for properties in line with SBTi criteria and recommendations.

More information available at investor relations website, including

- Integrated Annual Report
- ESG Fact Book
- Green Finance Framework Impact Reporting
- Climate Transition Plan
- Code of conduct
- Policies and guidelines

Net-zero CO_2 emissions at the latest by 2050

2050 targets

Long-term objective to obtain net-zero CO_2e emissions made by both our customers and ourselves by 2050.

Since 2020, the emission intensity of total lending and asset mgmt. has been reduced by 41% and 34%, respectively. Scope 1-2 emissions of own activities has been reduced by 39%.

2030 interim targets

Lending
Base year: 2021

Corporate customers

Road transport	15%	CO_2e reduction per vehicle kilometre	
Agriculture	>40%	CO_2e reduction per lending DKK	
Commercial real estate	65%	CO_2e reduction per m^2 for residential rental property	1.5°C target
Commercial real estate	60%	CO_2e reduction per m^2 for owner-occupied homes	1.5°C target

Personal customers

Passenger cars	56%	CO_2e reduction per vehicle kilometre	
Owner-occupied homes	85%	CO_2e reduction per m^2 for owner-occupied homes	1.5°C target

Asset management
Base year: 2019

Equities	75%	CO_2e reduction per invested DKK	1.5°C target
Mortgages	40%	CO_2e reduction per invested DKK	

Own activities
Base year: 2020

Own operations	65%	CO_2e reduction in group operations	1.5°C target

For reduction targets marked as a 1.5 °C target, the description of the specific interim target in the Implementation strategy section specifies which scenario the target tracks, in terms of alignment with a 1.5 °C scenario.

Mitigating climate change via financing

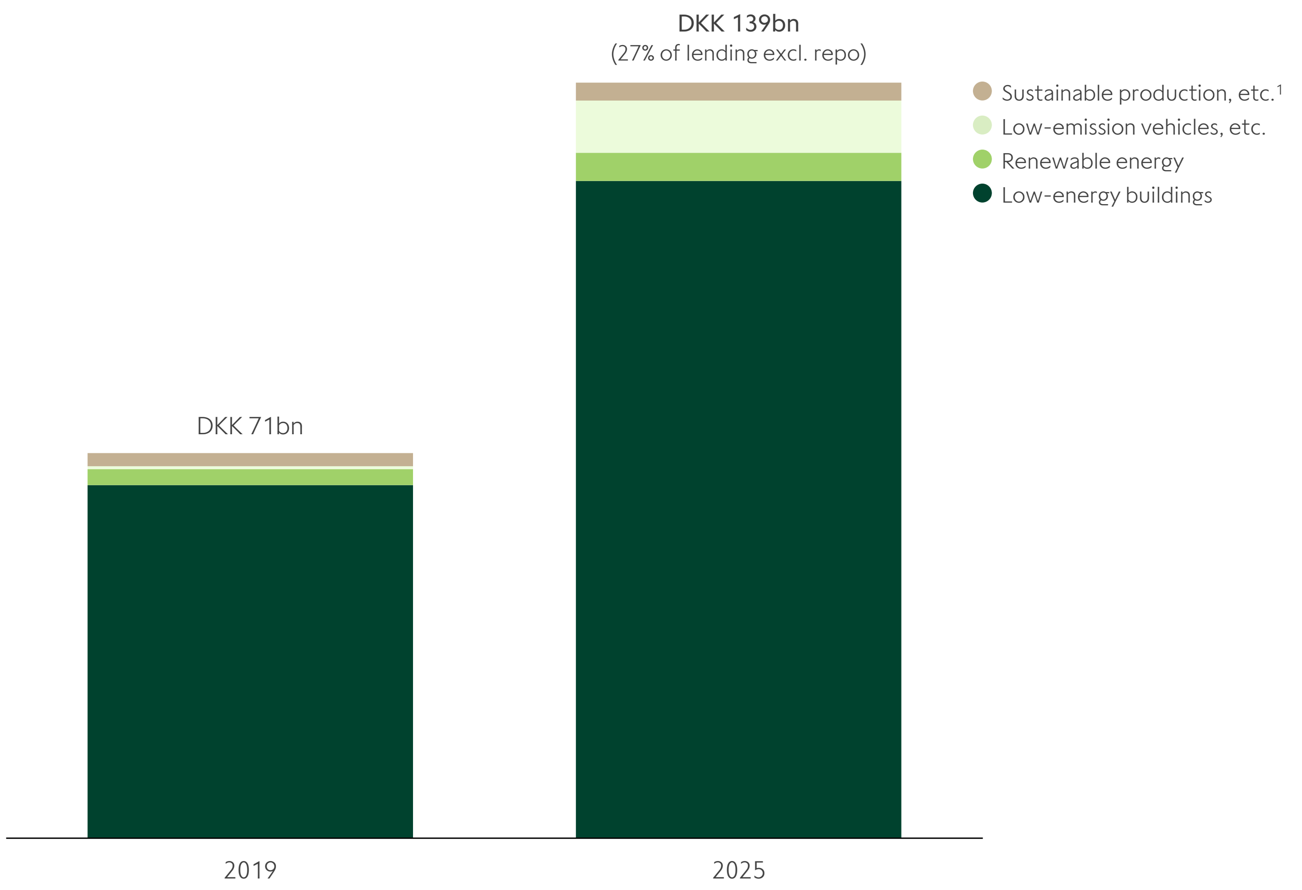
In addition to reduction targets and related initiatives, **Jyske Bank also seeks to support the transition to a low emission society by financing activities** that can contribute to the mitigation of climate change.

Hence, Jyske Bank has defined **growth targets for financing** related to the production of renewable energy, low-energy commercial real estate and low emission vehicles under the Jyske Bank Green Finance Framework. For further information, please visit Jyske Bank's investor relations website.

[1] Sum of lending for (1) energy transmission, distribution, and storage, (2) sustainable manufacturing, and (3) sustainable water and waste management.

Green financing increased 96% since 2019

Green Finance Framework lending (DKKbn)



Q2 2026

Jyske Bank in brief

Contents

One of the largest financial institutions in Denmark

Committed to high customer satisfaction and resilient value creation

Nationwide in AAA economy

Jyske Bank at a glance[1]

DKK 5.3bn
Net profit

12% (top 4)
Market share of Danish lending

>600,000
Customers

>3,800
Full-time employees

Large in capabilities, close in relationships

"Jyske Bank combines the **strength and stability** of a leading financial institution with the **customer focus and strong relationships** that define our DNA."

High customer satisfaction

On track to realising **2028 targets**[3]

#1
Private Banking customer satisfaction

Top 3
Personal Banking customer satisfaction

#1
Business Banking advisory satisfaction

Jyske Bank, founded in 1967, is one of the leading financial institutions in AAA-rated Denmark, serving more than 600,000 personal customers and over 65,000 business and corporate clients through specialized advisory units.

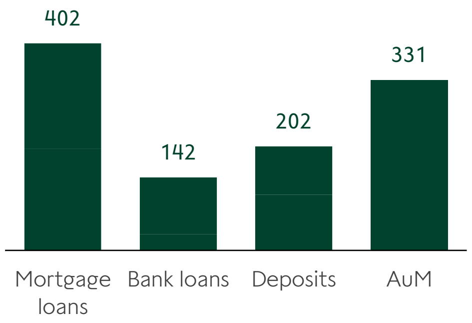
Jyske Bank offers a comprehensive range of financial services, including general banking, insurance, mortgage lending, asset management, brokerage, credit card solutions, and leasing.

The Group comprises one of Denmark's largest banks (Jyske Bank), one of the country's few mortgage credit institutions (Jyske Realkredit), and a leading leasing provider (Jyske Finans).

Structural, low-risk growth

Business volumes[1] (DKKbn)

Corporate **60%** | Personal **40%**



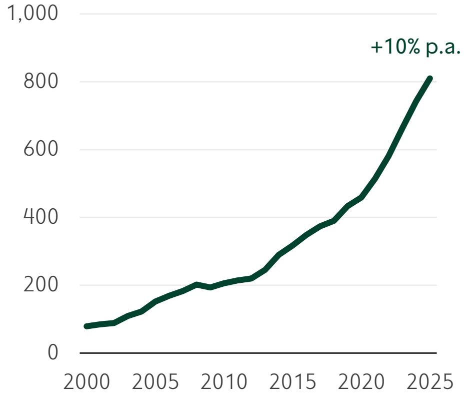
Healthy operating performance

Key figures[1]

11.6% Return on tangible equity	**48%** Cost/income
0bp p.a. Cost of risk (10Y avg.)	**34bp** Post-model adj.
16.4% CET1 ratio[2] (15% target)	**238% / 156%** LCR / NSFR
A+/Stable/A-1 S&P issuer credit rating	**A** MSCI ESG rating

Solid value creation

Book value per share[1] (DKK)



[1] Key figures based on last four quarters or as of the end of last quarter. Mortgage loans at nominal value, bank loans/deposits excl. repo/triparty.

[2] CET1 ratio excl. deductions for expected/potential dividends and share buybacks.

[3] Customer satisfaction targets as stated in the 2024 Strategy Update.

History of **Jyske Bank**

Solid consolidator with strong track record

Roots
Four banks dating back to 1866

1866: Kjellerup og Omegns Sparekasse

1882: Silkeborg Bank

1899: Handels- og Landbrugsbanken Silkeborg

1917: Kjellerup Handels- og Landbrugsbank

Founded
1967

Jyske Bank founded by merger of four local banks in Silkeborg, becoming the 18th largest bank in Denmark.

Successfully expanding
Growing from 8 to 157 branches

1968: Banken for Brædstrup og Omegn

1970: Samsø Bank

1971: Odder Landbobank

1976: Besser Sogns Spare- og Laanekasse

1981: Finansbanken

1983: Vendelbobanken

1989: Holstebro Bank

Post-2008 acquisitions
Consolidator

2011: FinansNord, Easyfleet and part of Fjordbank Mors

2013: Sparekassen Lolland

Transformative acquisition
Adding a mortgage credit institute

2014:

Jyske Bank acquired the mortgage credit institute Jyske Realkredit (BRFkredit).

BRFholding became the largest shareholder of Jyske Bank.

Focus on core business
Divesting non-priority activities

2013-2015: International asset mgmt. and private banking services phased out

2014: Silkeborg Data divested

2020: Jyske Bank (Gibraltar) divested

Recent acquisitions
Adding scale to core business

2022: Handelsbanken Denmark adds nearly one fifth to Jyske Bank's scale.

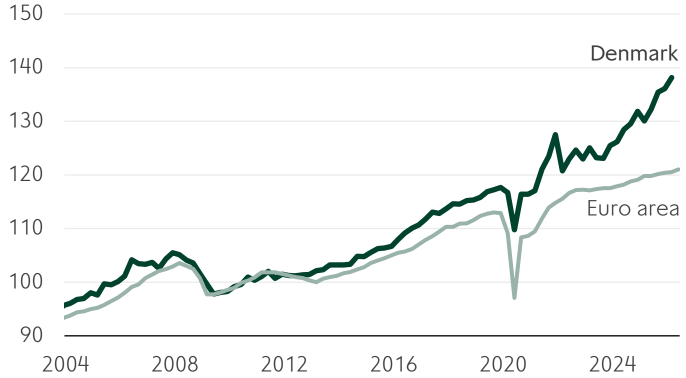
2023: PFA Bank acquisition supports focus on private banking customers.

2024: Opendo leasing portfolio to further underpin Jyske Finans' position.

Structurally attractive banking environment

Outgrowing peers

GDP, chain-linked volumes (2010=100)



A digital frontrunner

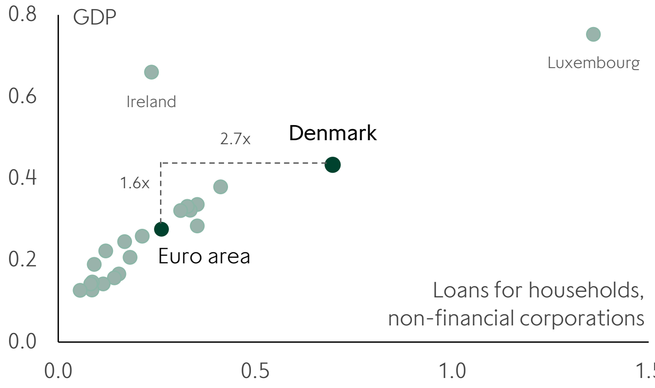
1st

vs. Euro area

IMD World Digital Competitiveness Ranking of 2025 (5th overall)

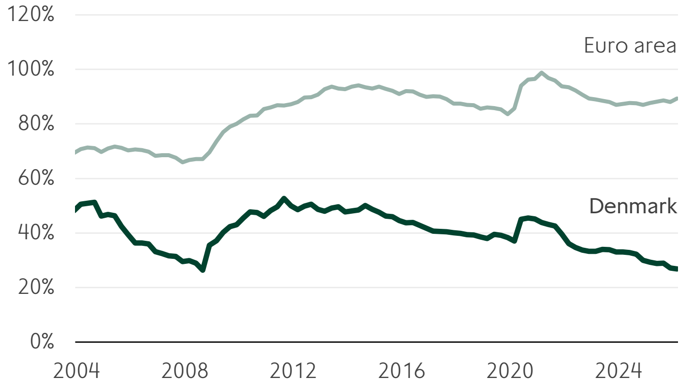
Wealthy and financialized

GDP and lending[1] per capita (DKKm)



Strong, AAA-rated fiscal position

Government debt (% of GDP)



The Danish economy

Since 1986, Denmark has been one of few countries to hold the highest possible credit rating (AAA/Aaa) from the three largest international credit rating agencies.

Denmark has a wealthy, adaptable, and open economy with a low level of debt, large fiscal buffers, leading social safety nets, low unemployment, and high institutional effectiveness.

[1] GDP per capita as of 2024, chain-linked volumes (Eurostat).
Loans per capita as of Oct. 2025 (ECB, World Bank, Statistics Denmark).

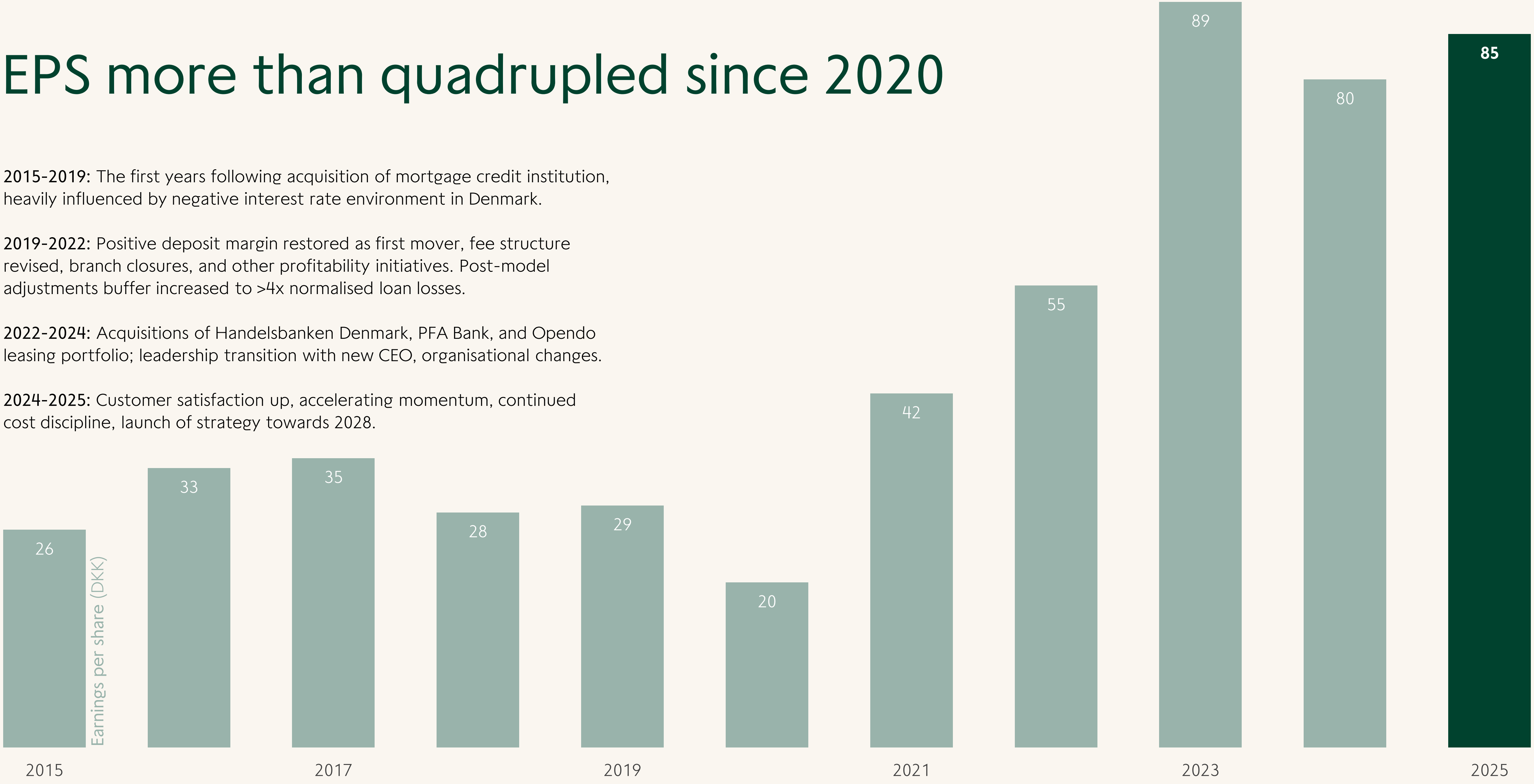
EPS more than quadrupled since 2020

2015-2019: The first years following acquisition of mortgage credit institution, heavily influenced by negative interest rate environment in Denmark.

2019-2022: Positive deposit margin restored as first mover, fee structure revised, branch closures, and other profitability initiatives. Post-model adjustments buffer increased to >4x normalised loan losses.

2022-2024: Acquisitions of Handelsbanken Denmark, PFA Bank, and Opendo leasing portfolio; leadership transition with new CEO, organisational changes.

2024-2025: Customer satisfaction up, accelerating momentum, continued cost discipline, launch of strategy towards 2028.



2028 strategy

Potential for more

Increasing underlying profitability to mitigate lower short-term interest rates.

Accelerating growth in select, profitable market segments with untapped potential.

Leveraging strengths of comprehensive, digital offering and client relationships.

Targets

10%
Return on tangible equity

<50%
Cost/income ratio

~15%
CET1 ratio

Capital distribution
Share buybacks and 30% dividend

Personal & Private Banking

#1
Private banking customer satisfaction vs. top 7 largest banks in Denmark

Top 3
Personal customer satisfaction vs. top 7 largest banks in Denmark

+35%
Assets under management

+50%
Annual customer acquisition in target segments

+100%
Value-adding customer meetings per advisor

Business Banking

+20%
Medium-sized business and large corporate customers

#1
Advisory satisfaction vs. top 5 Danish banks

+50%
Customer meetings per advisor

Corp. & Inst. Banking

+15%
Share of wallet (ancillary income/lending volume)

Top 3
Ranking in select areas supporting strategic focus

+50%
Assets under management from institutional customers

Q2 2026

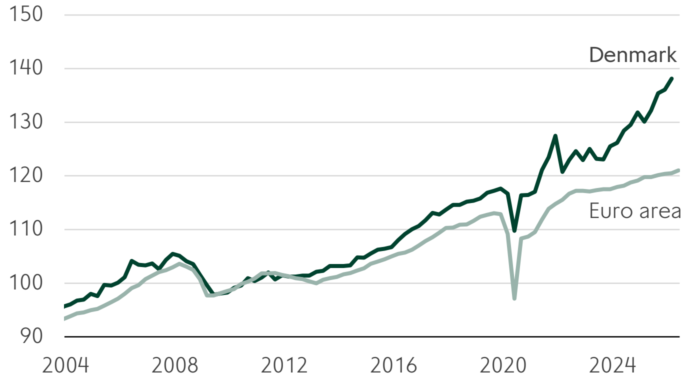
Macroeconomics

Contents

Balanced economic development

Healthy GDP growth

Real gross domestic product (2010=100)

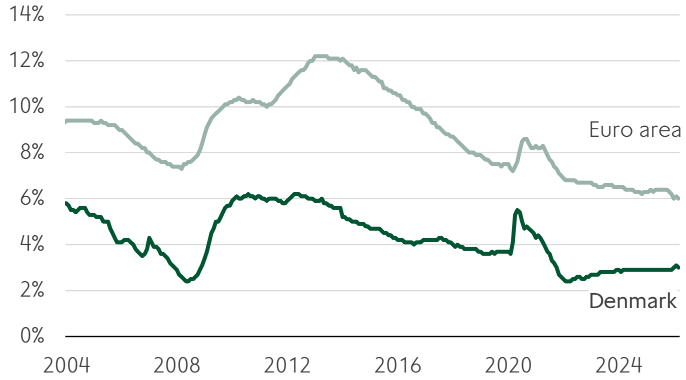


Inflation at manageable level of c. 2%

HICP (year/year)

Continued low level of unemployment

Unemployment rate[1]



Increasing short-term interest rates

Danish interest rates (monthly averages, p.a.)

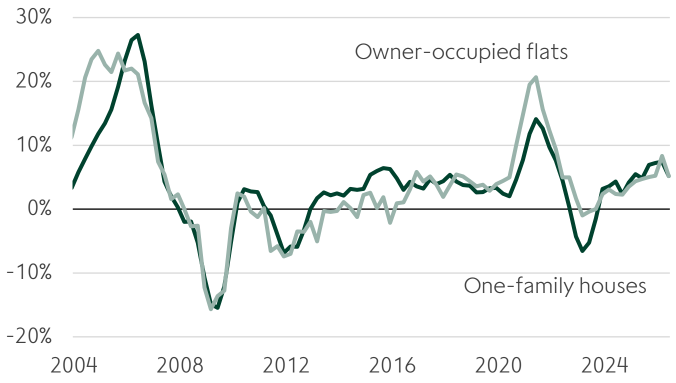
Sources: Statistics Denmark, OECD, Eurostat.

[1] Danish gross unemployment definition available from 2007.

Growing sector business volumes

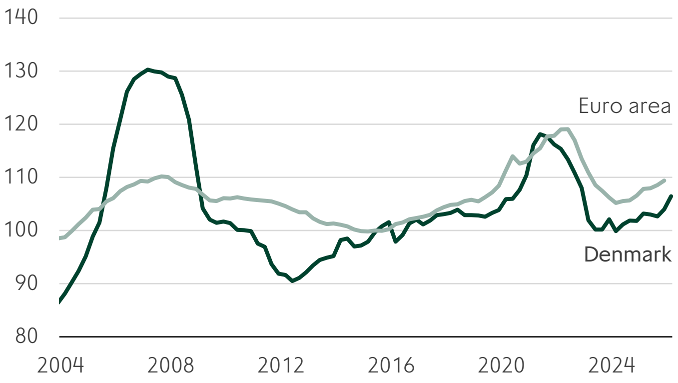
Real estate prices up 5% in the last year

Danish real estate prices (year/year)



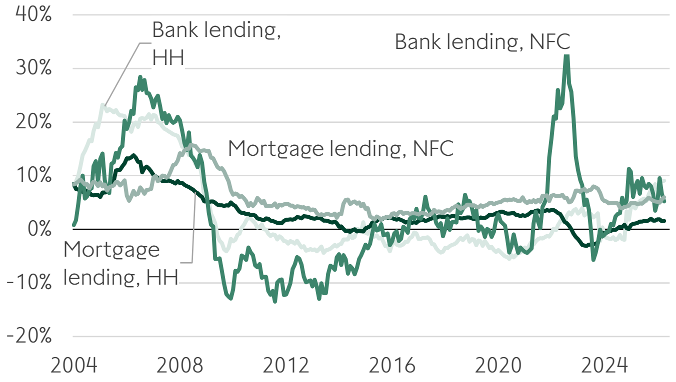
Housing remains affordable vs. history

House prices to disposable income (2015=100)



Growing sector lending and deposits

Lending to households (HH), non-financial corporations (NFC), y/y



Sentiment remains somewhat muted

Economic Sentiment Indicator (index)

Danish volume growth as of June 2026

- Nominal sector **mortgage lending** increased **3.4% y/y**.
- Total sector **bank lending** (excl. repo) increased **6.2% y/y**.
- Total sector **deposits** (excl. repo) increased **4.5% y/y**.

Sources: Statistics Denmark, OECD, Eurostat.

Financial calendar 2026

5 Feb.	Announcement of the 2025 results
5 Feb.	Annual report 2025
5 Feb.	Risk management report 2025
17 Mar.	Annual general meeting
6 May	Interim report for the first quarter of 2026
19 Aug.	Interim report for the first half of 2026
28 Oct.	Interim report for the first nine months of 2026

Equity Investor Relations

Simon Hagbart Falk
Head of Equity
Investor Relations

+45 89 89 71 85
simonhagbart@jyskebank.dk

Debt Investor Relations

Merete Poller Novak
Director, Head of Debt IR
& Capital Markets Funding

+45 89 89 25 26
mpn@jyskebank.dk

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