Jyske Bank Group
Pillar III report

The second quarter of 2026

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1. Introduction and purpose

This report constitutes the Jyske Bank Group's Pillar 3 disclosure for the second quarter of 2026 and has been prepared in accordance with the regulatory requirements. The report covers both Jyske Bank Group and Jyske Realkredit A/S and provides market participants with a consolidated, transparent and consistent view of the Group's capital position, risk profile and liquidity situation.

Jyske Bank Group determines its capital requirement through the Internal Adequacy Assessment Process (ICAAP) and makes quarterly reassessments and updates. Each update is reviewed and approved by the Group Supervisory Board to ensure that the capital position remains adequate and aligned with the Group's risk appetite and regulatory obligations.

Additionally, the document should be viewed as a continuation of the risk and capital profile described in "Risk and Capital Management 2025", with no material changes to the Group's risk appetite, governance framework or capital management principles. The "Risk and Capital Management 2025" report contains further details on:

- The organisational structure and processes for risk management in Jyske Bank Group
- Methods and specifications of the solvency need divided by main risk types
- The scenarios and methods used for capital planning and stress testing
- A description of the process and methods used for ESG-related risk

Jyske Bank Group's capital management is anchored in the regulatory framework defined by the Capital Requirements Regulation (CRR) and Capital Requirements Directive (CRD), and is structured around the three-pillar approach:

- **Pillar I** outlines methodologies for calculating minimum capital requirements across credit, market, and operational risks, with a baseline requirement of 8% of risk exposure amount (REA).
- **Pillar II** encompasses the Internal Capital Adequacy Assessment Process (ICAAP), which includes risk identification, solvency need assessment, and stress testing. It also forms the basis for the Supervisory Review and Evaluation Process (SREP) dialogue with supervisory authorities.
- **Pillar III** concerns transparency and disclosure of risk and capital metrics.

Under Pillar I, Jyske Bank applies standard approaches for market and operational risks, while credit risk is assessed using a hybrid approach applying the standard methodology as well as internally developed IRB-models. Credit risk remains the dominant risk category within the Group's capital requirement.

Pillar II capital requirements are tailored to reflect the Group's actual risk profile and designed to capture risks not fully addressed under Pillar I. These additions are structured into distinct categories within the ICAAP framework.

Credit Risk
Within credit risk, additional capital is held to cover concentration risks - both at the individual counterparty and industry level - reflecting the elevated risks that may arise from large or correlated positions. The Group also applies capital buffers to exposures flagged by internal early warning indicators and to clients assessed as financially vulnerable, where their repayment capacity may be uncertain. Furthermore, risks associated with interest-only lending and potential payment shocks on variable-rate loans are considered and addressed through supplementary capital requirements. Counterparty credit risk and settlement risk, particularly in relation to derivative transactions, are also covered by dedicated capital reserves. In cases where internal rating-based (IRB) models are under remediation or do not fully comply with regulatory requirements, specific reservations are applied to ensure an adequate capitalisation.

Market Risk
For market risk, the Group holds capital to cover exposures to interest rate risk, including credit spread movements, as well as foreign exchange, equity and commodity risks. These risks are actively monitored and assessed using scenario analyses and stress testing, supporting the Group’s resilience under adverse market conditions.

Liquidity Risk
Liquidity risk is addressed through capital add-ons that reflect refinancing risk and sensitivity to changes in credit ratings. These measures support the Group’s strategic focus on maintaining funding stability and preserving market confidence. The liquidity buffer is actively managed and structured to ensure sufficient coverage under both normal and stressed conditions.

Operational Risk
Pillar II capital add-ons pertaining to operational risk reflect risks arising from ongoing litigation, data governance, IT infrastructure, and compliance with the General Data Protection Regulation (GDPR). These risks are identified through structured risk assessments, historical incident analysis, and scenario-based evaluations.

Other Risks
Beyond the core risk categories, the ICAAP framework also encompasses other risk types such as strategic risk, model risk, and reputational risk. These are continuously assessed to ensure a comprehensive understanding of the Group’s overall risk profile. At present, however, no specific Pillar II capital add-ons have been allocated to these categories. This is because the risks are either deemed immaterial in terms of capital impact under current conditions or are considered sufficiently mitigated through internal processes, governance structures, and contingency planning.

Additionally, as part of the Group’s ICAAP framework, stress testing is conducted regularly to assess the impact of adverse macroeconomic scenarios. The stress testing setup includes scenario-based and sensitivity analyses, ensuring that the Group maintains sufficient capital buffers to support its strategic objectives and regulatory compliance.

The disclosure is prepared in accordance with the proportionality principle and reflects the Group’s size, complexity and business model. Quantitative templates are presented in the appendix, while the main body of the report focuses on explanatory and interpretative narrative, including developments since the previous disclosure.

2. Regulatory framework and basis of disclosure

This Pillar 3 disclosure has been prepared in accordance with:

- CRR (Regulation (EU) No 575/2013), Part Eight (Articles 431–451)
- CRR3, applicable from 1 January 2025, including the introduction of the output floor, revised rules for operational risk and adjusted credit risk methodologies
- EBA Implementing Technical Standards (ITS) on Pillar 3 disclosures

There remains some uncertainty regarding the interpretation of certain CRR/CRD rules, and several binding Technical Standards have yet to be finalised. Also, the amendments for market risk (FRTB) have been delayed by the European Commission to January 2027. Accordingly, the Group will continue to update its assumptions and models in accordance with ongoing regulatory developments and evolving industry consensus.

According to Articles 431 and 433, material subsidiaries must be shown individually; therefore, this report and the appendix provide key metrics and templates for Jyske Realkredit A/S separately.

The report is published on a quarterly basis in accordance with Articles 433 and 433a CRR. The information disclosed in this pillar III report has not been audited.

3. Management statement and governance

Risk management, capital management and disclosure processes are embedded in the Group's governance framework and are supported by internal processes, systems and controls as well as internal validation. Hence, the governance follows the same as for the Group's internal risk reporting. See Risk and Capital Management 2025 for a full overview of the Risk Management governance.

The Board of Directors and Executive Management have reviewed this Pillar 3 report and confirmed that:

- the Group's risk management systems are appropriate in relation to the business model and risk profile
- the disclosures have been prepared in accordance with applicable regulatory requirements
- the disclosures have been made in accordance with the Group's formal policies and internal control framework

The disclosure was reviewed according to internal governance processes, and signed on its behalf by:

Jacob Gyntelberg
Chief Risk Officer

4. Overview of capital and risk profile

Pursuant to Article 447 CRR, the Group discloses key prudential metrics providing an overview of its capital and risk profile. The Group continues to maintain a strong capital position, with capital and liquidity ratios comfortably above regulatory minimum requirements. Developments in this quarter are influenced by stable earnings and sound portfolio developments.

Key metrics, including the CET1 ratio, total capital ratio, leverage ratio, LCR and NSFR, are presented in the table below and shown in full in Table EU KM1 in the appendix.

Capital Buffers
The Group's solvency need consists of the sum of Pillar I and Pillar II capital requirements. Furthermore, capital buffers constitute an additional capital requirement. Currently, the Group holds a SIFI-buffer (O-SII) of 1.5%, a capital conservation buffer (CCB) of 2.5%, a countercyclical capital buffer (CCyB) of 2.5%, and a sector specific systemic risk buffer (SyRB) of 0.9%.

Group Capital Requirement
The Group's solvency and total capital requirements are delineated below by principal risk categories. The individual solvency need of the Group makes up 10.8% of the risk exposure assets (REA). Moreover, the total capital requirement encompasses the regulatory buffers, which currently constitute 7.3% of REA. Hence, the total solvency need of the Group including the buffer requirement amounts to 18.1% of REA. The binding capital buffer amounts to 2.2% of REA.

Table 1: Selected key metrics from EU KM1

Capital requirement	Jyske Bank Group		Jyske Realkredit	
	DKKm	Pct.	DKKm	Pct.
Credit risk	20.604	8.2%	9.053	8.8%
Market risk	3.801	1.5%	271	0.3%
Operational risk	2.837	1.1%	659	0.6%
Liquidity risk	0	0.0%	0	0.0%
Solvency need	27.243	10.8%	9.982	9.7%
Solvency need + combined buffer requirement	45.733	18.1%	18.299	17.9%
Available own funds and capital ratios				
Common Equity Tier 1 (CET1)	39.583	15.7%	29.791	29.1%
Tier 1 capital	44.510	17.6%	29.791	29.1%
Total Capital Base	52.967	21.0%	29.791	29.1%
Capital buffers				
Common Equity Tier 1 capital buffer	5.769	2.3%	15.861	15.5%
Tier 1 capital buffer	5.588	2.2%	13.989	13.7%
Capital buffer	7.234	2.9%	11.494	11.2%
Leverage and liquidity ratios (%)				
Leverage ratio		5.5%		7.0%
Liquidity coverage ratio		270.1%		1.272%
Net Stable Funding Ratio		155.6%		383%

The leverage ratio is monitored as a non-risk-based backstop and reflects the Group's balance sheet structure, including the different leverage characteristics of banking and mortgage activities. At the end of the quarter, the Group's leverage ratio showed a solid buffer above the minimum regulatory requirement of 3% and continues to reflect a conservative balance sheet structure with no excessive leverage risk.

Jyske Bank continuously monitors liquidity risk through regular monitoring, reporting and governance of the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR), ensuring compliance with internal limits and regulatory requirements. Both LCR and NSFR are comfortably above the minimum regulatory requirements, reflecting a strong liquidity buffer and stable funding profile.

5. Overview of total risk exposure and risk weighted assets

In accordance with Article 438(d) CRR, the Group discloses information on total risk exposure amounts. The total risk exposure amount (TREA) is dominated by credit risk but is also affected by market risk and operational risk. In the table below, CCR, CVA and settlement risk are included in the credit risk values.

Changes in TREA compared with the previous quarter are primarily attributable to:

- Changes in lending volumes for both banking and mortgage activities
- Decrease in REA related to market risk. The development can primarily be attributed to a reduction in overall interest rate risk, driven by improved hedging alignment across the duration buckets

Table 2: Selected extracts from EU OV1

Risk-weighted exposure amounts *(DKKm)*	Jyske Bank Group		Jyske Realkredit	
	2026 Q2	***2026 Q1***	***2026 Q2***	***2026 Q1***
Credit risk etc. [1]	217.453	215.607	95.849	95.772
Of which Standardised approach	27.069	27.154	8.304	8.631
Of which A-IRB-approach	43.273	42.110	33.684	32.914
Of which F-IRB approach	110.324	109.254	42.124	42.751
Market risk	8.289	11.258	0	0
Operational risk	26.705	26.705	6.607	6.607
Total	**252.448**	**253.570**	**102.456**	**102.379**

[1] Includes counterparty credit risk, credit valuation adjustments risk, settlement risk and securitisation exposures

6. Appendix: Quantitative disclosure templates

The appendix contains the standardised EBA disclosure templates required under the EBA ITS on Pillar 3 disclosures. The following templates are based on the consolidated statement. The quantitative disclosures can also be accessed via the EBA Data Hub (link), where the data is made available in a standardised and comparable format.

	Jyske Bank Group	Jyske Realkredit
EU KM1: Key metrics template	Yes	Yes
EU CC1: Composition of regulatory own funds	Yes	Yes
EU CC2: Reconciliation of regulatory own funds to balance sheet in the audited financial statements	Yes	Yes
EU KM2: Key metrics - MREL and eligible liabilities	Yes	No
EU OV1: Overview of total risk exposure amounts	Yes	Yes
EU CMS1: Comparison of modelled and standardised risk weighted exposure amounts at risk level	Yes	No
EU CMS2: Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level	Yes	No
EU CQ1: Credit quality of forborne exposures	Yes	Yes
EU CQ7: Collateral obtained by taking possession and execution processes	Yes	Yes
EU CR1: Performing and non-performing exposures and related provisions	Yes	Yes
EU CR1-A: Maturity of exposures	Yes	Yes
EU CR2: Changes in the stock of non-performing loans and advances	Yes	Yes
EU CR3: CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	Yes	Yes
EU CR4: Standardised approach – Credit risk exposure and CRM effects	Yes	Yes
EU CR5: Standardised approach	Yes	Yes

EU CR6: IRB approach – Credit risk exposures by exposure class and PD range	Yes	Yes
EU CR7: IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques	Yes	Yes
EU CR7-A (A-IRB): IRB approach – Disclosure of the extent of the use of CRM techniques (A-IRB)	Yes	Yes
EU CR7-A (F-IRB): IRB approach – Disclosure of the extent of the use of CRM techniques (F-IRB)	Yes	Yes
EU CR8: RWEA flow statements of credit risk exposures under the IRB approach	Yes	Yes
EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer	Yes	Yes
EU CCyB2: Amount of institution-specific countercyclical capital buffer	Yes	Yes
EU LR1: LRSum: Summary reconciliation of accounting assets and leverage ratio exposures	Yes	Yes
EU LR2: LRCom: Leverage ratio common disclosure	Yes	Yes
EU LR3: LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	Yes	Yes
EU LIQ1: Quantitative information of LCR	Yes	Yes
EU LIQB: On qualitative information on LCR, which complements template EU LIQ1	Yes	No
EU LIQ2: Net Stable Funding Ratio	Yes	Yes
EU CCR1: Analysis of CCR exposure by approach	Yes	No
EU CCR3: Standardised approach – CCR exposures by regulatory exposure class and risk weights	Yes	Yes
EU CCR4: IRB approach – CCR exposures by exposure class and PD scale	Yes	No
EU CCR5: Composition of collateral for CCR exposures	Yes	No
EU CCR6: Credit derivatives exposures	Yes	No
EU CCR8: Exposures to CCPs	Yes	No

EU SEC1: Securitisation exposures in the non-trading book	Yes	No
EU SEC4: Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor	Yes	No
EU MR1: Market risk under the alternative standardised approach (ASA)	Yes	No
EU IRRBB1: Interest rate risks of non-trading book activities	Yes	No
Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Yes	No
Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral	Yes	No
Template 3: Banking book - Climate change transition risk: Alignment metrics	Yes	No
Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms	Yes	No
Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk	Yes	No
Table 1: Qualitative information on Environmental risk	Yes	No
Table 2: Qualitative information on Social risk	Yes	No
Table 3: Qualitative information on Governance risk	Yes	No

EU KM1: Key metrics template
Jyske Bank Group

Reported in DKKm		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	39.583,4	39.490,6	40.052,8	39.303,6	38.848,7
2	Tier 1 capital	44.510,0	44.377,3	44.978,4	44.187,3	43.769,0
3	Total capital	52.966,8	52.878,7	53.583,4	55.564,0	51.394,2
	Risk-weighted exposure amounts					
4	Total risk exposure amount	252.447,5	253.570,1	249.331,2	241.912,1	238.883,0
4a	Total risk exposure pre-floor	252.447,5	253.570,1	249.331,2	241.912,1	238.883,0
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	15,68%	15,57%	16,06%	16,25%	16,26%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	15,68%	15,57%	16,06%	16,25%	16,26%
6	Tier 1 ratio (%)	17,63%	17,50%	18,04%	18,27%	18,32%
6b	Tier 1 ratio considering unfloored TREA (%)	17,63%	17,50%	18,04%	18,27%	18,32%
7	Total capital ratio (%)	20,98%	20,85%	21,49%	22,97%	21,51%
7b	Total capital ratio considering unfloored TREA (%)	20,98%	20,85%	21,49%	22,97%	21,51%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,79%	2,74%	2,71%	2,86%	2,99%
EU7e	of which: to be made up of CET1 capital (percentage points)	1,57%	1,54%	1,53%	1,61%	1,68%
EU7f	of which: to be made up of Tier 1 capital (percentage points)	2,09%	2,06%	2,03%	2,14%	2,24%
EU7g	Total SREP own funds requirements (%)	10,79%	10,74%	10,71%	10,86%	10,99%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	2,45%	2,44%	2,44%	2,44%	2,44%
EU9a	Systemic risk buffer (%)	0,87%	0,92%	0,95%	1,11%	1,04%
10	Global Systemically Important Institution buffer (%)					
EU10a	Other Systemically Important Institution buffer (%)	1,50%	1,50%	1,50%	1,50%	1,50%

Reported in DKKm		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2025
11	Combined buffer requirement (%)	7,32%	7,36%	7,39%	7,55%	7,48%
EU11a	Overall capital requirements (%)	18,12%	18,10%	18,10%	18,41%	18,46%
12	CET1 available after meeting the total SREP own funds requirements (%)	2,29%	2,17%	2,65%	2,59%	2,60%
	Leverage ratio					
13	Total exposure measure	808.683,6	803.000,8	828.959,7	796.330,6	811.554,2
14	Leverage ratio (%)	5,50%	5,53%	5,43%	5,55%	5,39%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU14b	of which: to be made up of CET1 capital (percentage points)					
EU14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	137.193,2	135.650,5	131.928,8	130.416,1	131.823,8
EU16a	Cash outflows - Total weighted value	76.926,5	77.402,5	75.207,1	75.547,9	78.301,5
EU16b	Cash inflows - Total weighted value	25.280,6	26.132,1	25.735,4	26.754,9	27.957,5
16	Total net cash outflows (adjusted value)	52.024,4	51.663,3	49.862,4	49.188,3	50.989,0
17	Liquidity coverage ratio (%)	270,12%	268,94%	275,85%	272,67%	268,63%
	Net Stable Funding Ratio					
18	Total available stable funding	258.302,3	251.525,9	251.360,0	250.842,2	249.940,1
19	Total required stable funding	165.973,5	162.946,0	166.996,7	163.158,7	164.772,3
20	NSFR ratio (%)	155,63%	154,36%	150,52%	153,74%	151,69%

EU KM1: Key metrics template
Jyske Realkredit A/S

Reported in DKKm		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	29.790,80	28.698,8	28.524,3	27.823,5	27.297,1
2	Tier 1 capital	29.790,80	28.698,8	28.524,3	27.823,5	27.297,1
3	Total capital	29.790,80	28.698,8	28.524,3	27.823,5	27.297,1
	Risk-weighted exposure amounts					
4	Total risk exposure amount	102.455,75	102.378,8	104.176,6	106.080,2	104.972,2
4a	Total risk exposure pre-floor	102.455,75	102.378,8	104.176,6	106.080,2	104.972,2
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	29,08%	28,03%	27,38%	26,23%	26,00%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	29,08%	28,03%	27,38%	26,23%	26,00%
6	Tier 1 ratio (%)	29,08%	28,03%	27,38%	26,23%	26,00%
6b	Tier 1 ratio considering unfloored TREA (%)	29,08%	28,03%	27,38%	26,23%	26,00%
7	Total capital ratio (%)	29,08%	28,03%	27,38%	26,23%	26,00%
7b	Total capital ratio considering unfloored TREA (%)	29,08%	28,03%	27,38%	26,23%	26,00%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,74%	1,75%	1,72%	1,77%	1,83%
EU7e	of which: to be made up of CET1 capital (percentage points)	0,98%	0,98%	0,97%	1,00%	1,03%
EU7f	of which: to be made up of Tier 1 capital (percentage points)	1,31%	1,31%	1,29%	1,33%	1,37%
EU7g	Total SREP own funds requirements (%)	9,74%	9,75%	9,72%	9,77%	9,83%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU9a	Systemic risk buffer (%)	1,62%	1,79%	1,81%	2,07%	2,04%
10	Global Systemically Important Institution buffer (%)					
EU10a	Other Systemically Important Institution buffer (%)	1,50%	1,50%	1,50%	1,50%	1,50%

Reported in DKKm		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2025
11	Combined buffer requirement (%)	8,12%	8,29%	8,31%	8,57%	8,54%
EU11a	Overall capital requirements (%)	17,86%	18,04%	18,02%	18,34%	18,37%
12	CET1 available after meeting the total SREP own funds requirements (%)	23,60%	22,55%	21,91%	20,73%	20,47%
	Leverage ratio					
13	Total exposure measure	423.867,54	422.212,2	422.742,0	418.577,8	412.996,9
14	Leverage ratio (%)	7,03%	6,80%	6,75%	6,65%	6,61%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU14b	of which: to be made up of CET1 capital (percentage points)					
EU14c	Total SREP leverage ratio requirements (%)					
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirements (%)					
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	19.496,85	18.371,2	17.434,1	16.846,0	16.435,0
EU16a	Cash outflows - Total weighted value	3.928,56	3.376,4	3.328,0	3.154,2	3.312,2
EU16b	Cash inflows - Total weighted value	3.169,07	3.477,5	2.741,8	2.492,8	2.543,4
16	Total net cash outflows (adjusted value)	2.011,47	1.840,1	1.665,2	1.438,5	1.602,4
17	Liquidity coverage ratio (%)	1271,75%	1896,97%	4586998,95%	4170339,59%	4170135,99%
	Net Stable Funding Ratio					
18	Total available stable funding	30.783,16	30.191,7	29.609,6	29.001,1	28.405,3
19	Total required stable funding	8.039,31	8.673,4	10.812,4	9.050,4	10.672,3
20	NSFR ratio (%)	382,91%	348,10%	273,85%	320,44%	266,16%

EU CC1: Composition of regulatory own funds
Jyske Bank Group

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	582	**a**
	of which: Instrument type 1	582	a
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	44.951	c
3	Accumulated other comprehensive income (and other reserves)	196	b
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	363	d
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**46.093**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-103	
8	Intangible assets (net of related tax liability) (negative amount)	-2.840	**e**
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
12	Negative amounts resulting from the calculation of expected loss amounts		
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-3.048	

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25a	Losses for the current financial year (negative amount)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	-517	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-6.509**	
29	**Common Equity Tier 1 (CET1) capital**	**39.583**	
	Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	4.936	**f**
31	of which: classified as equity under applicable accounting standards	4.936	*f*

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**4.936**	
	Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-10	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-10**	
44	**Additional Tier 1 (AT1) capital**	**4.927**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**44.510**	
	Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	8.528	g
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2		

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	**Tier 2 (T2) capital before regulatory adjustments**	**8.528**	
	Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-10	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-61	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
56b	Other regulatory adjustments to T2 capital		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-71**	
58	**Tier 2 (T2) capital**	**8.457**	
59	**Total capital (TC = T1 + T2)**	**52.967**	
60	**Total risk exposure amount**	**252.448**	
	Capital ratios and requirements including buffers		
61	Common Equity Tier 1	15,68%	
62	Tier 1	17,63%	
63	Total capital	20,98%	
64	Institution CET1 overall capital requirements	17,49%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	2,45%	

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
67	of which: systemic risk buffer requirement	0,87%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1,50%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,57%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**2,29%**	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	1.700	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	413	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	360	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	988	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

EU CC1: Composition of regulatory own funds
Jyske Realkredit

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	602	**a**
	of which: Instrument type 1	602	a
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	28.258	c
3	Accumulated other comprehensive income (and other reserves)		b
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	1.173	d
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**30.033**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-20	
8	Intangible assets (net of related tax liability) (negative amount)		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
12	Negative amounts resulting from the calculation of expected loss amounts		
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-3.048	

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25a	Losses for the current financial year (negative amount)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	-222	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-242**	
29	**Common Equity Tier 1 (CET1) capital**	**29.791**	
	Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts		
31	of which: classified as equity under applicable accounting standards		

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**		
	Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)		
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**		
44	**Additional Tier 1 (AT1) capital**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**29.791**	
	Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts		
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2		

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	**Tier 2 (T2) capital before regulatory adjustments**		
	Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
56b	Other regulatory adjustments to T2 capital		
57	**Total regulatory adjustments to Tier 2 (T2) capital**		
58	**Tier 2 (T2) capital**		
59	**Total capital (TC = T1 + T2)**	**29.791**	
60	**Total risk exposure amount**	**102.456**	
	Capital ratios and requirements including buffers		
61	Common Equity Tier 1	29,1%	
62	Tier 1	29,1%	
63	Total capital	29,1%	
64	Institution CET1 overall capital requirements	13,6%	
65	of which: capital conservation buffer requirement	2,5%	
66	of which: countercyclical capital buffer requirement	2,5%	

At 30 June 2026 (DKK million)		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
67	of which: systemic risk buffer requirement	1,6%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,7%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**23,6%**	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0,12	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	17	h
	Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements Jyske Bank Group

At 30 June 2026 (DKK million)		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	Assets - *Breakdown by asset classes according to the balance sheet in the published financial statements*			
8	Intangible assets	3.230	2.840	e
10	Deferred tax assets	0	0	h
14	Total assets	755.390		
	Liabilities - *Breakdown by liability classes according to the balance sheet in the published financial statements*			
8	Subordinated debt	8.486	8.528	g
9	Total liabilities	703.731		
	Shareholders' Equity			
1	Share capital	582	582	a
2	Revaluation reserve	196	196	b
3	Retained profit	45.945	45.314	c, d
4	Holders of additional tier 1 capital (AT1)	4.936	4.936	f
5	**Total shareholders' equity**	**51.659**		

EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements Jyske Realkredit

At 30 June 2026 (DKK million)		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	Assets - *Breakdown by asset classes according to the balance sheet in the published financial statements*			
10	Deferred tax assets	17	17	h
14	Total assets	416.148		
	Liabilities - *Breakdown by liability classes according to the balance sheet in the published financial statements*			
9	Total liabilities	386.115		
	Shareholders' Equity			
1	Share capital	602	602	a
3	Retained profit	29.431	29.431	c, d
5	**Total shareholders' equity**	**30.033**		

EU KM2: Key metrics - MREL and eligible liabilities Jyske Bank Group

At 30 June 2026 (DKK million)		Minimum requirement for own funds and eligible liabilities (MREL)
	Own funds and eligible liabilities, ratios and components	
1	Own funds and eligible liabilities	63.213,29
EU-1a	Of which own funds and subordinated liabilities	55.758,89
2	Total risk exposure amount of the resolution group (TREA)	153.673,29
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	41,13%
EU-3a	Of which own funds and subordinated liabilities	36,28%
4	Total exposure measure of the resolution group	405.202,53
5	Own funds and eligible liabilities as percentage of the total exposure measure	15,60%
EU-5a	Of which own funds or subordinated liabilities	13,76%

At 30 June 2026 (DKK million)		Minimum requirement for own funds and eligible liabilities (MREL)
	Minimum requirement for own funds and eligible liabilities (MREL)	
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	26,40%
EU-8	Of which to be met with own funds or subordinated liabilities	28,80%
EU-9	MREL requirement expressed as percentage of the total exposure measure	6,00%
EU-10	Of which to be met with own funds or subordinated liabilities	6,00%

EU OV1 – Overview of total risk exposure amounts Jyske Bank Group

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		30-06-2026	31-03-2026	30-06-2026
1	**Credit risk (excluding CCR)**	208.216,6	206.200,5	16.761,7
2	Of which the standardised approach	27.069,0	27.154,4	2.165,5
3	Of which the Foundation IRB (F-IRB) approach	110.323,8	109.253,5	8.825,9
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	43.273,0	42.110,5	3.461,8
6	**Counterparty credit risk - CCR**	4.913,4	5.347,3	393,1
7	Of which the standardised approach	4.211,9	4.711,0	337,0
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	13,1	15,8	1,0
9	Of which other CCR	688,5	620,5	55,1
10	**Credit valuation adjustments risk - CVA risk**	2.998,2	2.631,8	239,9
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	2.998,2	2.631,8	239,9
EU 10c	Of which the simplified approach			
15	**Settlement risk**	20,2	47,9	1,6

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		30-06-2026	31-03-2026	30-06-2026
16	**Securitisation exposures in the non-trading book (after the cap)**	1.305,0	1.379,2	104,4
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	**Position, foreign exchange and commodities risks (Market risk)**	8.288,8	11.258,2	663,1
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	8.288,8	11.258,2	663,1
22	Of which the Alternative Internal Models Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between trading and non-trading books			
24	**Operational risk**	26.705,3	26.705,3	2.136,4
EU 24a	Exposures to crypto-assets			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**			
26	Output floor applied (%)	55,0%	72,5%	4,4%
27	Floor adjustment (before application of transitional cap)		41.898,9	
28	Floor adjustment (after application of transitional cap)		41.898,9	
29	**Total**	252.447,5	253.570,1	20.195,8

EU OV1 – Overview of total risk exposure amounts
Jyske Realkredit A/S

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		30-06-2026	31-03-2026	30-06-2026
1	**Credit risk (excluding CCR)**	**95.379,2**	**95.239,2**	**7.630,3**
2	Of which the standardised approach	8.304,1	8.392,2	664,3
3	Of which the Foundation IRB (F-IRB) approach	42.123,6	42.750,7	3.369,9
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	33.683,6	32.914,2	2.694,7
6	**Counterparty credit risk - CCR**	**203,2**	**239,2**	**16,3**
7	Of which the standardised approach	174,4	184,4	14,0
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	4,3	34,1	0,3
9	Of which other CCR	24,5	20,7	2,0
10	**Credit valuation adjustments risk - CVA risk**	**266,8**	**293,8**	**21,3**
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	266,8	293,8	21,3
EU 10c	Of which the simplified approach			
15	**Settlement risk**			
16	**Securitisation exposures in the non-trading book (after the cap)**			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	**Position, foreign exchange and commodities risks (Market risk)**			

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		30-06-2026	31-03-2026	30-06-2026
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which the Alternative Internal Models Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between trading and non-trading books			
24	**Operational risk**	**6.606,6**	**6.606,6**	**528,5**
EU 24a	Exposures to crypto-assets			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**			
26	Output floor applied (%)	72,50%	72,50%	
27	Floor adjustment (before application of transitional cap)	17.056,3	17.762,9	
28	Floor adjustment (after application of transitional cap)	17.056,3	17.762,9	
29	**Total**	**102.455,7**	**102.378,8**	**8.196,5**

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Jyske Bank Group

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	181.147,61	27.069,01	208.216,62	260.048,88	249.753,37
2	Counterparty credit risk	3.211,08	1.702,36	4.913,44	11.911,35	9.492,40
3	Credit valuation adjustment		2.998,22	2.998,22	2.836,50	2.836,50
4	Securitisation exposures in the banking book		1.305,00	1.305,00	1.305,00	1.305,00
5	Market risk		8.288,81	8.288,81	8.288,81	8.288,81
6	Operational risk		26.705,27	26.705,27	26.705,27	26.705,27
7	Other risk weighted exposure amounts		20,16	20,16	20,16	20,16
8	Total	184.358,70	68.088,83	252.447,53	311.115,97	298.401,51

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level Jyske Bank Group

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks			16,44	16,44	16,44
EU 1a	Regional governments or local authorities			52,67	52,67	52,67
EU 1b	Public sector entities			60,31	60,31	60,31
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			857,22	857,22	857,22
3	Equity			3.488,22	3.488,22	3.488,22
5	Corporates	110.323,78	139.574,97	120.583,76	160.130,34	149.834,95
5.1	Of which: F-IRB is applied	110.323,78	139.574,97	110.323,78	160.130,34	149.834,95

At 30 June 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	110.323,78	139.574,97	120.583,76	160.130,34	149.834,95
EU 5b	Of which: Corporates - Specialised lending					
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	43.273,03	74.916,68	44.064,90	75.694,57	75.694,46
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	7.797,79	18.470,22	8.589,66	19.248,11	19.248,00
6.2	Of which: Retail - Secured by residential real estate	35.475,24	56.446,46	35.475,24	56.446,46	56.446,46
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA			5.848,31	5.848,31	5.848,31
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA			274,06	274,06	274,06
EU 7d	Categorised as subordinated debt exposures in SA			539,73	539,73	539,73
EU 7e	Categorised as covered bonds in SA			4.880,20	4.880,20	4.880,20
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others	27.550,80	8.206,80	27.550,80	8.206,80	8.206,80
9	Total	181.147,61	222.698,45	208.216,62	260.048,88	249.753,37

EU CQ1 - Credit quality of forborne exposures
Jyske Bank Group

At 30 June 2026 (DKK million)									
		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
5	Cash balances at central banks and other demand deposits								
10	Loans and advances	438,61	2.662,76	2.600,00	1.262,76	22,65	685,68	1.967,33	1.576,96
20	*Central banks*								
30	*General governments*								
40	*Credit institutions*								
50	*Other financial corporations*	18,64	574,81	572,91	572,91	4,93	105,78	87,70	75,30
60	*Non-financial corporations*	291,15	1.642,83	1.641,57	449,65	8,62	472,74	1.452,62	1.170,09
70	*Households*	128,82	445,13	385,51	240,19	9,10	107,16	427,02	331,57
80	Debt Securities								
90	Loan commitments given	53,48	122,06	122,06	122,06	5,75	39,45	97,62	
100	***Total***	492,09	2.784,83	2.722,06	1.384,82	28,40	725,14	2.064,95	1.576,96

EU CQ1 - Credit quality of forborne exposures
Jyske Realkredit

At 30 June 2026 (DKK million)		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
5	Cash balances at central banks and other demand deposits								
10	Loans and advances	287,83	1.392,85	1.333,21			60,86	1.619,82	1.331,99
20	*Central banks*								
30	*General governments*								
40	*Credit institutions*								
50	*Other financial corporations*								
60	*Non-financial corporations*	215,25	1.193,18	1.191,92			51,78	1.356,64	1.141,40
70	*Households*	72,58	199,68	141,29			9,08	263,18	190,59
80	Debt Securities								
90	Loan commitments given	0,02							
100	***Total***	287,85	1.392,85	1.333,21			60,86	1.619,82	1.331,99

EU CQ7 - Collateral obtained by taking possession and execution processes Jyske Bank Group

At 30 June 2026 (DKK million)		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
10	Property Plant and Equipment (PP&E)		
20	Other than PP&E	233,56	19,60
30	*Residential immovable property*	101,54	0,46
40	*Commercial Immovable property*		
50	*Movable property (auto, shipping, etc.)*		
60	*Equity and debt instruments*	128,52	19,14
70	*Other collateral*	3,50	
80	Total	233,56	19,60

EU CQ7 - Collateral obtained by taking possession and execution processes Jyske Realkredit

At 30 June 2026 (DKK million)		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
10	Property Plant and Equipment (PP&E)		
20	Other than PP&E	208,39	19,60
30	*Residential immovable property*	79,87	0,46
40	*Commercial Immovable property*		
50	*Movable property (auto, shipping, etc.)*		
60	*Equity and debt instruments*	128,52	19,14
70	*Other collateral*		
80	Total	208,39	19,60

EU CR1 - Performing and non-performing exposures and related provisions
Jyske Bank Group

At 30 June 2026 (DKK million)																
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
5	**Cash balances at central banks and other demand deposits**	26.339,39	25.547,82	791,57				4,37	0,90	3,47						
10	**Loans and advances**	584.778,80	191.733,59	8.986,74	6.152,06	101,17	3.197,57	1.285,20	328,59	956,61	2.094,36	14,48	1.939,67		442.962,84	3.670,51
20	Central banks															
30	**General governments**	10.141,16	10.033,57	0,57				0,32	0,29	0,03					338,38	
40	*Credit institutions*	5.268,43	5.266,94					0,00	0,00						1,49	
50	*Other financial corporations*	69.403,15	67.669,46	962,94	794,93	1,98	773,61	285,67	88,17	197,49	742,04	0,01	742,03		9.177,42	52,89
60	*Non-financial corporations*	268.228,77	74.708,52	5.156,81	3.250,80	80,49	1.489,92	785,55	128,48	657,07	879,44	12,03	802,36		217.689,54	1.999,73
70	*Of which SMEs*	90.042,09	40.569,41	3.057,85	2.118,61	44,06	1.380,65	427,37	69,77	357,60	793,09	11,06	741,36		65.213,30	962,41
80	Households	231.737,28	34.055,10	2.866,42	2.106,33	18,70	934,04	213,66	111,65	102,01	472,88	2,44	395,27		215.756,02	1.617,89
90	*Debt securities*	70.627,55	33.215,73					1,82	1,82							
100	Central banks	413,65	229,86					0,02	0,02							
110	General governments	12.391,79	5.584,51					0,55	0,55							
120	*Credit institutions*	53.006,02	22.831,71					1,06	1,06							
130	**Other financial corporations**	1.846,31	1.826,84					0,08	0,08							
140	*Non-financial corporations*	2.969,79	2.742,81					0,11	0,11							
150	Off-balance-sheet exposures	114.446,72	112.797,22	1.649,50	799,63	0,72	798,92	253,25	129,10	124,15	184,31	0,02	184,29			435,04
160	Central banks															

At 30 June 2026 (DKK million)																
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
170	General governments	10.685,50	10.583,50	102,00				4,14	3,62	0,52						
180	Credit institutions	339,05	270,15	68,90				1,78	1,07	0,71						
190	Other financial corporations	8.522,14	8.455,64	66,50	107,84		107,84	22,84	8,50	14,34	52,93		52,93			
200	Non-financial corporations	73.480,00	72.278,38	1.201,62	614,89	0,72	614,18	161,88	70,50	91,39	103,82	0,02	103,80			422,34
210	Households	21.420,03	21.209,56	210,48	76,90		76,90	62,60	45,41	17,19	27,56		27,56			12,71
20	**Total**	796.192,47	363.294,36	11.427,81	6.951,70	101,89	3.996,49	1.544,64	460,41	1.084,23	2.278,67	14,50	2.123,96		442.962,84	4.105,55

EU CR1 - Performing and non-performing exposures and related provisions
Jyske Realkredit

At 30 June 2026 (DKK million)																
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
5	**Cash balances at central banks and other demand deposits**	7.789,11	7.789,11													
10	**Loans and advances**	385.678,45			2.822,27						139,63				380.761,59	2.682,65
20	Central banks															
30	**General governments**	107,02													107,02	
40	*Credit institutions*	4.001,55													1,49	
50	*Other financial corporations*	770,76			19,34										763,39	19,34
60	*Non-financial corporations*	188.370,46			1.680,39						65,05				188.370,46	1.615,35
70	*Of which SMEs*	46.414,28			693,90						40,67				46.414,28	653,23
80	Households	192.428,66			1.122,54						74,58				191.519,24	1.047,96
90	*Debt securities*	19.038,49														
100	Central banks															
110	General governments															
120	*Credit institutions*	19.038,49														
130	**Other financial corporations**															
140	*Non-financial corporations*															
150	Off-balance-sheet exposures	18.764,79	18.764,79		0,02		0,02	13,42	10,12	3,20						

At 30 June 2026 (DKK million)		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
160	Central banks															
170	General governments															
180	Credit institutions															
190	Other financial corporations	45,75	45,75													
200	Non-financial corporations	15.752,86	15.752,86					11,88	9,38	2,44						
210	Households	2.966,18	2.966,18		0,02		0,02	1,54	0,74	0,77						
220	**Total**	431.270,84	18.764,79		2.822,29		0,02	13,42	10,12	3,20	139,63				380.761,59	2.682,65

EU CR1-A - Maturity of exposures
Jyske Bank Group

At 30 June 2026 (DKK million)		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances		49.010,63	122.432,33	492.363,33		664.043,11
2	Debt securities		16.490,19	25.726,01	16.530,12		64.002,10
3	**Total**		**65.500,82**	**148.158,33**	**508.893,44**		**728.045,21**

EU CR1-A - Maturity of exposures
Jyske Realkredit

At 30 June 2026 (DKK million)		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances		14.093,33	16.398,01	381.175,22		411.796,19
2	Debt securities		6.329,71	10.421,29	59,18		19.038,49
3	**Total**		**20.423,04**	**26.819,30**	**381.234,39**		**430.834,68**

EU CR2 - Changes in the stock of non-performing loans and advances
Jyske Bank Group

At 30 June 2026 (DKK million)		Gross carrying amount
10	**Initial stock of non-performing loans and advances**	7.145,67
20	Inflows to non-performing portfolios	809,60
30	Outflows from non-performing portfolios	-1.672,38
40	Outflows due to write-offs	-130,83
50	Outflow due to other situations	
60	**Final stock of non-performing loans and advances**	6.152,06

EU CR2 - Changes in the stock of non-performing loans and advances
Jyske Realkredit

At 30 June 2026 (DKK million)		Gross carrying amount
10	**Initial stock of non-performing loans and advances**	3.272,89
20	Inflows to non-performing portfolios	381,43
30	Outflows from non-performing portfolios	-778,99

At 30 June 2026 (DKK million)		Gross carrying amount
40	Outflows due to write-offs	-22,94
50	Outflow due to other situations	-30,12
60	**Final stock of non-performing loans and advances**	2.822,27

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques Jyske Bank Group

At 30 June 2026 (DKK million)		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
1	Loans and advances	167.252,98	446.633,35	404.555,37	42.077,98	
2	Debt securities	70.625,73				
3	**Total**	237.878,71	446.633,35	404.555,37	42.077,98	
4	*Of which non-performing exposures*	387,19	3.670,51	3.670,48	0,03	
EU-5	*Of which defaulted*	344,77	3.268,39			

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
Jyske Realkredit

At 30 June 2026 (DKK million)		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
1	Loans and advances	4.916,86	383.444,24	345.732,10	37.712,14	
2	Debt securities	19.038,49				
3	**Total**	23.955,35	383.444,24	345.732,10	37.712,14	
4	*Of which non-performing exposures*		2.682,65	2.679,04	3,61	
5	*Of which defaulted*		2.305,22			

EU CR4 – standardised approach – Credit risk exposure and CRM effects
Jyske bank Group

At 30 June 2026 (DKK million)		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	Exposure classes	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
1	Central governments or central banks	33.526,80	310,22	66.655,55	3.823,96	16,44	0,02%
2	Non-central government public sector entities	7.739,31	11.118,50	11.607,40	4.464,81	112,98	0,70%
EU 2a	Regional governments or local authorities	6.719,65	10.455,63	10.596,74	4.202,83	52,67	0,36%
EU 2b	Public sector entities	1.019,66	662,87	1.010,66	261,98	60,31	4,74%
3	Multilateral development banks	1.053,79		1.053,79			0,00%
EU 3a	International organisations						0,00%
4	Institutions	1.410,27	601,89	1.430,76	338,58	857,22	48,45%
5	Covered bonds	48.801,98		48.801,98		4.880,20	10,00%
6	Corporates	10.476,72	18.388,15	10.363,17	1.123,13	10.259,98	89,32%

At 30 June 2026 (DKK million)		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	Exposure classes	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
6,1	Of which: Specialised Lending						0,00%
7	Subordinated debt exposures and equity	2.478,48		2.478,48		4.027,95	162,52%
EU 7a	Subordinated debt exposures	359,82		359,82		539,73	150,00%
EU 7b	Equity	2.118,66		2.118,66		3.488,22	164,64%
8	Retail	937,16	292,17	937,16	110,63	791,87	75,57%
9	Secured by mortgages on immovable property and ADC exposures	60.536,76	3.944,05	24.491,60	1.607,60	5.848,31	22,41%
9,1	Secured by mortgages on residential immovable property - non IPRE	59.921,84	3.698,41	24.176,42	1.479,39	5.554,86	21,65%
9,2	Secured by mortgages on residential immovable property - IPRE	5,92	5,53	5,92	2,24	1,58	19,35%
9,3	Secured by mortgages on commercial immovable property - non IPRE	561,22	181,52	261,48	68,36	210,04	63,68%
9,4	Secured by mortgages on commercial immovable property - IPRE	0,22	1,63	0,22	0,65	0,40	45,71%
9,5	Acquisition, Development and Construction (ADC)	47,57	56,96	47,57	56,96	81,43	77,91%
10	Exposures in default	245,53	27,19	243,55	0,69	274,06	112,21%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						0,00%
EU 10b	Collective investment undertakings (CIU)						0,00%
EU 10c	Other items						0,00%
12	**TOTAL**	167.206,83	34.682,17	168.063,45	11.469,40	27.069,01	15,08%

EU CR4 – standardised approach – Credit risk exposure and CRM effects
Jyske Realkredit

At 30 June 2026 (DKK million)		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	Exposure classes	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
1	Central governments or central banks	7.056,61		39.746,42	3.568,45	42,46	0,10%
2	Non-central government public sector entities			3.771,62			0,00%
EU 2a	Regional governments or local authorities			3.771,62			0,00%
EU 2b	Public sector entities						0,00%
3	Multilateral development banks						0,00%
EU 3a	International organisations						0,00%
4	Institutions	1.006,17		1.460,07	0,65	312,66	21,40%
5	Covered bonds	18.781,79		18.781,79		1.878,18	10,00%
6	Corporates		9.694,70		309,51	287,16	92,78%
6,1	Of which: Specialised Lending						0,00%
7	Subordinated debt exposures and equity	56,31		56,31		73,20	130,00%
EU 7a	Subordinated debt exposures						0,00%
EU 7b	Equity	56,31		56,31		73,20	130,00%
8	Retail						0,00%
9	Secured by mortgages on immovable property and ADC exposures	60.038,69	3.831,79	23.995,47	1.532,72	5.657,84	22,16%
9,1	Secured by mortgages on residential immovable property - non IPRE	59.500,09	3.671,46	23.756,62	1.468,58	5.465,19	21,67%
9,2	Secured by mortgages on residential immovable property - IPRE						0,00%
9,3	Secured by mortgages on commercial immovable property - non IPRE	538,60	160,33	238,86	64,13	192,65	52,18%
9,4	Secured by mortgages on commercial immovable property - IPRE						0,00%
9,5	Acquisition, Development and Construction (ADC)						0,00%
10	Exposures in default	43,89		43,89		52,58	119,80%

At 30 June 2026 (DKK million)		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	Exposure classes	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
EU 10a	Claims on institutions and corporates with a short-term credit assessment						0,00%
EU 10b	Collective investment undertakings (CIU)						0,00%
EU 10c	Other items						0,00%
12	**TOTAL**	86.983,47	13.526,49	87.855,58	5.411,33	8.304,08	8,90%

EU CR5 – standardised approach
Jyske Bank Group

At 30 June 2026 (DKK million)		Risk weight																					Total	Of which unrated
	Exposure classes	0%	2%	10%	20%	30%	40%	45%	50%	60%	75%	80%	90%	100%	110%	130%	150%	250%	370%	400%	1250%	Others		
1	Central governments or central banks	70.397,29			82,22																		70.479,51	
2	Non-central government public sector entities	15.665,32			301,54		105,35																16.072,21	
EU 2a	Regional governments or local authorities	14.694,22					105,35																14.799,57	
EU 2b	Public sector entities	971,10			301,54																		1.272,64	
3	Multilateral development banks	1.053,79																					1.053,79	
EU 3a	International organisations																							
4	Institutions				868,24	486,80			80,48					5,04			328,78						1.769,33	453,73
5	Covered bonds			48.801,98																			48.801,98	
6	Corporates				0,21	2,09			0,44		4,77			11.454,68			24,10						11.486,29	11.476,62
6,1	Of which: Specialised Lending																							
7	Subordinated debt exposures and equity													256,23		1.186,73	359,82	675,69					2.478,48	698,37
EU 7a	Subordinated debt exposures																359,82						359,82	
EU 7b	Equity													256,23		1.186,73		675,69					2.118,66	698,37

At 30 June 2026 (DKK million)		Risk weight																					Total	Of which unrated
	Exposure classes	**0%**	**2%**	**10%**	**20%**	**30%**	**40%**	**45%**	**50%**	**60%**	**75%**	**80%**	**90%**	**100%**	**110%**	**130%**	**150%**	**250%**	**370%**	**400%**	**1250%**	**Others**		
8	Retail exposures							0,04			984,19			63,56									1.047,80	1.047,80
9	Secured by mortgages on immovable property and ADC exposures	107,02			23.680,74	0,83				260,23	0,03			2.050,17			0,19						26.099,20	25.987,69
9.1	Secured by mortgages on residential immovable property - non IPRE	106,02			23.670,79	0,83					0,03			1.878,14									25.655,81	25.546,20
9.1.1	No loan splitting applied	91,12												873,70									964,82	960,70
9.1.2	loan splitting applied (secured)				23.670,79																		23.670,79	23.569,66
9.1.3	loan splitting applied (unsecured)	14,90				0,83					0,03			1.004,44									1.020,20	1.015,84
9,2	Secured by mortgages on residential immovable property - IPRE				7,97												0,19						8,15	8,12
9,3	Secured by mortgages on commercial immovable property - non IPRE	0,99			1,98					259,36				67,51									329,84	328,43
9.3.1	No loan splitting applied	0,99												5,53									6,53	6,50
9.3.2	loan splitting applied (secured)									259,36				9,71									269,06	267,91
9.3.3	loan splitting applied (unsecured)				1,98									52,27									54,25	54,02
9,4	Secured by mortgages on commercial immovable property - IPRE									0,87													0,87	0,87
9,5	Acquisition, Development and Construction (ADC)													104,53									104,53	104,08
10	Exposures in default													184,61			59,63						244,24	244,24
EU 10a	Claims on institutions and corporates with a short-term credit assessment																							
EU 10b	Collective investment undertakings (CIU)																							
EU 10c	Other items																							
EU 11c	**TOTAL**	87.223,42		48.801,98	24.932,95	489,72		0,04	186,27	260,23	989,00			14.014,30		1.186,73	772,52	675,69					179.532,85	39.908,45

EU CR5 – standardised approach
Jyske Realkredit

At 30 June 2026 (DKK million)		Risk weight																					Total	Of which unrated
	Exposure classes	0%	2%	10%	20%	30%	40%	45%	50%	60%	75%	80%	90%	100%	110%	130%	150%	250%	370%	400%	1250%	Others		
1	Central governments or central banks	43.297,88																16,98					43.314,86	
2	Non-central government public sector entities	3.771,62																					3.771,62	
EU 2a	Regional governments or local authorities	3.771,62																					3.771,62	
EU 2b	Public sector entities																							
3	Multilateral development banks																							
EU 3a	International organisations																							
4	Institutions				1.006,07	454,65																	1.460,73	58,12
5	Covered bonds			18.781,79																			18.781,79	
6	Corporates													309,51									309,51	309,51
6,1	Of which: Specialised Lending																							
7	Subordinated debt exposures and equity															56,31							56,31	56,31
EU 7a	Subordinated debt exposures																							
EU 7b	Equity																			56,31	56,31			
8	Retail exposures																							
9	Secured by mortgages on immovable property and ADC exposures	107,02			23.256,88	0,83				250,85				1.912,61									25.528,19	25.421,17
9.1	Secured by mortgages on residential immovable property - non IPRE	106,02			23.256,88	0,83								1.861,46									25.225,20	25.119,45
9.1.1	No loan splitting applied	91,12												873,61									964,73	960,69
9.1.2	loan splitting applied (secured)				23.256,88																		23.256,88	23.159,39
9.1.3	loan splitting applied (unsecured)	14,90				0,83								987,85									1.003,58	999,38
9,2	Secured by mortgages on residential immovable property - IPRE																							

At 30 June 2026 (DKK million)		Risk weight																					Total	Of which unrated
	Exposure classes	0%	2%	10%	20%	30%	40%	45%	50%	60%	75%	80%	90%	100%	110%	130%	150%	250%	370%	400%	1250%	Others		
9,3	Secured by mortgages on commercial immovable property - non IPRE	0,99								250,85				51,15									302,99	301,72
9.3.1	No loan splitting applied	0,99																					0,99	0,99
9.3.2	loan splitting applied (secured)									250,85													250,85	249,80
9.3.3	loan splitting applied (unsecured)													51,15									51,15	50,93
9,4	Secured by mortgages on commercial immovable property - IPRE																							
9,5	Acquisition, Development and Construction (ADC)																							
10	Exposures in default													26,51			17,38						43,89	43,89
EU 10a	Claims on institutions and corporates with a short-term credit assessment																							
EU 10b	Collective investment undertakings (CIU)																							
EU 10c	Other items																							
EU 11c	**TOTAL**	47.176,51		18.781,79	24.262,96	455,48				250,85				2.248,64		56,31	17,38	16,98					93.266,90	25.889,01

EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range
Corporates – Other (F-IRB) Jyske Bank Group

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15	14.482,35	5.969,78	0,37	17.716,41	0,08%	371	25,79%	2,50	2.532,97	0,14	3,73	-12,19
	0.00 to <0.10	10.932,98	4.868,32	0,36	13.505,43	0,07%	305	27,31%	2,50	1.956,67	0,14	2,64	-3,94
	0.10 to <0.15	3.549,37	1.101,46	0,42	4.210,98	0,12%	66	20,91%	2,50	576,30	0,14	1,09	-8,25
	0.15 to <0.25	26.370,70	3.232,16	0,41	28.640,36	0,22%	704	22,69%	2,50	6.557,44	0,23	14,00	-66,10
	0.25 to <0.50	54.736,32	20.877,42	0,39	62.825,93	0,37%	2.529	27,84%	2,50	22.311,37	0,36	64,13	-134,63
	0.50 to <0.75	25.082,34	8.040,21	0,40	28.537,08	0,61%	1.990	28,07%	2,50	12.253,16	0,43	48,84	-97,03
	0.75 to <2.50	78.394,06	23.937,92	0,35	85.396,12	1,33%	6.651	26,87%	2,50	44.897,81	0,53	307,91	-332,18
	0.75 to <1.75	61.459,82	19.078,13	0,36	67.537,45	1,15%	4.958	26,48%	2,50	33.675,75	0,50	207,56	-232,70
	1.75 to <2.5	16.934,24	4.859,79	0,32	17.858,67	1,99%	1.693	28,34%	2,50	11.222,06	0,63	100,35	-99,49
	2.50 to <10.00	19.888,85	4.688,10	0,37	20.333,19	4,49%	3.408	27,75%	2,50	14.028,53	0,69	255,80	-277,01
	2.5 to <5	14.153,09	3.576,95	0,35	14.857,62	3,54%	2.059	27,28%	2,50	9.714,58	0,65	143,85	-138,36
	5 to <10	5.735,77	1.111,15	0,42	5.475,57	7,07%	1.349	29,05%	2,50	4.313,95	0,79	111,95	-138,65
	10.00 to <100.00	6.596,05	1.274,32	0,42	6.853,83	20,61%	1.458	29,77%	2,50	7.742,50	1,13	434,58	-958,41
	10 to <20	3.313,00	273,50	0,47	3.327,50	14,64%	664	26,53%	2,50	2.752,33	0,83	128,96	-130,41
	20 to <30	3.131,77	1.000,82	0,41	3.345,95	24,73%	773	33,22%	2,50	4.878,81	1,46	279,39	-825,34
	30.00 to <100.00	151,27		0,00	180,37	54,29%	21	25,47%	2,50	111,36	0,62	26,23	-2,67
	100.00 (Default)	3.773,76	812,84	0,25	3.823,40	100,00%	490	30,75%	2,50		0,00	1.175,72	-1.382,93
Subtotal (exposure class)		229.324,44	68.832,74	0,38	254.126,32	3,06%	17.601	26,90%	2,50	110.323,78	0,43	2.304,71	-3.260,48
Total (F-IRB)		229.324,44	68.832,74	0,38	254.126,32	3,06%	17.601	26,90%	2,50	110.323,78	0,43	2.304,71	-3.260,48

Retail – Other (A-IRB) Jyske Bank Group

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15	2.874,20	6.908,93	0,83	8.627,06	83,27%	52.904	45,28%		946,44	0,11	3,83	-11,63
	0.00 to <0.10	1.804,69	3.935,86	0,81	4.993,62	81,03%	32.727	42,96%		445,96	0,09	1,70	-3,78
	0.10 to <0.15	1.069,51	2.973,06	0,86	3.633,44	86,24%	20.177	48,47%		500,48	0,14	2,13	-7,85
	0.15 to <0.25	1.136,55	2.007,75	0,82	2.789,42	82,42%	15.465	47,46%		515,22	0,18	2,52	-12,57
	0.25 to <0.50	1.604,61	2.070,07	0,83	3.308,90	82,81%	13.430	45,67%		882,20	0,27	5,42	-14,23
	0.50 to <0.75	764,34	1.184,21	0,80	1.701,72	79,62%	5.820	45,13%		611,53	0,36	4,74	-8,42
	0.75 to <2.50	4.975,17	3.397,23	0,70	7.346,72	70,49%	52.524	35,94%		2.999,47	0,41	37,66	-40,44
	0.75 to <1.75	3.840,34	2.083,33	0,79	5.467,69	79,10%	40.605	36,19%		2.147,95	0,39	24,14	-28,13
	1.75 to <2.5	1.134,83	1.313,90	0,57	1.879,03	56,83%	11.919	35,19%		851,52	0,45	13,52	-12,31
	2.50 to <10.00	2.250,94	946,43	0,67	2.875,14	67,00%	17.247	33,52%		1.356,15	0,47	40,61	-43,64
	2.5 to <5	1.654,79	715,80	0,67	2.126,18	66,72%	12.804	33,73%		977,54	0,46	22,53	-26,89
	5 to <10	596,16	230,63	0,68	748,96	67,86%	4.443	32,92%		378,61	0,51	18,09	-16,75
	10.00 to <100.00	353,20	104,03	0,39	387,21	38,66%	3.062	30,63%		245,07	0,63	23,39	-47,17
	10 to <20	140,63	66,80	0,35	160,03	35,34%	1.374	29,77%		91,29	0,57	7,17	-10,50
	20 to <30	186,37	25,01	0,55	198,06	54,75%	1.505	32,14%		136,34	0,69	13,18	-33,56
	30.00 to <100.00	26,20	12,22	0,24	29,12	23,87%	183	25,08%		17,43	0,60	3,04	-3,11
	100.00 (Default)	281,40	44,10	0,54	305,13	53,89%	2.026	30,45%		241,73	0,79	149,07	-151,69
Subtotal (exposure class)		14.240,40	16.662,76	0,77	27.341,31	76,80%	162.478	41,42%		7.797,79	0,29	267,24	-329,78

Retail – Secured by RRE (A-IRB) Jyske Bank Group

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15	5.678,24	2.188,08	0,70	7.206,66	0,09%	16.060	9,51%		153,77	0,02	0,64	-2,01
	0.00 to <0.10	3.809,53	1.532,64	0,69	4.874,19	0,08%	11.061	9,03%		86,08	0,02	0,34	-0,50
	0.10 to <0.15	1.868,70	655,44	0,71	2.332,48	0,12%	4.999	10,50%		67,69	0,03	0,30	-1,51
	0.15 to <0.25	1.965,19	513,17	0,73	2.338,52	0,19%	4.190	12,95%		119,03	0,05	0,59	-4,26
	0.25 to <0.50	4.601,94	438,66	0,73	4.922,95	0,39%	7.628	10,11%		320,43	0,07	1,92	-5,75
	0.50 to <0.75	47.350,71	410,66	0,65	47.615,73	0,67%	59.745	9,76%		4.427,24	0,09	31,04	-26,73
	0.75 to <2.50	121.681,14	1.663,44	0,46	122.449,61	1,37%	101.952	10,47%		19.780,21	0,16	180,45	-177,51
	0.75 to <1.75	100.024,61	535,06	0,56	100.325,69	1,20%	86.569	9,84%		13.844,75	0,14	118,24	-89,63
	1.75 to <2.5	21.656,54	1.128,38	0,41	22.123,92	2,16%	15.383	13,29%		5.935,46	0,27	62,20	-87,89
	2.50 to <10.00	21.507,54	218,95	0,50	21.617,06	4,58%	14.596	10,96%		7.204,58	0,33	107,97	-142,02
	2.5 to <5	15.040,01	149,99	0,53	15.118,96	3,49%	10.369	10,97%		4.449,06	0,29	57,34	-80,01
	5 to <10	6.467,53	68,95	0,44	6.498,10	7,12%	4.227	10,94%		2.755,52	0,42	50,64	-62,02
	10.00 to <100.00	3.653,87	26,95	0,50	3.667,47	23,52%	2.848	11,05%		2.084,94	0,57	94,00	-73,14
	10 to <20	2.137,58	10,04	0,47	2.142,34	13,14%	1.456	10,93%		1.169,20	0,55	30,88	-39,94
	20 to <30	615,29	7,35	0,68	620,30	23,11%	663	11,07%		392,62	0,63	15,82	-19,46
	30.00 to <100.00	901,00	9,55	0,40	904,82	48,37%	729	11,29%		523,12	0,58	47,30	-13,74
	100.00 (Default)	1.438,20	5,28	0,88	1.442,82	100,00%	1.815	12,54%		1.385,03	0,96	92,51	-96,86
Subtotal (exposure class)		207.876,83	5.465,19	0,53	211.260,82	2,52%	208.834	10,37%		35.475,24	0,17	509,12	-528,28
Total (A-IRB)		222.117,23	22.127,95	0,56	238.602,13	2,50%	371.312,00	13,93%		43.273,03	0,18	776,36	-858,07

EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range Corporates – Other (F-IRB) Jyske Realkredit

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15	8.358,51											
	0.00 to <0.10	5.593,80											
	0.10 to <0.15	2.764,71											
	0.15 to <0.25	23.798,11											
	0.25 to <0.50	32.675,02	251,23	0,40	32.518,43	0,37%	542,00	21,16%	2,50	8.745,77	0,27	25,56	-77,33
	0.50 to <0.75	13.691,80	138,40	0,40	13.536,72	0,63%	461,00	21,33%	2,50	4.172,18	0,31	18,16	-30,40
	0.75 to <2.50	41.715,40	808,44	0,40	41.116,39	1,31%	1.949,00	21,41%	2,50	16.729,00	0,41	115,58	-100,85
	0.75 to <1.75	34.280,13	647,49	0,40	33.830,97	1,16%	1.456,00	21,34%	2,50	13.372,63	0,40	83,75	-81,20
	1.75 to <2.5	7.435,27	160,94	0,40	7.285,41	2,01%	493,00	21,76%	2,50	3.356,37	0,46	31,83	-19,64
	2.50 to <10.00	9.674,66	148,60	0,40	9.485,12	4,26%	817,00	21,74%	2,50	4.636,99	0,49	87,62	-26,93
	2.5 to <5	7.744,41	99,58	0,40	7.628,12	3,50%	605,00	21,79%	2,50	3.741,10	0,49	57,99	-21,62
	5 to <10	1.930,26	49,02	0,40	1.857,00	7,42%	212,00	21,51%	2,50	895,88	0,48	29,63	-5,31
	10.00 to <100.00	2.753,03			2.739,80	18,88%	189,00	22,46%	2,50	1.502,49	0,55	118,76	-36,30
	10 to <20	1.854,35			1.831,62	14,31%	109,00	22,77%	2,50	1.052,25	0,57	59,52	-26,88
	20 to <30	747,40			727,81	21,63%	59,00	20,96%	2,50	338,89	0,47	33,01	-6,75
	30.00 to <100.00	151,27			180,37	54,29%	21,00	25,47%	2,50	111,36	0,62	26,23	-2,67
	100.00 (Default)	1.633,78			1.624,49	100,00%	78,00	25,39%	2,50			412,53	-203,34
Subtotal (exposure class)		134.300,30	2.286,54	0,39	134.366,79	2,49%	4.334,00	21,49%	2,50	42.123,56	0,31	791,46	-539,93
Total (F-IRB)		134.300,30	2.286,54	0,39	134.366,79	2,49%	4.334	21,49%	2,50	42.123,56	0,31	791,46	-539,93

Retail – Other (A-IRB) Jyske Realkredit

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50	2,41	3,88	0,40	3,96	0,36%	10	18,6%		0,46	0,12	0,00	0,00
	0.50 to <0.75		120,83	0,40	48,33	0,68%	193	30,0%		12,26	0,25	0,10	
	0.75 to <2.50	10,18	996,70	0,40	408,86	1,77%	889	29,5%		149,33	0,37	2,15	0,00
	0.75 to <1.75	8,31	206,58	0,40	90,94	1,19%	303	28,3%		27,89	0,31	0,31	0,00
	1.75 to <2.5	1,88	790,11	0,40	317,92	1,94%	586	29,9%		121,44	0,38	1,84	0,00
	2.50 to <10.00	6,45	72,92	0,40	35,62	4,39%	67	25,8%		13,30	0,37	0,40	0,00
	2.5 to <5	2,78	52,02	0,40	23,59	3,38%	44	26,6%		8,87	0,38	0,21	0,00
	5 to <10	3,68	20,90	0,40	12,04	6,38%	23	24,2%		4,43	0,37	0,18	0,00
	10.00 to <100.00	6,59	10,24	0,40	10,68	46,93%	15	22,0%		4,01	0,38	0,94	-0,01
	10 to <20	2,71	4,85	0,40	4,66	11,51%	7	28,0%		2,30	0,49	0,15	0,00
	20 to <30												
	30.00 to <100.00	3,87	5,39	0,40	6,03	74,29%	8	17,3%		1,72	0,28	0,79	-0,01
	100.00 (Default)		2,77	0,54	0,85	100,00%	3	10,3%		1,09	1,28		
Subtotal (exposure class)		25,63	1.207,33	0,40	508,30	2,95%	1.177	29,0%		180,45	0,36	3,59	-0,01

Retail – Secured by RRE (A-IRB) Jyske Realkredit

At 30 June 2026 (DKK million)	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factor	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50	1.691,55	3,88	0,40	1.693,10	0,45%	2.932	8,3%		101,92	0,06	0,63	-0,23
	0.50 to <0.75	45.573,62	157,14	0,40	45.635,96	0,67%	57.123	9,7%		4.239,11	0,09	29,75	-23,41
	0.75 to <2.50	118.653,27	1.414,02	0,40	119.215,50	1,37%	97.879	10,4%		19.210,54	0,16	175,25	-167,13
	0.75 to <1.75	97.646,28	330,64	0,40	97.776,51	1,20%	83.289	9,8%		13.466,52	0,14	115,05	-83,54
	1.75 to <2.5	21.006,99	1.083,38	0,40	21.438,99	2,17%	14.590	13,3%		5.744,02	0,27	60,21	-83,59
	2.50 to <10.00	20.430,42	154,21	0,40	20.483,31	4,61%	13.516	10,9%		6.813,19	0,33	102,35	-132,24
	2.5 to <5	14.231,57	102,80	0,40	14.267,36	3,51%	9.546	10,9%		4.177,65	0,29	53,92	-73,01
	5 to <10	6.198,85	51,41	0,40	6.215,96	7,13%	3.970	10,9%		2.635,54	0,42	48,43	-59,22
	10.00 to <100.00	3.332,36	17,10	0,40	3.326,50	24,09%	2.417	11,2%		1.901,22	0,57	87,84	-63,93
	10 to <20	1.948,36	7,49	0,40	1.939,57	12,79%	1.221	11,1%		1.064,87	0,55	27,62	-36,34
	20 to <30	483,00	0,06	0,40	483,03	24,00%	467	11,3%		313,73	0,65	12,96	-15,22
	30.00 to <100.00	901,00	9,55	0,40	903,91	48,37%	729	11,3%		522,62	0,58	47,26	-12,37
	100.00 (Default)	1.117,36	0,02	0,40	1.115,77	100,00%	1.352	14,2%		1.237,18	1,11	71,10	-70,17
Subtotal (exposure class)		190.798,60	1.746,38	0,40	191.470,15	2,51%	175.219	10,3%		33.503,16	0,17	466,92	-457,11
Total (A-IRB)		190.824,22	2.953,70	0,40	191.978,45	2,51%	176.396	10,4%		33.683,62	0,18	470,51	-457,12

EU CR7 - IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques
Jyske Bank Group

At 30 June 2026 (DKK million)		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	**Central governments and central banks - F-IRB**		
EU 1a	Regional governments and local authorities -F-IRB		
EU 1b	Public sectore entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sectore entities A-IRB		
3	**Institutions – F-IRB**		
5	Corporates – F-IRB	110.323,78	110.323,78
EU 5a	Corporates - General	110.323,78	110.323,78
EU 5b	Corporates - Specialised lending		
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB		
EU 6a	Corporates - General		
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
EU 8a	**Retail - A-IRB**	43.273,03	43.273,03
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property	35.475,24	35.475,24
EU10a	Retail – Purchased receivables		
EU10b	Retail- Other retail exposures	7.797,79	7.797,79
17	Exposures under F-IRB	110.323,78	110.323,78
18	Exposures under A-IRB	43.273,03	43.273,03
19	Total Exposures	153.596,81	153.596,81

EU CR7 - IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques
Jyske Realkredit

At 30 June 2026 (DKK million)		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	**Central governments and central banks - F-IRB**		
EU 1a	Regional governments and local authorities -F-IRB		
EU 1b	Public sectore entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sectore entities A-IRB		
3	**Institutions – F-IRB**		
5	Corporates – F-IRB	42.123,56	42.123,56
EU 5a	Corporates - General	42.123,56	42.123,56
EU 5b	Corporates - Specialised lending		
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB		
EU 6a	Corporates - General		
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
EU 8a	**Retail - A-IRB**	33.683,62	33.683,62
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property	33.503,16	33.503,16
EU10a	Retail – Purchased receivables		
EU10b	Retail- Other retail exposures	180,45	180,45
17	Exposures under F-IRB	42.123,56	42.123,56
18	Exposures under A-IRB	33.683,62	33.683,62
19	Total Exposures	75.807,17	75.807,17

EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques (A-IRB)
Jyske Bank Group

	At 30 June 2026 (DKK million)	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
1	Central governments and central banks		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
2	Regional governments and local authorities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
3	Public sector entities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5	*Corporates*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,1	*Corporates – General*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,2	*Corporates – Specialised lending*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,3	Corporates - Purchased Receivables		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6	*Retail*	238.602,13	0,40%	90,03%	87,89%	0,00%	2,13%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		43.273,03
6,1	*Retail – Qualifying revolving*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6,2	*Retail – secured by residential immovable property*	211.260,82	0,01%	98,63%	98,62%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	35.475,24	35.475,24
6,3	*Retail - Purchased Receivables*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6,4	*Retail - Other retail exposures*	27.341,31	3,39%	23,56%	4,99%	0,00%	18,58%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	7.823,66	7.797,79
7	**Total**	238.602,13	0,40%	90,03%	87,89%	0,00%	2,13%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	43.298,89	43.273,03

EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques (A-IRB)
Jyske Realkredit

	At 30 June 2026 (DKK million)	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
1	Central governments and central banks		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
2	Regional governments and local authorities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
3	Public sector entities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5	*Corporates*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,1	*Corporates – General*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,2	*Corporates – Specialised lending*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,3	Corporates - Purchased Receivables		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6	*Retail*	191.978,45	0,00%	99,56%	99,56%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		33.683,62
6,1	*Retail – Qualifying revolving*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6,2	*Retail – secured by residential immovable property*	191.470,15	0,00%	99,82%	99,82%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	33.503,16	33.503,16
6,3	*Retail - Purchased Receivables*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6,4	*Retail - Other retail exposures*	508,30	0,00%	4,98%	4,98%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	194,83	180,45
7	**Total**	191.978,45	0,00%	99,56%	99,56%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	33.697,99	33.683,62

EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques (F-IRB)
Jyske Bank Group

	At 30 June 2026 (DKK million)	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
1	Central governments and central banks		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
2	Regional governments and local authorities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
3	Public sector entities		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
4	*Institutions*		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5	*Corporates*	254.126,32	3,11%	60,45%	56,79%	0,00%	3,66%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	111.198,15	110.323,78
5,1	*Corporates – General*	254.126,32	3,11%	60,45%	56,79%	0,00%	3,66%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	111.198,15	110.323,78
5,2	Corporates – Specialised lending		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
5,3	Corporates - Purchased Receivables		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		
6	**Total**	254.126,32	3,11%	60,45%	56,79%	0,00%	3,66%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	111.198,15	110.323,78

EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques (F-IRB)
Jyske Realkredit

	At 30 June 2026 (DKK million)	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
1	Central governments and central banks	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
2	Regional governments and local authorities	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
3	Public sector entities	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
4	*Institutions*	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
5	*Corporates*	134.366,79	0,00%	92,54%	92,54%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	42.622,46	42.123,56
5,1	*Corporates – General*	134.366,79	0,00%	92,54%	92,54%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	42.622,46	42.123,56
5,2	Corporates – Specialised lending	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
5,3	Corporates - Purchased Receivables	0,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00	0,00
6	**Total**	134.366,79	0,00%	92,54%	92,54%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	42.622,46	42.123,56

EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach Jyske Bank Group

	At 30 June 2026 (DKK million)	*Risk weighted exposure amount*
1	**Risk weighted exposure amount as at the end of the previous reporting period**	151.364,00
2	Asset size (+/-)	3.054,88
3	Asset quality (+/-)	-832,69
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	10,63
8	Other (+/-)	0,00
9	**Risk weighted exposure amount as at the end of the reporting period**	153.596,81

EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach Jyske Realkredit A/S

	At 30 June 2026 (DKK million)	Risk weighted exposure amount
1	**Risk weighted exposure amount as at the end of the previous reporting period**	75.664,91
2	Asset size (+/-)	408,72
3	Asset quality (+/-)	-266,46
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	0,00
8	Other (+/-)	0,00
9	**Risk weighted exposure amount as at the end of the reporting period**	75.807,17

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
Jyske Bank Group

At 30 June 2026 (DKK million)		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
0101	Belgium	312,77	15,61	0,00			328,37	3,96	0,00		3,96	49,49	0,03%	1,00%
0102	Czech Republic	155,08	2,00				157,08	1,55			1,55	19,43	0,01%	1,25%
0103	Germany	614,00	1.457,69	5,79			2.077,48	63,96	0,59		64,55	806,81	0,42%	0,75%
0104	Denmark	82.873,75	499.688,21	538,39			583.100,35	14.698,70	43,22		14.741,92	184.273,99	95,54%	2,50%
0105	Estonia	95,22	23,08	-			118,30	2,47			2,47	30,83	0,02%	1,50%
0106	France	1.389,46	422,42	7,78		112,12	1.931,77	45,07	0,67	1,79	47,53	594,09	0,31%	1,00%
0107	United Kingdom	34,43	634,14	26,91			695,48	34,31	3,21		37,51	468,94	0,24%	2,00%
0108	Ireland		39,05	0,06		4.781,28	4.820,39	2,44	0,00	76,50	78,95	986,86	0,51%	1,50%
0109	Luxembourg	0,00	70,99	4,99			75,99	2,14	0,40		2,54	31,78	0,02%	0,50%
0110	Netherlands	167,16	16,28	3,85			187,29	1,93	0,04		1,97	24,65	0,01%	2,00%
0111	Norway	700,52	1.903,59	31,79			2.635,89	80,91	2,54		83,46	1.043,22	0,54%	2,50%
0112	Sweden	296,16	3.453,48	6,59			3.756,23	190,05	0,58		190,62	2.382,80	1,24%	2,00%
0113	Other	3.768,72	3.407,75	18,01		1.611,94	8.806,43	144,99	1,54	26,11	172,63	2.157,91	1,12%	0,00%
020	**Total**	90.407,26	511.134,29	644,16		6.505,34	608.691,04	15.272,49	52,78	104,40	15.429,66	192.870,80	100,00%	

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
Jyske Realkredit

At 30 June 2026 (DKK million)		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
0101	DK	44.719,69	325.503,70				370.223,40	6.730,12			6.730,12	84.126,50	99,86%	2,50%
0102	FO	0,00	1.326,02				1.326,02	9,13			9,13	114,12	0,14%	1,00%
020	**Total**	44.719,69	326.829,72				371.549,41	6.739,25			6.739,25	84.240,62		

EU CCyB2 - Amount of institution-specific countercyclical capital buffer
Jyske Bank Group

At 30 June 2026 (DKK million)		
1	Total risk exposure amount	252.447,53
2	Institution specific countercyclical capital buffer rate	2,45%
3	Institution specific countercyclical capital buffer requirement	6.185,96

EU CCyB2 - Amount of institution-specific countercyclical capital buffer
Jyske Realkredit

At 30 June 2026 (DKK million)		
1	Total risk exposure amount	102.455,75
2	Institution specific countercyclical capital buffer rate	2,50%
3	Institution specific countercyclical capital buffer requirement	2.559,68

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures Jyske Bank Group

At 30 June 2026 (DKK million)		Applicable amount
1	Total assets as per published financial statements	755.389,93
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a (1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	10.248,89
9	Adjustment for securities financing transactions (SFTs)	263,11
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	52.632,08
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-9.850,38
13	**Total exposure measure**	**808.683,63**

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures Jyske Realkredit

At 30 June 2026 (DKK million)		Applicable amount
1	Total assets as per published financial statements	416.147,78
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	

At 30 June 2026 (DKK million)		Applicable amount
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a (1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	373,40
9	Adjustment for securities financing transactions (SFTs)	0,38
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	7.506,77
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-160,79
13	**Total exposure measure**	**423.867,54**

EU LR2 - LRCom: Leverage ratio common disclosure
Jyske Bank Group

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	680.912,05	701.203,92
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-3.032,65	-1.601,05
4	{Adjustment for securities received under securities financing transactions that are recognised as an asset}		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-6.518,77	-3.633,03
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	671.360,64	695.969,84
	Derivative exposures		

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	9.988,55	8.340,67
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	13.337,30	13.162,17
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivatives exposures**	23.325,85	21.502,85
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	61.400,92	63.374,63
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	263,11	233,21
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**	61.664,03	63.607,84

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	125.679,23	117.225,38
20	(Adjustments for conversion to credit equivalent amounts)	-73.047,16	-69.346,25
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	52.632,08	47.879,13
	Excluded exposures		
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units)): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-298,96	
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a (1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	**(Total exempted exposures)**	-298,96	
	Capital and total exposure measure		
23	**Tier 1 capital**	44.509,97	44.978,40
24	**Total exposure measure**	808.683,63	828.959,66

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
	Leverage ratio		
25	Leverage ratio	5,5%	5,4%
EU-25	Leverage ratio excluding the impact of the exemption of public sector investments and promotional loans) (%)	5,5%	5,4%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	5,5%	5,4%
26	Regulatory minimum leverage ratio requirement (%)	0,0%	0,0%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,0%	0,0%
EU-26b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%
27	Leverage ratio buffer requirement (%)	0,0%	0,0%
EU-27a	Overall leverage ratio requirement (%)	0,0%	0,0%
	Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional definition	Transitional definition
	Disclosure of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash-receivables	57.281,91	59.248,71
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	61.400,92	63.374,63
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	804.564,62	824.833,74
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	804.564,62	824.833,74
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5,53%	5,45%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5,53%	5,45%

EU LR2 - LRCom: Leverage ratio common disclosure
Jyske Realkredit

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	411.696,51	409.968,13
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0,00	0,00
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-160,79	-335,32
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**411.535,72**	**409.632,81**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	5,45	29,76
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	819,16	900,16
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives	0,00	0,00
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivatives exposures**	**824,61**	**929,93**
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	4.000,06	4.001,15
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	0,38	1,56
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**	**4.000,44**	**4.002,71**
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	18.773,96	20.441,25
20	(Adjustments for conversion to credit equivalent amounts)	-11.267,18	-12.264,67
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	**7.506,77**	**8.176,58**
	Excluded exposures		
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units)): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a (1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	**(Total exempted exposures)**		

At 30 June 2026 (DKK million)		CRR leverage ratio exposures	
		30-06-2026	31-12-2025
	Capital and total exposure measure		
23	**Tier 1 capital**	**29.790,80**	**28.524,26**
24	**Total exposure measure**	**423.867,54**	**422.742,02**
	Leverage ratio		
25	Leverage ratio	7,0%	6,7%
EU-25	Leverage ratio excluding the impact of the exemption of public sector investments and promotional loans) (%)	7,0%	6,7%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7,0%	6,7%
26	Regulatory minimum leverage ratio requirement (%)	0,0%	0,0%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU-26b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU-27a	Overall leverage ratio requirement (%)	0,00%	3,00%
	Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
	Disclosure of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash-receivables	835,89	2.352,44
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4.000,06	4.001,15
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	420.703,36	421.093,32
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	420.703,36	421.093,32
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7,1%	6,8%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7,1%	6,8%

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) Jyske Bank Group

At 30 June 2026 (DKK million)		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**677.879,41**
EU-2	Trading book exposures	37.645,61
EU-3	Banking book exposures, of which:	640.233,80
EU-4	Covered bonds	48.801,98
EU-5	Exposures treated as sovereigns	42.271,35
EU-6	Exposures to regional governments, MDB, international organisations and PSE **not** treated as sovereigns	48,56
EU-7	Institutions	1.410,27
EU-8	Secured by mortgages of immovable properties	421.866,33
EU-9	Retail exposures	13.371,67
EU-10	Corporates	80.642,13
EU-11	Exposures in default	3.952,87
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	27.868,62

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) Jyske Realkredit

At 30 June 2026 (DKK million)		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**411.696,51**
EU-2	Trading book exposures	0,00
EU-3	Banking book exposures, of which:	411.696,51
EU-4	Covered bonds	18.781,79
EU-5	Exposures treated as sovereigns	7.056,61
EU-6	Exposures to regional governments, MDB, international organisations and PSE **not** treated as sovereigns	0,00
EU-7	Institutions	1.006,17
EU-8	Secured by mortgages of immovable properties	381.817,04

At 30 June 2026 (DKK million)		CRR leverage ratio exposures
EU-9	Retail exposures	0,00
EU-10	Corporates	0,00
EU-11	Exposures in default	2.367,03
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	667,85

EU LIQ1 - Quantitative information of LCR
Jyske Bank Group

At 30 June 2026 (DKK million)		Total unweighted value (average)				Total weighted value (average)			
Quarter ending		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2026	31-03-2026	31-12-2025	30-09-2025
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS								
1	**Total high-quality liquid assets (HQLA)**					137.193,20	135.650,46	131.928,80	130.416,10
	CASH - OUTFLOWS								
2	retail deposits and deposits from small business customers, of which:	130.895,04	131.683,91	129.765,31	127.643,75	8.379,04	8.242,99	8.018,08	7.787,64
3	Stable deposits	77.765,66	76.943,38	75.751,77	74.311,33	3.888,28	3.847,17	3.787,59	3.715,57
4	Less stable deposits	42.065,14	41.437,99	40.312,79	39.050,56	4.301,40	4.242,42	4.133,83	4.010,36
5	Unsecured wholesale funding	79.645,43	79.827,47	79.054,38	80.100,74	47.907,37	48.177,45	47.068,83	47.530,42
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7	Non-operational deposits (all counterparties)	63.671,36	63.111,26	62.813,67	63.724,06	31.933,30	31.461,24	30.828,12	31.153,73
8	Unsecured debt	15.974,07	16.716,21	16.240,71	16.376,68	15.974,07	16.716,21	16.240,71	16.376,68
9	Secured wholesale funding					3.958,97	3.359,78	2.523,86	2.395,00
10	Additional requirements	72.717,03	73.710,34	74.612,66	76.268,74	8.732,93	8.891,93	9.044,33	9.439,79
11	Outflows related to derivative exposures and other collateral requirements	1.807,87	2.147,90	2.182,82	2.523,60	1.523,44	1.610,03	1.704,54	2.045,30
12	Outflows related to loss of funding on debt products								
13	Credit and liquidity facilities	70.909,16	71.562,44	72.429,84	73.745,14	7.209,49	7.281,89	7.339,79	7.394,49
14	Other contractual funding obligations	19.885,48	20.894,59	20.366,20	20.380,68	5.514,68	6.272,17	6.176,87	6.216,75
15	Other contingent funding obligations	29.174,88	28.068,26	25.947,96	24.080,91	2.433,48	2.458,20	2.375,18	2.178,25

At 30 June 2026 (DKK million)		Total unweighted value (average)				Total weighted value (average)			
Quarter ending		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2026	31-03-2026	31-12-2025	30-09-2025
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
16	**TOTAL CASH OUTFLOWS**					76.926,47	77.402,52	75.207,15	75.547,85
	CASH - INFLOWS								
17	Secured lending (e.g. reverse repos)	58.601,24	58.172,07	57.177,30	57.187,08	10.591,45	9.699,84	8.940,19	9.112,92
18	Inflows from fully performing exposures	6.156,43	7.457,56	8.665,30	9.767,27	4.337,88	5.094,21	5.873,73	6.726,50
19	Other cash inflows	10.351,26	11.338,00	10.921,44	10.915,44	10.351,26	11.338,00	10.921,44	10.915,44
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**TOTAL CASH INFLOWS**	75.108,93	76.967,63	76.764,05	77.869,79	25.280,60	26.132,05	25.735,36	26.754,86
EU-20a	Fully exempt inflows								
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows subject to 75% cap								
	TOTAL ADJUSTED VALUE								
21	LIQUIDITY BUFFER					137.193,20	135.650,46	131.928,80	130.416,10
22	**TOTAL NET CASH OUTFLOWS**					52.024,43	51.663,27	49.862,45	49.188,33
23	LIQUIDITY COVERAGE RATIO					270,12%	268,94%	275,85%	272,67%

EU LIQ1 - Quantitative information of LCR
Jyske Realkredit

	At 30 June 2026 (DKK million)	Total unweighted value (average)				Total weighted value (average)			
	Quarter ending	30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2026	31-03-2026	31-12-2025	30-09-2025
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS								
1	**Total high-quality liquid assets (HQLA)**					19.496,85	18.371,24	17.434,12	16.846,03
	CASH - OUTFLOWS								
2	retail deposits and deposits from small business customers, of which:								
3	Stable deposits								
4	Less stable deposits								
5	Unsecured wholesale funding	1.483,36	1.451,41	1.453,08	1.396,74	1.483,36	1.451,41	1.453,08	1.396,74
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7	Non-operational deposits (all counterparties)								
8	Unsecured debt	1.483,36	1.451,41	1.453,08	1.396,74	1.483,36	1.451,41	1.453,08	1.396,74
9	Secured wholesale funding					754,11			
10	Additional requirements	93,29	92,18	92,43	107,10	93,29	92,18	92,43	107,10
11	Outflows related to derivative exposures and other collateral requirements	93,29	92,18	92,43	107,10	93,29	92,18	92,43	107,10
12	Outflows related to loss of funding on debt products								
13	Credit and liquidity facilities								
14	Other contractual funding obligations	1.633,66	1.867,77	1.816,63	1.684,27	1.597,41	1.832,39	1.782,13	1.649,92
15	Other contingent funding obligations	8,00	7,52	7,04	6,95	0,40	0,38	0,35	0,44
16	**TOTAL CASH OUTFLOWS**					3.928,56	3.376,37	3.327,99	3.154,19
	CASH - INFLOWS								
17	Secured lending (e.g. reverse repos)	2.650,14	2.744,89	4.072,58	4.073,63	185,51	398,95	450,53	450,60
18	Inflows from fully performing exposures	2.359,33	2.355,74	2.314,83	2.178,63	1.886,93	1.895,85	1.854,08	1.755,46
19	Other cash inflows	1.096,63	1.182,69	437,21	286,71	1.096,63	1.182,69	437,21	286,71
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								

At 30 June 2026 (DKK million)		Total unweighted value (average)				Total weighted value (average)			
Quarter ending		30-06-2026	31-03-2026	31-12-2025	30-09-2025	30-06-2026	31-03-2026	31-12-2025	30-09-2025
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**TOTAL CASH INFLOWS**	6.106,11	6.283,32	6.824,62	6.538,97	3.169,07	3.477,49	2.741,82	2.492,77
EU-20a	Fully exempt inflows								
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows subject to 75% cap								
	TOTAL ADJUSTED VALUE								
21	LIQUIDITY BUFFER					18.249,23	17.305,90	16.527,39	15.787,29
22	**TOTAL NET CASH OUTFLOWS**					2.011,47	1.840,11	1.665,21	1.438,52
23	LIQUIDITY COVERAGE RATIO					1271,75%	1896,97%	4586998,95%	4170339,59%

EU LIQB - on qualitative information on LCR, which complements template EU LIQ1
Jyske Bank Group

(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	LCR changes are mainly driven by fluctuations in own issuances, deposits and loans.
(b)	Explanations on the changes in the LCR over time	See section 'Liquidity risk legislation and supervisory diamond' in 'Risk and Capital Management 2025'
(c)	Explanations on the actual concentration of funding sources	See section 'Group funding structure' in 'Risk and Capital Management 2025'
(d)	High-level description of the composition of the institution`s liquidity buffer.	See section 'The Group's liquidity buffer' in 'Risk and Capital Management 2025'
(e)	Derivative exposures and potential collateral calls	The impact of an adverse market scenario is calculated using the Historical Look Back Approach (HLBA).
(f)	Currency mismatch in the LCR	Jyske Bank Group complies with the requirements set forth by the Danish FSA to have a minimum LCR of 100% for Euro.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	None

EU LIQ2 - Net Stable Funding Ratio (30-06-2026)
Jyske Bank Group

Reported in DKKm		30-06-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	47.902,77			8.542,98	56.445,75
2	*Own funds*	47.902,77			8.542,98	56.445,75
3	*Other capital instruments*					
4	Retail deposits		130.273,30	2.587,83	78,20	123.863,38
5	*Stable deposits*		82.784,78	1.418,60	43,76	80.036,97
6	*Less stable deposits*		47.488,52	1.169,23	34,44	43.826,41
7	Wholesale funding:		119.857,26	1.846,94	39.061,91	75.981,84
8	*Operational deposits*					
9	*Other wholesale funding*		119.857,26	1.846,94	39.061,91	75.981,84
10	Interdependent liabilities					
11	Other liabilities:	11,35	10.803,22		2.011,38	2.011,38
12	*NSFR derivative liabilities*	11,35				
13	*All other liabilities and capital instruments not included in the above categories*		10.803,22		2.011,38	2.011,38
14	**Total available stable funding (ASF)**					258.302,35
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					9.948,53
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		20.554,60	13.475,58	145.231,49	141.553,56
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		2.510,09	3,45	3.096,96	3.349,70
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		17.107,89	13.011,73	113.802,96	111.833,58
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					

Reported in DKKm		30-06-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		936,62	460,40	28.331,57	26.370,27
25	Interdependent assets		1.421,87	2.527,79	383.273,51	
26	Other assets:		17.598,71		4.047,51	10.885,37
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		567,48			482,36
29	*NSFR derivative assets*		704,95			704,95
30	*NSFR derivative liabilities before deduction of variation margin posted*		6.615,76			330,79
31	*All other assets not included in the above categories*		9.710,53		4.047,51	9.367,28
32	Off-balance sheet items		71.711,06		9,22	3.586,01
33	**Total RSF**					165.973,47
34	**Net Stable Funding Ratio (%)**					155,63%

EU LIQ2 - Net Stable Funding Ratio (31-03-2026)
Jyske Bank Group

Reported in DKKm		31-03-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	47.698,16			8.551,08	56.249,24
2	*Own funds*	47.698,16			8.551,08	56.249,24
3	*Other capital instruments*					
4	Retail deposits		126.622,50	1.429,15	75,60	119.374,25
5	*Stable deposits*		80.234,85	808,28	42,33	77.033,30

Reported in DKKm		31-03-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
6	*Less stable deposits*		46.387,65	620,87	33,28	42.340,94
7	Wholesale funding:		123.528,66	1.672,76	35.208,75	73.948,06
8	*Operational deposits*					
9	*Other wholesale funding*		123.528,66	1.672,76	35.208,75	73.948,06
10	Interdependent liabilities					
11	Other liabilities:	635,55	10.404,25		1.954,30	1.954,30
12	*NSFR derivative liabilities*	635,55				
13	*All other liabilities and capital instruments not included in the above categories*		10.404,25		1.954,30	1.954,30
14	**Total available stable funding (ASF)**					251.525,86
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					9.467,35
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		20.946,58	12.895,26	141.861,79	138.775,38
18	*Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		3.771,45	15,50	3.161,09	3.495,94
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		16.052,64	10.024,68	114.601,20	110.497,45
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		1.122,50	2.855,08	24.099,50	24.781,98
25	Interdependent assets		9.775,67	42,44	378.561,39	
26	Other assets:		18.888,90		4.242,00	11.160,92
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		533,48			453,46
29	*NSFR derivative assets*					

Reported in DKKm		31-03-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
30	*NSFR derivative liabilities before deduction of variation margin posted*		7.337,22			366,86
31	*All other assets not included in the above categories*		11.018,20		4.242,00	10.340,60
32	Off-balance sheet items		70.838,35		8,85	3.542,36
33	**Total RSF**					162.946,00
34	**Net Stable Funding Ratio (%)**					154,36%

EU LIQ2 - Net Stable Funding Ratio (30-06-2026)
Jyske Realkredit

Reported in DKKm		30-06-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	30.033,16				30.033,16
2	*Own funds*	30.033,16				30.033,16
3	*Other capital instruments*					
4	Retail deposits					
5	*Stable deposits*					
6	*Less stable deposits*					
7	Wholesale funding:					
8	*Operational deposits*					
9	*Other wholesale funding*					
10	Interdependent liabilities					
11	Other liabilities:	11,35	2.725,66		750,00	750,00
12	*NSFR derivative liabilities*	11,35				
13	*All other liabilities and capital instruments not included in the above categories*		2.725,66		750,00	750,00
14	**Total available stable funding (ASF)**					30.783,16

Reported in DKKm		30-06-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					3.385,56
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		5.737,53	850,54	2.755,33	3.802,11
18	*Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		4.981,77			298,17
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		38,34	0,40	145,90	184,64
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		717,42	850,14	2.609,43	3.319,30
25	Interdependent assets		1.421,87	2.527,79	383.273,51	
26	Other assets:		30,60		834,25	851,18
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		19,25			16,36
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*		11,35			0,57
31	*All other assets not included in the above categories*				834,25	834,25
32	Off-balance sheet items				9,22	0,46
33	**Total RSF**					8.039,31
34	**Net Stable Funding Ratio (%)**					382,91%

EU LIQ2 - Net Stable Funding Ratio (31-03-2026)
Jyske Realkredit

Reported in DKKm		31-03-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	29.441,69				29.441,69
2	*Own funds*	29.441,69				29.441,69
3	*Other capital instruments*					
4	Retail deposits					
5	*Stable deposits*					
6	*Less stable deposits*					
7	Wholesale funding:					
8	*Operational deposits*					
9	*Other wholesale funding*					
10	Interdependent liabilities					
11	Other liabilities:	9,71	3.018,12		750,00	750,00
12	*NSFR derivative liabilities*	9,71				
13	*All other liabilities and capital instruments not included in the above categories*		3.018,12		750,00	750,00
14	**Total available stable funding (ASF)**					30.191,69
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					2.897,44
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		3.414,11	2.855,24	1.698,22	4.740,89
18	*Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		2.290,71			179,03
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		50,96		148,61	199,56
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					

Reported in DKKm		31-03-2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		1.072,44	2.855,24	1.549,62	4.362,30
25	Interdependent assets		9.775,67	42,44	378.561,39	
26	Other assets:		27,51		1.018,99	1.034,60
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		17,80			15,13
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*		9,71			0,49
31	*All other assets not included in the above categories*				1.018,99	1.018,99
32	Off-balance sheet items				8,85	0,44
33	**Total RSF**					8.673,38
34	**Net Stable Funding Ratio (%)**					348,10%

EU CCR1 - Analysis of CCR exposure by approach
Jyske Bank Group

At 30 June 2026 (DKK million)		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)				1.4				
EU2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)	1.824,23	8.906,93		1.4	26.483,41	15.000,57	15.000,57	4.211,90
2	IMM (for derivatives and SFTs)								
2a	*Of which securities financing transactions netting sets*								
2b	*Of which derivatives and long settlement transactions netting sets*								
2c	*Of which from contractual cross-product netting sets*								

At 30 June 2026 (DKK million)		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					2.318,78	2.341,17	2.341,17	688,47
5	VaR for SFTs								
6	**Total**					**28.802,19**	**17.341,74**	**17.341,74**	**4.900,37**

EU CCR3 - Standardised approach – CCR exposures by regulatory exposure class and risk weights Jyske Bank Group

At 30 June 2026 (DKK million)		Risk weight											
	Exposure classes	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks	410,90											410,90
2	Regional government or local authorities	163,59											163,59
3	Public sector entities	597,68				34,30							631,98
4	Multilateral development banks	657,43											657,43
5	International organisations												
6	Institutions		653,78			3.179,67	176,87				290,34	955,90	5.256,56
7	Corporates						53,68			167,48	28,09		249,25
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**	1.829,61	653,78			3.213,97	230,55			167,48	318,44	955,90	7.369,72

EU CCR3 - Standardised approach – CCR exposures by regulatory exposure class and risk weights
Jyske Realkredit

At 30 June 2026 (DKK million)		Risk weight											
	Exposure classes	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks												
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions		123,22			289,17							888,79
7	Corporates												
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**		123,22			289,17							888,79

EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
Corporates – Other (F-IRB) Jyske Bank Group

At 30 June 2026 (DKK million)	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
1	0.00 to <0.15	5.045,91	0,08%	89	40,11%	1	621,80	0,1232
2	0.15 to <0.25	2.109,45	0,19%	46	40,37%	1	499,03	0,2366
3	0.25 to <0.50	1.995,03	0,33%	71	39,98%	2	916,59	0,4594
4	0.50 to <0.75	372,08	0,58%	52	39,78%	2	208,15	0,5594
5	0.75 to <2.50	900,40	1,28%	141	39,60%	2	740,53	0,8224
6	2.50 to <10.00	153,89	4,14%	43	40,00%	2	165,98	1,0786
7	10.00 to <100.00	28,76	23,82%	21	39,69%	3	57,34	1,9940
8	100.00 (Default)	15,46	100,00%	8	40,00%	3	0,00	0,0000
Sub-total (Exposure class X)		10.620,98	0,54%	471	40,08%	1	3.209,44	0,3022

Retail – Other (A-IRB) Jyske Bank Group

At 30 June 2026 (DKK million)	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
1	0.00 to <0.15	0,89	0,08%	2	57,89%		0,10	0,1162
2	0.15 to <0.25	0,38	0,18%	1	51,00%		0,07	0,1930
3	0.25 to <0.50	1,54	0,31%	3	53,68%		0,37	0,2414
4	0.50 to <0.75	0,00	0,00%	0	0,00%		0,00	0,0000
5	0.75 to <2.50	1,69	1,45%	3	47,00%		0,93	0,5511
6	2.50 to <10.00	0,32	2,88%	1	47,00%		0,16	0,4965
7	10.00 to <100.00	0,00	0,00%	0	0,00%		0,00	0,0000
8	100.00 (Default)	0,00	0,00%	0	0,00%		0,00	0,0000
Sub-total (Exposure class X)		4,82	0,83%	10	51,44%		1,64	0,3406
Total (all CCR relevant exposure classes)		10.625,80	0,54%	481	40,09%	1,00	3.211,08	0,3022

EU CCR5 – Composition of collateral for CCR exposures
Jyske Bank Group

At 30 June 2026 (DKK million)									
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	20.204,69	902,00		3.300,44				
2	Cash – other currencies	8.606,71	6.664,16	5.030,85	32.439,86				
3	Domestic sovereign debt		8.095,01		12.666,13				
4	Other sovereign debt		2.428,50		1.381,19				
5	Government agency debt								
6	Corporate bonds								
7	Equity securities								
8	Other collateral		33.068,75		14.041,94		599.439,19		
9	**Total**	**28.811,39**	**51.158,42**	**5.030,85**	**63.829,56**		**599.439,19**		

EU CCR6 – Credit derivatives exposures
Jyske Bank Group

At 30 June 2026 (DKK million)		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps		
2	Index credit default swaps		
3	Total return swaps		
4	Credit options		
5	Other credit derivatives		
6	**Total notionals**		
Fair values			
7	Positive fair value (asset)		
8	Negative fair value (liability)		

EU CCR8 – Exposures to CCPs
Jyske Bank Group

At 30 June 2026 (DKK million)		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		13,08
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	731,07	13,08
3	(i) OTC derivatives	259,88	5,20
4	(ii) Exchange-traded derivatives	369,83	5,85
5	(iii) SFTs	101,36	2,03
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin	466,83	
8	Non-segregated initial margin	81,41	
9	Prefunded default fund contributions		

At 30 June 2026 (DKK million)		Exposure value	RWEA
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

EU SEC1 - Securitisation exposures in the non-trading book
Jyske Bank Group

At 30 June 2026 (DKK million)		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS					STS	Non-STS			STS	Non-STS		
			of which SRT		of which SRT		of which SRT									
1	**Total exposures**												**19,38**	**6.485,95**		**0,01**
2	**Retail (total)**												**19,38**	**114,41**		**0,00**
3	residential mortgage												19,38	114,41		0,00
4	credit card															
5	other retail exposures															
6	re-securitisation															
7	**Wholesale (total)**													**6.371,54**		**0,01**
8	loans to corporates													6.371,54		0,01
9	commercial mortgage															
10	lease and receivables															
11	other wholesale															
12	re-securitisation															

EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor
Jyske Bank Group

At 30 June 2026 (DKK million)		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW
1	**Total exposures**	**6.485,75**	**19,58**					**6.505,34**				**1.305,00**					**104,40**	
2	Traditional) securitisation	6.485,75	19,58					6.505,34				1.305,00					104,40	
3	Securitisation	6.485,75	19,58					6.505,34				1.305,00					104,40	
4	Retail underlying	114,21	19,58					133,80				30,70					2,46	
5	Of which STS		19,38					19,38				7,75					0,62	
6	Wholesale	6.371,54						6.371,54				1.274,31					101,94	
7	Of which STS																	
8	Re-securitisation																	
9	Synthetic securitisation																	
10	Securitisation																	
11	Retail underlying																	
12	Wholesale																	
13	Re-securitisation																	

EU MR1 - Market risk under the alternative standardised approach (ASA)
Jyske Bank Group

At 30 June 2026 (DKK million)		Total Own Funds Requirements (OFR)
	Sensitivity-based method	
1	General interest rate risk (GIRR)	1.899,76
2	Equity risk (EQU)	512,19
3	Commodity risk (COM)	
4	Foreign exchange risk (FX)	459,17
5	Credit spread risk for non-securitisations (CSR)	5.815,18
6	Credit spread risk for securitisation not included in the alternative correlation trading portfolio (non-ACTP CSR)	
7	Credit spread risk for securitisation included in the alternative correlation trading portfolio (ACTP CSR)	
	Default risk	
8	Non-securitisations	1.898,55
9	Securitisation not included in the alternative correlation trading portfolio (non-ACTP)	
10	Securitisation included in the alternative correlation trading portfolio (ACTP)	
	Residual risk	
EU 11a	Exotic underlyings	
EU 11b	Other residual risks	4,39
12	**Total OFR ASA**	10.589,25

EU IRRBB1 - Interest rate risks of non-trading book activities Jyske Bank Group

Reported in DKKm					
	Supervisory shock scenarios	Changes of the economic value of equity		Changes of the net interest income	
		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	Parallel up	2.096,81	2.534,91	1.248,27	1.490,28
2	Parallel down	-4.364,25	-4.243,25	-1.360,55	-1.433,15
3	Steepener	532,63	558,10		
4	Flattener	-382,97	-293,14		
5	Short rates up	915,31	1.006,73		
6	Short rates down	-1.407,00	-1.376,50		

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity
Jyske Bank Group

	At 30 June 2026 (DKK million)															
	Sector/subsector	Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
1	**Exposures towards sectors that highly contribute to climate change***	240.283,71	-	389,06	4.744,71	2.579,53	-1.349,35	-525,56	-645,04	0,47	-	9,49%	57.366,59	8.558,32	46.584,13	127.774,66	17,27
2	A - Agriculture, forestry and fishing	7.645,63	-	-	331,44	54,60	-37,51	-9,07	-21,60	0,13	-	7,69%	3.795,59	2.064,81	1.640,85	144,38	6,22
3	B - Mining and quarrying	296,42	-	-	6,58	2,86	-2,19	-0,18	-0,13	0,01	-		290,87	5,55	-	-	1,13
4	*B.05 - Mining of coal and lignite*	-	-	-	-	-	-	-	-	-	-		-	-	-	-	
5	*B.06 - Extraction of crude petroleum and natural gas*	30,18	-	-	-	-	-0,00	-	-	0,00	-		30,18	-	-	-	0,51
6	*B.07 - Mining of metal ores*	-	-	-	-	-	-	-	-	-	-		-	-	-	-	
7	*B.08 - Other mining and quarrying*	265,21	-	-	6,58	2,86	-2,18	-0,18	-0,13	0,01	-		259,66	5,55	-	-	1,19
8	*B.09 - Mining support service activities*	1,04	-	-	-	-	-0,01	-	-	0,00	-		1,04	-	-	-	1,76
9	C - Manufacturing	16.539,92	-	0,09	1.201,58	276,88	-555,76	-289,97	-227,23	0,06	-	22,18%	14.703,82	385,14	1.345,85	105,10	2,47

At 30 June 2026 (DKK million)

		Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)							
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
10	*C.10 - Manufacture of food products*	3.999,10	-	-	612,24	1,50	-224,83	-217,41	-0,25	0,02	-	15,28%	3.654,84	153,51	189,45	1,31	1,52
11	*C.11 - Manufacture of beverages*	990,70	-	-	1,43	-	-1,63	-0,07	-	0,00	-	96,26%	990,01	0,69	-	-	0,52
12	*C.12 - Manufacture of tobacco products*	366,73	-	-	-	-	-0,56	-	-	0,00	-	100,00%	366,73	-	-	-	0,51
13	*C.13 - Manufacture of textiles*	227,45	-	-	-	-	-0,41	-	-	0,00	-	9,96%	75,16	9,08	143,22	-	10,96
14	*C.14 - Manufacture of wearing apparel*	197,94	-	-	4,00	-	-0,32	-0,00	-0,02	0,00	-		105,20	-	92,74	-	9,22
15	C.15 - Manufacture of leather and related products	10,53	-	-	-	-	-0,01	-	-	-	-		10,53	-	-	-	1,07
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	359,93	-	-	6,57	1,61	-1,59	-0,17	-	0,00	-	0,01%	249,89	5,85	88,96	15,23	7,63
17	C.17 - Manufacture of paper and paper products	146,77	-	-	1,01	-	-1,37	-0,03	-	0,00	-		146,77	-	-	-	1,09
18	C.18 - Printing and reproduction of recorded media	74,80	-	-	4,82	-	-1,16	-0,89	-	0,00	-		65,81	6,57	2,42	-	3,16

At 30 June 2026 (DKK million)																
	Sector/subsector	Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
19	C.19 - Manufacture of coke and refined petroleum products	2,38	-	-	-	-	-0,02	-	-	-	-		2,38	-	-	-	2,24
20	C.20 - Manufacture of chemicals and chemical products	561,43	-	-	9,24	-	-1,57	-0,52	-0,02	0,00	-		530,02	3,01	28,40	-	3,05
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	939,22	-	-	-	-	-4,57	-	-	0,00	-	73,90%	934,62	-	4,60	-	0,57
22	C.22 - Manufacture of rubber products	1.987,91	-	-	22,31	7,72	-8,83	-2,13	-2,92	0,01	-	69,74%	1.586,96	37,31	276,83	86,81	4,13
23	C.23 - Manufacture of other non-metallic mineral products	268,71	-	0,09	24,31	-	-0,87	-0,54	-	0,02	-	2,51%	208,43	-	60,28	-	4,96
24	C.24 - Manufacture of basic metals	22,02	-	-	0,18	-	-0,07	-0,00	-	0,00	-		14,35	-	7,67	-	6,22
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2.329,53	-	-	169,65	22,28	-37,65	-27,17	-6,25	0,01	-	61,47%	2.075,11	85,85	168,39	0,18	2,22
26	C.26 - Manufacture of computer, electronic and optical products	247,53	-	-	26,81	6,33	-10,87	-3,82	-5,37	0,00	-		228,84	-	18,68	-	2,91

At 30 June 2026 (DKK million)																	
	Sector/subsector	Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
27	C.27 - Manufacture of electrical equipment	102,41	-	-	51,28	3,07	-14,92	-13,61	-1,15	0,00	-		78,24	6,34	17,83	-	3,82
28	C.28 - Manufacture of machinery and equipment n.e.c.	1.349,85	-	-	68,86	188,47	-180,16	-2,67	-173,37	0,00	-	0,40%	1.078,03	65,14	206,68	-	4,47
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	15,75	-	-	1,11	-	-0,03	-	-	0,00	-		10,66	-	5,09	-	6,37
30	C.30 - Manufacture of other transport equipment	25,99	-	-	3,99	0,91	-0,64	-0,34	-0,24	0,00	-		16,51	0,49	8,99	-	6,75
31	C.31 - Manufacture of furniture	261,97	-	-	188,60	37,68	-56,97	-19,83	-36,89	0,00	-		252,76	9,21	-	-	0,84
32	C.32 - Other manufacturing	1.594,56	-	-	0,45	5,00	-2,36	-0,04	-0,38	0,00	-	89,93%	1.578,80	1,65	12,53	1,58	0,82
33	C.33 - Repair and installation of machinery and equipment	456,70	-	-	4,74	2,29	-4,33	-0,71	-0,37	0,00	-		443,18	0,45	13,07	-	1,26
34	D - Electricity, gas, steam and air conditioning supply	7.004,83	-	-	45,55	0,20	-17,38	-2,09	-0,10	0,00	-	0,00%	2.205,25	731,48	1.012,34	3.055,76	15,53
35	D35.1 - Electric power generation, transmission and distribution	5.076,20	-	-	0,20	0,20	-10,47	-0,10	-0,10	0,00	-	0,00%	1.649,29	714,01	875,33	1.837,58	14,18

At 30 June 2026 (DKK million)																	
	Sector/subsector	Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
36	D35.11 - Production of electricity	717,71	-	-	-	-	-2,53	-0,00	-	-	-		682,24	17,73	4,83	12,91	2,11
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	1,23	-	-	0,97	-	-0,02	-0,02	-	0,00	-		1,23	-	-	-	1,46
38	D35.3 - Steam and air conditioning supply	1.927,39	-	-	44,37	-	-6,89	-1,96	-	0,00	-		554,73	17,47	137,01	1.218,18	19,10
39	E - Water supply; sewerage, waste management and remediation activities	873,24	-	-	74,56	3,49	-2,79	-0,98	-0,24	0,01	-		734,19	20,04	50,95	68,06	4,51
40	F - Construction	2.479,01	-	0,01	257,69	132,28	-96,44	-24,87	-64,25	0,00	-	3,08%	1.843,40	45,49	388,33	201,78	6,10
41	F.41 - Construction of buildings	371,45	-	0,01	35,85	14,42	-19,86	-3,14	-14,93	0,00	-	0,00%	213,83	25,20	58,47	73,95	9,39
42	F.42 - Civil engineering	335,88	-	-	21,38	8,68	-3,87	-1,01	-1,61	0,00	-	5,17%	257,45	1,29	41,65	35,49	6,50
43	F.43 - Specialised construction activities	1.771,68	-	-	200,46	109,18	-72,71	-20,73	-47,71	-	-		1.372,12	19,00	288,22	92,34	5,33
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	12.670,63	-	-	908,84	371,63	-268,97	-92,39	-131,77	0,02	-	8,92%	8.770,98	277,89	2.613,55	1.008,21	6,11
45	H - Transportation and storage	6.694,39	-	31,34	310,71	93,02	-96,28	-22,77	-38,97	0,20	-	9,17%	5.531,12	416,13	684,66	62,48	3,32

At 30 June 2026 (DKK million)																	
	Sector/subsector	Gross carrying amount (Mln DKK)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln DKK)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
46	H.49 - Land transport and transport via pipelines	2.290,20	-	0,37	195,68	36,37	-53,70	-18,48	-23,61	0,10	-	0,05%	2.102,67	62,23	122,61	2,69	2,83
47	H.50 - Water transport	1.948,50	-	231,34	0,43	-	-9,10	-0,07	-0,02	0,10	-	19,29%	1.690,82	231,49	26,20	-	1,45
48	H.51 - Air transport	12,65	-	-	-	-	-0,00	-	-	0,00	-		0,50	-	12,15	-	15,16
49	H.52 - Warehousing and support activities for transportation	2.406,66	-	2,56	109,75	51,60	-25,48	-3,89	-7,91	0,01	-	0,00%	1.705,03	122,42	519,42	59,79	5,24
50	H.53 - Postal and courier activities	36,38	-	-	4,85	5,05	-7,99	-0,33	-7,44	0,00	-		32,09	-	4,28	-	3,23
51	I - Accommodation and food service activities	1.130,66	-	-	80,24	10,33	-38,97	-29,37	-8,12	0,00	-		298,30	51,19	747,64	33,54	12,86
52	L - Real estate activities	186.079,64	-	2.876,54	1.607,76	1.644,57	-272,03	-83,24	-160,75	0,03	-	0,03%	19.491,36	4.611,79	38.847,60	123.128,89	20,60
53	Exposures towards sectors other than those that highly contribute to climate change*	31.195,01	-	54,05	1.493,68	671,27	-315,43	-143,75	-234,29				20.206,88	631,99	4.188,47	6.167,67	8,08
54	K - Financial and insurance activities	2.071,19	-	0,00	22,76	30,72	-1,31	-0,24	-0,62				159,08	51,26	1.174,17	686,67	17,24
55	Exposures to other sectors (NACE codes J, M - U)	27.993,16	-	54,05	1.390,68	630,22	-275,15	-114,15	-225,55				19.749,51	529,53	2.266,65	5.447,46	7,21
56	TOTAL	271.478,72	-	3.164,96	6.238,38	3.250,80	-1.664,77	-669,31	-879,33	0,48	-	9,94%	77.573,47	9.190,31	50.772,60	133.942,34	16,21

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral Jyske Bank Group

At 30 June 2026 (DKK million)		Total gross carrying amount amount (in MDKK)															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	464.109,69	134.105,41	174.055,50	20.232,44	2.052,07	385,32	122,22	60.211,66	29.891,95	92.345,42	51.373,34	17.390,15	6.920,31	4.652,82	201.324,03	0,27
2	Of which Loans collateralised by commercial immovable property	93.011,98	19.975,68	26.948,37	3.188,70	278,63	84,65	29,96	9.053,41	5.300,47	13.491,47	6.128,73	2.083,76	625,26	747,39	55.581,49	0,21
3	Of which Loans collateralised by residential immovable property	371.017,39	114.129,73	147.107,13	17.043,73	1.773,44	300,67	92,26	51.158,25	24.591,48	78.853,95	45.244,61	15.306,39	6.295,05	3.905,43	145.662,23	0,29
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	80,32	-	-	-	-	-	-	-	-	-	-	-	-	-	80,32	
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	119.500,47	23.514,98	81.033,13	13.203,44	1.530,17	218,75	84,79								119.500,47	1,00
6	**Total non-EU area**	1.977,09	17,45	10,15	0,45	0,00	-	-	0,18	16,95	0,48	6,51	3,00	0,34	0,00	1.949,62	0,00
7	Of which Loans collateralised by commercial immovable property	418,86	16,95	-	-	-	-		-	16,95	-	-	-	-	-	401,91	-
8	Of which Loans collateralised by residential immovable property	1.558,23	0,50	10,15	0,45	0,00	-		0,18	0,50	0,48	6,51	3,00	0,34	0,00	1.547,71	0,00
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	0,81	0,02	0,74	0,05	0,00	-									0,81	1,00

Template 3: Banking book - Climate change transition risk: Alignment metrics
Jyske Bank Group

At 30 June 2026 (DKK million)							
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn DKK)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*	5.259,86	Tonnes of CO2 per MWh	2022	-28,26%	N/A
2	Fossil fuel combustion		475,75	Tonnes of CO2 per GJ	2023	35,15%	N/A
3	Automotive		55,53	Tonnes of CO2 per passenger-km	2023	32,91%	N/A
4	Aviation		174,63	Tonnes of CO2 per passenger-km	2022	11,27%	N/A
5	Maritime transport		2.473,11	Tonnes of CO2 per tonnes-km	2022	-33,23%	N/A
6	Cement, clinker and lime production		141,89	Tonnes of CO2 per tonnes	2023	126,32%	N/A
7	Iron and steel, coke, and metal ore production		514,93		2022	N/A	N/A
8	Chemicals		518,89		2022	N/A	N/A
9	... potential additions relavant to the business model of the institution						

* List of NACE sectors to be considered

IEA sector	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the template	*sector*	*code*	
Maritime transport	*shipping*	*301*	Average tonnes of CO2 per passenger-km Average gCO_2/MJ and Average share of high carbon technologies (ICE).
Maritime transport	*shipping*	*3011*	
Maritime transport	*shipping*	*3012*	
Maritime transport	*shipping*	*3315*	
Maritime transport	*shipping*	*50*	
Maritime transport	*shipping*	*501*	
Maritime transport	*shipping*	*5010*	
Maritime transport	*shipping*	*502*	
Maritime transport	*shipping*	*5020*	
Maritime transport	*shipping*	*5222*	

Maritime transport	*shipping*	*5224*	
Maritime transport	*shipping*	*5229*	
Power	*power*	*27*	Average tonnes of CO_2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Power	*power*	*2712*	
Power	*power*	*3314*	
Power	*power*	*35*	
Power	*power*	*351*	
Power	*power*	*3511*	
Power	*power*	*3512*	
Power	*power*	*3513*	
Power	*power*	*3514*	
Power	*power*	*4321*	
Fossil fuel combustion	*oil and gas*	*91*	Average tons pf CO_2 per GJ. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	*oil and gas*	*910*	
Fossil fuel combustion	*oil and gas*	*192*	
Fossil fuel combustion	*oil and gas*	*1920*	
Fossil fuel combustion	*oil and gas*	*2014*	
Fossil fuel combustion	*oil and gas*	*352*	
Fossil fuel combustion	*oil and gas*	*3521*	
Fossil fuel combustion	*oil and gas*	*3522*	
Fossil fuel combustion	*oil and gas*	*3523*	
Fossil fuel combustion	*oil and gas*	*4612*	
Fossil fuel combustion	*oil and gas*	*4671*	
Fossil fuel combustion	*oil and gas*	*6*	
Fossil fuel combustion	*oil and gas*	*61*	
Fossil fuel combustion	*oil and gas*	*610*	
Fossil fuel combustion	*oil and gas*	*62*	
Fossil fuel combustion	*oil and gas*	*620*	
Iron and steel, coke, and metal ore production	*steel*	*24*	

Iron and steel, coke, and metal ore production	*steel*	*241*	
Iron and steel, coke, and metal ore production	*steel*	*2410*	
Iron and steel, coke, and metal ore production	*steel*	*242*	
Iron and steel, coke, and metal ore production	*steel*	*2420*	
Iron and steel, coke, and metal ore production	*steel*	*2434*	
Iron and steel, coke, and metal ore production	*steel*	*244*	
Iron and steel, coke, and metal ore production	*steel*	*2442*	
Iron and steel, coke, and metal ore production	*steel*	*2444*	
Iron and steel, coke, and metal ore production	*steel*	*2445*	
Iron and steel, coke, and metal ore production	*steel*	*245*	
Iron and steel, coke, and metal ore production	*steel*	*2451*	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	*steel*	*2452*	
Iron and steel, coke, and metal ore production	*steel*	*25*	
Iron and steel, coke, and metal ore production	*steel*	*251*	
Iron and steel, coke, and metal ore production	*steel*	*2511*	
Iron and steel, coke, and metal ore production	*steel*	*4672*	
Iron and steel, coke, and metal ore production	*coal*	*5*	
Iron and steel, coke, and metal ore production	*coal*	*51*	
Iron and steel, coke, and metal ore production	*coal*	*510*	
Iron and steel, coke, and metal ore production	*coal*	*52*	
Iron and steel, coke, and metal ore production	*coal*	*520*	
Iron and steel, coke, and metal ore production	*steel*	*7*	
Iron and steel, coke, and metal ore production	*steel*	*72*	
Iron and steel, coke, and metal ore production	*steel*	*729*	
Fossil fuel combustion	*coal*	*8*	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	*coal*	*9*	
Cement, clinker and lime production	*cement*	*235*	Average tonnes of CO2 per tonne of output
Cement, clinker and lime production	*cement*	*2351*	

Cement, clinker and lime production	*cement*	*2352*	and Average share of high carbon technologies (ICE).
Cement, clinker and lime production	*cement*	*236*	
Cement, clinker and lime production	*cement*	*2361*	
Cement, clinker and lime production	*cement*	*2363*	
Cement, clinker and lime production	*cement*	*2364*	
Cement, clinker and lime production	*cement*	*811*	
Cement, clinker and lime production	*cement*	*89*	
aviation	*aviation*	*3030*	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
aviation	*aviation*	*3316*	
aviation	*aviation*	*511*	
aviation	*aviation*	*5110*	
aviation	*aviation*	*512*	
aviation	*aviation*	*5121*	
aviation	*aviation*	*5223*	
automotive	*automotive*	*2815*	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
automotive	*automotive*	*29*	
automotive	*automotive*	*291*	
automotive	*automotive*	*2910*	
automotive	*automotive*	*292*	
automotive	*automotive*	*2920*	
automotive	*automotive*	*293*	
automotive	*automotive*	*2932*	
Chemicals	chemicals	20	
Chemicals	chemicals	202	
Chemicals	chemicals	203	
Chemicals	chemicals	204	
Chemicals	chemicals	205	
Chemicals	chemicals	206	
Chemicals	chemicals	891	

Chemicals	chemicals	2011	
Chemicals	chemicals	2012	
Chemicals	chemicals	2013	
Chemicals	chemicals	2015	
Chemicals	chemicals	2016	
Chemicals	chemicals	2017	
Chemicals	chemicals	2020	
Chemicals	chemicals	2030	
Chemicals	chemicals	2040	
Chemicals	chemicals	2051	
Chemicals	chemicals	2052	
Chemicals	chemicals	2053	
Chemicals	chemicals	2059	
Chemicals	chemicals	2060	

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms
Jyske Bank Group

At 30 June 2026 (DKK million)					
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	0	0	0	0	0

*For counterparties among the top 20 carbon emitting companies in the world

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk
Jyske Bank Group

At 30 June 2026 (DKK million)															
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	Gross carrying amount (Mln DKK)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	7.645,63	168,67	-	-	-	0,07	-	37,84	-	-	-	-	-	-
2	B - Mining and quarrying	296,42	-	-	-	-	-	-	-	-	-	-	-	-	-
3	C - Manufacturing	16.539,92	14,04	10,46	106,45	-	13,85	-	116,65	-	1,41	-	-0,09	-0,05	-
4	D - Electricity, gas, steam and air conditioning supply	7.004,83	12,77	-	-	317,93	26,99	-	330,69	-	-	-	-0,08	-	-
5	E - Water supply; sewerage, waste management and remediation activities	873,24	-	-	-	9,91	24,52	-	9,91	-	-	-	-	-	-
6	F - Construction	2.479,01	9,52	1,52	19,99	3,69	12,91	-	31,32	-	0,60	0,00	-0,01	-0,01	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	12.670,63	155,28	4,07	266,25	-	10,56	-	415,76	-	12,55	15,00	-2,76	-0,65	-
8	H - Transportation and storage	6.694,39	41,83	30,07	324,02	46,32	14,80	-	425,46	-	-	-	-0,01	-	-
9	L - Real estate activities	186.079,64	988,95	301,46	2.133,52	5.029,40	19,56	280,09	7.905,52	280,09	163,34	18,49	-24,53	-23,46	-0,34
10	Loans collateralised by residential immovable property	372.575,63	19.438,11	9.247,86	56.786,18	287.103,47	22,78	292,71	18.561,41	292,71	8.181,00	3.147,77	-659,63	-93,02	-531,77
11	Loans collateralised by commercial immovable property	93.430,84	25.719,99	3.699,06	23.340,48	40.671,30	15,63	300,20	6.550,41	300,20	2.990,65	1.912,33	-444,41	-130,53	-269,18
12	Repossessed collaterals	80,32	-	-	-	-		-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	-	-	-	-	-		-	-	-	-	-	-	-	-

Table 1 - Qualitative information on Environmental risk
Jyske Bank Group

Row number	Qualitative information - Free format	
	Business strategy and processes	
(a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning. A description of the current and anticipated effects of environmental risks on the bank's business model and risk profile and strategic response to such risks over the short-, medium- and long-term.	Jyske Bank's strategy: "Potential for more" sets ambition and direction for the business and organisation up to 2028. Sustainability is one of four key areas in which our efforts will be strengthened to promote the execution of the strategy. Our ambition is to make a difference and contribute to our customers becoming increasingly sustainable. We have a long-term target of net-zero CO2e emissions and wish to contribute to responsible growth in society. Therefore, sustainability will at all times be an integral part of the value proposition to our customers in the form of products and solutions, and we will set an example through responsibility in own activities. Climate change is a key sustainability topic for Jyske Bank, in terms of both impact materiality and financial materiality. Jyske Bank has a number of targets and actions which – with reduction of financed CO2e emission as the pivotal point - target our efforts according to materiality. This means identifying material focus areas in the form of activities with high emission intensity or activities that account for a significant proportion of our business volume. Jyske Bank aims to play an active and responsible part in the transition of society together with our customers, thus supporting and facilitating sustainable development based on a long-term commercial basis. Jyske Bank reports in accordance with S.156 of the Danish Executive Order on the Preparation of Financial Statements, implementing the EU's Corporate Sustainability Reporting Directive (CSRD) and the European standards for sustainability reporting (ESRS). As part of CSRD Jyske Bank performs double materiality assessment, where impacts, risks and opportunities within the relevant sustainability areas are identified and assessed based on impact materiality and financial materiality.
(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	Jyske Bank supports the Paris Agreement and has set CO2e reduction targets, covering about 60% of our lending and more than half of assets under management as well as 100% of our scope 1 and 2. As part of the Group's strategy, Jyske Bank has a long-term target of net-zero CO2e emissions from lending, investments on behalf of customers and on our own behalf, and the Group's operations. Since 2021, we have set 2030 reduction targets for financed CO2e emissions from selected activities that support our long-term target of net-zero emissions. We have set CO2e reduction targets for lending to agriculture, utilities, road transport and residential, office and business properties and owner-occupied homes, and for equity investments under management and Danish mortgage bond funds. Jyske Bank also has the target of reducing CO2e emissions associated with its own operations by 65% in 2030 relative to 2020. This reduction target covers all activities in scopes 1 and 2. The long-term target of net-zero CO2e emissions, the interim reduction targets for 2030 and associated transition plans as well as the Group's position paper on fossil fuels together form the basis for our efforts towards climate change mitigation. Over time, we aim to increase the proportion of lending and assets under management covered by CO2e reduction targets. Jyske Bank plans to set reduction targets for investments in corporate bonds and lending to large corporates within two years. To be able to track the effectiveness, Jyske Bank Group has since 2019 been estimating CO2 emissions of our entire business volume of loans and own investments and assets under management. An important step is to continuously improve the data foundation to be able to measure and act upon climate related risks. The targets are further elaborated in the sustainability statements under the section Climate change in the Annual Report 2025.
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	The core of our approach to sustainable investment in our asset management products consists of elements such as CO2e reduction for the investments, active ownership that can influence development and exclusion. In 2021, Jyske Bank committed to have net zero investments on behalf of our customers by 2050. In 2022, we had the first interim targets approved by the Net Zero Asset Managers initiative. The interim targets include more than half of the managed assets.
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	As a financial services company, our greatest impact is indirectly through the activities in society that we finance through loans or investments. The Group's achievement of sustainability targets is thus linked to the customers' transition since the development in e.g. CO2e emissions, that Jyske Bank helps finance, will reflect the development in the customers' CO2e emissions. Thus, sustainability is increasingly an integrated part of the value proposition to the customers and comes into play in the customer dialogue focusing on how to create value for customers but also for Jyske Bank and society as a whole. The internal credit policy is the foundation for the due diligence process and assures that also ESG-related risks are considered. All employees in Jyske Bank have taken a course in sustainability, hence a basic understanding is essential throughout the organisation. However, the employees with direct contact to customers and counterparties have received further training and education within sustainability and ESG-related risks so they are better capable of meeting the customers, understand their capacity to manage ESG-related risks as to support and help them in mitigating these risks. This improves the continuous dialog with the customers on sustainability and is a key element of being able to react to potential risks. For investments, Jyske Bank aims to steer companies towards transitioning to a low-emission society. Through our participation in Climate Action 100+, we engage in active ownership of a number of oil and gas companies in the form of voting and/or dialogue. Jyske Bank also engages in active ownership of oil and gas companies via Sustainalytics Engagement Services.

Row number	Qualitative information - Free format	
	Governance	
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	The governance of ESG-related risks is in line with all other risk areas and, therefore, is integrated in the overall risk structure of Jyske Bank Group. The Group Supervisory Board has overall responsibility for the strategy and policy on sustainability. The Group Executive Board has day-to-day responsibility across the Group and ensures implementation and compliance with the policy. References: - See Risk and Capital Management 2025 for further description of the risk management structure in Jyske Bank. - See the Group's Annual Report 2025.
(f)	Internal governance arrangements for environmental risks, including the role of committees, the allocation of tasks and responsibilities in business lines and control functions, and the feedback loop from risk management to the management body.	The management of ESG-related risks follows the existing set up in the Risk Unit based on three lines of defence. This means, that first line is responsible for the evaluation of ESG-related risk of the specific customer, hence this is part of the due diligence process. The Risk Unit is second line of defence and provides risk oversight, analyses and recommendations to first line. Finally, Internal Audit is working as third line of defence. References: - See Risk and Capital Management 2025 for further elaboration on the three lines of defence model in Jyske Bank Group.
(g)	Lines of reporting and frequency of reporting relating to environmental risk	In line with other risk measures, risk measures on ESG are integrated in relevant risk policies. The Group Risk Committee act as a preparatory committee. The Board follows up on sustainability on a quarterly basis based on analyses from the Risk Unit. The Executive Board has day-to-day responsibility across the Group and ensures implementation and compliance with the policy.
(h)	Alignment of the remuneration policy with institution's environmental risk-related objectives	The reporting on ESG-related risks is part of the quarterly risk reporting to the Group Supervisory Board. This implies, when the Risk Unit identifies areas of attention or recommended actions to be taken, the Supervisory Board can act upon this information on a timely basis. The Risk unit reports to the Group Supervisory Board on ESG-related risks using the existing risk reporting channels, meaning that the report is firstly reviewed by the Group Risk Committee before final review and approval in the Group Supervisory Board. At Jyske Bank, we have never made use of direct performance-based remuneration, because we believe that it can lead to short-term and unilateral decisions that may be to the detriment of customers', shareholders' and the Group's long-term value creation, needs and targets. Remuneration of the management at Jyske Bank is thus not dependent on ESG-related targets.
	Risk management	
(i)	Description of how the short-, medium- and long-term effects of environmental factors and risks are integrated in the risk framework	
(j)	Definitions, methodologies and international standards on which the environmental risk management framework is based	In Jyske Bank, ESG-related risk is not considered to be a separate risk type, hence ESG-related risk is integrated into the existing risk framework as a part of the existing risk categories. However, the need for dedicated attention is clear and therefore the Risk Unit has made initiatives to secure the necessary focus. The Risk Unit has assigned an ESG-lead from the different risk types to secure all-round analyses and evaluations. This means, that this forum brings different risk perspectives into the discussions of ESG-related risk and the impact hereof on the Jyske Bank Group.
(k)	Processes and tools to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	Jyske Bank has aligned its framework with best practise from the European Central Bank (ECB) and the European Banking Authority (EBA) and is central to meet requirements of EBA guidelines for managing ESG risks with effect from January 2026. The framework consists of a recursive iteration of 'identification', 'assessment', and 'Analysis and actions'. The assessment is conducted in short-, medium-, and long-term scenarios and are based on the NGFS scenarios. References: - See Risk and Capital Management 2025

Row number		Qualitative information - Free format
(l)	Activities, commitments and exposures contributing to mitigate environmental risks	The management of ESG-related risk is integrated into the overall risk management framework in the Risk Unit, which supports the need for systematic identification and measurement of ESG-related risks. ESG events and their transmission channels are identified in the risk management framework, from which key metrics are measured and monitored on a quarterly basis. On a group level, the management of ESG-related risk has to be based on a solid data foundation, and therefore Jyske Bank Group continuously work on collecting and storing ESG-related data both from externally providers and also internal information e.g. captured in a lending process with the customer.
(m)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	The Group has signed up for a number of different initiatives contributing to mitigate environmental risks, e.g. UN Principles for Responsible Banking, UN Principles for Responsible Investments, Net Zero Asset Managers Initiative, Climate action 100+ and Nature Action 100. In Jyske Bank Green Finance Framework we have defined 5 areas that mitigate climate change. The five areas are renewable energy, green buildings, low-emission vehicles and operating equipment, sustainable use of natural resources and recycling and sustainable production. References: - For the activities related to the customer and portfolio level see the Risk and Capital Management report 2025.
(n)	Data availability, quality and accuracy, and efforts to improve these aspects	Jyske Bank Group is continuously developing and improving tools for identification and managing environmental risks. References: - See Risk and Capital Management 2025
(o)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	In the annual Internal Capital Adequacy Assessment Process (ICAAP), environmental risk is considered as an element in order to assess if Jyske Bank holds an above-normal risk when focusing on this area specifically. The assessment is e.g. based on the work mentioned in Risk and Capital Management 2025 and internal analyses. The conclusion is, that the environmental risk is sufficiently captured within the normal risk and the process of assessing impairments. In regards to the liquidity risk profile, environmental risks are a part of the annual Internal Liquidity Adequacy Assessment Process (ILAAP). The liquid assets are characterized to be very liquid and environmental risks are not considered to be a material risk.
(p)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	The Group has among other things data on EPC labels, financed Green House Gas emissions and flooding risks. Data is a primary focus in Jyske Bank Group and is continuously being improved by better accuracy and better coverage, both from internal and external data providers. It is necessary with a solid data foundation when used for strategic decisions, hence this is of outmost focus and attention. Therefore, Jyske Bank has established a data project concerning a broader range on ESG-related data across business units.

Table 2 - Qualitative information on Social risk
Jyske Bank Group

Row number	Qualitative information - Free format	
	Business strategy and processes	
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	Jyske Bank reports in accordance with S.156 of the Danish Executive Order on the Preparation of Financial Statements, implementing the EU's Corporate Sustainability Reporting Directive (CSRD) and the European standards for sustainability reporting (ESRS). As part of CSRD Jyske Bank performs double materiality assessment, where impacts, risks and opportunities within the relevant sustainability areas are identified and assessed based on impact materiality and financial materiality. This also includes social factors and risks. The material social topics identified relate to the topical standards, S1 Own workforce and S4 Consumers and end-users. No social risks were identified as material. For asset management, social impact is an integral element in part in investment decisions and social issues are regularly review for violation of international standards.
(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	From a risk based apporach, Jyske Bank Group has not yet identified any concrete targets or limits in relation to social risk. The values of Jyske Bank is very profound throughout the organisation, and therefore it lies within the expected behaviour of employees to be sceptical and make judgements if the due diligence process of potential new customers reveal e.g. unethical behaviour. It is within Jyske Banks corporate values to react upon profound social risk. As regards the Group's own social impact Jyske Bank have targets on job satisfaction and gender diversity in management.
(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	Social issues are integrated in our responsible investment and credit policies.
	Governance	
(d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:	See the description in 'Qualitative-Environmental risk' question (e).
(i)	Activities towards the community and society	
(ii)	Employee relationships and labour standards	
(iii)	Customer protection and product responsibility	
(iv)	Human rights	
(e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body	See the description in 'Qualitative-Environmental risk' question (g).
(f)	Lines of reporting and frequency of reporting relating to social risk	See the description in 'Qualitative-Environmental risk' question (h).
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	See the description in 'Qualitative-Environmental risk' question (i).

Row number	Qualitative information - Free format	
	Risk management	
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	The basis of the Group's work with social risk isthe following international standards: - UN Principles for Responsible Investment - UN Principles for Responsible Banking - UN Global Compact - UN Guiding Principles on Business and Human Rights - ILO Declaration on Fundamental Principles and Rights at Work - UN Sustainable Development Goals
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	See the description in 'Qualitative-Environmental risk' question (j).
(j)	Activities, commitments and assets contributing to mitigate social risk	Mitigating social risks is a part of the credit risk assesment of customers. The Group has developed an internal tool, ESG profile, where social risks are identified and managed at a customer level. Jyske Bank performs regular norm-based screening of the investment portfolio to identify companies that are seriously violating international norms or conventions. The screening is based on data for external business partners. Violations relate to a wide range of areas including emloyee and human rights.
(k)	Implementation of tools for identification and management of social risk	Jyske Bank Group is continously developing and improving tools for identification and manageging enviromental risks. For the internal social risk part the Risk Control Self Assessment (RCSA) process is the framework for identifying and managing these risks. References: - See Risk and Capital Maangement 2025
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	Limits for social risks are determined according to an individual assessment.
(m)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	See the description in 'Qualitative-Environmental risk' question (r).

Table 3 - Qualitative information on Governance risk
Jyske Bank Group

Row number	Qualitative information - Free format	
	Governance	
(a)	Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	The responsibility for governance risk lies in the Group Supervisor Board, as the case for ESG-related risk in general, and described in the templates of environmental and social risk. Counterparties' governance is assessed as a part of due diligence processes and especially the credit assessments through the internal tool ESG profile.
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	A description of a counterparty's management bodies is included in the basis for credit assessment. In the description it can also be stated how management is involved in and consider ESG-related issues.
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	A counterparty's transparency, strategy, risk management, business ethics and general governance performance is a part of the credit assessment.
(i)	Ethical considerations	
(ii)	Strategy and risk management	
(iii)	Inclusiveness	
(iv)	Transparency	
(v)	Management of conflict of interest	
(vi)	Internal communication on critical concerns	
	Risk management	
(d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:	Relevant ESG-related factors to be considered in relation to the risk management is incorporated in various politics and internal guidelines that ensure that employees in Jyske Bank act according to values, compliance and ESG-related guidelines. See code of conduct and policies and guidelines on jyskebank.com/investorrelations/governance.
(i)	Ethical considerations	
(ii)	Strategy and risk management	
(iii)	Inclusiveness	
(iv)	Transparency	
(v)	Management of conflict of interest	
(vi)	Internal communication on critical concerns	