Jyske Bank Group
Pillar III report

The first quarter of 2026

Contents

1. Introduction and purpose

This report constitutes the Jyske Bank Group's Pillar 3 disclosure for the first 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** outline 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

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 should be viewed in the context of stable earnings and portfolio developments but is also affected by the announced share-buyback programme and dividend payout.

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 2.4%, 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 10.7% of the risk exposure assets (REA). Moreover, the total capital requirement encompasses the regulatory buffers, which currently constitutes 7.4% 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 2.1% of REA.

Table 1: Selected key metrics from EU KM1

Capital requirement	Jyske Bank Group		Jyske Realkredit	
	DKKm	Pct.	DKKm	Pct.
Credit risk	20,498	8.1%	9,051	8.8%
Market risk	3,881	1.5%	271	0.3%
Operational risk	2,837	1.1%	659	0.6%
Liquidity risk	26	0.0%	0	0.0%
Solvency need	27,242	10.7%	9,980	9.7%
Solvency need + combined buffer requirement	45,903	18.1%	18,468	18.0%

Available own funds and capital ratios				
Common Equity Tier 1 (CET1)	39,491	15.6%	28,699	28.0%
Tier 1 capital (AT1)	44,377	17.5%	28,699	28.0%
Total Capital Base	52,879	20.9%	28,699	28.0%
Capital buffers				
Common Equity Tier 1 capital buffer	5,506	2.2%	14,565	14.2%
Tier 1 capital buffer	5,284	2.1%	12,693	12.4%
Capital buffer	6,975	2.8%	10,198	10.0%
Leverage and liquidity ratios (%)				
Leverage ratio		5.4%		6.8%
Liquidity coverage ratio		268.9%		1,897%
Net Stable Funding Ratio		154.4%		348%

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 especially for banking activities
- Increase in REA related to market risk primarily due to a higher interest rate risk, driven by increased long positions in DKK and increased short positions in EUR
- In Jyske Realkredit, improved credit quality of the corporate portfolio has contributed to a reduction in risk-weighted exposure amounts through lower risk weights

Table 2: Selected extracts from EU OV1

Risk-weighted exposure amounts *(DKKm)*	Jyske Bank Group		Jyske Realkredit	
	2026 Q1	*2025 Q4*	*2026 Q1*	*2025 Q4*
Credit risk etc.[1]	215,607	213,435	95,772	97,570
Of which Standardised approach	27,154	26,597	8,631	8,582
Of which A-IRB-approach	42,111	41,410	32,914	32,806
Of which F-IRB approach	109,254	107,610	42,751	43,972
Market risk	11,258	9,190	0	0
Operational risk	26,705	26,707	6,607	6,607
Total	253,570	249,331	102,379	104,177

[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:

	Jyske Bank Group	Jyske Realkredit
EU KM1: Key metrics template	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 standardized risk weighted exposures 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 CR8: RWEA flow statements of credit risk exposures under the IRB approach	Yes	Yes
EU LIQ1: Quantitative information of LCR	Yes	Yes
EU LIQB: Qualitative information on LCR, which complements template EU LIQ1	Yes	No

EU KM1: Key metrics template
Jyske Bank Group

Reported in DKKm		31-03-2026	31-12-2025	30-09-2025	30-06-2025	31-03-2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	39.490,6	40.052,8	39.303,6	38.848,7	38.556,9
2	Tier 1 capital	44.377,3	44.978,4	44.187,3	43.769,0	43.437,3
3	Total capital	52.878,7	53.583,4	55.564,0	51.394,2	51.241,2
	Risk-weighted exposure amounts					
4	Total risk exposure amount	253.570,1	249.331,2	241.912,1	238.883,0	245.250,1
4a	Total risk exposure pre-floor	253.570,1	249.331,2	241.912,1	238.883,0	245.250,1
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	15,6%	16,1%	16,3%	16,3%	15,7%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	15,6%	16,1%	16,3%	16,3%	15,7%
6	Tier 1 ratio (%)	17,5%	18,0%	18,3%	18,3%	17,7%
6b	Tier 1 ratio considering unfloored TREA (%)	17,5%	18,0%	18,3%	18,3%	17,7%
7	Total capital ratio (%)	20,9%	21,5%	23,0%	21,5%	20,9%
7b	Total capital ratio considering unfloored TREA (%)	20,9%	21,5%	23,0%	21,5%	20,9%
	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 (%)	2,7%	2,7%	2,9%	3,0%	3,1%
EU7e	of which: to be made up of CET1 capital (percentage points)	1,5%	1,5%	1,6%	1,7%	1,7%
EU7f	of which: to be made up of Tier 1 capital (percentage points)	2,1%	2,0%	2,1%	2,2%	2,3%
EU7g	Total SREP own funds requirements (%)	10,7%	10,7%	10,9%	11,0%	11,1%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,5%	2,5%	2,5%	2,5%	2,5%
EU8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,0%				
9	Institution specific countercyclical capital buffer (%)	2,4%	2,4%	2,4%	2,4%	2,4%
EU9a	Systemic risk buffer (%)	0,9%	0,9%	1,1%	1,0%	1,0%
10	Global Systemically Important Institution buffer (%)	0,0%				
EU10a	Other Systemically Important Institution buffer (%)	1,5%	1,5%	1,5%	1,5%	1,5%
11	Combined buffer requirement (%)	7,4%	7,4%	7,5%	7,5%	7,5%
EU11a	Overall capital requirements (%)	18,1%	18,1%	18,4%	18,5%	18,6%
12	CET1 available after meeting the total SREP own funds requirements (%)	2,2%	2,7%	2,6%	2,6%	2,0%
	Leverage ratio					
13	Total exposure measure	803.000,8	828.959,7	796.330,6	811.554,2	822.981,6
14	Leverage ratio (%)	5,5%	5,4%	5,5%	5,4%	5,3%
	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 (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU14b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%	0,0%
EU14c	Total SREP leverage ratio requirements (%)	3,0%	3,0%	3,0%	3,0%	3,0%
	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 (%)	3,0%	3,0%	3,0%	3,0%	3,0%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	135.650,5	131.928,8	130.416,1	131.823,8	134.270,9
EU16a	Cash outflows - Total weighted value	77.402,5	75.207,1	75.547,9	78.301,5	80.201,5
EU16b	Cash inflows - Total weighted value	26.132,1	25.735,4	26.754,9	27.957,5	26.114,8
16	Total net cash outflows (adjusted value)	51.663,3	49.862,4	49.188,3	50.989,0	53.940,6
17	Liquidity coverage ratio (%)	268,9%	275,8%	272,7%	268,6%	265,1%
	Net Stable Funding Ratio					
18	Total available stable funding	251.525,9	251.360,0	250.842,2	249.940,1	245.906,7
19	Total required stable funding	162.946,0	166.996,7	163.158,7	164.772,3	166.155,6
20	NSFR ratio (%)	154,4%	150,5%	153,7%	151,7%	148,0%

EU KM1: Key metrics template
Jyske Realkredit A/S

Reported in DKKm		31-03-2026	31-12-2025	30-09-2025	30-06-2025	31-03-2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	28.698,8	28.524,3	27.823,5	27.297,1	26.711,3
2	Tier 1 capital	28.698,8	28.524,3	27.823,5	27.297,1	26.711,3
3	Total capital	28.698,8	28.524,3	27.823,5	27.297,1	26.711,3
	Risk-weighted exposure amounts					
4	Total risk exposure amount	102.378,8	104.176,6	106.080,2	104.972,2	106.962,0
4a	Total risk exposure pre-floor	102.378,8	104.176,6	106.080,2	104.972,2	106.962,0
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	28,0%	27,4%	26,2%	26,0%	25,0%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	28,0%	27,4%	26,2%	26,0%	25,0%
6	Tier 1 ratio (%)	28,0%	27,4%	26,2%	26,0%	25,0%
6b	Tier 1 ratio considering unfloored TREA (%)	28,0%	27,4%	26,2%	26,0%	25,0%
7	Total capital ratio (%)	28,0%	27,4%	26,2%	26,0%	25,0%
7b	Total capital ratio considering unfloored TREA (%)	28,0%	27,4%	26,2%	26,0%	25,0%
	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 (%)	1,8%	1,7%	1,8%	1,8%	1,8%
EU7e	of which: to be made up of CET1 capital (percentage points)	1,0%	1,0%	1,0%	1,0%	1,8%
EU7f	of which: to be made up of Tier 1 capital (percentage points)	1,3%	1,3%	1,3%	1,4%	0,0%
EU7g	Total SREP own funds requirements (%)	9,8%	9,7%	9,8%	9,8%	9,8%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,5%	2,5%	2,5%	2,5%	0,025
EU8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,0%	0,0%	0,0%	0,0%	0,0%
9	Institution specific countercyclical capital buffer (%)	2,5%	2,5%	2,5%	2,5%	2,5%
EU9a	Systemic risk buffer (%)	1,8%	1,8%	2,1%	2,0%	2,0%
10	Global Systemically Important Institution buffer (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU10a	Other Systemically Important Institution buffer (%)	1,5%	1,5%	1,5%	1,5%	1,5%
11	Combined buffer requirement (%)	8,3%	8,3%	8,6%	8,5%	8,5%
EU11a	Overall capital requirements (%)	18,0%	18,0%	18,3%	18,4%	18,3%
12	CET1 available after meeting the total SREP own funds requirements (%)	22,6%	21,9%	20,7%	20,5%	19,5%
	Leverage ratio					
13	Total exposure measure	422.212,2	422.742,0	418.577,8	412.996,9	413.773,8
14	Leverage ratio (%)	6,8%	6,8%	6,7%	6,6%	6,5%
	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 (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU14b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%	0,0%
EU14c	Total SREP leverage ratio requirements (%)	0,0%	0,0%	0,0%	0,0%	0,0%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 14e	Overall leverage ratio requirements (%)	0,0%	0,0%	0,0%	0,0%	0,0%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	18.371,2	17.434,1	16.846,0	16.435,0	16.094,6
EU16a	Cash outflows - Total weighted value	3.376,4	3.328,0	3.154,2	3.312,2	3.178,5
EU16b	Cash inflows - Total weighted value	3.477,5	2.741,8	2.492,8	2.543,4	2.223,1
16	Total net cash outflows (adjusted value)	1.840,1	1.665,2	1.438,5	1.602,4	1.586,5
17	Liquidity coverage ratio (%)	1897%	4586999%	4170340%	4170136%	4169661%
	Net Stable Funding Ratio					
18	Total available stable funding	30.191,7	29.609,6	29.001,1	28.405,3	27.802,3
19	Total required stable funding	8.673,4	10.812,4	9.050,4	10.672,3	10.974,2
20	NSFR ratio (%)	348%	274%	320%	266%	253%

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

At 31 March 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	66.704,8
EU-1a	Of which own funds and subordinated liabilities	59.251,8
2	Total risk exposure amount of the resolution group (TREA)	154.157,1
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	43,3%
EU-3a	Of which own funds and subordinated liabilities	38,4%
4	Total exposure measure of the resolution group	396.462,1
5	Own funds and eligible liabilities as percentage of the total exposure measure	16,8%
EU-5a	Of which own funds or subordinated liabilities	14,9%
	Minimum requirement for own funds and eligible liabilities (MREL)	
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	27,6%
EU-8	Of which to be met with own funds or subordinated liabilities	30,0%
EU-9	MREL requirement expressed as percentage of the total exposure measure	6,0%
EU-10	Of which to be met with own funds or subordinated liabilities	6,0%

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

At 31 March 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		31-03-2026	31-12-2025	31-03-2026
1	**Credit risk (excluding CCR)**	**206.200,5**	**203.911,6**	**16.496,0**
2	Of which the standardised approach	27.154,4	26.597,1	2.172,4
3	Of which the Foundation IRB (F-IRB) approach	109.253,5	107.610,1	8.740,3
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	42.110,5	41.410,1	3.368,8
6	**Counterparty credit risk - CCR**	**5.347,3**	**5.559,1**	**427,8**
7	Of which the standardised approach	4.711,0	4.683,1	376,9
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	15,8	18,5	1,3
9	Of which other CCR	620,5	857,5	49,6
10	**Credit valuation adjustments risk - CVA risk**	**2.631,8**	**2.584,6**	**210,5**
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	2.631,8	2.584,6	210,5
EU 10c	Of which the simplified approach			
15	**Settlement risk**	**47,9**	0,5	**3,8**
16	**Securitisation exposures in the non-trading book (after the cap)**	**1.379,2**	**1.378,8**	**110,3**
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)**	**11.258,2**	**9.189,9**	**900,7**
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	11.258,2	9.189,9	900,7
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**	**26.706,8**	**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 (%)	72,50%	72,50%	
27	Floor adjustment (before application of transitional cap)	41.898,9	66.695,7	
28	Floor adjustment (after application of transitional cap)	41.898,9	66.695,7	
29	**Total**	**253.570,1**	**249.331,2**	**20.285,6**

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

At 31 March 2026 (DKK million)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		31-03-2026	31-12-2025	31-03-2026
1	**Credit risk (excluding CCR)**	**95.239,2**	**97.001,4**	**7.619,1**
2	Of which the standardised approach	8.392,2	8.581,8	671,4
3	Of which the Foundation IRB (F-IRB) approach	42.750,7	43.972,1	3.420,1
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	32.914,2	33.791,0	2.633,1
6	**Counterparty credit risk - CCR**	**239,2**	**226,1**	**19,1**
7	Of which the standardised approach	184,4	202,7	14,8
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	34,1	7,5	2,7
9	Of which other CCR	20,7	**15,8**	1,7
10	**Credit valuation adjustments risk - CVA risk**	**293,8**	**342,6**	**23,5**
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	293,8	342,6	23,5
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)**			
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)	17.762,9	18.675,9	
28	Floor adjustment (after application of transitional cap)	17.762,9	18.675,9	
29	**Total**	**102.378,8**	**104.176,6**	**8.190,3**

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

At 31 March 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)	179.093,9	27.154,4	206.248,3	256.550,7	243.295,3
2	Counterparty credit risk	3.610,4	1.736,9	5.347,3	12.146,1	9.657,0
3	Credit valuation adjustment		2.631,8	2.631,8	2.558,7	2.558,7
4	Securitisation exposures in the banking book		1.379,2	1.379,2	1.379,2	1.379,2
5	Market risk		11.258,2	11.258,2	11.258,2	11.258,2
6	Operational risk		26.705,3	26.705,3	26.705,3	26.705,3
7	Other risk weighted exposure amounts					
8	Total	182.704,3	70.865,8	253.570,1	310.598,1	294.853,6

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

At 31 March 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					
EU 1a	Regional governments or local authorities			26,70	26,70	26,70
EU 1b	Public sector entities			53,92	53,92	53,92
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			700,27	700,27	700,27
3	Equity			3.274,05	3.274,05	3.274,05
5	Corporates	109.253,53	135.755,42	119.570,38	159.323,80	146.072,28
5.1	Of which: F-IRB is applied	109.253,53	135.755,42	109.253,53	159.323,80	146.072,28
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	109.253,53	135.755,42	119.570,38	159.323,80	146.072,28
EU 5b	Of which: Corporates - Specialised lending					
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	42.110,47	71.993,37	42.826,71	72.713,50	72.709,61
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	7.173,65	16.724,98	7.889,89	17.447,86	17.441,23
6.2	Of which: Retail - Secured by residential real estate	34.936,82	55.268,39	34.936,82	55.265,64	55.268,39
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA			5.649,91	5.649,91	5.649,91
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA			522,56	522,56	522,56
EU 7d	Categorised as subordinated debt exposures in SA			649,85	649,85	649,85
EU 7e	Categorised as covered bonds in SA			5.244,09	5.244,09	5.244,09
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others	27.729,9	8.392,1	27.729,9	8.392,1	8.392,1
9	Total	179.093,9	216.140,89	206.248,3	256.550,7	243.295,3

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

	At 31 March 2026 (DKK million)	Risk weighted exposure amount
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**149.815,8**
2	Asset size (+/-)	2.725,2
3	Asset quality (+/-)	-636,3
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	84,2
8	Other (+/-)	
9	**Risk weighted exposure amount as at the end of the reporting period**	**151.988,9**

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

	At 31 March 2026 (DKK million)	Risk weighted exposure amount
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**76.778,37**
2	Asset size (+/-)	-587,31
3	Asset quality (+/-)	-526,15
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	
9	**Risk weighted exposure amount as at the end of the reporting period**	**75.664,91**

EU LIQ1 - Quantitative information of LCR – Unweighted value
Jyske Bank Group

	At 31 March 2026 (DKK million)	Total unweighted value (average)			
	Quarter ending	31-03-2026	31-12-2025	30-09-2025	30-06-2025
	Number of data points used in the calculation of averages	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS				
1	**Total high-quality liquid assets (HQLA)**				
	CASH - OUTFLOWS				
2	retail deposits and deposits from small business customers, of which:	131.683,9	129.765,3	127.643,8	124.948,2
3	Stable deposits	76.943,4	75.751,8	74.311,3	72.951,4
4	Less stable deposits	41.438,0	40.312,8	39.050,6	37.804,4
5	Unsecured wholesale funding	79.827,5	79.054,4	80.100,7	83.530,2
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7	Non-operational deposits (all counterparties)	63.111,3	62.813,7	63.724,1	65.440,5
8	Unsecured debt	16.716,2	16.240,7	16.376,7	18.089,7
9	Secured wholesale funding				
10	Additional requirements	73.710,3	74.612,7	76.268,7	77.297,9
11	Outflows related to derivative exposures and other collateral requirements	2.147,9	2.182,8	2.523,6	3.352,3
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities	71.562,4	72.429,8	73.745,1	73.945,6
14	Other contractual funding obligations	20.894,6	20.366,2	20.380,7	20.204,3
15	Other contingent funding obligations	28.068,3	25.948,0	24.080,9	22.043,6
16	**TOTAL CASH OUTFLOWS**				
	CASH - INFLOWS				
17	Secured lending (e.g. reverse repos)	58.172,1	57.177,3	57.187,1	57.428,7
18	Inflows from fully performing exposures	7.457,6	8.665,3	9.767,3	9.891,7
19	Other cash inflows	11.338,0	10.921,4	10.915,4	11.672,0
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**	**76.967,6**	**76.764,0**	**77.869,8**	**78.992,4**
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				
22	**TOTAL NET CASH OUTFLOWS**				
23	LIQUIDITY COVERAGE RATIO				

EU LIQ1 - Quantitative information of LCR – Weighted value
Jyske Bank Group

At 31 March 2026 (DKK million)		Total weighted value (average)			
Quarter ending		31-03-2026	31-12-2025	30-09-2025	30-06-2025
Number of data points used in the calculation of averages		12	12	12	12
	HIGH-QUALITY LIQUID ASSETS				
1	**Total high-quality liquid assets (HQLA)**	**135.650,5**	**131.928,8**	**130.416,1**	**131.823,8**
	CASH - OUTFLOWS				
2	retail deposits and deposits from small business customers, of which:	8.243,0	8.018,1	7.787,6	7.559,2
3	Stable deposits	3.847,2	3.787,6	3.715,6	3.647,6
4	Less stable deposits	4.242,4	4.133,8	4.010,4	3.884,9
5	Unsecured wholesale funding	48.177,5	47.068,8	47.530,4	50.395,5
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7	Non-operational deposits (all counterparties)	31.461,2	30.828,1	31.153,7	32.305,8
8	Unsecured debt	16.716,2	16.240,7	16.376,7	18.089,7
9	Secured wholesale funding	77.402,5	75.207,1	75.547,9	78.301,5
10	Additional requirements	8.891,9	9.044,3	9.439,8	10.111,4
11	Outflows related to derivative exposures and other collateral requirements	1.610,0	1.704,5	2.045,3	2.812,6
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities	7.281,9	7.339,8	7.394,5	7.298,8
14	Other contractual funding obligations	6.272,2	6.176,9	6.216,8	6.099,8
15	Other contingent funding obligations	2.458,2	2.375,2	2.178,3	2.025,7
16	**TOTAL CASH OUTFLOWS**	77.402,5	75.207,1	75.547,9	78.301,5
	CASH - INFLOWS				
17	Secured lending (e.g. reverse repos)	9.699,8	8.940,2	9.112,9	9.508,2
18	Inflows from fully performing exposures	5.094,2	5.873,7	6.726,5	6.777,2
19	Other cash inflows	11.338,0	10.921,4	10.915,4	11.672,0
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**	**26.132,1**	**25.735,4**	**26.754,9**	**27.957,5**
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	135.650,5	131.928,8	130.416,1	131.823,8
22	**TOTAL NET CASH OUTFLOWS**	**51.663,3**	**49.862,4**	**49.188,3**	**50.989,0**
23	LIQUIDITY COVERAGE RATIO	268,9%	275,8%	272,7%	268,6%

EU LIQ1 - Quantitative information of LCR – Unweighted value
Jyske Realkredit A/S

At 31 March 2026 (DKK million)		Total unweighted value (average)			
Quarter ending		31-03-2026	31-12-2025	30-09-2025	30-06-2025
Number of data points used in the calculation of averages		12	12	12	12
	HIGH-QUALITY LIQUID ASSETS				
1	**Total high-quality liquid assets (HQLA)**				
	CASH - OUTFLOWS				
2	retail deposits and deposits from small business customers, of which:				
3	Stable deposits				
4	Less stable deposits				
5	Unsecured wholesale funding	1.451,4	1.453,1	1.396,7	1.417,2
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7	Non-operational deposits (all counterparties)				
8	Unsecured debt	1.451,4	1.453,1	1.396,7	1.417,2
9	Secured wholesale funding				
10	Additional requirements	92,2	92,4	107,1	190,8
11	Outflows related to derivative exposures and other collateral requirements	92,2	92,4	107,1	190,8
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities				
14	Other contractual funding obligations	1.867,8	1.816,6	1.684,3	1.737,8
15	Other contingent funding obligations	7,5	7,0	6,9	7,1
16	**TOTAL CASH OUTFLOWS**				
	CASH - INFLOWS				
17	Secured lending (e.g. reverse repos)	2.744,9	4.072,6	4.073,6	4.198,5
18	Inflows from fully performing exposures	2.355,7	2.314,8	2.178,6	2.091,7
19	Other cash inflows	1.182,7	437,2	286,7	340,0
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**	6.283,3	6.824,6	6.539,0	6.630,1
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				
22	**TOTAL NET CASH OUTFLOWS**				
23	LIQUIDITY COVERAGE RATIO				

EU LIQ1 - Quantitative information of LCR – Weighted value
Jyske Bank Group

At 31 March 2026 (DKK million)		Total weighted value (average)			
Quarter ending		31-03-2026	31-12-2025	30-09-2025	30-06-2025
Number of data points used in the calculation of averages		12	12	12	12
	HIGH-QUALITY LIQUID ASSETS				
1	**Total high-quality liquid assets (HQLA)**	**18.371,2**	**17.434,1**	**16.846,0**	**16.435,0**
	CASH - OUTFLOWS				
2	retail deposits and deposits from small business customers, of which:	0,0	0,0	0,0	0,0
3	Stable deposits	0,0	0,0	0,0	0,0
4	Less stable deposits	0,0	0,0	0,0	0,0
5	Unsecured wholesale funding	1.451,4	1.453,1	1.396,7	1.417,2
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0,0	0,0	0,0	0,0
7	Non-operational deposits (all counterparties)	0,0	0,0	0,0	0,0
8	Unsecured debt	1.451,4	1.453,1	1.396,7	1.417,2
9	Secured wholesale funding	0,0	0,0	0,0	0,0
10	Additional requirements	92,2	92,4	107,1	190,8
11	Outflows related to derivative exposures and other collateral requirements	92,2	92,4	107,1	190,8
12	Outflows related to loss of funding on debt products	0,0	0,0	0,0	0,0
13	Credit and liquidity facilities	0,0	0,0	0,0	0,0
14	Other contractual funding obligations	1.832,4	1.782,1	1.649,9	1.703,6
15	Other contingent funding obligations	0,4	0,4	0,4	0,5
16	**TOTAL CASH OUTFLOWS**	**3.376,4**	**3.328,0**	**3.154,2**	**3.312,2**
	CASH - INFLOWS				
17	Secured lending (e.g. reverse repos)	398,9	450,5	450,6	500,7
18	Inflows from fully performing exposures	1.895,8	1.854,1	1.755,5	1.702,8
19	Other cash inflows	1.182,7	437,2	286,7	340,0
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)	0,0	0,0	0,0	0,0
EU-19b	(Excess inflows from a related specialised credit institution)	0,0	0,0	0,0	0,0
20	**TOTAL CASH INFLOWS**	**3.477,5**	**2.741,8**	**2.492,8**	**2.543,4**
EU-20a	Fully exempt inflows	0,0	0,0	0,0	0,0
EU-20b	Inflows subject to 90% cap	0,0	0,0	0,0	0,0
EU-20c	Inflows subject to 75% cap	0,0	0,0	0,0	0,0
	TOTAL ADJUSTED VALUE				
21	LIQUIDITY BUFFER	17.305,90	16.527,39	15.787,29	16.282,98
22	**TOTAL NET CASH OUTFLOWS**	**1.840,11**	**1.665,21**	**1.438,52**	**1.602,43**
23	LIQUIDITY COVERAGE RATIO	1897%	4586999%	4170340%	4170136%

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