



## 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Jyske Bank A/S
<b>LEI Code</b>	3M5E1GQGKL17HI6CPN30
<b>Country Code</b>	DK

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2020 EU-wide Transparency Exercise

### Key Metrics

Jyske Bank A/S

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

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### Leverage ratio

Jyske Bank A/S

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,552	4,690	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,518	4,655	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	92,288	88,117	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	92,253	88,083	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.3%	C 47.00 (r330,c010)	

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### Capital

Jyske Bank A/S

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>5,266</b>	<b>5,406</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,098</b>	<b>4,223</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	89	93	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,051	4,157	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	27	27	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-70	-53	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>455</b>	<b>466</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	420	432	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	35	35	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,552</b>	<b>4,690</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>713</b>	<b>717</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	590	595	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	123	121	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	24,487	24,380	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.73%</b>	<b>17.32%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.59%</b>	<b>19.24%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.50%</b>	<b>22.18%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,098</b>	<b>4,223</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.73%</b>	<b>17.32%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Jyske Bank A/S

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	19,547	19,708	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,544	1,519	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	17,160	17,333	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,035	959	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	133	122	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	195	184	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,611	1,437	C 02.00 (R520, c010)
Of which the standardised approach	1,611	1,437	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,966	1,970	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,966	1,970	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	24,487	24,380	

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

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

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**P&L**  
Jyske Bank A/S

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

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Jyske Bank A/S

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		5,953				2,452				IAS 1.54 (i)
Financial assets held for trading		8,139	3,653	4,485	0	8,130	3,813	4,317	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		185	0	0	184	199	0	0	199	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		51,280	5,285	45,995	0	51,336	4,096	47,240	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		22,896				22,712				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		81	0	81	0	20	0	20	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		1,739				1,311				
TOTAL ASSETS		90,272				86,160				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>														
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,241	0	0	0	0	0	0	2,763	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	19,493	998	712	-68	-90	-388	18,839	947	683	-62	-85	-373	Annex V. Part 1.32, 44(a)

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

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	4,630	4,160	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	46,720	45,724	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	31,306	29,240	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	57	20	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	158	169	IAS 37.10; IAS 1.54(l)
Tax liabilities	4	32	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,190	2,091	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	602	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>85,668</b>	<b>81,438</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>4,604</b>	<b>4,722</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>90,272</b>	<b>86,160</b>	<b>IAS 1.IG6</b>

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



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

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

### 2020 EU-wide Transparency Exercise

Market Risk  
Jyske Bank A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	1,187	946	0	0	0	0						0	0	0	0							0	0
Of which: General risk	730	550	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	456	394	0	0	0	0						0	0	0	0							0	0
Equities	196	316	0	0	0	0						0	0	0	0							0	0
Of which: General risk	104	164	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	92	153	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	192	167	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
<b>Total</b>	<b>1,576</b>	<b>1,429</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

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

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
DENMARK	Central governments or central banks	1,046	1,017	0		539	523	0	
	Regional governments or local authorities	1,606	743	0		1,743	968	0	
	Public sector entities	38	10	2		39	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,788	249	73		938	180	49	
	Corporates	226	156	106		211	165	104	
	of which: SME	120	70	56		109	67	53	
	Retail	10	9	7		9	9	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	25	25	9		14	14	5	
	of which: SME	14	14	5		12	12	4	
	Exposures in default	13	6	7	6	12	6	7	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	6,451	6,451	645		6,865	6,865	686	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	130	130	235		136	136	250		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				8				7	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	741	110	28		566	73	19	
	Corporates	15	2	1		15	2	1	
	of which: SME	15	2	1		15	2	1	
	Retail	11	10	8		11	10	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	0	0	1	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	43	43	4		43	43	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				1	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 5	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Jyske Bank A/S

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	47,907	646	43,034	12,268	520	497	47,262	633	42,465	12,502	305	508
	Corporates - Of Which: Specialised Lending	34	0	33	21	0	0	47	0	45	28	0	0
	Corporates - Of Which: SME	11,291	296	9,315	2,843	130	283	10,736	368	8,760	2,812	122	232
	Retail	30,192	373	28,025	5,657	311	271	29,928	371	28,839	5,540	274	267
	Retail - Secured on real estate property	26,399	278	26,049	4,663	280	163	26,246	278	25,947	4,581	265	158
	Retail - Secured on real estate property - Of Which: SME	741	61	696	190	35	31	687	60	642	158	30	31
	Retail - Secured on real estate property - Of Which: non-SME	25,657	217	25,352	4,672	246	132	25,569	218	25,305	4,622	236	127
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,793	95	2,977	795	31	108	3,672	93	2,893	759	29	109
	Retail - Other Retail - Of Which: SME	1,034	43	823	244	14	59	954	43	791	222	12	54
	Retail - Other Retail - Of Which: non-SME	2,759	52	2,153	551	17	57	2,717	50	2,102	537	17	55
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>			18,768						18,898				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	45,948	636	41,317	11,836	209	478	45,296	611	41,392	12,054	286	488
	Corporates - Of Which: Specialised Lending	34	0	33	21	0	0	47	0	45	28	0	0
	Corporates - Of Which: SME	10,827	366	8,931	2,734	119	268	10,254	337	8,356	2,687	113	256
	Retail	29,076	370	28,761	5,037	308	268	29,646	368	28,583	5,522	272	264
	Retail - Secured on real estate property	26,178	277	25,829	4,853	278	162	26,035	277	25,726	4,772	243	157
	Retail - Secured on real estate property - Of Which: SME	779	61	695	190	35	31	685	60	643	158	30	31
	Retail - Secured on real estate property - Of Which: non-SME	25,439	216	25,135	4,663	243	131	25,349	217	25,086	4,614	213	126
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,698	93	2,932	794	31	106	3,612	91	2,857	751	29	107
	Retail - Other Retail - Of Which: SME	968	42	797	237	14	59	926	43	772	218	12	54
	Retail - Other Retail - Of Which: non-SME	2,730	51	2,135	546	17	56	2,685	48	2,084	533	17	53
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	143	1	116	52	1	2	172	3	141	69	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	65	1	47	18	1	2	76	3	67	28	0	2
	Retail	9	7	7	0	0	0	0	7	7	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	20	0	16	19	0	16	0	13	17	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	240	1	191	127	0	2	207	2	178	150	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	86	1	68	38	0	1	116	2	81	56	0	1
	Retail	58	0	20	6	0	0	20	0	11	2	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	56	0	18	5	0	0	18	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	55	0	17	5	0	0	17	0	8	2	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2020

(min EUR)																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M [	Austria	[ 3M - 1Y [														
[ 1Y - 2Y [		[ 2Y - 3Y [														
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Belgium	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Bulgaria		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Cyprus	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Czech Republic		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Denmark	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Estonia		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Austria	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Belgium		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Bulgaria	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Cyprus		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Czech Republic	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Denmark		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Estonia	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Austria		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Belgium	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Bulgaria		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Cyprus	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Czech Republic		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Denmark	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Estonia		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Austria	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Belgium		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Bulgaria	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Cyprus		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Czech Republic	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Denmark		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Estonia	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [	[ 5Y - 10Y [		[ 10Y - more													
Total																
[ 0 - 3M [	Austria		[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													
[ 3Y - 5Y [		[ 5Y - 10Y [	[ 10Y - more													
Total																
[ 0 - 3M [		Belgium	[ 3M - 1Y [													
[ 1Y - 2Y [			[ 2Y - 3Y [													











2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>2</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		5	5	0	5	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>5</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2020 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
Jyske Bank A/S

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

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

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

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

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

2020 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

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

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

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

**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Jyske Bank A/S

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

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.