



## 2025 EU-wide Transparency Exercise

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

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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Jyske Bank A/S

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,926	6,086	5,823	5,866	C 47.00 (r0320,c0010)	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	5,926	6,086			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,916	107,420	110,300	108,774	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,916	107,420			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.39%	5.67%	5.28%	5.39%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.39%	5.67%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L  
Jyske Bank A/S

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,664	3,484	750	1,459
Of which debt securities income	281	370	80	164
Of which loans and advances income	2,342	3,056	645	1,252
Interest expenses	1,705	2,229	454	868
(Of which deposits expenses)	538	691	115	207
(Of which debt securities issued expenses)	1,120	1,425	328	642
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	14	5	18
Net Fee and commission income	246	367	97	185
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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	124	137	7	-43
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	-17	16	94
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	27	40	11	20
Net other operating income / (expenses)	66	100	29	56
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,428</b>	<b>1,896</b>	<b>460</b>	<b>922</b>
(Administrative expenses)	616	834	200	417
(Cash contributions to resolution funds and deposit guarantee schemes)	10	14	0	0
(Depreciation)	56	77	25	49
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	6	7	-4	-8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	6	7	-4	-8
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-1	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	-2	11	3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	-2	11	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	3	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-1	-2	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>734</b>	<b>961</b>	<b>228</b>	<b>460</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>542</b>	<b>712</b>	<b>168</b>	<b>340</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>542</b>	<b>712</b>	<b>168</b>	<b>340</b>
Of which attributable to owners of the parent	542	712	168	340

<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."

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Jyske Bank A/S

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		8,982				5,969				9,105				5,784				IAS 1.54 (f)
Financial assets held for trading		6,395	3,843	2,551	0	6,503	3,566	2,937	0	6,541	4,544	1,996	0	6,793	4,403	2,390	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		200	73	0	127	214	82	0	131	214	90	0	125	204	91	0	114	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		53,507	4,124	49,383	0	53,561	3,603	49,959	0	54,473	4,247	50,226	0	55,337	4,692	50,644	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	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		31,214				31,919				32,054				32,202				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>		2,324				2,426				2,467				2,456				
TOTAL ASSETS		102,623				100,593				104,854				102,776				IAS 1.9(a); XI 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	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	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	4,724	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	24,853	1,454	612	-74	-128	-227	25,800	1,340	626	-61	-110	-255	25,769	1,371	604	-68	-116	-266	26,043	1,208	564	-53	-120	-358	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.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Jyske Bank A/S

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	1,937	2,185	1,826	1,974	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	48,766	48,919	49,759	49,668	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,164	39,320	43,422	41,054	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	148	146	141	139	IAS 37.10; IAS 1.54(l)
Tax liabilities	1	1	1	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,987	3,239	2,981	3,119	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>96,003</b>	<b>93,809</b>	<b>98,131</b>	<b>95,954</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>6,620</b>	<b>6,783</b>	<b>6,724</b>	<b>6,822</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>102,623</b>	<b>100,593</b>	<b>104,854</b>	<b>102,776</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Jyske Bank A/S

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,937	2,185	1,826	1,974	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1	4	3,368	2,149	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	4	17	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	870	627	656	495	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	610	459	514	371	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,415	3,536	4,287	3,594	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	135	934	1,144	1,576	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,224	4,985	5,298	4,886	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,103	2,833	2,818	2,994	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,058	6,736	6,378	6,043	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,990	5,716	5,445	5,358	ECB/2013/33 Annex 2.Part 2.9.1
	Households	13,112	13,428	13,471	14,208	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,180	11,500	11,680	12,654	Annex V.Part 1.42(f), 44(c)
Debt securities issued		60,250	58,924	59,725	59,346	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,029	1,025	1,057	1,033	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		92,867	90,424	95,007	92,695	

2025 EU-wide Transparency Exercise  
Market Risk  
Jyske Bank A/S

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (ms) 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 (ms) 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			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	992	1,085	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	494	581	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	498	503	0	0	0	0						0	0	0	0							0	0	
Equities	154	180	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	82	93	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	71	87	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	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>1,146</b>	<b>1,265</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>	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	1,121	1,089	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	612	596	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	509	492	0	0	0	0						0	0	0	0							0	0	
Equities	144	144	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	69	64	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	75	79	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	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>1,266</b>	<b>1,232</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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		21,171	3,261	112		2,122	3,712	202	
Central governments or central banks		2,428	1,801	4		2,531	1,971	4	
Regional governments or local authorities		76	86	0		76	86	0	
Public sector entities		149	150	0		154	156	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		1,381	1,361	256		1,344	1,302	268	
Corporates		488	452	436		551	522	488	
of which: SME		67	62	60		70	64	5	
Retail		81	37	24		101	54	33	
of which: SME		73	28	17		89	53	28	
Secured by mortgages on immovable property and AOC exposures		60	58	19		61	58	19	
of which: SME		26	21	7		33	30	9	
Exposures in default		138	76	73	57	149	87	97	60
Items associated with counterparty high risk		0	0	0		28	28	42	
Subordinated debt exposures									
Covered bonds		7,757	7,757	776		7,086	7,086	709	
Claims on institutions and corporates with a 1T credit assessment		0	0	0		0	0	0	
Collective Investments Undertakings (CIU)		0	0	0		0	0	0	
Equity		226	226	342		212	212	382	
Other exposures		0	0	0		0	0	0	
Standardised Total <sup>(4)</sup>		23,221	23,221	2,667	60	19,970	17,236	2,346	66

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties comprise up to 95% of total original exposure or Top 10 countries, ranked by original exposure, published in our last sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK		4,100	2,757	101		4,921	3,587	209	
Central governments or central banks		2,262	1,639	0		2,365	1,802	0	
Regional governments or local authorities		76	86	0		76	86	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		228	236	59		172	184	52	
Corporates		127	101	100		412	412	412	
of which: SME		97	91	80		30	4	1	
Retail		70	28	17		96	53	30	
of which: SME		34	31	10		36	31	10	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	20	17	24	0
Items associated with counterparty high risk		0	0	0	0	28	28	42	0
Subordinated debt exposures									
Covered bonds		2,204	2,204	729		6,500	6,500	650	
Claims on institutions and corporates with a 1T credit assessment		0	0	0		0	0	0	
Collective Investments Undertakings (CIU)		0	0	0		0	0	0	
Equity		226	226	342		240	240	374	
Other exposures		0	0	0		0	0	0	
Standardised Total <sup>(4)</sup>					0				0

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		6,099	6,099	0		1,871	1,871	0	
Central governments or central banks		129	129	0		127	127	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		141	140	31		143	144	35	
Corporates		261	261	261		127	127	127	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		1	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		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 counterparty high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures									
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a 1T 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>(4)</sup>					0				0

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	14,214	14,214	73	0	8,314	8,314	42	0
	Regional governments or local authorities	2,095	2,095	10	0	2,482	2,372	13	0
	Public sector entities	68	68	3	0	76	76	4	0
	Multilateral Development Banks	0	0	0	0	173	174	7	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,021	996	394	0	966	907	316	0
	Corporates	7,647	2,056	1,097	0	5,715	1,887	1,508	0
	of which: SME	647	646	300	0	1,247	628	601	0
	of which: SME	0	0	0	0	124	115	89	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	3,133	3,009	600	0	8,114	5,300	706	0
	of which: SME	1,470	1,451	284	0	4,089	2,301	442	0
	Exposures in default	150	84	87	65	146	77	79	61
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	20	20	43	0	54	54	81	0
Covered bonds	7,662	7,662	780	0	7,662	7,662	754	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	175	175	48	0	118	118	108	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	31,948	31,004	6,333	65	31,781	27,980	5,995	61	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure value does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	2,403	2,403	73	0	2,395	2,403	29	0
	Regional governments or local authorities	2,019	2,019	10	0	2,428	2,214	9	0
	Public sector entities	68	68	3	0	76	76	4	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	138	132	58	0	144	138	73	0
	Corporates	2,511	1,950	1,044	0	1,800	1,509	1,424	0
	of which: SME	640	641	345	0	1,541	613	486	0
	of which: SME	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	3,114	2,981	613	0	8,114	5,300	706	0
	of which: SME	1,460	1,451	284	0	4,089	2,301	442	0
	Exposures in default	150	84	87	0	146	77	79	61
	Items associated with particularly high risk	20	20	43	0	54	54	81	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	4,000	4,000	400	0	4,000	4,000	404	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	207	207	404	0	227	227	147	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	12,412	12,412	2,412	0	12,412	12,412	2,412	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure value does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	8,114	8,114	0	0	5,621	5,621	0	0
	Regional governments or local authorities	110	110	0	0	110	110	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	140	138	25	0	100	119	22	0
	Corporates	80	79	12	0	12	14	14	0
	of which: SME	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	30	30	14	0	9	9	9	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	8,464	8,464	24	0	6,852	6,852	24	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure value does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		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	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	43,138	876	38,123	14,192	501	0	378	0	42,779	813	38,190	13,988	461	0	380	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,265	376	6,205	2,244	137	0	101	0	7,607	383	6,707	2,378	133	0	104	0
	Retail	11,137	365	30,286	5,213	348	0	173	0	31,447	359	29,387	5,131	327	0	167	0
	Retail - Secured on real estate property	28,651	268	26,315	4,442	284	0	88	0	28,936	254	28,377	4,584	266	0	86	0
	Retail - Secured on real estate property - Of Which: SME	4,683	57	4,550	663	46	0	28	0	4,340	55	4,608	670	43	0	29	0
	Retail - Secured on real estate property - Of Which: non-SME	21,968	210	21,775	3,779	238	0	60	0	22,296	199	21,989	3,911	223	0	43	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,486	99	3,961	1,130	63	0	85	0	4,511	205	3,820	1,449	62	0	80	0
	Retail - Other Retail - Of Which: SME	1,870	56	1,847	454	39	0	39	0	1,853	67	1,335	431	38	0	41	0
	Retail - Other Retail - Of Which: non-SME	2,616	43	2,114	676	25	0	46	0	2,658	138	2,476	1,018	24	0	39	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>				771								128					
				20,525								20,229					

<sup>(1)</sup>Original exposure, unless 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>Final, MGA and PDs from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		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	
DENMARK	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	41,183	661	36,513	13,396	500	0	332	0	40,790	591	36,564	13,211	450	0	344	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,021	164	6,243	2,156	137	0	100	0	7,320	172	6,423	2,256	133	0	94	0
	Retail	10,237	363	29,802	5,534	345	0	170	0	31,348	268	30,105	5,686	325	0	165	0
	Retail - Secured on real estate property	26,438	268	26,113	4,424	283	0	88	0	26,727	254	26,370	4,565	264	0	85	0
	Retail - Secured on real estate property - Of Which: SME	4,675	57	4,543	663	46	0	25	0	4,734	55	4,602	673	41	0	25	0
	Retail - Secured on real estate property - Of Which: non-SME	11,763	209	21,570	3,761	238	0	63	0	22,093	199	21,768	3,892	221	0	61	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,399	97	3,669	1,110	62	0	82	0	4,614	104	3,731	1,313	61	0	79	0
	Retail - Other Retail - Of Which: SME	1,861	55	1,818	451	38	0	39	0	1,844	67	1,328	427	37	0	41	0
	Retail - Other Retail - Of Which: non-SME	2,538	42	2,051	659	24	0	44	0	2,770	37	2,403	706	24	0	38	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>																	

<sup>(1)</sup>Original exposure, unless 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>Final, MGA and PDs from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		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	
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	195	0	193	108	0	0	2	0	183	1	182	83	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17	0	17	11	0	0	1	0	15	0	15	9	0	0	0	0
	Retail	6	1	6	2	1	0	0	0	9	0	8	4	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	2	0	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	4	2	1	0	0	0	7	0	6	3	0	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	1	0	0	0	3	0	3	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	2	0	1	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total <sup>(4)</sup>																	

<sup>(1)</sup>Original exposure, unless 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>Final, MGA and PDs from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	39,320	0	735	34,364	15,273	0	433	39,309	754	14,460	14,676	0	0	0	0	465
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,544	481	12,826	4,708	0	199	14,871	480	12,897	4,560	0	0	0	0	213	0
	Retail	30,721	219	20,244	2,583	206	131	25,254	301	30,725	5,608	272	129	1	1	1	1
	Retail - Secured on real estate property	27,075	274	26,956	4,564	260	83	27,478	258	27,344	4,583	240	84	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	160	3	56	12	1	1	72	4	68	13	1	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27,216	271	26,880	4,532	260	83	27,406	254	27,266	4,571	239	83	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,865	61	3,489	1,121	42	53	4,187	62	3,682	1,100	39	50	0	0	0	0
	Retail - Other Retail - Of Which: SME	209	9	179	62	3	7	212	9	179	50	2	7	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,705	51	1,320	1,059	39	46	1,975	53	1,503	1,050	37	44	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	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	0	0	0	0	
IRB Total <sup>(4)</sup>																	

(1) 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).

(2) Inci. RGA and P&Is from Q1 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed; there have been selected either the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
DENMARK	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	38,257	0	720	32,883	16,547	0	413	37,825	740	32,968	13,977	0	0	0	0	380
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,217	470	12,541	4,576	0	189	14,386	478	12,595	4,607	0	201	0	0	0	0
	Retail	26,413	317	20,819	3,148	234	130	21,013	299	20,469	5,567	270	128	1	1	1	1
	Retail - Secured on real estate property	24,839	272	24,721	4,324	238	83	25,217	256	25,116	4,565	238	83	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	59	3	56	12	1	1	72	4	68	13	1	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24,780	269	24,665	4,312	238	82	25,145	252	24,983	4,552	237	83	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,571	60	1,408	1,108	41	52	1,584	41	1,559	1,076	37	49	0	0	0	0
	Retail - Other Retail - Of Which: SME	209	9	179	62	3	7	212	9	179	49	2	7	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3,662	51	3,229	1,046	38	45	3,872	32	3,480	1,027	35	42	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	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	0	0	0	0	
IRB Total <sup>(4)</sup>																	

(1) 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).

(2) Inci. RGA and P&Is from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
	Corporates	188	0	161	68	0	3	184	0	188	84	0	3	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	188	0	161	68	0	1	189	0	188	84	0	1	0	0	0	0
	Retail	3	1	3	0	0	0	2	1	6	1	0	0	0	0	0	0
	Retail - Secured on real estate property	2	1	2	0	0	0	2	1	5	1	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	1	2	0	0	0	2	1	5	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	1	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	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	0	0	0	0	
IRB Total <sup>(4)</sup>																	

(1) 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).

(2) Inci. RGA and P&Is from Q1 2025











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	0	6	0	0	0	6	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		16	16	0	16	0	0	0	6	0	0	0	0	0	0	0	0

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, Dominica, 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 Barthélemy, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2025

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		17	17	0	12	0	6	0	0	0	0	0	0	0	0	0	0

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, Dominica, 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 Barthélemy, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.





2025 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 30/09/2024						As of 31/12/2024						
	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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	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	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	462	407	101	100	345	299	469	422	107	106	353	311	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	62	57	43	43	15	13	47	42	30	30	16	13	
Non-financial corporations	299	269	34	34	260	233	320	300	56	55	264	244	
of which: small and medium-sized enterprises	152	122	26	26	120		161	141	28	28	131		
Households	101	81	23	23	69	53	102	80	21	21	72	54	
DEBT INSTRUMENTS other than HFT	462	407	101	100	345		469	422	107	106	353		
Loan commitments given	30	25	1	1	24	0	29	27	2	2	24	0	
<b>QUALITY OF FORBEARANCE</b>													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</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 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</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.

2025 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 31/03/2025								As of 30/06/2025							
	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 (2)		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 (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which 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 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	0	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	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	482	414	109	107	367	304	463	395	108	106	346	286				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	45	43	32	31	13	11	54	52	51	51	3	1				
Non-financial corporations	340	298	56	55	284	243	317	275	38	37	276	237				
of which: small and medium-sized enterprises	182	155	31	31	150		175	149	30	29	142					
Households	97	74	21	21	69	51	91	67	19	19	67	47				
DEBT INSTRUMENTS other than HFT	482	414	109	107	367		463	395	108	106	346					
Loan commitments given	19	17	1	1	15	0	20	17	1	1	14	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) 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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

**2025 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 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	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>(2)</sup>	Gross carrying amount		Of which: non-performin	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>(2)</sup>	Gross carrying amount		Of which: non-performin	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>(2)</sup>	Gross carrying amount		Of which: non-performin	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>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,165	9	9	1,139	12	0	1,097	9	9	1,078	9	0	1,051	7	7	1,032	6	0	1,038	7	7	1,021	5	0
B Mining and quarrying	11	0	0	11	0	0	17	0	0	17	0	0	24	0	0	24	0	0	14	0	0	14	0	0
C Manufacturing	1,980	33	33	1,811	32	0	2,216	35	34	2,054	36	0	2,045	39	38	1,891	39	0	2,060	39	38	1,892	47	0
D Electricity, gas, steam and air conditioning supply	1,524	2	2	938	2	0	1,440	2	2	823	2	0	1,234	4	4	600	1	0	1,111	4	4	482	2	0
E Water supply	106	0	0	80	0	0	97	0	0	80	0	0	113	1	1	97	1	0	111	1	1	96	1	0
F Construction	1,272	24	23	544	10	0	1,126	33	33	422	11	0	541	20	20	202	12	0	444	23	23	286	12	0
G Wholesale and retail trade	1,880	58	58	1,474	61	0	1,636	51	51	1,235	54	0	1,771	51	51	1,374	53	0	1,652	54	54	1,272	46	0
H Transport and storage	725	7	5	616	10	0	760	19	18	620	13	0	789	20	19	667	14	0	805	16	15	678	11	0
I Accommodation and food service activities	173	12	12	67	6	0	171	17	17	58	7	0	176	15	15	40	6	0	171	10	10	57	5	0
J Information and communication	241	1	1	222	2	0	190	2	2	177	2	0	168	0	0	156	2	0	130	0	0	119	2	0
K Financial and insurance activities	346	1	1	66	0	0	338	1	1	42	0	0	384	1	1	42	1	0	350	0	0	44	1	0
L Real estate activities	23,258	294	294	2,454	25	5	23,540	314	314	2,435	27	5	24,081	333	331	2,515	31	4	24,493	310	303	2,449	35	4
M Professional, scientific and technical activities	717	3	3	668	8	0	719	37	37	675	46	0	1,268	40	40	1,224	50	0	1,482	6	6	1,439	17	0
N Administrative and support service activities	1,170	80	79	1,112	36	0	980	76	76	921	49	0	928	74	73	870	52	0	751	70	68	693	41	0
O Public administration and defence, compulsory social security	36	0	0	0	0	0	36	0	0	0	0	0	265	0	0	229	0	0	35	0	0	0	0	0
P Education	876	2	2	14	2	0	874	1	1	9	2	0	863	1	1	11	2	0	856	0	0	3	0	0
Q Human health services and social work activities	166	10	10	37	1	0	167	9	9	39	1	0	289	6	6	159	2	0	279	6	6	154	2	0
R Arts, entertainment and recreation	26	3	3	20	2	0	26	4	4	19	1	0	21	4	4	14	1	0	26	4	0	16	0	0
S Other services	419	1	1	357	4	0	330	1	1	285	3	0	177	2	2	117	3	0	174	2	1	114	2	0
Loans and advances	36,080	540	538	11,647	214	6	35,760	613	609	10,940	262	6	36,187	618	612	11,394	274	9	35,083	551	536	10,829	228	9

<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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)