2021 EU-wide Stress Test

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK

2021 EU-wide Stress Test: Summary

Jyske Bank

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	679	713	668	653	676	674	667
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	116	31	31	31	-288	15	15
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-104	-99	-88	-85	-540	-408	-397
4	**Profit or (-) loss for the year**	**216**	**216**	**187**	**173**	**-438**	**-87**	**-72**
5	Coverage ratio: non-performing exposure (%)	43.39%	35.81%	31.11%	28.50%	40.47%	34.35%	31.78%
6	Common Equity Tier 1 capital	4,327	4,451	4,543	4,624	3,639	3,477	3,337
7	Total Risk exposure amount (all transitional adjustments included)	24,114	24,121	24,311	24,674	28,260	28,835	28,759
8	**Common Equity Tier 1 ratio, %**	**17.94%**	**18.45%**	**18.69%**	**18.74%**	**12.88%**	**12.06%**	**11.60%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**17.94%**	**18.45%**	**18.69%**	**18.74%**	**12.88%**	**12.06%**	**11.60%**
10	Tier 1 capital	4,802	4,909	4,984	5,065	4,097	3,918	3,777
11	Total leverage ratio exposures	92,188	92,188	92,188	92,188	92,188	92,188	92,188
12	**Leverage ratio, %**	**5.21%**	**5.33%**	**5.41%**	**5.49%**	**4.44%**	**4.25%**	**4.10%**
13	**Fully loaded leverage ratio, %**	**5.17%**	**5.31%**	**5.41%**	**5.50%**	**4.43%**	**4.25%**	**4.10%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation
[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	No
18	**New definition of default?**	Yes

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Jyske Bank	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Corporates	40,260	591	0	0	11,661	361	0	0	29,558	2,377	540	71	115	246	45.60%
5		Corporates - Of Which: Specialised Lending	42	0	0	0	29	0	0	0	42	0	0	0	0	0	100.00%
6		Corporates - Of Which: SME	9,581	248	0	0	3,186	99	0	0	6,381	736	197	31	41	105	53.57%
7		Retail	30,728	315	0	0	5,620	210	0	0	28,732	1,944	306	57	73	110	36.08%
8		Retail - Secured on real estate property	27,912	247	0	0	4,897	188	0	0	26,404	1,472	241	42	50	53	21.87%
9		Retail - Secured on real estate property - Of Which: SME	3,057	42	0	0	566	22	0	0	2,824	198	37	2	6	18	49.82%
10		Retail - Secured on real estate property - Of Which: non-SME	24,855	204	0	0	4,331	166	0	0	23,580	1,274	204	40	44	34	16.82%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		Retail - Other Retail	2,816	68	0	0	722	22	0	0	2,328	472	65	15	23	58	89.02%
13		Retail - Other Retail - Of Which: SME	731	31	0	0	197	8	0	0	404	313	28	4	10	27	98.40%
14		Retail - Other Retail - Of Which: non-SME	2,085	37	0	0	526	14	0	0	1,924	159	37	11	13	31	82.07%
15		Equity	0	0			0	0			0	0	0	0	0	0	-
16		Securitisation															
17		Other non-credit obligation assets	830	0			830	0			830	0	0	0	0	0	-
18		IRB TOTAL	71,818	906	0	0	18,111	571	0	0	59,120	4,320	846	128	188	357	42.16%

RowNum			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	DENMARK	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
22		Corporates	38,565	562	0	0	11,257	351	0	0	28,933	2,334	510	68	112	232	45.40%
23		Corporates - Of Which: Specialised Lending	42	0	0	0	29	0	0	0	42	0	0	0	0	0	100.00%
24		Corporates - Of Which: SME	8,644	220	0	0	3,080	89	0	0	6,202	718	169	30	40	92	54.79%
25		Retail	30,467	313	0	0	5,601	208	0	0	28,485	1,930	304	57	73	109	35.90%
26		Retail - Secured on real estate property	27,693	246	0	0	4,887	186	0	0	26,186	1,471	241	42	50	53	21.90%
27		Retail - Secured on real estate property - Of Which: SME	3,056	42	0	0	566	22	0	0	2,823	198	37	2	6	18	49.82%
28		Retail - Secured on real estate property - Of Which: non-SME	24,637	204	0	0	4,321	164	0	0	23,363	1,274	204	40	44	34	16.85%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Retail - Other Retail	2,774	67	0	0	714	22	0	0	2,299	459	64	15	23	57	88.94%
31		Retail - Other Retail - Of Which: SME	714	31	0	0	194	8	0	0	400	301	27	4	10	27	98.36%
32		Retail - Other Retail - Of Which: non-SME	2,059	36	0	0	520	14	0	0	1,899	158	36	11	13	30	81.81%
33		Equity	0	0			0	0			0	0	0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets	830	0			830	0			830	0	0	0	0	0	-
36		IRB TOTAL	69,862	875	0	0	17,688	559	0	0	58,249	4,265	814	124	185	341	41.85%

RowNum			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
40		Corporates	140	3	0	0	58	1	0	0	72	3	3	0	0	2	77.54%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	71	1	0	0	20	0	0	0	32	2	1	0	0	1	45.74%
43		Retail	5	0	0	0	1	0	0	0	3	2	0	0	0	0	123.08%
44		Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
47		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		Retail - Other Retail	4	0	0	0	1	0	0	0	2	2	0	0	0	0	123.08%
49		Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	1	2	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	123.08%
51		Equity	0	0			0	0			0	0	0	0	0	0	-
52		Securitisation															
53		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
54		IRB TOTAL	145	3	0	0	60	1	0	0	75	5	3	0	0	2	79.58%

RowNum			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
57		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
69		Equity	0	0			0	0			0	0	0	0	0	0	-
70		Securitisation															
71		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	N.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
75		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		**Equity**	0	0			0	0			0	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	N.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	N.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		**Equity**	0	0			0	0			0	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	N.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
141		**Equity**	0	0			0	0			0	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

![EBA European Banking Authority]

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		Equity	0	0			0	0			0	0	0	0	0	0	-
160		Securitisation															
161		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		Equity	0	0			0	0			0	0	0	0	0	0	-
178		Securitisation															
179		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
195		Equity	0	0			0	0			0	0	0	0	0	0	-
196		Securitisation															
197		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Corporates	29,337	2,276	861	36	98	322	37.44%	29,295	2,085	1,094	34	93	373	34.11%	29,240	1,923	1,310	33	87	421	32.14%
5		Corporates - Of Which: Specialised Lending	41	1	0	0	1	0	93.33%	41	1	0	0	1	0	93.04%	40	1	1	0	1	1	92.95%
6		Corporates - Of Which: SME	6,336	689	289	19	38	145	50.13%	6,340	617	358	17	36	169	47.33%	6,336	555	423	17	33	193	45.58%
7		Retail	28,736	1,563	684	31	51	165	24.17%	28,652	1,302	1,028	32	42	216	20.98%	28,495	1,129	1,357	32	36	264	19.47%
8		Retail - Secured on real estate property	26,324	1,216	578	24	35	95	16.46%	26,187	1,045	885	24	30	134	15.10%	26,000	937	1,181	24	27	171	14.45%
9		Retail - Secured on real estate property - Of Which: SME	2,836	154	69	1	4	21	30.89%	2,838	125	96	1	3	24	24.53%	2,831	106	122	1	3	26	21.13%
10		Retail - Secured on real estate property - Of Which: non-SME	23,488	1,062	509	23	31	74	14.51%	23,349	920	789	23	26	110	13.95%	23,168	831	1,059	23	24	145	13.68%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Other Retail	2,412	347	106	7	16	70	66.25%	2,465	257	143	8	12	82	57.49%	2,496	192	176	8	9	94	53.01%
13		Retail - Other Retail - Of Which: SME	471	224	50	2	6	32	65.37%	516	159	70	2	5	38	54.09%	546	112	88	3	3	43	48.71%
14		Retail - Other Retail - Of Which: non-SME	1,941	123	56	5	9	38	67.04%	1,949	98	73	5	7	44	60.71%	1,950	81	89	5	6	51	57.25%
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	830	0	0	0	0	0	-	830	0	0	0	0	0	-	830	0	0	0	0	0	-
18		**IRB TOTAL**	**58,903**	**3,839**	**1,545**	**67**	**148**	**488**	**31.57%**	**58,777**	**3,387**	**2,122**	**65**	**134**	**589**	**27.75%**	**58,566**	**3,053**	**2,668**	**65**	**122**	**685**	**25.69%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
22		Corporates	28,718	2,233	826	34	94	299	36.18%	28,678	2,046	1,054	32	89	347	32.92%	28,625	1,886	1,266	32	83	393	31.01%
23		Corporates - Of Which: Specialised Lending	41	1	0	0	1	0	93.33%	41	1	0	0	1	0	93.04%	40	1	1	0	1	1	92.95%
24		Corporates - Of Which: SME	6,159	671	258	18	36	125	48.31%	6,163	600	325	17	34	148	45.61%	6,160	540	389	17	32	171	43.98%
25		Retail	28,489	1,551	680	31	51	164	24.09%	28,407	1,292	1,021	32	42	214	20.92%	28,252	1,120	1,348	32	36	262	19.42%
26		Retail - Secured on real estate property	26,109	1,213	576	24	35	95	16.47%	25,975	1,042	881	24	30	133	15.11%	25,791	933	1,175	24	26	170	14.46%
27		Retail - Secured on real estate property - Of Which: SME	2,835	154	69	1	4	21	30.89%	2,837	125	96	1	3	24	24.53%	2,830	106	122	1	3	26	21.13%
28		Retail - Secured on real estate property - Of Which: non-SME	23,274	1,059	507	23	31	74	14.52%	23,139	917	785	23	26	110	13.95%	22,961	827	1,053	23	24	144	13.69%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Retail - Other Retail	2,380	338	104	7	15	69	66.33%	2,432	250	140	7	12	80	57.61%	2,461	188	173	8	9	92	53.15%
31		Retail - Other Retail - Of Which: SME	465	215	49	2	6	32	65.99%	508	153	68	2	4	37	54.72%	536	108	85	3	3	42	49.29%
32		Retail - Other Retail - Of Which: non-SME	1,915	123	55	5	9	37	66.64%	1,924	98	72	5	7	43	60.34%	1,925	80	87	5	6	50	56.91%
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	830	0	0	0	0	0	-	830	0	0	0	0	0	-	830	0	0	0	0	0	-
36		**IRB TOTAL**	**58,038**	**3,785**	**1,505**	**64**	**144**	**462**	**30.72%**	**57,915**	**3,338**	**2,075**	**63**	**131**	**561**	**27.02%**	**57,707**	**3,007**	**2,614**	**63**	**119**	**654**	**25.03%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Corporates	70	4	3	0	0	3	79.36%	70	4	4	0	0	3	76.73%	69	4	4	0	0	3	74.59%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	31	2	2	0	0	1	57.79%	31	2	2	0	0	1	57.01%	31	2	2	0	0	1	56.27%
43		Retail	4	1	0	0	0	0	73.75%	4	1	0	0	0	0	58.34%	4	1	0	0	0	0	51.09%
44		Retail - Secured on real estate property	1	0	0	0	0	0	12.77%	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.81%
45		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	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.77%	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.81%
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	3	1	0	0	0	0	75.61%	3	1	0	0	0	0	60.39%	3	1	0	0	0	0	53.21%
49		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	21.21%	2	1	0	0	0	0	21.98%	2	1	0	0	0	0	22.74%
50		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	120.02%	1	0	0	0	0	0	116.97%	1	0	0	0	0	0	113.96%
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**74**	**5**	**4**	**0**	**0**	**3**	**78.96%**	**74**	**5**	**4**	**0**	**0**	**3**	**75.14%**	**73**	**4**	**5**	**0**	**0**	**4**	**72.31%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		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	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81	N.A.	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	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Securitisation																					
89		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99	N.A.	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	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117	N.A.	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	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135	N.A.	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	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		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	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		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	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		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	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Corporates	28,795	2,590	1,089	164	156	471	43.26%	27,479	3,078	1,918	174	188	713	37.17%	26,155	3,416	2,902	142	212	1,001	34.47%
5		Corporates - Of Which: Specialised Lending	41	1	0	1	1	0	100.00%	39	2	1	1	2	1	100.00%	37	3	2	0	3	2	100.00%
6		Corporates - Of Which: SME	6,185	776	354	87	63	214	60.44%	5,843	873	598	91	76	330	55.23%	5,497	919	898	74	83	469	52.26%
7		Retail	28,520	1,599	863	79	73	247	28.59%	28,097	1,406	1,479	83	63	372	25.17%	27,598	1,294	2,091	73	57	498	23.81%
8		Retail - Secured on real estate property	26,121	1,259	738	62	52	158	21.35%	25,668	1,161	1,289	64	47	255	19.80%	25,164	1,112	1,841	56	44	353	19.18%
9		Retail - Secured on real estate property - Of Which: SME	2,820	155	84	3	6	30	35.86%	2,795	131	133	3	5	36	27.05%	2,761	118	180	3	5	42	23.07%
10		Retail - Secured on real estate property - Of Which: non-SME	23,301	1,104	654	59	46	127	19.49%	22,873	1,030	1,156	61	41	219	18.96%	22,403	994	1,661	53	39	312	18.76%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Other Retail	2,399	340	126	17	21	89	71.13%	2,429	246	190	19	16	117	61.57%	2,433	182	250	17	13	145	57.90%
13		Retail - Other Retail - Of Which: SME	468	216	60	5	9	38	62.86%	506	144	95	6	6	50	52.39%	525	95	125	6	4	61	48.76%
14		Retail - Other Retail - Of Which: non-SME	1,931	124	65	12	13	51	78.73%	1,923	102	96	13	10	67	70.67%	1,908	87	125	11	9	84	67.05%
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	830	0	0	0	0	0	-	830	0	0	0	0	0	-	830	0	0	0	0	0	-
18		**IRB TOTAL**	**58,145**	**4,189**	**1,952**	**243**	**229**	**718**	**36.77%**	**56,406**	**4,484**	**3,397**	**257**	**250**	**1,085**	**31.94%**	**54,583**	**4,710**	**4,993**	**215**	**269**	**1,498**	**30.01%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
22		Corporates	28,187	2,541	1,049	156	150	439	41.87%	26,898	3,017	1,862	165	181	670	35.97%	25,602	3,348	2,828	135	205	944	33.40%
23		Corporates - Of Which: Specialised Lending	41	1	0	1	1	0	100.00%	39	2	1	1	2	1	100.00%	37	3	2	0	3	2	100.00%
24		Corporates - Of Which: SME	6,012	755	322	84	60	188	58.58%	5,681	849	559	88	73	301	53.76%	5,345	894	850	71	80	434	51.08%
25		Retail	28,276	1,587	858	78	73	245	28.52%	27,856	1,395	1,469	82	62	369	25.12%	27,362	1,283	2,075	72	56	493	23.76%
26		Retail - Secured on real estate property	25,908	1,256	735	61	52	157	21.36%	25,460	1,155	1,283	63	46	254	19.80%	24,962	1,106	1,831	56	44	351	19.19%
27		Retail - Secured on real estate property - Of Which: SME	2,819	155	84	3	6	30	35.86%	2,794	131	133	3	5	36	27.05%	2,760	118	180	3	5	42	23.07%
28		Retail - Secured on real estate property - Of Which: non-SME	23,090	1,100	651	59	45	127	19.49%	22,667	1,024	1,150	60	41	218	18.96%	22,202	988	1,651	53	39	310	18.76%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Retail - Other Retail	2,367	331	123	17	21	88	71.27%	2,396	240	186	18	16	115	61.76%	2,400	178	244	17	13	142	58.08%
31		Retail - Other Retail - Of Which: SME	462	208	59	5	8	37	63.50%	498	139	92	6	6	49	52.98%	516	91	121	5	4	60	49.28%
32		Retail - Other Retail - Of Which: non-SME	1,906	123	64	12	13	50	78.40%	1,898	101	94	13	10	66	70.36%	1,884	87	123	11	9	82	66.77%
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	830	0	0	0	0	0	-	830	0	0	0	0	0	-	830	0	0	0	0	0	-
36		**IRB TOTAL**	**57,293**	**4,128**	**1,907**	**234**	**223**	**684**	**35.86%**	**55,585**	**4,412**	**3,331**	**246**	**243**	**1,039**	**31.18%**	**53,794**	**4,631**	**4,902**	**207**	**261**	**1,437**	**29.32%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Corporates	69	4	4	1	1	3	90.38%	65	6	6	1	1	5	85.80%	62	8	8	1	1	6	81.26%
41		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		Corporates - Of Which: SME	31	3	2	1	0	2	78.69%	29	4	3	1	0	2	75.35%	27	4	4	0	1	3	71.60%
43		Retail	4	1	0	0	0	0	67.92%	4	1	1	0	0	0	53.71%	4	1	1	0	0	0	48.58%
44		Retail - Secured on real estate property	1	0	0	0	0	0	18.77%	1	0	0	0	0	0	18.66%	1	0	0	0	0	0	18.58%
45		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	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	18.77%	1	0	0	0	0	0	18.66%	1	0	0	0	0	0	18.58%
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	3	1	0	0	0	0	69.72%	3	1	0	0	0	0	55.62%	3	1	1	0	0	0	50.63%
49		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	27.18%	2	1	0	0	0	0	28.44%	2	0	0	0	0	0	29.71%
50		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	119.86%	1	0	0	0	0	0	115.93%	1	0	0	0	0	0	111.91%
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**72**	**6**	**4**	**1**	**1**	**4**	**88.68%**	**69**	**7**	**6**	**1**	**1**	**5**	**83.13%**	**66**	**8**	**9**	**1**	**1**	**7**	**78.65%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		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	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

![EBA – European Banking Authority]

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		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	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		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	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		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	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		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	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

Jyske Bank

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153	N.A.	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	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171	N.A.	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	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189	N.A.	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	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

RowNum		(mln EUR, %)	1 Exposure values: Non-defaulted	2 Exposure values: Defaulted	3 Risk exposure amounts: Non-defaulted	4 Risk exposure amounts: Defaulted	5 Stage 1 exposure	6 Stage 2 exposure	7 Stage 3 exposure	8 Stock of provisions for Stage 1 exposure	9 Stock of provisions for Stage 2 exposure	10 Stock of provisions for Stage 3 exposure	11 Coverage Ratio - Stage 3 exposure
			Actual										
			31/12/2020										
1	Jyske Bank	Central banks	4,771	0	0	0	4,758	0	0	0	0	0	0.00%
2		Central governments	1,307	0	0	0	1,270	0	0	0	0	0	0.00%
3		Regional governments or local authorities	1,052	0	0	0	542	0	0	0	0	0	0.00%
4		Public sector entities	20	0	4	0	20	0	0	0	0	0	0.00%
5		Multilateral Development Banks	94	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	1,481	0	374	0	439	0	0	3	0	0	0.00%
8		Corporates	231	28	164	28	218	10	27	1	0	33	124.27%
9		of which: SME	73	28	58	28	64	9	27	1	0	33	124.27%
10		Retail	13	81	9	81	13	1	80	0	0	65	81.85%
11		of which: SME	0	0	0	0	0	0	0	0	0	1	2133.33%
12		Secured by mortgages on immovable property	112	0	40	0	86	26	0	0	1	0	0.00%
13		of which: SME	34	0	12	0	29	4	0	0	0	0	0.00%
14		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
15		Covered bonds	7,150	0	715	0	7,150	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
18		Equity	133	0	248	0	133	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
21		**Standardised Total**	**16,363**	**108**	**1,555**	**110**	**14,628**	**37**	**106**	**4**	**1**	**99**	**92.87%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual										
			31/12/2020										
22	DENMARK	Central banks	388	0	0	0	375	0	0	0	0	0	0.00%
23		Central governments	286	0	0	0	252	0	0	0	0	0	0.00%
24		Regional governments or local authorities	1,052	0	0	0	542	0	0	0	0	0	0.00%
25		Public sector entities	20	0	4	0	20	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	233	0	67	0	142	0	0	0	0	0	0.00%
29		Corporates	215	4	147	5	202	10	3	1	0	3	100.32%
30		of which: SME	65	4	52	5	56	9	3	1	0	3	100.32%
31		Retail	0	2	0	2	0	0	2	0	0	1	54.68%
32		of which: SME	0	0	0	0	0	0	0	0	0	1	2133.33%
33		Secured by mortgages on immovable property	17	0	7	0	16	1	0	0	0	0	0.00%
34		of which: SME	15	0	6	0	14	1	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
36		Covered bonds	6,926	0	693	0	6,926	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39		Equity	133	0	248	0	133	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		**Standardised Total**	**9,270**	**6**	**1,165**	**7**	**8,609**	**11**	**5**	**2**	**0**	**5**	**90.80%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual										
			31/12/2020										
43	GERMANY	Central banks	4,383	0	0	0	4,383	0	0	0	0	0	0.00%
44		Central governments	514	0	0	0	512	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	140	0	69	0	72	0	0	1	0	0	0.00%
50		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
51		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
52		Retail	1	5	1	8	1	0	5	0	0	1	10.37%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**5,040**	**5**	**70**	**8**	**4,970**	**0**	**5**	**1**	**0**	**1**	**10.37%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual										
			31/12/2020										
64	N.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
71		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
72		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
86		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
87		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
88		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
89		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
90		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
92		**Corporates**	0	0	0	0	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
99		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
100		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Securitisation**											
104		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
107		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
108		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
109		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
110		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
111		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
112		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
113		**Corporates**	0	0	0	0	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
116	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
120		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
121		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
123		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
124		**Securitisation**											
125		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
128		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
129		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
130		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
131		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
132		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
133		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
134		**Corporates**	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
137	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
141		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
142		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
143		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
144		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
145		**Securitisation**											
146		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
149		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
150		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
151		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
152		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
153		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
154		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
155		**Corporates**	0	0	0	0	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
158	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
179	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation											
209		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
221	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation											
230		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks	4,758	0	0	0	0	0	0.00%	4,758	0	0	0	0	0	0.00%	4,758	0	0	0	0	0	0.00%
2		Central governments	1,270	0	0	0	0	0	0.00%	1,270	0	0	0	0	0	0.00%	1,270	0	0	0	0	0	0.00%
3		Regional governments or local authorities	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%
4		Public sector entities	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	439	0	0	0	0	0	0.00%	439	0	0	0	0	0	0.00%	439	0	0	0	0	0	0.00%
8		Corporates	214	12	29	1	1	34	119.93%	212	12	30	1	1	35	116.65%	211	12	32	1	1	36	113.61%
9		of which: SME	63	9	28	0	1	33	121.57%	64	8	28	0	1	34	119.46%	64	7	29	0	1	34	117.38%
10		Retail	13	1	80	0	0	70	87.37%	13	1	80	0	0	70	87.33%	13	0	80	0	0	70	87.30%
11		of which: SME	0	0	0	0	0	1	2079.88%	0	0	0	0	0	1	2034.26%	0	0	0	0	0	1	1987.79%
12		Secured by mortgages on immovable property	91	18	2	0	2	1	39.20%	94	14	4	0	1	1	40.28%	97	10	5	0	1	2	41.43%
13		of which: SME	30	3	0	0	0	0	42.55%	30	2	1	0	0	0	43.75%	31	2	1	0	0	0	44.98%
14		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
15		Covered bonds	7,150	0	0	0	0	0	0.00%	7,150	0	0	0	0	0	0.00%	7,150	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Standardised Total	**14,629**	**31**	**110**	**1**	**3**	**105**	**95.23%**	**14,631**	**26**	**113**	**1**	**2**	**107**	**94.00%**	**14,632**	**22**	**116**	**1**	**2**	**108**	**92.96%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks	375	0	0	0	0	0	0.00%	375	0	0	0	0	0	0.00%	375	0	0	0	0	0	0.00%
23		Central governments	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%
24		Regional governments or local authorities	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%
25		Public sector entities	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	142	0	0	0	0	0	0.00%	142	0	0	0	0	0	0.00%	142	0	0	0	0	0	0.00%
29		Corporates	198	11	5	1	1	4	85.78%	197	11	6	1	1	5	79.47%	196	11	8	1	1	6	75.26%
30		of which: SME	56	8	4	0	1	4	88.61%	56	7	5	0	1	4	82.21%	56	6	6	0	1	4	77.36%
31		Retail	0	0	2	0	0	2	104.26%	0	0	2	0	0	2	104.24%	0	0	2	0	0	2	104.22%
32		of which: SME	0	0	0	0	0	1	2083.35%	0	0	0	0	0	1	2040.57%	0	0	0	0	0	1	1996.86%
33		Secured by mortgages on immovable property	16	0	0	0	0	0	57.02%	16	0	0	0	0	0	57.39%	16	0	0	0	0	0	57.80%
34		of which: SME	14	0	0	0	0	0	55.75%	14	0	0	0	0	0	56.22%	14	0	0	0	0	0	56.74%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	6,926	0	0	0	0	0	0.00%	6,926	0	0	0	0	0	0.00%	6,926	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Standardised Total	**8,606**	**12**	**7**	**1**	**1**	**7**	**96.79%**	**8,604**	**12**	**9**	**1**	**1**	**8**	**89.75%**	**8,603**	**12**	**10**	**1**	**1**	**9**	**84.69%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks	4,383	0	0	0	0	0	0.00%	4,383	0	0	0	0	0	0.00%	4,383	0	0	0	0	0	0.00%
44		Central governments	512	0	0	0	0	0	0.00%	512	0	0	0	0	0	0.00%	512	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	72	0	0	0	0	0	0.00%	72	0	0	0	0	0	0.00%	72	0	0	0	0	0	0.00%
50		Corporates	0	0	0	0	0	0	63.03%	0	0	0	0	0	0	61.27%	0	0	0	0	0	0	59.74%
51		of which: SME	0	0	0	0	0	0	60.80%	0	0	0	0	0	0	59.10%	0	0	0	0	0	0	57.59%
52		Retail	1	0	5	0	0	4	73.83%	1	0	5	0	0	4	73.81%	1	0	5	0	0	4	73.80%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	2	0	0	0	0	0	69.85%	2	0	0	0	0	0	68.50%	2	0	0	0	0	0	67.57%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		Standardised Total	**4,970**	**0**	**5**	**0**	**0**	**4**	**73.81%**	**4,970**	**0**	**5**	**0**	**0**	**4**	**73.78%**	**4,970**	**0**	**5**	**0**	**0**	**4**	**73.74%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
71		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	4,758	0	0	0	0	0	0.00%	4,758	0	0	0	0	0	0.00%	4,758	0	0	0	0	0	0.00%
2		Central governments	1,270	0	0	0	0	0	0.00%	1,270	0	0	0	0	0	0.00%	1,270	0	0	0	0	0	0.00%
3		Regional governments or local authorities	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%
4		Public sector entities	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	439	0	0	0	0	0	0.00%	439	0	0	0	0	0	0.00%	439	0	0	0	0	0	0.00%
8		Corporates	209	15	30	4	2	36	119.81%	198	20	36	4	3	41	113.14%	187	24	43	3	3	46	106.24%
9		of which: SME	61	10	28	1	1	34	121.07%	58	10	31	1	1	36	116.11%	54	10	35	1	1	39	110.54%
10		Retail	13	1	80	0	0	80	100.69%	13	1	80	0	0	80	100.61%	13	0	80	0	0	80	100.54%
11	Jyske Bank	of which: SME	0	0	0	0	0	1	2051.99%	0	0	0	0	0	1	1958.27%	0	0	0	0	0	1	1861.28%
12		Secured by mortgages on immovable property	91	18	3	1	1	1	36.69%	93	12	6	1	1	2	38.17%	94	9	9	1	1	4	39.57%
13		of which: SME	30	3	1	0	0	0	40.66%	30	2	1	0	0	1	42.25%	30	2	2	0	0	1	43.60%
14		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
15		Covered bonds	7,150	0	0	0	0	0	0.00%	7,150	0	0	0	0	0	0.00%	7,150	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Standardised Total	**14,624**	**33**	**113**	**4**	**3**	**118**	**104.23%**	**14,615**	**33**	**122**	**5**	**4**	**124**	**101.37%**	**14,605**	**33**	**132**	**4**	**4**	**130**	**98.61%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	375	0	0	0	0	0	0.00%	375	0	0	0	0	0	0.00%	375	0	0	0	0	0	0.00%
23		Central governments	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%
24		Regional governments or local authorities	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%	542	0	0	0	0	0	0.00%
25		Public sector entities	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	142	0	0	0	0	0	0.00%	142	0	0	0	0	0	0.00%	142	0	0	0	0	0	0.00%
29		Corporates	194	14	6	3	2	6	92.52%	184	19	12	4	2	10	86.06%	174	22	19	3	3	15	81.18%
30		of which: SME	54	9	5	1	1	4	90.37%	51	10	7	1	1	6	82.06%	48	10	11	1	1	8	76.26%
31		Retail	0	0	2	0	0	3	130.02%	0	0	2	0	0	3	129.99%	0	0	2	0	0	3	129.94%
32	DENMARK	of which: SME	0	0	0	0	0	1	2057.21%	0	0	0	0	0	1	1969.00%	0	0	0	0	0	1	1877.15%
33		Secured by mortgages on immovable property	16	1	0	0	0	0	56.15%	16	1	0	0	0	0	56.25%	15	1	1	0	0	0	56.16%
34		of which: SME	14	0	0	0	0	0	54.80%	14	0	0	0	0	0	55.09%	14	0	1	0	0	0	55.16%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	6,926	0	0	0	0	0	0.00%	6,926	0	0	0	0	0	0.00%	6,926	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%	133	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Standardised Total	**8,602**	**15**	**9**	**4**	**2**	**9**	**105.80%**	**8,591**	**20**	**14**	**4**	**2**	**13**	**94.61%**	**8,581**	**22**	**21**	**3**	**3**	**19**	**87.18%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	4,383	0	0	0	0	0	0.00%	4,383	0	0	0	0	0	0.00%	4,383	0	0	0	0	0	0.00%
44		Central governments	512	0	0	0	0	0	0.00%	512	0	0	0	0	0	0.00%	512	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	72	0	0	0	0	0	0.00%	72	0	0	0	0	0	0.00%	72	0	0	0	0	0	0.00%
50		Corporates	0	0	0	0	0	0	91.06%	0	0	0	0	0	0	84.68%	0	0	0	0	0	0	78.34%
51		of which: SME	0	0	0	0	0	0	89.32%	0	0	0	0	0	0	82.95%	0	0	0	0	0	0	76.48%
52		Retail	1	0	5	0	0	5	99.98%	1	0	5	0	0	5	99.94%	1	0	5	0	0	5	99.90%
53	GERMANY	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	2	0	0	0	0	0	69.85%	2	0	0	0	0	0	67.21%	2	0	0	0	0	0	65.20%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		Standardised Total	**4,970**	**0**	**5**	**0**	**0**	**5**	**99.87%**	**4,970**	**0**	**5**	**0**	**0**	**5**	**99.67%**	**4,970**	**0**	**6**	**0**	**0**	**5**	**99.41%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
71		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
73		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

Jyske Bank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Jyske Bank	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	DENMARK	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	GERMANY	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	N.A.	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	N.A.	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	N.A.	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	N.A.	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	N.A.	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	N.A.	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	N.A.	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)														
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	N.A.	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Jyske Bank	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	22	0	20	0	11	8	5	4	7	5	0	0	1	17.54%
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	11	0	9	0	5	4	5	4	1	1	0	0	0	28.33%
7		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**22**	**0**	**20**	**0**	**11**	**8**	**5**	**4**	**7**	**5**	**0**	**0**	**1**	**17.37%**

Row Num		(mln EUR, %)														
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	DENMARK	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	22	0	20	0	11	8	5	4	7	5	0	0	1	17.54%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**22**	**0**	**20**	**0**	**11**	**8**	**5**	**4**	**7**	**5**	**0**	**0**	**1**	17.37%

Row Num		(mln EUR, %)														
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	GERMANY	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	N.A.	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	N.A.	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)														
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	N.A.	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
109	N.A.	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	N.A.	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	N.A.	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	N.A.	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	N.A.	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	11	9	4	3	7	5	0	0	3	39.96%	12	9	3	2	7	6	0	0	3	39.41%	13	10	2	2	8	6	0	0	3	39.00%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	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	-
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		**IRB TOTAL**	**11**	**9**	**4**	**3**	**7**	**5**	**0**	**0**	**3**	**39.94%**	**12**	**9**	**3**	**2**	**7**	**6**	**0**	**0**	**3**	**39.46%**	**13**	**10**	**2**	**2**	**8**	**6**	**0**	**0**	**3**	**38.96%**

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	11	9	4	3	7	5	0	0	3	39.96%	12	9	3	2	7	6	0	0	3	39.41%	13	10	2	2	8	6	0	0	3	39.00%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	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	-
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	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	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		**IRB TOTAL**	**11**	**9**	**4**	**3**	**7**	**5**	**0**	**0**	**3**	39.94%	**12**	**9**	**3**	**2**	**7**	**6**	**0**	**0**	**3**	39.46%	**13**	**10**	**2**	**2**	**8**	**6**	**0**	**0**	**3**	38.96%

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	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	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	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	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	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	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		**IRB TOTAL**	**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**	-

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	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	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	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	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	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	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		**IRB TOTAL**	**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**	-

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	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	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	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	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	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	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		**IRB TOTAL**	**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**	-

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	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	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	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	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	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	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		**IRB TOTAL**	**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**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	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	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	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	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	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	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	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	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	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	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	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	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	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	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	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	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	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	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	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	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	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	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Moratoria - Adverse Scenario																				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Moratoria - Adverse Scenario																				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Moratoria - Adverse Scenario																				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Moratoria - Adverse Scenario																				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

Row Num		(mln EUR, %)	31/12/2021							31/12/2022							31/12/2023						
			Moratoria - Adverse Scenario																				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117	N.A.	Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135	N.A.	Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153	N.A.	Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171	N.A.	Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189	N.A.	Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	11	9	4	3	7	6	0	0	4	54.12%	11	9	3	2	8	6	0	0	4	51.78%	11	9	2	2	9	7	0	0	4	49.93%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	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	-
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	11	9	4	3	7	6	0	0	4	54.07%	11	9	3	2	8	6	0	0	4	51.87%	11	9	2	2	9	7	0	0	4	49.89%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	DENMARK	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	11	9	4	3	7	6	0	0	4	54.12%	11	9	3	2	8	6	0	0	4	51.78%	11	9	2	2	9	7	0	0	4	49.93%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	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	-
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	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	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	11	9	4	3	7	6	0	0	4	54.07%	11	9	3	2	8	6	0	0	4	51.87%	11	9	2	2	9	7	0	0	4	49.89%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	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	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	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	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	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	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	N.A.	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	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	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	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	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	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	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	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	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	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	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	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	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	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	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	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	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	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	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Jyske Bank

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	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	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	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	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	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	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	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	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	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	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	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	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	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	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	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	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	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	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	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	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	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	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	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	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	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	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	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	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	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	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																								
2		Central governments																								
3		Regional governments or local authorities																								
4		Public sector entities																								
5		Multilateral Development Banks																								
6		International Organisations																								
7		Institutions																								
8		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
9		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
11		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
12		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
14		Items associated with particularly high risk																								
15		Covered bonds																								
16		Claims on institutions and corporates with a ST credit assessment																								
17		Collective investments undertakings (CIU)																								
18		Equity																								
19		Securitisation																								
20		Other exposures																								
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks																								
23		Central governments																								
24		Regional governments or local authorities																								
25		Public sector entities																								
26		Multilateral Development Banks																								
27		International Organisations																								
28		Institutions																								
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
30		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
32		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
33		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
35		Items associated with particularly high risk																								
36		Covered bonds																								
37		Claims on institutions and corporates with a ST credit assessment																								
38		Collective investments undertakings (CIU)																								
39		Equity																								
40		Securitisation																								
41		Other exposures																								
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks																								
44		Central governments																								
45		Regional governments or local authorities																								
46		Public sector entities																								
47		Multilateral Development Banks																								
48		International Organisations																								
49		Institutions																								
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
51		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
53		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
54		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
56		Items associated with particularly high risk																								
57		Covered bonds																								
58		Claims on institutions and corporates with a ST credit assessment																								
59		Collective investments undertakings (CIU)																								
60		Equity																								
61		Securitisation																								
62		Other exposures																								
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks																								
65		Central governments																								
66		Regional governments or local authorities																								
67		Public sector entities																								
68		Multilateral Development Banks																								
69		International Organisations																								
70		Institutions																								
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
72		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
74		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
75		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
77		Items associated with particularly high risk																								
78		Covered bonds																								
79		Claims on institutions and corporates with a ST credit assessment																								
80		Collective investments undertakings (CIU)																								
81		Equity																								
82		Securitisation																								
83		Other exposures																								
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																								
86		Central governments																								
87		Regional governments or local authorities																								
88		Public sector entities																								
89		Multilateral Development Banks																								
90		International Organisations																								
91		Institutions																								
92		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
93		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
95		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
96		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
98		Items associated with particularly high risk																								
99		Covered bonds																								
100		Claims on institutions and corporates with a ST credit assessment																								
101		Collective investments undertakings (CIU)																								
102		Equity																								
103		Securitisation																								
104		Other exposures																								
105		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	N.A.	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
138		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	N.A.	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	N.A.	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	N.A.	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		of which: SME																					
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116	N.A.	of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137	N.A.	of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158	N.A.	of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	N.A.	of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	N.A.	of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	N.A.	of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	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	-
9		of which: SME																														
10		Retail	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	-
11		of which: SME																														
12		Secured by mortgages on immovable property	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	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	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	-
30		of which: SME																														
31		Retail	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	-
32		of which: SME																														
33		Secured by mortgages on immovable property	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	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	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	-
51		of which: SME																														
52		Retail	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	-
53		of which: SME																														
54		Secured by mortgages on immovable property	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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	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	-
72		of which: SME																														
73		Retail	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	-
74		of which: SME																														
75		Secured by mortgages on immovable property	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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	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	-
93		of which: SME																														
94		Retail	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	-
95		of which: SME																														
96		Secured by mortgages on immovable property	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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	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	-
114		of which: SME																														
115		Retail	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	-
116	N.A.	of which: SME																														
117		Secured by mortgages on immovable property	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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	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	-
135		of which: SME																														
136		Retail	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	-
137	N.A.	of which: SME																														
138		Secured by mortgages on immovable property	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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	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	-
156		of which: SME																														
157		Retail	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	-
158	N.A.	of which: SME																														
159		Secured by mortgages on immovable property	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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	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	-
177		of which: SME																														
178		Retail	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	-
179	N.A.	of which: SME																														
180		Secured by mortgages on immovable property	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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	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	-
198		of which: SME																														
199		Retail	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	-
200	N.A.	of which: SME																														
201		Secured by mortgages on immovable property	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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	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	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	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	-
219		of which: SME																														
220		Retail	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	-
221	N.A.	of which: SME																														
222		Secured by mortgages on immovable property	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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations	`																				
7		Institutions																					
8		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		of which: SME																					
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	N.A.	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	N.A.	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	N.A.	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	N.A.	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	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	-
9		of which: SME																														
10		Retail	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	-
11		of which: SME																														
12		Secured by mortgages on immovable property	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	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	DENMARK	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	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	-
30		of which: SME																														
31		Retail	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	-
32		of which: SME																														
33		Secured by mortgages on immovable property	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	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	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	-
51		of which: SME																														
52		Retail	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	-
53		of which: SME																														
54		Secured by mortgages on immovable property	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	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	N.A.	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	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	-
72		of which: SME																														
73		Retail	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	-
74		of which: SME																														
75		Secured by mortgages on immovable property	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	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	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	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	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	-
93		of which: SME																														
94		Retail	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	-
95		of which: SME																														
96		Secured by mortgages on immovable property	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	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	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	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Jyske Bank

Row Num		(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	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	-
114		of which: SME																														
115		Retail	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	-
116	N.A.	of which: SME																														
117		Secured by mortgages on immovable property	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	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	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	-
135		of which: SME																														
136		Retail	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	-
137	N.A.	of which: SME																														
138		Secured by mortgages on immovable property	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	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	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	-
156		of which: SME																														
157		Retail	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	-
158	N.A.	of which: SME																														
159		Secured by mortgages on immovable property	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	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	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	-
177		of which: SME																														
178		Retail	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	-
179	N.A.	of which: SME																														
180		Secured by mortgages on immovable property	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	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	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	-
198		of which: SME																														
199		Retail	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	-
200	N.A.	of which: SME																														
201		Secured by mortgages on immovable property	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	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	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	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	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	-
219		of which: SME																														
220		Retail	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	-
221	N.A.	of which: SME																														
222		Secured by mortgages on immovable property	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	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	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	-

2021 EU-wide Stress Test: Securitisations

Jyske Bank

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	881						
4		SEC-IAA	0						
5		**Total**	**881**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	182	189	197	204	377	469	612
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**182**	**189**	**197**	**204**	**377**	**469**	**612**
12	**Impairments**	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

Jyske Bank

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	20,529	20,536	20,726	21,089	24,649	25,221	25,146
2	Risk exposure amount for securitisations and re-securitisations	182	189	197	204	377	469	612
3	Risk exposure amount other credit risk	20,347	20,347	20,529	20,885	24,272	24,752	24,534
4	Risk exposure amount for market risk	1,507	1,507	1,507	1,507	1,533	1,536	1,535
5	Risk exposure amount for operational risk	1,973	1,973	1,973	1,973	1,973	1,973	1,973
6	Other risk exposure amounts	105	105	105	105	105	105	105
7	**Total risk exposure amount**	**24,114**	**24,121**	**24,311**	**24,674**	**28,260**	**28,835**	**28,759**
8	**Total Risk exposure amount (transitional)**	**24,114**	**24,121**	**24,311**	**24,674**	**28,260**	**28,835**	**28,759**
9	**Total Risk exposure amount (fully loaded)**	**24,114**	**24,121**	**24,311**	**24,674**	**28,260**	**28,835**	**28,759**

2021 EU-wide Stress Test: Capital

Jyske Bank

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**5,519**	**5,644**	**5,736**	**5,816**	**4,832**	**4,670**	**4,529**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**4,327**	**4,451**	**4,543**	**4,624**	**3,639**	**3,477**	**3,337**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		-6	-6	-6	-6	-6	-6	-6
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		-6	-6	-6	-6	-6	-6	-6
5		A.1.2	Retained earnings		4,355	4,486	4,597	4,697	3,897	3,790	3,698
6		A.1.3	Accumulated other comprehensive income		26	26	26	26	26	26	26
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	0	0
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		26	26	26	26	26	26	26
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-49	-49	-49	-49	-84	-84	-84
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-48	-48	-48	-48	-84	-84	-84
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		0	0	0	0	0	0	0
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-188	-225	-257
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-7	-25	-45	-7	-24	-41
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	-93	-93	-93	-93	-93	-93	-93	-93
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**476**	**458**	**441**	**441**	**458**	**441**	**441**
49		A.2.1	Additional Tier 1 Capital instruments		441	441	441	441	441	441	441
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		35	17	0	0	17	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**4,802**	**4,909**	**4,984**	**5,065**	**4,097**	**3,918**	**3,777**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**717**	**734**	**752**	**752**	**734**	**752**	**752**
56		A.4.1	Tier 2 Capital instruments		618	618	618	618	618	618	618
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
58		A.4.3	Tier 2 transitional adjustments		99	116	133	133	116	133	133
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		133	133	133	133	133	133	133

2021 EU-wide Stress Test: Capital

Jyske Bank

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		24,114	24,121	24,311	24,674	28,260	28,835	28,759
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
65		C.2	Tier 1 Capital ratio		19.91%	20.35%	20.50%	20.53%	14.50%	13.59%	13.13%
66		C.3	Total Capital ratio		22.89%	23.40%	23.59%	23.57%	17.10%	16.19%	15.75%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,327	4,451	4,543	4,624	3,639	3,477	3,337
68		D.2	TIER 1 CAPITAL (fully loaded)		4,767	4,892	4,984	5,065	4,080	3,918	3,777
69		D.3	TOTAL CAPITAL (fully loaded)		5,519	5,644	5,736	5,816	4,831	4,670	4,529
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
71		E.2	Tier 1 Capital ratio		19.77%	20.28%	20.50%	20.53%	14.44%	13.59%	13.13%
72		E.3	Total Capital ratio		22.89%	23.40%	23.59%	23.57%	17.10%	16.19%	15.75%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		92,188	92,188	92,188	92,188	92,188	92,188	92,188
77		H.2	Total leverage ratio exposures (fully loaded)		92,153	92,153	92,153	92,153	92,153	92,153	92,153
78		H.3	Leverage ratio (transitional)		5.21%	5.33%	5.41%	5.49%	4.44%	4.25%	4.10%
79		H.4	Leverage ratio (fully loaded)		5.17%	5.31%	5.41%	5.50%	4.43%	4.25%	4.10%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82		P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
88		R.1.1	Of which: CET1		2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.65%	11.65%	11.65%	11.65%	11.65%	11.65%	11.65%
90		R.2.1	Of which: CET1		6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.65%	15.65%	15.65%	15.65%	15.65%	15.65%	15.65%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.55%	10.55%	10.55%	10.55%	10.55%	10.55%	10.55%

2021 EU-wide Stress Test: P&L

Jyske Bank

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	679	713	668	653	676	674	667
2	Interest income	1,228	1,093	1,117	1,127	1,090	1,185	1,248
3	Interest expense	-549	-380	-449	-474	-401	-399	-580
4	**Dividend income**	7	7	7	7	6	4	5
5	**Net fee and commission income**	281	281	281	281	253	253	253
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	116	31	31	31	-288	15	15
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					0		
8	**Other operating income not listed above, net**	56	94	94	94	94	94	94
9	**Total operating income, net**	1,139	1,127	1,082	1,067	741	1,041	1,035
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-104	-99	-88	-85	-540	-408	-397
11	**Other income and expenses not listed above, net**	-751	-719	-726	-735	-827	-758	-742
12	**Profit or (-) loss before tax from continuing operations**	284	309	268	247	-626	-124	-103
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-67	-93	-81	-74	188	37	31
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**216**	**216**	**187**	**173**	**-438**	**-87**	**-72**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	0	85	76	72	20	20	20
17	**Attributable to owners of the parent net of estimated dividends**	216	131	111	101	-458	-107	-92
18	Memo row: Impact of one-off adjustments		10	10	10	10	10	10
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

Jyske Bank

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	(mln EUR) 1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	198

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0