



2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

Jyske Bank A/S

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,478	4,606	4,572	4,670	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,926	5,054	5,018	5,113	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,636	5,763	5,718	5,803	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,892	25,305	26,504	26,121	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.99%	18.20%	17.25%	17.88%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.99%	18.20%	17.25%	17.88%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.79%	19.97%	18.93%	19.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.79%	19.97%	18.93%	19.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.64%	22.77%	21.57%	22.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.64%	22.77%	21.57%	22.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Jyske Bank A/S

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,926	5,054	5,018	5,113	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,926	5,054	5,018	5,113	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,767	93,606	94,755	96,603	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.14%	5.40%	5.30%	5.29%	[A.2]/[B.2]	

(mtd EUR, %)			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	5,636	5,763	5,718	5,803	C 01.00 (0401,0000)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,478	4,606	4,572	4,670	C 01.00 (0401,0000)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-44	59	6	82	C 01.00 (0423,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-4,538	4,574	4,589	4,620	C 01.00 (0401,0000)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (d) of CRR
	A.1.3	Accumulated other comprehensive income	27	23	23	23	C 01.00 (0408,0000)	Articles 4(20), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0409,0000)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0423,0000)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0428,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-42	-39	-43	C 01.00 (0425,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (0406,0000) + C 01.00 (0406,0000)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (d) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (0427,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0408,0000)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0406,0000)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0403,0000)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0404,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0405,0000) + C 01.00 (0405,0000) + C 01.00 (0407,0000) + C 01.00 (0407,0000)+ C 01.00 (0407,0000)	Articles 4(36), 36(1) point (d) and 88 to 91 of CRR, Articles 36(1) point (d) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (d) and 276(1) of CRR, Articles 36(1) point (d) and 153(3) of CRR and Articles 36(1) point (d) and 153(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0404,0000)	Articles 36(1) point (d) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0404,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0404,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0403,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0401,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-8	-7	-13	C 01.00 (0403,0000)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0403,0000)	Article 36(1) point (n) and Article 130(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0403,0000)	Article 36(1) point (j) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0404,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0429,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0429,0000)	Articles 48(3) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0404,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0429,0000)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	448	448	447	443	C 01.00 (0428,0000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	448	448	447	443	C 01.00 (0404,0000) + C 01.00 (0404,0000)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0478,0000)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0404,0000) + C 01.00 (0404,0000) + C 01.00 (0478,0000) + C 01.00 (0478,0000) + C 01.00 (0478,0000) + C 01.00 (0478,0000)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0468,0000) + C 01.00 (0468,0000) + C 01.00 (0478,0000)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,926	5,054	5,018	5,113	C 01.00 (0401,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	710	709	700	690	C 01.00 (0476,0000)	Article 75 of CRR	
A.4.1	Tier 2 Capital instruments	710	709	700	690	C 01.00 (0476,0000) + C 01.00 (0406,0000)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0401,0000) + C 01.00 (0402,0000) + C 01.00 (0403,0000) + C 01.00 (0404,0000) + C 01.00 (0405,0000) + C 01.00 (0406,0000) + C 01.00 (0407,0000) + C 01.00 (0408,0000) + C 01.00 (0409,0000) + C 01.00 (0410,0000) + C 01.00 (0411,0000) + C 01.00 (0412,0000) + C 01.00 (0413,0000) + C 01.00 (0414,0000) + C 01.00 (0415,0000) + C 01.00 (0416,0000) + C 01.00 (0417,0000) + C 01.00 (0418,0000) + C 01.00 (0419,0000) + C 01.00 (0420,0000) + C 01.00 (0421,0000) + C 01.00 (0422,0000) + C 01.00 (0423,0000) + C 01.00 (0424,0000) + C 01.00 (0425,0000) + C 01.00 (0426,0000) + C 01.00 (0427,0000) + C 01.00 (0428,0000) + C 01.00 (0429,0000) + C 01.00 (0430,0000) + C 01.00 (0431,0000) + C 01.00 (0432,0000) + C 01.00 (0433,0000) + C 01.00 (0434,0000) + C 01.00 (0435,0000) + C 01.00 (0436,0000) + C 01.00 (0437,0000) + C 01.00 (0438,0000) + C 01.00 (0439,0000) + C 01.00 (0440,0000) + C 01.00 (0441,0000) + C 01.00 (0442,0000) + C 01.00 (0443,0000) + C 01.00 (0444,0000) + C 01.00 (0445,0000) + C 01.00 (0446,0000) + C 01.00 (0447,0000) + C 01.00 (0448,0000) + C 01.00 (0449,0000) + C 01.00 (0450,0000) + C 01.00 (0451,0000) + C 01.00 (0452,0000) + C 01.00 (0453,0000) + C 01.00 (0454,0000) + C 01.00 (0455,0000) + C 01.00 (0456,0000) + C 01.00 (0457,0000) + C 01.00 (0458,0000) + C 01.00 (0459,0000) + C 01.00 (0460,0000) + C 01.00 (0461,0000) + C 01.00 (0462,0000) + C 01.00 (0463,0000) + C 01.00 (0464,0000) + C 01.00 (0465,0000) + C 01.00 (0466,0000) + C 01.00 (0467,0000) + C 01.00 (0468,0000) + C 01.00 (0469,0000) + C 01.00 (0470,0000) + C 01.00 (0471,0000) + C 01.00 (0472,0000) + C 01.00 (0473,0000) + C 01.00 (0474,0000) + C 01.00 (0475,0000) + C 01.00 (0476,0000) + C 01.00 (0477,0000) + C 01.00 (0478,0000) + C 01.00 (0479,0000) + C 01.00 (0480,0000) + C 01.00 (0481,0000) + C 01.00 (0482,0000) + C 01.00 (0483,0000) + C 01.00 (0484,0000) + C 01.00 (0485,0000) + C 01.00 (0486,0000) + C 01.00 (0487,0000) + C 01.00 (0488,0000) + C 01.00 (0489,0000) + C 01.00 (0490,0000) + C 01.00 (0491,0000) + C 01.00 (0492,0000) + C 01.00 (0493,0000) + C 01.00 (0494,0000) + C 01.00 (0495,0000) + C 01.00 (0496,0000) + C 01.00 (0497,0000) + C 01.00 (0498,0000) + C 01.00 (0499,0000) + C 01.00 (0500,0000) + C 01.00 (0501,0000) + C 01.00 (0502,0000) + C 01.00 (0503,0000) + C 01.00 (0504,0000) + C 01.00 (0505,0000) + C 01.00 (0506,0000) + C 01.00 (0507,0000) + C 01.00 (0508,0000) + C 01.00 (0509,0000) + C 01.00 (0510,0000) + C 01.00 (0511,0000) + C 01.00 (0512,0000) + C 01.00 (0513,0000) + C 01.00 (0514,0000) + C 01.00 (0515,0000) + C 01.00 (0516,0000) + C 01.00 (0517,0000) + C 01.00 (0518,0000) + C 01.00 (0519,0000) + C 01.00 (0520,0000) + C 01.00 (0521,0000) + C 01.00 (0522,0000) + C 01.00 (0523,0000) + C 01.00 (0524,0000) + C 01.00 (0525,0000) + C 01.00 (0526,0000) + C 01.00 (0527,0000) + C 01.00 (0528,0000) + C 01.00 (0529,0000) + C 01.00 (0530,0000) + C 01.00 (0531,0000) + C 01.00 (0532,0000) + C 01.00 (0533,0000) + C 01.00 (0534,0000) + C 01.00 (0535,0000) + C 01.00 (0536,0000) + C 01.00 (0537,0000) + C 01.00 (0538,0000) + C 01.00 (0539,0000) + C 01.00 (0540,0000) + C 01.00 (0541,0000) + C 01.00 (0542,0000) + C 01.00 (0543,0000) + C 01.00 (0544,0000) + C 01.00 (0545,0000) + C 01.00 (0546,0000) + C 01.00 (0547,0000) + C 01.00 (0548,0000) + C 01.00 (0549,0000) + C 01.00 (0550,0000) + C 01.00 (0551,0000) + C 01.00 (0552,0000) + C 01.00 (0553,0000) + C 01.00 (0554,0000) + C 01.00 (0555,0000) + C 01.00 (0556,0000) + C 01.00 (0557,0000) + C 01.00 (0558,0000) + C 01.00 (0559,0000) + C 01.00 (0560,0000) + C 01.00 (0561,0000) + C 01.00 (0562,0000) + C 01.00 (0563,0000) + C 01.00 (0564,0000) + C 01.00 (0565,0000) + C 01.00 (0566,0000) + C 01.00 (0567,0000) + C 01.00 (0568,0000) + C 01.00 (0569,0000) + C 01.00 (0570,0000) + C 01.00 (0571,0000) + C 01.00 (0572,0000) + C 01.00 (0573,0000) + C 01.00 (0574,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000) + C 01.00 (0577,0000) + C 01.00 (0578,0000) + C 01.00 (0579,0000) + C 01.00 (0580,0000) + C 01.00 (0581,0000) + C 01.00 (0582,0000) + C 01.00 (0583,0000) + C 01.00 (0584,0000) + C 01.00 (0585,0000) + C 01.00 (0586,0000) + C 01.00 (0587,0000) + C 01.00 (0588,0000) + C 01.00 (0589,0000) + C 01.00 (0590,0000) + C 01.00 (0591,0000) + C 01.00 (0592,0000) + C 01.00 (0593,0000) + C 01.00 (0594,0000) + C 01.00 (0595,0000) + C 01.00 (0596,0000) + C 01.00 (0597,0000) + C 01.00 (0598,0000) + C 01.00 (0599,0000) + C 01.00 (0600,0000) + C 01.00 (0601,0000) + C 01.00 (0602,0000) + C 01.00 (0603,0000) + C 01.00 (0604,0000) + C 01.00 (0605,0000) + C 01.00 (0606,0000) + C 01.00 (0607,0000) + C 01.00 (0608,0000) + C 01.00 (0609,0000) + C 01.00 (0610,0000) + C 01.00 (0611,0000) + C 01.00 (0612,0000) + C 01.00 (0613,0000) + C 01.00 (0614,0000) + C 01.00 (0615,0000) + C 01.00 (0616,0000) + C 01.00 (0617,0000) + C 01.00 (0618,0000) + C 01.00 (0619,0000) + C 01.00 (0620,0000) + C 01.00 (0621,0000) + C 01.00 (0622,0000) + C 01.00 (0623,0000) + C 01.00 (0624,0000) + C 01.00 (0625,0000) + C 01.00 (0626,0000) + C 01.00 (0627,0000) + C 01.00 (0628,0000) + C 01.00 (0629,0000) + C 01.00 (0630,0000) + C 01.00 (0631,0000) + C 01.00 (0632,0000) + C 01.00 (0633,0000) + C 01.00 (0634,0000) + C 01.00 (0635,0000) + C 01.00 (0636,0000) + C 01.00 (0637,0000) + C 01.00 (0638,0000) + C 01.00 (0639,0000) + C 01.00 (0640,0000) + C 01.00 (0641,0000) + C 01.00 (0642,0000) + C 01.00 (0643,0000) + C 01.00 (0644,0000) + C 01.00 (0645,0000) + C 01.00 (0646,0000) + C 01.00 (0647,0000) + C 01.00 (0648,0000) + C 01.00 (0649,0000) + C 01.00 (0650,0000) + C 01.00 (0651,0000) + C 01.00 (0652,0000) + C 01.00 (0653,0000) + C 01.00 (0654,0000) + C 01.00 (0655,0000) + C 01.00 (0656,0000) + C 01.00 (0657,0000) + C 01.00 (0658,0000) + C 01.00 (0659,0000) + C 01.00 (0660,0000) + C 01.00 (0661,0000) + C 01.00 (0662,0000) + C 01.00 (0663,0000) + C 01.00 (0664,0000) + C 01.00 (0665,0000) + C 01.00 (0666,0000) + C 01.00 (0667,0000) + C 01.00 (0668,0000) + C 01.00 (0669,0000) + C 01.00 (0670,0000) + C 01.00 (0671,0000) + C 01.00 (0672,0000) + C 01.00 (0673,0000) + C 01.00 (0674,0000) + C 01.00 (0675,0000) + C 01.00 (0676,0000) + C 01.00 (0677,0000) + C 01.00 (0678,0000) + C 01.00 (0679,0000) + C 01.00 (0680,0000) + C 01.00 (0681,0000) + C 01.00 (0682,0000) + C 01.00 (0683,0000) + C 01.00 (0684,0000) + C 01.00 (0685,0000) + C 01.00 (0686,0000) + C 01.00 (0687,0000) + C 01.00 (0688,0000) + C 01.00 (0689,0000) + C 01.00 (0690,0000) + C 01.00 (0691,0000) + C 01.00 (0692,0000) + C 01.00 (0693,0000) + C 01.00 (0694,0000) + C 01.00 (0695,0000) + C 01.00 (0696,0000) + C 01.00 (0697,0000) + C 01.00 (0698,0000) + C 01.00 (0699,0000) + C 01.00 (0700,0000) + C 01.00 (0701,0000) + C 01.00 (0702,0000) + C 01.00 (0703,0000) + C 01.00 (0704,0000) + C 01.00 (0705,0000) + C 01.00 (0706,0000) + C 01.00 (0707,0000) + C 01.00 (0708,0000) + C 01.00 (0709,0000) + C 01.00 (0710,0000) + C 01.00 (0711,0000) + C 01.00 (0712,0000) + C 01.00 (0713,0000) + C 01.00 (0714,0000) + C 01.00 (0715,0000) + C 01.00 (0716,0000) + C 01.00 (0717,0000) + C 01.00 (0718,0000) + C 01.00 (0719,0000) + C 01.00 (0720,0000) + C 01.00 (0721,0000) + C 01.00 (0722,0000) + C 01.00 (0723,0000) + C 01.00 (0724,0000) + C 01.00 (0725,0000) + C 01.00 (0726,0000) + C 01.00 (0727,0000) + C 01.00 (0728,0000) + C 01.00 (0729,0000) + C 01.00 (0730,0000) + C 01.00 (0731,0000) + C 01.00 (0732,0000) + C 01.00 (0733,0000) + C 01.00 (0734,0000) + C 01.00 (0735,0000) + C 01.00 (0736,0000) + C 01.00 (0737,0000) + C 01.00 (0738,0000) + C 01.00 (0739,0000) + C 01.00 (0740,0000) + C 01.00 (0741,0000) + C 01.00 (0742,0000) + C 01.00 (0743,0000) + C 01.00 (0744,0000) + C 01.00 (0745,0000) + C 01.00 (0746,0000) + C 01.00 (0747,0000) + C 01.00 (0748,0000) + C 01.00 (0749,0000) + C 01.00 (0750,0000) + C 01.00 (0751,0000) + C 01.00 (0752,0000) + C 01.00 (0753,0000) + C 01.00 (0754,0000) + C 01.00 (0755,0000) + C 01.00 (0756,0000) + C 01.00 (0757,0000) + C 01.00 (0758,0000) + C 01.00 (0759,0000) + C 01.00 (0760,0000) + C 01.00 (0761,0000) + C 01.00 (0762,0000) + C 01.00 (0763,0000) + C 01.00 (0764,0000) + C 01.00 (0765,0000) + C 01.00 (0766,0000) + C 01.00 (0767,0000) + C 01.00 (0768,0000) + C 01.00 (0769,0000) + C 01.00 (0770,0000) + C 01.00 (0771,0000) + C 01.00 (0772,0000) + C 01.00 (0773,0000) + C 01.00 (0774,0000) + C 01.00 (0775,0000) + C 01.00 (0776,0000) + C 01.00 (0777,0000) + C 01.00 (0778,0000) + C 01.00 (0779,0000) + C 01.00 (0780,0000) + C 01.00 (0781,0000) + C 01.00 (0782,0000) + C 01.00 (0783,0000) + C 01.00 (0784,0000) + C 01.00 (0785,0000) + C 01.00 (0786,0000) + C 01.00 (0787,0000) + C 01.00 (0788,0000) + C 01.00 (0789,0000) + C 01.00 (0790,0000) + C 01.00 (0791,0000) + C 01.00 (0792,0000) + C 01.00 (0793,0000) + C 01.00 (0794,0000) + C 01.00 (0795,0000) + C 01.00 (0796,0000) + C 01.00 (0797,0000) + C 01.00 (0798,0000) + C 01.00 (0799,0000) + C 01.00 (0800,0000) + C 01.00 (0801,0000) + C 01.00 (0802,0000) + C 01.00 (0803,0000) + C 01.00 (0804,0000) + C 01.00 (0805,0000) + C 01.00 (0806,0000) + C 01.00 (0807,0000) + C 01.00 (0808,0000) + C 01.00 (0809,0000) + C 01.00 (0810,0000) + C 01.00 (0811,0000) + C 01.00 (0812,0000) + C 01.00 (0813,0000) + C 01.00 (0814,0000) + C 01.00 (0815,0000) + C 01.00 (0816,0000) + C 01.00 (0817,0000) + C 01.00 (0818,0000) + C 01.00 (0819,0000) + C 01.00 (0820,0000) + C 01.00 (0821,0000) + C 01.00 (0822		

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

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Jyske Bank A/S

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) ¹	19,248	19,689	19,971	19,799	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	1,424	1,282	1,311	1,301	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	17,004	17,605	17,872	17,645	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,206	1,127	1,066	937	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	180	219	267	257	C 02.00 (r0640, c0010)
Settlement risk	0	3	4	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	174	186	183	184	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,475	1,442	1,305	1,237	C 02.00 (r0520, c0010)
Of which the standardised approach	1,475	1,442	1,305	1,237	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,924	1,923	1,967	1,967	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,924	1,923	1,967	1,967	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	686	716	1,740	1,740	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	24,892	25,305	26,504	26,121	

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

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

2022 EU-wide Transparency Exercise

P&L
Jyske Bank A/S

(mn EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	905	1,197	311	642
Of which debt securities income	37	48	12	27
Of which loans and advances income	729	970	247	509
Interest expenses	402	519	133	277
Of which deposits expenses	38	35	6	19
Of which debt securities issued expenses	313	416	110	227
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	4	11
Net Fee and commission income	224	310	92	168
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	55	45	12	35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	48	-11	-40
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	20	27	5	5
Net other operating income /(expenses)	88	114	31	63
TOTAL OPERATING INCOME, NET	913	1,230	311	607
(Administrative expenses)	459	637	151	305
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	2	5
(Depreciation)	64	86	21	41
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	29	10	-6	-21
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	29	10	-6	-21
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-54	-48	4	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-54	-48	4	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-4	-5	-1	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	7	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	412	541	146	283
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	322	427	114	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	322	427	114	227
Of which attributable to owners of the parent	322	427	114	227

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Jyske Bank A/S

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	7,298				5,151				5,981				7,643				IAS 1.54 (i)
Financial assets held for trading	6,740	3,190	3,550	0	5,692	2,188	3,504	0	5,617	2,207	3,411	0	5,666	2,333	3,333	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	201	32	0	169	208	36	0	172	191	49	0	143	181	39	0	142	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	50,964	4,536	46,428	0	51,459	4,343	47,116	0	49,975	4,490	45,485	0	48,192	4,114	44,078	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	23,718				23,063				24,111				26,612				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,246				1,447				1,542				1,386				
TOTAL ASSETS	90,167				87,021				87,417				89,679				IAS 1.9(a), IIG 6

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

(m€ EUR)		As of 30/09/2021							As of 31/12/2021							As of 31/03/2022							As of 30/06/2022							References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾				
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	3,299	0	0	0	0	0	3,641	0	0	0	0	0	4,024	0	0	0	0	0	0	4,700	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	19,312	923	608	-74	-63	-286	18,502	752	586	-76	-54	-289	18,647	1,276	573	-67	-92	-250	20,525	1,205	589	-65	-93	-247				Annex V.Part 1.32, 44(a)	

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	3,573	3,471	3,300	3,563	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	45,715	45,939	44,183	42,131	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	32,760	30,054	32,335	35,997	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	200	179	173	159	IAS 37.10; IAS 1.54(l)
Tax liabilities	2	4	4	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,781	2,228	2,267	2,646	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	1	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	85,032	81,875	82,262	84,496	IAS 1.9(b);IG 6
TOTAL EQUITY	5,135	5,146	5,156	5,183	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,167	87,021	87,417	89,679	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		3,573	3,471	3,300	3,563	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,517	1,172	9	675	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	9	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	176	132	741	440	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	153	109	333	260	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,034	1,066	4,154	4,022	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	291	288	869	1,109	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,336	2,285	3,793	4,941	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	899	807	2,374	2,232	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,234	6,331	4,647	5,399	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,838	5,897	4,336	4,791	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,492	8,490	9,131	9,358	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,457	8,453	9,084	9,302	Annex V.Part 1.42(f), 44(c)
Debt securities issued		56,686	56,518	54,044	53,292	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		742	741	737	722	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		82,048	79,464	79,818	81,690	

2022 EU-wide Transparency Exercise

Market Risk

Jyske Bank A/S

(mln EUR)	SA		1M											1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2021	As of 31/12/2021	As of 30/09/2021											As of 31/12/2021											
Traded debt Instruments	1,076	1,077	0	0	0	0							0	0	0	0								
Of which: General risk	650	683	0	0	0	0							0	0	0	0								
Of which: Specific risk	426	393	0	0	0	0							0	0	0	0								
Equities	272	296	0	0	0	0							0	0	0	0								
Of which: General risk	145	159	0	0	0	0							0	0	0	0								
Of which: Specific risk	127	137	0	0	0	0							0	0	0	0								
Foreign exchange risk	125	68	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,473	1,441	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2022	As of 30/06/2022	As of 31/03/2022											As of 30/06/2022											
Traded Debt Instruments	1,037	972	0	0	0	0							0	0	0	0								
Of which: General risk	635	523	0	0	0	0							0	0	0	0								
Of which: Specific risk	400	449	0	0	0	0							0	0	0	0								
Equities	264	260	0	0	0	0							0	0	0	0								
Of which: General risk	125	136	0	0	0	0							0	0	0	0								
Of which: Specific risk	139	123	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,300	1,232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Central governments or central banks	6,299	6,274	4	4,582	4,554	4	4,554	0
Regional governments or local authorities	2,689	1,612	0	2,855	1,688	0	1,688	0
Public sector entities	27	12	2	27	7	1	7	1
Multilateral Development Banks	1,210	145	0	1,147	150	0	150	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	4,155	1,329	348	1,945	1,388	324	1,388	0
Corporates	230	113	81	148	106	74	106	0
of which: SME	156	64	35	90	60	38	60	0
Retail	142	61	37	131	62	37	62	0
of which: SME	105	40	28	103	53	31	53	0
Secured by mortgages on immovable property	89	85	28	82	78	26	78	0
of which: SME	34	30	8	31	28	8	28	0
Exposures in default	193	108	111	184	102	107	102	73
Items associated with particularly high risk	119	118	176	17	16	25	16	0
Covered bonds	6,560	6,560	636	6,861	6,861	685	6,861	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	215	215	215	222	222	222	222	0
Other exposures	0	0	0	4	4	4	4	0
Standardised Total ⁴	22,419	17,133	1,638	18,197	16,154	1,581	16,154	64

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Standardised Total does not include the liquidation value unless in the results over the 2020 exercise.⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 10% of total original exposure or Top 10 countries ranked by original exposure.⁽⁴⁾ Subtotal as of last quarter

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Central governments or central banks	201	271	0	201	259	0	259	0
Regional governments or local authorities	2,352	1,275	0	2,532	1,364	0	1,364	0
Public sector entities	27	12	2	27	7	1	7	1
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	1,790	330	80	1,614	245	75	245	0
Corporates	87	60	36	61	48	46	48	0
of which: SME	12	17	14	13	14	13	14	0
Retail	80	34	39	73	34	20	34	0
of which: SME	40	19	24	38	19	14	19	0
Secured by mortgages on immovable property	18	15	4	17	13	4	13	0
of which: SME	18	15	4	17	13	4	13	0
Exposures in default	10	8	8	11	7	4	7	3
Items associated with particularly high risk	17	16	25	17	16	25	16	0
Covered bonds	6,148	6,147	615	6,639	6,639	664	6,639	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	210	210	210	217	217	217	217	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁴	10,515	10,515	9	11,515	11,515	9	11,515	3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Central governments or central banks	6,410	6,410	0	4,113	4,113	0	4,113	0
Regional governments or local authorities	223	222	0	223	222	0	222	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	196	194	67	191	190	67	190	0
Corporates	4	4	3	4	4	0	4	0
of which: SME	4	4	3	4	4	0	4	0
Retail	1	1	1	1	1	1	1	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	3	3	1	2	2	0	2	0
of which: SME	3	3	1	2	2	0	2	0
Exposures in default	6	5	5	6	5	5	5	1
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁴	7,639	7,639	2	7,639	7,639	2	7,639	1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

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⁽²⁾ Principal services: unless Ferraro vides is awarded having taken into account any effort due to result reservation factors or merit and motivation techniques (e.g. substitutive efforts).

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

⁽²⁾ Credit exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect).

⁽⁴⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and reserves, net credits of reinsurance includes those for reinsurance services, additional valuation adjustments (ADAs) and other non-core addittions related to the exposures, but includes general credit risk addittions.

⁽¹⁾ *Original manuscript: „wollen“* *German manuscript: „wollen“* *is corrected before taking into account any effect due to credit associations between ex credit and collection behaviour (i.e. substitution effect).*

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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

[illegible]

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects)

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

² Critical questions, rather than those which is accepted before taking into account any effect due to credit assessment factors or credit risk mitigation techniques (e.g. exhibition effect).

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

⁽²⁾ Credit exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR, %)								
	Central governments or central banks	5,391	5,391	0		2,018	2,018	0	
	Regional governments or local authorities	2,969	1,757	0		2,287	1,835	0	
	Public sector entities	27	8	0		12	2	0	
	Multilateral Development Banks	1,387	120	0		102	102	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,364	1,309	341		1,126	1,295	375	
	Corporates	137	114	81		117	79	72	
	of which: SME	75	67	35		41	32	28	
	Retail	130	62	37		121	58	34	
	of which: SME	112	57	31		109	54	31	
	Secured by mortgages on immovable property	79	72	23		72	68	22	
	of which: SME	30	26	7		28	24	7	
	Exposures in default	170	91	92	74	107	92	92	71
	Items associated with particularly high risk	14	14	22		17	17	26	
	Covered bonds	2,345	2,345	735		1,287	1,287	735	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	211	211	238		198	198	218	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾	20,252	16,485	1,570	80	18,043	16,441	1,594	77

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

(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
DENMARK	(in EUR, %)								
	Central governments or central banks	201	274	0		289	470	0	
	Regional governments or local authorities	2,653	1,441	0		1,994	1,542	0	
	Public sector entities	27	8	2		13	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	291	180	63		264	203	181	
	Corporates	63	49	47		76	46	44	
	of which: SME	15	10	8		14	7	6	
	Retail	77	36	21		73	33	19	
	of which: SME	77	36	21		73	33	19	
	Secured by mortgages on immovable property	19	14	21		17	13	19	
	of which: SME	18	13	4		16	12	4	
	Exposures in default	6	3	2	2	7	3	3	3
	Items associated with particularly high risk	14	14	22		17	17	26	
	Covered bonds	2,134	2,134	713		1,236	1,236	738	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	207	207	234		194	194	214	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				6				6

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	4,899	4,899	0		6,429	6,429	0	
	Regional governments or local authorities	217	217	0		194	194	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	210	67		176	175	69	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	4	4	1	7	5	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				2				1

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 3	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 4	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

Type Rank A/S

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(2019 EUR, %)									
Country of Counterpart 5	Central governments or central banks	0	0	0		0	0	0	
	Rational governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Empty	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Grand total		0	0	0	0	0	0	0	0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVAs) and other own funds reductions related to the emissions, but includes general market risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
Covered bonds	0	0	0		0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	2	2	2		2	2	2	2	
Discontinued loans				0				0	

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

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
Country of Counterpart ⁷	Central governments or central banks	0	0	0		0	0	0	
	Federal governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Finclty	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Discontinued Target		0	0	0	0	0	0	0	0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVAs) and other own funds reductions related to the exposures, but includes owned credit risk adjustments

		Standardized Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
		0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (XVA) and other own funds reductions related to the counterparty, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Generators	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
Flows associated with particularly high risk	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Grand total		0	0	0	0	0	0	0	0

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Jyske Bank A/S

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	46,226	715	42,213	12,307	807	46,405	805	44,945	12,260	695
	Corporates - Of Which: Specialised Lending	85	0	80	26	0	45	0	40	10	0
	Corporates - Of Which: SME	12,242	429	10,917	3,391	449	15,504	384	13,835	4,411	374
	Retail	31,102	279	29,539	5,688	264	31,110	409	29,514	5,733	279
	Retail - Secured on real estate property	24,977	221	24,871	4,196	131	25,753	279	25,402	4,452	168
	Retail - Secured on real estate property - Of Which: SME	1,950	23	1,828	76	8	1,364	41	1,305	215	19
	Retail - Other Retail	23,927	188	23,053	4,120	123	24,389	238	24,088	4,238	158
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6,126	158	5,068	1,493	144	5,358	130	4,516	1,281	102
	Retail - Other Retail - Of Which: non-SME	2,966	110	2,324	799	109	83	2,727	88	2,059	642
	Retail - Other Retail - Of Which: non-SME	3,160	46	2,744	233	40	2,631	42	2,457	638	26
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total ³			38,817					39,315		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise.⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
DENMARK	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	43,931	683	40,177	11,833	798	42,352	775	42,734	12,205	655
	Corporates - Of Which: Specialised Lending	85	0	80	26	0	45	0	40	10	0
	Corporates - Of Which: SME	11,213	399	9,839	3,207	402	14,646	354	12,843	4,338	338
	Retail	30,743	376	29,611	5,642	277	30,715	406	29,556	5,683	268
	Retail - Secured on real estate property	24,745	221	24,640	4,180	129	25,492	277	25,149	4,429	167
	Retail - Secured on real estate property - Of Which: SME	1,046	33	1,017	76	8	1,208	41	1,209	214	14
	Retail - Other Retail	23,699	188	23,623	4,105	121	24,133	237	23,849	4,214	157
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,998	156	4,972	1,462	148	5,224	128	4,407	1,294	101
	Retail - Other Retail - Of Which: non-SME	2,881	108	2,275	714	109	82	2,660	87	2,008	626
	Retail - Other Retail - Of Which: non-SME	3,098	47	2,696	718	39	59	2,664	41	2,400	628
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
GERMANY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	194	5	190	72	13	194	3	189	66	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	145	3	144	42	7	147	2	143	37	1
	Retail	13	0	12	2	0	15	1	14	3	0
	Retail - Secured on real estate property	2	0	2	0	0	3	1	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail	2	0	2	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	8	2	0	11	0	10	3	0
	Equity	2	0	2	0	0	1	0	1	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Country of Counterpart 3	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Country of Counterpart 4	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

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

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

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

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

⁽²⁾ *Nisilal oonnoo: unille Pennaas vala: ic kooital haalee taalee lidaa amment any effort dhaa to maali muraadhaa fardhaa ee maali xidhiidatiin ta'hiinisaa faa n qabatti dhaa efforta*

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

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	
					Of which: defaulted	Of which: other				Of which: defaulted	Of which: other
(mb EUR, %)											
Consolidated data	Central banks and central governments										
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	46,163	683	41,403	12,280	659	360	39,403	691	34,775	591
	Corporates - Of Which: Specialised Lending	38	0	36	9	0	0	34	8	34	0
	Corporates - Of Which: SME	11,888	240	10,338	3,576	262	120	10,495	238	9,090	3,228
	Retail	34,352	651	32,746	6,399	523	272	32,625	673	31,235	6,077
	Retail - Secured on real estate property	26,390	446	27,534	4,937	433	135	27,490	531	27,013	4,780
	Retail - Secured on real estate property - Of Which: SME	4,866	74	4,798	76	26	0	4,855	75	4,818	798
	Retail - Secured on real estate property - Of Which: non-SME	21,493	372	21,336	4,171	353	109	22,605	436	22,194	3,982
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,972	155	4,812	1,462	140	137	5,115	162	4,282	1,297
	Retail - Other Retail - Of Which: SME	3,291	136	2,314	762	104	83	2,559	109	1,881	617
	Retail - Other Retail - Of Which: non-SME	2,681	49	2,499	680	36	54	2,576	53	2,402	680
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total ^c				19,467					19,541	

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

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		
		(mb EUR, %)											
DENMARK	Central banks and central governments												
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	43,565	605	39,212	11,522	613	341	37,423	662	33,189	11,994	174	330
	Corporates - Of Which: Specialised Lending	38	0	36	9	0	0	36	0	34	0	0	0
	Corporates - Of Which: SME	10,875	213	9,461	3,337	216	106	9,876	209	8,581	3,072	146	289
	Retail	33,950	595	32,377	6,334	570	268	32,232	668	30,933	6,007	609	258
	Retail - Secured on real estate property	26,127	446	27,698	4,911	430	135	27,244	510	26,799	4,794	458	136
	Retail - Secured on real estate property - Of Which: SME	4,890	74	4,792	76	26	0	4,874	75	4,868	797	24	24
	Retail - Secured on real estate property - Of Which: non-SME	21,247	371	22,892	4,146	351	109	22,270	434	21,962	3,957	293	113
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,814	150	4,694	1,423	140	134	4,988	159	4,143	1,253	151	121
	Retail - Other Retail - Of Which: SME	3,294	103	2,256	761	104	81	2,494	107	1,835	602	97	69
	Retail - Other Retail - Of Which: non-SME	2,610	47	2,437	659	36	52	2,494	52	2,329	651	54	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

			IRB Approach									
			As of 31/03/2022				As of 30/06/2022					
			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
											Of which: defaulted	Of which: defaulted
(mb EUR, %)												
GERMANY	Central banks and central governments		0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0
	Corporates		223	0	217	91	0	1	188	0	164	74
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		121	0	121	34	0	0	96	0	96	28
	Retail		13	2	10	2	0	1	12	1	10	2
	Retail - Secured on real estate property		2	1	2	0	0	2	1	2	0	1
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		1	1	1	0	0	2	1	2	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		11	1	9	2	0	1	9	0	8	2
	Retail - Other Retail - Of Which: SME		10	1	8	2	0	1	7	0	7	2
	Retail - Other Retail - Of Which: non-SME		1	0	1	0	0	2	0	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
	IRB Total											

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(mb EUR, %)											
Country of Counterpart 3	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	IRB Total										

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted					Of which: defaulted			
(mb EUR, %)													
Country of Counterpart 4	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

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

(mln EUR)		As of 31/12/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Austria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		33	33	0	0	0	33	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		33	33	0	0	0	33	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Cyprus													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Czech Republic													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Denmark	35	35	0	0	0	35	123	6,199	0	0	44	0	0
[3M - 1Y]		305	305	0	0	0	305	0	573	0	0	629	0	0
[1Y - 2Y]		486	486	4	0	0	482	0	418	0	0	0	0	0
[2Y - 3Y]		150	150	0	0	0	150	0	273	0	0	0	0	0
[3Y - 5Y]		400	400	0	0	0	400	0	594	0	0	0	0	0
[5Y - 10Y]	25	25	0	5	0	20	0	39	0	0	0	0	0	
[10Y - more]	218	218	0	17	0	200	-1	253	0	0	0	0	0	
Total		1,719	1,719	5	23	0	1,691	122	8,647	0	0	673	0	1
[0 - 3M]	Estonia													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														

As of 31/12/2021

(mln EUR)		As of 31/12/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Total		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Total		20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
I 0 - 3M f	Germany	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		50	50	0	0	0	0	50	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		131	131	51	79	0	0	1	107	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		201	201	51	79	0	150	1	110	0	0	0	0	0	0	0
I 0 - 3M f	Croatia															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Ireland															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
I 0 - 3M f	Latvia															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																

[illegible]

As of 31/12/2021[illegible]

(min EUR)		As of 31/12/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Japan															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	China															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Switzerland															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Middle East															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 31/12/2021

(mln EUR)		As of 31/12/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more															
Total															
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

[illegible]

(min EUR)

[illegible]

[illegible]

[illegible]

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2022

(mln EUR)		As of 30/06/2022													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more															
Total															
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

Jyske Bank A/S

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{1,2}					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{1,2}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ³			Collaterals and financial guarantees received on non-performing exposures	On performing exposures ⁴	On non-performing exposures ⁴			Of which performing but past due >30 days and <=90 days	Of which non-performing ³			Collaterals and financial guarantees received on non-performing exposures	On performing exposures ⁴	On non-performing exposures ⁴				
		Of which: defaulted	Of which Stage 3				Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3				
DEBT INSTRUMENTS																				
Cash balances at central banks and other demand deposits	7,278	0	0	0	0	1	0	0	0	5,127	0	0	0	0	1	0	0	0	0	
Debt securities (including at amortised cost and fair value)	8,490	0	0	0	0	0	0	0	0	9,014	0	0	0	0	0	0	0	0	0	
Central banks	79	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0	0	0	
General governments	821	0	0	0	0	0	0	0	0	799	0	0	0	0	0	0	0	0	0	
Credit institutions	6,579	0	0	0	0	0	0	0	0	6,974	0	0	0	0	0	0	0	0	0	
Other financial corporations	98	0	0	0	0	0	0	0	0	200	0	0	0	0	0	0	0	0	0	
Non-financial corporations	912	0	0	0	0	0	0	0	0	963	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	66,697	15	1,024	985	608	137	368	286	616	66,013	10	1,034	987	586	130	375	289	626		
Central banks	34	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	
General governments	1,361	0	0	0	0	0	0	0	0	1,710	0	0	0	0	0	0	0	0	0	
Credit institutions	1,213	0	0	0	0	0	0	0	0	239	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,381	5	98	97	96	14	59	59	42	6,363	1	84	83	83	12	50	50	33		
Non-financial corporations	29,498	9	542	528	259	70	173	109	333	30,339	8	547	523	254	68	194	127	333		
of which: small and medium-sized enterprises	9,630	2	418	411	142	40	123	59	279	15,502	6	434	415	147	41	128	62	274		
of which: Loans collateralised by commercial immovable property	23,879	0	400	397	128	12	105	41	297	24,261	0	407	393	125	11	112	45	287		
Households	27,269	2	383	361	254	53	135	119	241	27,390	1	403	382	250	49	131	112	269		
of which: Loans collateralised by residential immovable property	25,511	2	338	316	211	27	99	83	240	25,544	1	358	336	209	25	100	81	255		
of which: Credit for consumption	1,758	0	45	44	43	26	35	35	1	1,755	0	46	45	44	24	32	32	1		
DEBT INSTRUMENTS other than MPT	82,464	15	1,024	985	608	138	368	286	616	80,153	10	1,034	987	586	131	375	289	626		
OFF-BALANCE SHEET EXPOSURES	11,692		162	161	162	42	63	63	30	12,978		163	162	163	43	43	43	30		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7a) of Regulation (EU) No 575/2013 (CRR).⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.⁽³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed according to the FPRDP Framework (template F 10.02 / F 10.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FPRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures

Jyske Bank A/S

	As of 31/03/2022										As of 30/06/2022										
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹				On performing exposures ²	On non-performing exposures ¹			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹						
		Of which: defaulted	Of which Stage 3				Of which Stage 3				Of which Stage 3										
Cash balances at central banks and other demand deposits	5,963	0	0	0	0	0	1	0	0	0	7,622	0	0	0	0	1	0	0	0	0	
Debt securities (including at amortised cost and fair value)	9,416	0	0	0	0	0	0	0	0	0	9,567	0	0	0	0	0	0	0	0	0	
Central banks	81	0	0	0	0	0	0	0	0	0	83	0	0	0	0	0	0	0	0	0	
General governments	810	0	0	0	0	0	0	0	0	0	763	0	0	0	0	0	0	0	0	0	
Credit institutions	7,517	0	0	0	0	0	0	0	0	0	7,734	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	999	0	0	0	0	0	0	0	0	0	967	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	65,138	28	1,092	1,049	573	159	310	250	745	65,708	12	1,135	1,072	589	158	313	247	759			
Central banks	31	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	
General governments	1,593	0	0	0	0	0	0	0	0	1,684	0	0	0	0	0	0	0	0	0	0	
Credit institutions	135	0	0	0	0	0	0	0	0	469	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6,280	0	81	81	81	53	45	45	37	7,304	2	85	85	85	55	52	52	52	32	32	
Non-financial corporations	30,802	23	537	510	240	62	142	99	366	30,755	10	523	507	243	62	138	91	319			
of which: small and medium-sized enterprises	15,516	22	437	412	141	38	100	57	315	15,457	4	415	401	137	33	94	48	293			
of which: Loans collateralised by commercial immovable property	23,789	0	393	380	110	8	71	28	328	23,406	0	387	383	120	10	78	32	297			
Households	26,298	5	474	459	253	43	123	107	342	25,264	0	528	480	261	41	124	104	388			
of which: Loans collateralised by residential immovable property	24,477	1	428	414	208	19	90	74	380	23,564	0	477	431	213	20	91	71	384			
of which: Credit for consumption	1,821	3	45	45	43	24	33	32	2	1,700	0	51	49	48	21	33	33	3			
NET INSTRUMENTS other than HFT	88,517	28	1,092	1,049	573	160	310	250	745	82,898	12	1,135	1,072	589	159	313	247	759			
OFF-BALANCE SHEET EXPOSURES	13,627		183	181	183	37	42	42	50	12,472		158	155	158	29	35	35	51			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROBSP framework (template F 18.00 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBSP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,152	627	203	198	817	376	1,118	664	203	198	789	411
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	55	47	32	32	23	15	47	40	26	26	21	14
Non-financial corporations	727	389	121	117	506	229	687	408	126	122	467	242
of which: small and medium-sized enterprises	531	357	98	94	341		655	376	104	100	458	
Households	369	191	49	48	289	132	384	217	51	50	301	155
DEBT INSTRUMENTS other than HFT	1,152	627	203	198	817		1,118	664	203	198	789	
Loan commitments given	35	27	3	3	17	0	43	34	3	3	17	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

(mln EUR)	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,143	740	176	171	868	533	1,078	749	172	167	800	540
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	47	40	23	23	22	15	44	35	23	22	20	11
Non-financial corporations	647	414	104	100	471	289	564	391	99	96	392	269
of which: small and medium-sized enterprises	611	379	85	81	461		527	356	80	77	382	
Households	449	286	49	47	375	229	469	324	50	49	388	259
DEBT INSTRUMENTS other than HFT	1,143	740	176	171	868		1,078	749	172	167	800	
Loan commitments given	38	30	3	3	19	0	36	16	3	3	15	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Jyske Bank A/S

(mn EUR)	AS OF 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/09/2022					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	593	31	31	525	16	0	594	30	30	575	15	0	950	29	29	933	14	0	949	31	31	933	16	0
B Mining and quarrying	57	0	0	52	0	0	79	0	0	74	0	0	104	0	0	99	0	0	87	0	0	82	0	0
C Manufacturing	1,287	103	103	1,209	43	0	1,174	92	92	1,093	51	0	1,420	77	77	1,342	41	0	1,510	83	83	1,435	38	0
D Electricity, gas, steam and air conditioning supply	678	2	2	517	4	0	1,004	2	2	842	5	0	923	1	1	767	4	0	919	1	1	763	4	0
E Water supply	77	0	0	72	0	0	105	0	0	99	0	0	105	0	0	99	1	0	99	0	0	94	0	0
F Construction	860	12	11	839	8	0	940	12	12	805	8	0	1,051	15	15	855	10	0	1,044	13	10	856	8	0
G Wholesale and retail trade	1,191	32	29	882	25	0	1,234	31	27	1,018	29	0	1,419	39	29	1,200	27	0	1,482	41	33	1,270	29	0
H Transport and storage	723	10	10	668	6	0	725	9	8	672	5	0	579	6	7	526	6	0	689	6	6	635	6	0
I Accommodation and food service activities	46	10	10	35	4	0	45	12	12	35	5	0	48	12	12	38	4	0	48	13	13	39	4	0
J Information and communication	167	27	27	157	20	0	153	22	22	141	19	0	363	28	28	352	19	0	317	29	29	306	19	0
K Financial and insurance activities	315	4	4	49	0	0	359	4	4	45	0	0	394	4	4	79	1	0	375	4	4	73	1	0
L Real estate activities	21,340	292	289	1,397	14	64	21,696	310	296	1,601	18	66	21,223	304	293	1,656	13	43	20,878	282	280	1,624	9	46
M Professional, scientific and technical activities	161	3	1	111	2	0	161	1	1	112	2	0	200	3	3	152	3	0	154	2	2	110	2	0
N Administrative and support service activities	740	12	12	684	10	0	806	12	12	747	11	0	780	12	12	723	15	0	930	12	12	822	13	0
O Public administration and defence, compulsory social security	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0	37	0	0	0	0	0
P Education	827	1	1	11	0	0	859	1	1	7	0	0	845	2	2	6	1	0	791	1	1	6	1	0
Q Human health services and social work activities	158	1	1	26	1	0	161	1	1	27	1	0	161	1	1	30	1	0	159	1	1	33	1	0
R Arts, entertainment and recreation	9	2	2	6	1	0	10	2	1	7	1	0	12	2	2	9	1	0	15	2	2	12	1	1
S Other services	233	0	0	130	25	0	239	1	1	146	25	0	229	1	1	152	2	0	293	1	1	219	2	0
Loans and advances	29,498	542	532	7,041	179	64	30,350	547	527	7,646	195	67	30,802	537	511	6,621	161	43	30,755	523	508	6,945	154	46

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.