2021 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.

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Key Metrics

Jyske Bank A/S

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,307	4,327	4,431	4,529	C 01.00 (r020,c010)	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	4,307	4,327	4,431	4,529	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,772	4,802	4,885	4,978	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,772	4,802	4,885	4,978	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,486	5,519	5,716	5,690	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,486	5,519	5,716	5,690	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,608	24,114	24,651	24,797	C 02.00 (r010,c010)	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	24,608	24,114	24,651	24,797	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.50%	17.94%	17.97%	18.26%	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	17.50%	17.94%	17.97%	18.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.39%	19.92%	19.82%	20.08%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.39%	19.92%	19.82%	20.08%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.29%	22.89%	23.19%	22.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.29%	22.89%	23.19%	22.95%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	88,796	92,188	94,719	93,203	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.37%	5.21%	5.16%	5.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,772	4,802	4,885	4,978	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,737	4,767	4,868	4,978	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	88,796	92,188	94,719	93,203	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	88,761	92,153	94,701	93,203	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.2%	5.2%	5.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.2%	5.1%	5.3%	[A.2]/[B.2]	

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Capital

Jyske Bank A/S

(mln EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**5,486**	**5,519**	**5,716**	**5,690**	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**4,307**	**4,327**	**4,431**	**4,529**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	90	-6	9	49	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,238	4,355	4,439	4,496	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	27	26	27	27	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-49	-45	-34	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-8	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**465**	**476**	**454**	**449**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	430	441	437	431	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	35	35	17	17	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**4,772**	**4,802**	**4,885**	**4,978**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**714**	**717**	**831**	**712**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	595	618	715	596	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	119	99	116	116	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	24,608	24,114	24,651	24,797	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**17.50%**	**17.94%**	**17.97%**	**18.26%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**19.39%**	**19.92%**	**19.82%**	**20.08%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**22.29%**	**22.89%**	**23.19%**	**22.95%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**4,307**	**4,327**	**4,431**	**4,529**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**17.50%**	**17.94%**	**17.97%**	**18.26%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r440,c040)	

(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.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Jyske Bank A/S

(mln EUR, %)	RWAs				
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	19,713	19,476	19,767	19,593	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,512	1,453	1,485	1,426	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	17,341	17,193	17,428	17,271	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)[2]	924	871	791	1,285	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	122	124	116	137	C 02.00 (R640, c010)
Settlement risk	0	0	0	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	187	182	187	188	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,691	1,383	1,586	1,399	C 02.00 (R520, c010)
Of which the standardised approach	1,691	1,383	1,586	1,399	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,971	1,973	1,923	1,924	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,971	1,973	1,923	1,924	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	105	281	270	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	24,608	24,114	24,651	24,797	

[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.

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P&L
Jyske Bank A/S

(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	932	1,228	305	601
Of which debt securities income	48	59	14	26
Of which loans and advances income	772	1,021	249	492
Interest expenses	417	549	139	266
(Of which deposits expenses)	30	40	16	25
(Of which debt securities issued expenses)	340	448	106	211
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	7	2	7
Net Fee and commission income	203	281	77	146
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	33	51	40	50
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-86	-66	1	13
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	28	5	15
Net other operating income /(expenses)	62	94	26	57
TOTAL OPERATING INCOME, NET	733	1,074	318	623
(Administrative expenses)	469	628	153	306
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	2	4
(Depreciation)	66	88	21	43
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	26	-1	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	15	26	-1	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation[1]	0	-5	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)	41	39	-10	-28
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	41	39	-10	-28
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	-1	0	-3
(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 subsidaries, joint ventures and associates	-2	-1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	136	284	152	291
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	104	216	119	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**104**	**216**	**119**	**227**
Of which attributable to owners of the parent	104	216	119	227

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

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Total Assets: fair value and impairment distribution

Jyske Bank A/S

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	2,697				5,460				7,203				6,634				IAS 1.54 (i)
Financial assets held for trading	7,917	3,637	4,280	0	7,390	2,576	4,814	0	7,557	3,487	4,070	0	6,227	2,764	3,463	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	192	0	0	192	196	0	0	196	174	14	0	160	199	32	0	167	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	52,179	5,008	47,171	0	52,461	4,983	47,477	0	51,612	4,797	46,814	0	51,110	4,316	46,794	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	22,719				23,567				23,885				22,720				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	1,265				1,326				1,371				1,395				
TOTAL ASSETS	86,975				90,399				91,802				88,284				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount [(2)]			Accumulated impairment [(2)]			
		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	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,207	0	0	0	0	0	3,212	0	0	0	0	0	3,258	0	0	0	0	0	3,212	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	18,379	1,004	614	-62	-99	-324	19,555	689	587	-69	-87	-322	19,297	1,210	585	-50	-107	-308	18,357	951	653	-57	-70	-325	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	4,231	4,597	3,818	3,400	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	46,620	47,059	47,165	45,569	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,688	31,239	32,927	31,267	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	5	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	168	169	169	180	IAS 37.10; IAS 1.54(l)
Tax liabilities	34	1	1	2	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	2,417	2,409	2,710	2,587	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	82,163	85,476	86,792	83,006	IAS 1.9(b);IG 6
TOTAL EQUITY	4,812	4,923	5,010	5,279	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	86,975	90,399	91,802	88,284	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		4,236	4,597	3,818	3,400	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	1,226	2,113	1,979	1,591	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	399	357	311	217	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	374	333	286	193	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,392	2,155	1,959	2,079	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	205	433	220	270	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,350	2,036	2,562	2,212	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	938	662	848	744	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,154	6,463	6,146	6,030	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,658	5,810	5,266	5,744	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,645	8,772	8,826	8,710	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,576	8,703	8,763	8,663	Annex V.Part 1.42(f), 44(c)
Debt securities issued		54,142	56,401	58,310	55,997	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		778	782	977	877	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		79,543	82,895	83,910	80,236	

2021 EU-wide Transparency Exercise

Market Risk

Jyske Bank A/S

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (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 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded Debt Instruments	1,183	1,026	0	0	0	0							0	0	0	0						
Of which: General risk	724	626	0	0	0	0							0	0	0	0						
Of which: Specific risk	459	400	0	0	0	0							0	0	0	0						
Equities	367	252	0	0	0	0							0	0	0	0						
Of which: General risk	211	135	0	0	0	0							0	0	0	0						
Of which: Specific risk	157	117	0	0	0	0							0	0	0	0						
Foreign exchange risk	135	88	0	0	0	0							0	0	0	0						
Commodities risk	1	0	0	0	0	0							0	0	0	0						
Total	**1,687**	**1,367**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	1,231	999	0	0	0	0							0	0	0	0						
Of which: General risk	727	549	0	0	0	0							0	0	0	0						
Of which: Specific risk	503	449	0	0	0	0							0	0	0	0						
Equities	240	322	0	0	0	0							0	0	0	0						
Of which: General risk	127	154	0	0	0	0							0	0	0	0						
Of which: Specific risk	113	168	0	0	0	0							0	0	0	0						
Foreign exchange risk	97	76	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1,568**	**1,397**	**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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	3,083	3,083	1		6,262	6,077	0	
	Regional governments or local authorities	1,309	664	0		2,018	1,052	0	
	Public sector entities	37	26	5		31	20	4	
	Multilateral Development Banks	1,435	63	0		1,608	94	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,409	1,506	418		3,116	1,481	374	
	Corporates	716	261	191		336	235	167	
	of which: SME	220	84	66		177	77	60	
	Retail	66	20	15		54	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	110	110	37		107	107	36	
	of which: SME	31	31	9		30	30	9	
	Exposures in default	216	132	134	82	204	108	110	93
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7,135	7,135	714		7,150	7,150	715	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	130	130	242		133	133	248	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]	**16,646**	**13,128**	**1,757**	**87**	**21,019**	**16,471**	**1,665**	**98**

[(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)] Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
DENMARK	Central governments or central banks	752	752	0		859	674	0	
	Regional governments or local authorities	1,309	664	0		2,018	1,052	0	
	Public sector entities	37	26	5		31	20	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	434	236	68		616	233	67	
	Corporates	598	235	166		264	218	149	
	of which: SME	109	66	52		113	68	54	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	22	22	8		14	14	5	
	of which: SME	13	13	4		12	12	4	
	Exposures in default	12	6	7	5	11	6	7	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	6,917	6,917	692		6,926	6,926	693	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	130	130	242		133	133	248	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**7**				**7**

[(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	1,812	1,812	0		4,897	4,897	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	146	118	60		188	140	69	
	Corporates	12	11	9		0	0	0	
	of which: SME	12	11	9		0	0	0	
	Retail	6	1	1		6	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	6	8	0	6	5	8	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]				**1**				**2**

[(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	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, 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	434	78	21		572	92	18	
	Corporates	17	2	2		27	4	4	
	of which: SME	17	2	1		27	4	3	
	Retail	10	9	7		9	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	2	1	1	0	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	43	43	4		48	48	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**1**				**1**

[(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 5	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	7,763	7,695	0		6,348	6,325	1	
	Regional governments or local authorities	1,928	1,007	0		2,824	1,627	0	
	Public sector entities	23	12	2		27	13	3	
	Multilateral Development Banks	1,271	63	0		1,262	143	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,124	1,281	317		2,450	1,181	392	
	Corporates	437	329	312		274	113	82	
	of which: SME	181	80	64		142	51	24	
	Retail	49	13	10		149	62	38	
	of which: SME	0	0	0		106	48	27	
	Secured by mortgages on immovable property	103	103	35		96	92	30	
	of which: SME	28	28	9		33	29	8	
	Exposures in default	201	108	110	90	207	118	126	85
	Items associated with particularly high risk	0	0	0		118	118	177	
	Covered bonds	6,860	6,860	686		6,310	6,310	631	
	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	105	105	205		212	212	212	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]	21,863	17,576	1,677	94	20,279	16,313	1,691	91

(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) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
DENMARK	Central governments or central banks	695	631	0		440	417	0	
	Regional governments or local authorities	1,928	1,007	0		2,487	1,289	0	
	Public sector entities	23	12	2		27	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	119	8		630	259	72	
	Corporates	362	310	291		82	57	55	
	of which: SME	114	68	54		14	8	7	
	Retail	0	0	0		82	34	20	
	of which: SME	0	0	0		82	34	20	
	Secured by mortgages on immovable property	21	21	7		18	14	4	
	of which: SME	12	12	4		17	13	4	
	Exposures in default	13	6	7	5	23	17	24	4
	Items associated with particularly high risk	0	0	0		17	16	25	
	Covered bonds	6,648	6,648	665		6,097	6,097	610	
	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	105	105	205		208	208	208	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				7				6

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	6,551	6,551	0		5,707	5,707	0	
	Regional governments or local authorities	0	0	0		223	223	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	176	125	60		161	160	99	
	Corporates	1	1	1		2	2	2	
	of which: SME	1	1	1		0	0	0	
	Retail	6	1	0		10	1	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	5	7	1	6	5	5	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]				1				2

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	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		1,262	143	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, 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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	506	116	25		524	99	20	
	Corporates	31	6	5		23	1	1	
	of which: SME	31	6	5		23	1	1	
	Retail	8	8	6		36	21	14	
	of which: SME	0	0	0		18	11	6	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		102	102	152	
	Covered bonds	48	48	5		44	44	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				1

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Jyske Bank A/S

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 5	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Jyske Bank A/S

Consolidated data

(mln EUR, %)	IRB Approach											
	As of 30/09/2020						As of 31/12/2020					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	47,404	674	42,653	12,502	383	464	46,330	648	40,851	12,022	361	447
Corporates - Of Which: Specialised Lending	51	0	45	28	0	0	50	0	42	29	0	0
Corporates - Of Which: SME	9,432	300	7,949	2,723	120	202	11,648	285	9,829	3,285	99	191
Retail	29,745	350	28,668	5,518	272	253	32,222	332	31,043	5,829	210	249
Retail - Secured on real estate property	26,037	259	25,768	4,750	250	146	28,484	255	28,159	5,085	188	153
Retail - Secured on real estate property - Of Which: SME	640	49	603	158	32	25	3,144	50	3,099	588	22	31
Retail - Secured on real estate property - Of Which: non-SI	25,396	210	25,165	4,592	218	120	25,340	205	25,060	4,497	166	122
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	3,708	91	2,900	768	22	108	3,738	77	2,884	744	22	96
Retail - Other Retail - Of Which: SME	940	44	785	213	6	52	953	35	762	205	8	43
Retail - Other Retail - Of Which: non-SME	2,768	47	2,115	555	16	56	2,785	42	2,123	540	14	53
Equity	0	0	0	0	0		0	0	0	0	0	
Other non credit-obligation assets				859						830		
IRB Total[2]				18,880						18,682		

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

DENMARK

(mln EUR, %)	IRB Approach											
	As of 30/09/2020						As of 31/12/2020					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	45,586	644	41,102	12,087	371	447	44,355	618	39,127	11,607	351	427
Corporates - Of Which: Specialised Lending	51	0	0	0	0	0	50	0	42	0	0	0
Corporates - Of Which: SME	8,643	271	7,219	2,614	108	189	10,626	257	8,864	3,169	89	177
Retail	29,459	348	28,415	5,501	269	251	31,928	330	30,780	5,809	208	247
Retail - Secured on real estate property	25,817	259	25,550	4,740	248	145	28,264	255	27,939	5,073	186	153
Retail - Secured on real estate property - Of Which: SME	638	49	601	158	32	25	3,143	50	3,098	588	22	31
Retail - Secured on real estate property - Of Which: non-SI	25,179	209	24,949	4,582	216	120	25,121	205	24,841	4,485	164	122
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	3,642	89	2,865	761	22	105	3,664	76	2,841	736	22	95
Retail - Other Retail - Of Which: SME	909	44	769	211	6	51	920	35	745	202	8	43
Retail - Other Retail - Of Which: non-SME	2,732	45	2,096	550	15	54	2,744	41	2,096	534	14	52
Equity	0	0	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).

GERMANY

(mln EUR, %)	IRB Approach											
	As of 30/09/2020						As of 31/12/2020					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
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	162	2	133	58	1	2	167	3	143	59	1	3
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	68	1	61	19	1	1	77	1	72	20	0	1
Retail	10	0	6	1	0	0	8	0	5	1	0	0
Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	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-SI	2	0	2	0	0	0	1	0	1	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	7	0	4	1	0	0	7	0	4	1	0	0
Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	5	0	3	1	0	0
Retail - Other Retail - Of Which: non-SME	4	0	2	1	0	0	2	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
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).

Other Countries

(mln EUR, %)	IRB Approach											
	As of 30/09/2020						As of 31/12/2020					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
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-SI	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												
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).

SWEDEN

(mln EUR, %)	IRB Approach											
	As of 30/09/2020						As of 31/12/2020					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
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	278	1	176	156	0	2	288	1	172	159	0	2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	103	1	77	58	0	1	104	1	77	62	0	1
Retail	23	0	11	2	0	0	24	0	11	2	0	0
Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	2	0	2	0	0	0	2	0	2	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	21	0	9	2	0	0	22	0	9	2	0	0
Retail - Other Retail - Of Which: SME	20	0	8	2	0	0	21	0	8	2	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Jyske Bank A/S

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 5	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-S	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												
	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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 6	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-S	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												
	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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 7	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-S	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												
	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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 8	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-S	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												
	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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 9	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-S	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												
	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).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	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-S	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												
	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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Jyske Bank A/S

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	47,946	657	42,431	12,432	372	459	47,061	713	43,135	12,398	847	408
	Corporates - Of Which: Specialised Lending	56	0	48	33	0	0	187	0	123	64	0	0
	Corporates - Of Which: SME	11,335	274	9,703	3,245	102	174	12,611	423	11,302	3,538	482	200
	Retail	31,579	332	30,279	5,596	250	234	31,737	383	30,446	5,893	317	253
	Retail - Secured on real estate property	27,829	248	27,458	4,852	208	145	25,204	218	25,095	4,362	172	117
	Retail - Secured on real estate property - Of Which: SME	2,857	53	2,807	364	26	26	987	29	954	50	3	6
	Retail - Secured on real estate property - Of Which: non-SM	24,972	195	24,650	4,487	182	119	24,217	190	24,141	4,311	169	111
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,750	84	2,822	744	41	89	6,533	165	5,351	1,531	145	137
	Retail - Other Retail - Of Which: SME	920	34	741	202	11	42	3,041	115	2,367	794	100	85
	Retail - Other Retail - Of Which: non-SME	2,830	50	2,080	543	30	47	3,492	49	2,983	736	45	52
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				853						896		
	IRB Total[2]				**18,881**						**19,186**		

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
DENMARK	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	45,970	626	40,808	12,002	361	440	44,967	683	41,247	11,943	804	390
	Corporates - Of Which: Specialised Lending	56	0	48	0	0	0	187	0	123	64	0	0
	Corporates - Of Which: SME	10,437	245	8,865	3,133	92	159	11,431	395	10,150	3,352	443	186
	Retail	31,278	330	30,009	5,571	247	232	31,329	379	30,081	5,835	315	251
	Retail - Secured on real estate property	27,602	248	27,232	4,835	206	145	24,976	218	24,867	4,347	172	117
	Retail - Secured on real estate property - Of Which: SME	2,855	53	2,805	364	26	26	985	29	952	50	3	6
	Retail - Secured on real estate property - Of Which: non-SM	24,747	194	24,426	4,471	180	118	23,990	189	23,915	4,297	169	111
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,676	83	2,778	736	41	87	6,353	161	5,214	1,488	144	134
	Retail - Other Retail - Of Which: SME	886	34	723	198	11	41	2,919	113	2,277	765	99	83
	Retail - Other Retail - Of Which: non-SME	2,790	49	2,054	537	30	46	3,434	49	2,937	723	44	51
	Equity	0	0	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 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	156	3	113	51	1	1	190	3	185	68	4	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	81	1	58	14	1	1	139	1	137	37	0	1
	Retail	10	0	6	1	0	0	14	0	14	3	0	1
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	5	1	0	0	12	0	12	3	0	1
	Retail - Other Retail - Of Which: SME	6	0	3	1	0	0	10	0	10	2	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	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 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Other Countries	**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-SM	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												
	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 31/03/2021						As of 30/06/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SWEDEN	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	310	1	206	159	0	3	240	0	191	139	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	103	1	77	60	0	1	139	0	116	82	0	1
	Retail	21	0	11	2	0	0	37	2	19	4	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	1	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-SM	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	0	9	2	0	0	35	2	18	4	1	0
	Retail - Other Retail - Of Which: SME	19	0	9	2	0	0	34	2	17	4	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	1	0	0
	Equity	0	0	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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Jyske Bank A/S

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 5	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-S	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												
	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 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 6	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-S	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												
	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 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 7	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-S	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												
	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 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 8	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-S	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												
	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 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 9	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-S	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												
	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 31/03/2021						As of 30/06/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	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-S	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												
	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).

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Belgium	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	
[1Y - 2Y [		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	
[3Y - 5Y [		57	57	0	23	0	35	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		57	57	0	23	0	35	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	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	
[1Y - 2Y [		4	4	0	4	0	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		4	4	0	4	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark	120	120	0	0	0	120	245	6,688	0	0	4	0	
[3M - 1Y [		456	456	0	0	0	456	0	247	0	0	424	0	
[1Y - 2Y [		178	178	0	0	0	178	0	310	0	0	0	0	
[2Y - 3Y [		425	425	5	0	0	421	0	187	0	0	0	0	
[3Y - 5Y [		301	301	0	77	0	224	0	313	0	0	0	0	
[5Y - 10Y [		51	51	0	29	0	22	0	44	0	0	0	0	
[10Y - more		445	445	0	20	0	425	4	805	0	0	0	0	
Total		1,976	1,976	5	126	0	1,845	249	8,593	0	0	428	0	2
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	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	
[1Y - 2Y [		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	
[3Y - 5Y [		15	15	0	15	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		17	17	2	15	0	0	0	0	0	0	0	0	0
[0 - 3M [	France	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Germany	0	0	0	0	0	0	1	269	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		104	104	104	0	0	0	0	209	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	130	0	0	0	0	
[3Y - 5Y [		50	50	0	0	0	50	0	174	0	0	0	0	
[5Y - 10Y [		118	118	0	49	0	69	0	68	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		273	273	104	49	0	119	1	850	0	0	0	0	0
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Hungary	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		30	30	0	0	0	30	0	0	0	0	0	0	0
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	5	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	5	0	0	0	0	0	0	0	0	0
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia	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	
[1Y - 2Y [		10	10	10	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		10	10	10	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

		As of 31/12/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)	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	Risk weighted exposure amount
[0 - 3M [	Spain													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Sweden	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	United Kingdom	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		17	17	17	0	0	0	0	0	0	0	0	0	
Total		17	17	17	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Iceland	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	4	4	0	0	0	4	2	50	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	1	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	4	2	51	0	0	0	0	0
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA	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	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	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	
[1Y - 2Y [		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	
[3Y - 5Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		5	5	5	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean	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	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		3	3	3	0	0	0	0	0	0	0	0	0	
Total		4	4	4	0	0	0	0	0	0	0	0	0	0

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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)**	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	**Nominal**	**Provisions**	
[0 - 3M [	**Africa**	2	2	2	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	**Others**	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		14	14	14	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		8	8	0	8	0	0	0	0	0	0	0	0	
[2Y - 3Y [		6	6	0	6	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	5	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**32**	**32**	**14**	**18**	**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, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	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	
[1Y - 2Y [		25	25	0	25	0	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**25**	**25**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	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	
[1Y - 2Y [		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	
[3Y - 5Y [		57	57	0	22	0	35	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**57**	**57**	**0**	**22**	**0**	**35**	**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	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	4	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4**	**4**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark	50	50	0	0	0	50	139	6.502	0	0	37	0	
[3M - 1Y [		434	434	21	0	0	413	0	634	0	0	119	0	
[1Y - 2Y [		439	439	0	0	0	439	0	268	0	0	597	0	
[2Y - 3Y [		155	155	5	28	0	123	0	97	0	0	67	0	
[3Y - 5Y [		180	180	0	98	0	82	0	162	0	0	89	0	
[5Y - 10Y [		10	10	0	5	0	4	0	22	0	0	0	0	
[10Y - more		335	335	0	18	0	317	4	623	0	0	0	0	
Total		**1,604**	**1,604**	**26**	**149**	**0**	**1,429**	**143**	**8,307**	**0**	**0**	**908**	**1**	**3**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	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	
[1Y - 2Y [		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	
[3Y - 5Y [		15	15	0	15	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**17**	**17**	**2**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	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	
[1Y - 2Y [		41	41	0	41	0	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		39	39	0	18	0	20	0	0	0	0	0	0	
Total		**79**	**79**	**0**	**59**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[1Y - 2Y [		139	139	78	61	0	0	0	104	0	0	0	0	
[2Y - 3Y [		111	111	0	61	0	50	0	0	0	0	0	0	
[3Y - 5Y [		98	98	0	98	0	0	0	0	0	0	0	0	
[5Y - 10Y [		147	147	0	68	0	79	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**516**	**516**	**78**	**288**	**0**	**150**	**0**	**104**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Hungary	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**30**	**30**	**0**	**0**	**0**	**30**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	28	28	0	15	0	13	0	41	0	0	0	0	
[3M - 1Y [		11	11	11	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		4	4	4	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		2	2	2	0	0	0	0	3	0	0	0	0	
[10Y - more		4	4	4	0	0	0	0	1	0	0	0	0	
Total		**48**	**48**	**21**	**15**	**0**	**13**	**0**	**45**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**5**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

![EBA European Banking Authority]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Spain													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Sweden	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		10	10	0	0	0	10	0	0	0	0	0	0	0
[0 - 3M [	Iceland	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021 - Direct exposures - On balance sheet - Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives - Derivatives with positive fair value - Carrying amount	Derivatives with positive fair value - Notional amount	Derivatives with negative fair value - Carrying amount	Derivatives with negative fair value - Notional amount	Off balance sheet - Off-balance sheet exposures - Nominal	Off-balance sheet exposures - Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Other Central and eastern Europe countries non EEA	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Jyske Bank A/S

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		8	8	0	8	0	0	0	0	0	0	0	0	
[1Y - 2Y [		6	6	0	6	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	5	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**18**	**18**	**0**	**18**	**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, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Jyske Bank A/S

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals 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[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**2,645**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**5,414**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**9,146**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**9,213**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	965	0	0	0	0	0	0	0	0	652	0	0	0	0	0	0	0	0
Credit institutions	7,004	0	0	0	0	0	0	0	0	7,400	0	0	0	0	0	0	0	0
Other financial corporations	99	0	0	0	0	0	0	0	0	93	0	0	0	0	0	0	0	0
Non-financial corporations	1,072	0	0	0	0	0	0	0	0	1,068	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**66,288**	**7**	**1,076**	**1,025**	**614**	**160**	**376**	**324**	**642**	**67,344**	**13**	**1,025**	**980**	**587**	**155**	**374**	**322**	**595**
Central banks	38	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0
General governments	1,010	0	0	0	0	0	0	0	0	1,730	0	0	0	0	0	0	0	0
Credit institutions	763	0	0	0	0	0	0	0	0	813	0	0	0	0	0	0	0	0
Other financial corporations	7,263	1	105	105	104	16	56	56	51	7,768	0	105	105	104	17	61	61	43
Non-financial corporations	28,462	4	479	463	210	103	149	119	274	28,705	12	468	453	207	100	149	120	268
of which: small and medium-sized enterprises at amortised cost	3,588	2	160	151	151	48	78	78	57	3,540	11	163	155	154	43	79	79	55
of which: Loans collateralised by commercial immovable property at amortised cost	**1,866**	**1**	**67**	**65**	**65**	**36**	**28**	**28**	**38**	**1,803**	**1**	**68**	**67**	**67**	**37**	**31**	**31**	**37**
Households	28,752	1	492	456	300	40	172	150	318	28,292	1	451	421	276	38	164	141	284
of which: Loans collateralised by residential immovable property at amortised cost	**2,678**	**1**	**257**	**247**	**246**	**18**	**100**	**100**	**160**	**2,406**	**1**	**239**	**230**	**229**	**17**	**98**	**98**	**145**
of which: Credit for consumption at amortised cost	**1,824**	**0**	**57**	**56**	**54**	**20**	**50**	**50**	**1**	**1,822**	**0**	**49**	**49**	**47**	**21**	**43**	**43**	**1**
DEBT INSTRUMENTS other than HFT	**78,079**	**7**	**1,076**	**1,025**	**614**	**161**	**376**	**324**	**642**	**81,971**	**13**	**1,025**	**980**	**587**	**157**	**374**	**322**	**595**
OFF-BALANCE SHEET EXPOSURES	**10,017**		**132**	**130**	**132**	**28**	**37**	**37**	**41**	**10,486**		**145**	**141**	**142**	**38**	**38**	**38**	**41**

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

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

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

(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 FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Jyske Bank A/S

(mln EUR)	As of 31/03/2021									As of 30/06/2021								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount[5]					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4,5]			Collaterals 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[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**7,160**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**6,590**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**8,963**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8,405**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	26	0	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0
General governments	740	0	0	0	0	0	0	0	0	831	0	0	0	0	0	0	0	0
Credit institutions	6,966	0	0	0	0	0	0	0	0	6,372	0	0	0	0	0	0	0	0
Other financial corporations	94	0	0	0	0	0	0	0	0	113	0	0	0	0	0	0	0	0
Non-financial corporations	1,137	0	0	0	0	0	0	0	0	1,009	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**67,074**	**10**	**1,001**	**944**	**585**	**157**	**385**	**308**	**539**	**65,951**	**16**	**1,057**	**1,020**	**653**	**127**	**399**	**325**	**623**
Central banks	35	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0
General governments	1,662	0	1	1	1	0	1	1	0	1,458	0	0	0	0	0	0	0	0
Credit institutions	924	0	0	0	0	0	0	0	0	523	0	0	0	0	0	0	0	0
Other financial corporations	7,923	0	109	109	102	17	63	62	47	7,475	0	109	108	101	14	64	64	45
Non-financial corporations	28,794	2	462	451	203	112	163	108	228	28,957	5	554	539	287	80	189	132	334
of which: small and medium-sized enterprises at amortised cost	3,603	2	153	145	145	49	69	69	58	3,458	3	159	154	153	39	67	67	66
of which: Loans collateralised by commercial immovable property at amortised cost	**1,703**	**0**	**62**	**62**	**62**	**38**	**23**	**23**	**38**	**1,496**	**0**	**149**	**149**	**149**	**13**	**48**	**48**	**101**
Households	27,737	7	428	382	278	28	158	137	264	27,502	11	394	372	265	33	145	129	243
of which: Loans collateralised by residential immovable property at amortised cost	**2,347**	**2**	**232**	**229**	**229**	**13**	**96**	**96**	**139**	**2,282**	**3**	**219**	**216**	**216**	**16**	**89**	**89**	**129**
of which: Credit for consumption at amortised cost	**1,798**	**1**	**50**	**49**	**49**	**15**	**41**	**41**	**1**	**1,768**	**0**	**49**	**49**	**47**	**17**	**39**	**39**	**0**
DEBT INSTRUMENTS other than HFT	**83,197**	**10**	**1,001**	**944**	**585**	**158**	**385**	**308**	**539**	**80,946**	**16**	**1,057**	**1,020**	**651**	**128**	**399**	**323**	**623**
OFF-BALANCE SHEET EXPOSURES	**11,693**		**144**	**141**	**141**	**38**	**37**	**37**	**44**	**12,096**		**154**	**151**	**152**	**36**	**49**	**49**	**35**

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

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

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

(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 FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.

2021 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

(mln EUR)	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[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)	**1,251**	**665**	**183**	**176**	**884**	**417**	**1,224**	**622**	**174**	**166**	**859**	**379**
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	50	34	13	12	36	21	42	27	11	10	30	16
Non-financial corporations	741	379	101	97	489	215	755	367	102	96	498	201
of which: small and medium-sized enterprises at amortised cost	158	85	40	37	32		161	87	41	37	30	
Households	459	252	68	67	358	181	427	227	62	60	330	162
DEBT INSTRUMENTS other than HFT	**1,251**	**665**	**183**	**176**	**884**		**1,224**	**622**	**174**	**166**	**859**	
Loan commitments given	**46**	**25**	**6**	**5**	**19**	**0**	**33**	**23**	**5**	**4**	**12**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

(mln EUR)	As of 31/03/2021: Gross carrying amount of exposures with forbearance measures	As of 31/03/2021: Of which non-performing exposures with forbearance measures	As of 31/03/2021: Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]	As of 31/03/2021: Of which on non-performing exposures with forbearance measures	As of 31/03/2021: Collateral and financial guarantees received on exposures with forbearance measures	As of 31/03/2021: Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	As of 30/06/2021: Gross carrying amount of exposures with forbearance measures	As of 30/06/2021: Of which non-performing exposures with forbearance measures	As of 30/06/2021: Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]	As of 30/06/2021: Of which on non-performing exposures with forbearance measures	As of 30/06/2021: Collateral and financial guarantees received on exposures with forbearance measures	As of 30/06/2021: 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)	**1,218**	**619**	**209**	**199**	**836**	**343**	**1,181**	**620**	**211**	**205**	**830**	**356**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	53	40	19	19	35	22	64	53	33	33	31	21
Non-financial corporations	759	363	130	122	493	173	732	375	126	121	500	204
of which: small and medium-sized enterprises at amortised cost	150	82	41	34	36		142	88	37	33	35	
Households	403	214	58	57	309	147	385	192	52	51	299	131
DEBT INSTRUMENTS other than HFT	**1,218**	**619**	**209**	**199**	**836**		**1,181**	**620**	**211**	**205**	**830**	
Loan commitments given	**32**	**23**	**4**	**4**	**13**	**0**	**34**	**22**	**3**	**3**	**15**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Jyske Bank A/S

(mln EUR)	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount	Of which: non-performi	of which: defaulted	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-performi	of which: defaulted	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]
A Agriculture, forestry and fishing	524	40	38	496	21	0	543	36	35	511	19	0
B Mining and quarrying	11	0	0	11	0	0	12	0	0	12	0	0
C Manufacturing	1,218	28	27	1,149	42	0	1,016	29	29	948	38	0
D Electricity, gas, steam and air conditioning supply	650	3	3	506	4	0	725	3	3	578	5	0
E Water supply	82	0	0	80	0	0	82	1	1	78	0	0
F Construction	998	20	20	397	15	0	1,035	12	11	393	12	0
G Wholesale and retail trade	1.284	27	21	952	24	0	1.259	31	24	928	28	0
H Transport and storage	690	9	8	599	7	0	713	12	12	628	10	0
I Accommodation and food service activities	76	7	7	45	6	0	78	8	8	46	7	0
J Information and communication	139	28	28	128	27	0	114	29	29	103	28	0
K Financial and insurance activities	124	5	5	53	0	0	93	5	5	34	0	0
L Real estate activities	20.300	283	282	1.599	32	28	20.464	273	272	1.515	24	28
M Professional, scientific and technical activities	138	3	3	89	2	0	197	2	2	152	3	0
N Administrative and support service activities	653	16	16	578	10	0	637	17	17	566	11	0
O Public administration and defence, compulsory social security	42	0	0	0	0	0	41	0	0	0	0	0
P Education	699	1	1	36	1	0	819	1	1	17	1	0
Q Human health services and social work activities	148	0	0	24	1	0	147	0	0	24	1	0
R Arts, entertainment and recreation	12	2	2	7	1	1	12	2	2	7	1	1
S Other services	674	7	6	133	28	0	716	7	6	185	32	0
Loans and advances	28,462	479	467	6,881	222	29	28,705	468	457	6,727	220	29

(mln EUR)	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount	Of which: non-performi	of which: defaulted	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-performi	of which: defaulted	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]
A Agriculture, forestry and fishing	564	34	34	528	18	0	602	33	33	568	17	0
B Mining and quarrying	34	0	0	34	0	0	43	0	0	43	0	0
C Manufacturing	1,178	28	28	1,105	40	0	1,137	117	116	1,065	45	0
D Electricity, gas, steam and air conditioning supply	684	3	3	539	4	0	561	2	2	493	4	0
E Water supply	81	1	1	77	0	0	87	1	1	83	0	0
F Construction	1,049	11	10	419	11	0	1,035	12	11	338	9	0
G Wholesale and retail trade	1.372	35	29	1.041	30	0	1.250	36	28	924	31	0
H Transport and storage	735	11	11	647	7	0	815	11	11	729	7	0
I Accommodation and food service activities	79	7	7	49	11	0	70	12	12	37	10	0
J Information and communication	114	33	33	103	31	0	122	28	28	111	29	0
K Financial and insurance activities	149	5	4	56	0	0	166	4	4	70	0	0
L Real estate activities	20.456	270	269	1.448	22	55	20.706	275	275	1.405	18	56
M Professional, scientific and technical activities	229	2	2	187	4	0	143	2	1	101	2	0
N Administrative and support service activities	686	17	16	622	11	0	784	16	16	721	12	0
O Public administration and defence, compulsory social security	39	0	0	0	0	0	37	0	0	0	0	0
P Education	804	1	1	12	0	0	844	2	2	12	0	0
Q Human health services and social work activities	145	0	0	25	1	0	144	0	0	29	1	0
R Arts, entertainment and recreation	15	2	1	11	1	0	13	2	2	10	1	0
S Other services	382	1	1	157	28	0	399	1	1	159	27	0
Loans and advances	28,794	462	451	7,061	220	55	28,957	554	543	6,897	212	57

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Jyske Bank A/S

As of 30/09/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As of 31/12/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As of 30/09/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As of 31/12/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As of 30/09/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	50	43	0	9	6	6	6	2	0	0	0	1	1	1	37	13
of which: Households	0	0			0			0	0			0				0
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	43	43	0	8	1	0	1	0	0	0	0	0	0	0	32	1
of which: Small and Medium-sized Enterprises	21	20			1			0	0			0				1
of which: Collateralised by commercial immovable property	0	0			0			0	0			0				0

As of 31/12/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Gross carrying amount: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Accumulated impairment: Performing	Performing: Of which: exposures with forbearance measures	Performing: Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Accumulated impairment: Non-performing	Non-performing: Of which: exposures with forbearance measures	Non-performing: Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Maximum amount of the guarantee that can be considered: Public guarantee received in the context of the COVID-19 crisis	Gross carrying amount: Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	77	70	0	9	7	5	0	2	0	0	0	2	1	0	61	1
of which: Households	0	0			0			0	0			0				0
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	72	70	0	9	2	0	0	1	0	0	0	1	0	0	57	1
of which: Small and Medium-sized Enterprises	22	20			2			1	0			1				1
of which: Collateralised by commercial immovable property	37	36			0			0	0			0				0

2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Jyske Bank A/S

(mln EUR)	As of 31/03/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 30/06/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 31/03/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 30/06/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances with expired EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 31/03/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	44	35	4	24	9	5	0	3	2	1	1	2	1	0	39	2
of which: Households	0	0			0			0	0			0				0
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	39	35	4	23	4	0	0	2	2	1	1	1	0	0	34	2
of which: Small and Medium-sized Enterprises	29	26			4			1	0			1				2
of which: Collateralised by commercial immovable property	17	15			1			1	1			0				1

(mln EUR)	As of 30/06/2021															
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Households	0	0			0			0	0			0				0
of which: Collateralised by residential immovable property	0	0			0			0	0			0				0
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0			0			0	0			0				0
of which: Collateralised by commercial immovable property	0	0			0			0	0			0				0